



**YOU ARE INVITED TO ATTEND A MEETING OF  
THE BOARD OF PHOENIX COMMUNITY HOUSING  
VENUE: THE GREEN MAN  
355 Bromley Road, London SE6 2RP  
TIME: 6.30PM – 9.00PM  
DATE: 26 SEPTEMBER 2019**

## OUR VISION

*“To work together to build a better future for our Phoenix community”*

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To build a better future for our Phoenix Community and embrace our gateway model of resident leadership and membership we need to build new homes and ensure our community is supported through physical and community regeneration activities.

To achieve this we will deliver excellent services being innovative and efficient, so Phoenix remains sustainable and we achieve our vision.

The Board has set four strategic priorities to support our vision:

1. Resident leadership and membership.
2. Excellent services, efficiently delivered with empathy and fun.
3. Growth in new homes and opportunities.
4. Sustainability-for our business and our community.

The four strategic objectives feed into one another. This is illustrated below:

### Strategic Priorities in corporate Plan



# WHAT WILL WE AIM TO ACHIEVE BY 2020

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To guide the setting of annual corporate priorities our Board has set long term success factors to support the vision and our four strategic objectives.

## 1. Resident leadership and membership

- Residents, tenants, staff, other customers and stakeholders want to join Phoenix.
- We inspire others through the way we work and our model of resident leadership and involvement.
- Our organisation is innovative, responding and adapting to change and our governance structures are robust.
- We enable or run events that bring the whole community together and we use these events to help set our plans and improve our services.
- Most of our tenants are gold members.
- We have a clear Phoenix brand identifiable by residents, customers and stakeholders.

## 2. Excellent services, efficiently delivered with empathy and fun

- We maximise our contact with residents and customers to improve our services and find out more about their aspirations.
- Tenant satisfaction has been maintained at over 80% and we aim to achieve top quartile when compared to our peers. Leasehold satisfaction has improved.
- Our relationship with leaseholders has improved and they have influenced the services they receive.
- We work in collaboration and partnership with a range of organisations to meet the needs of our residents so that everyone in our community has a home that's right for them and has someone they can turn to.
- We have adapted our services to meet the needs of the different groups of residents and customers we serve.
- We have reprocured or changed the way we deliver our grounds maintenance service.
- We have programmed works and improvements to maintain our decent homes standard and our estates. All residents (leaseholders and tenants) know when to expect future works and have been able to influence the scope and programming of them.
- Most of our routine transactions are available to complete electronically and we produce less paper.

## 3. Growth in new homes and opportunities

- We have grown by the development of new homes and services. The new homes we have built are a range of tenures (including outright sale) to increase the homes we can build for low cost rent.
- The Fellowship has opened and is a flagship arts and music hub in our area.

- Hazelhurst Court is open and we have explored other areas of potential growth in providing services to older people, (homes and services, including equity release for older leaseholders).
- We provide services to other organisations and share services with others whose aims we support
- We have piloted and reviewed a private lettings management scheme.
- The Phoenix Repairs Service has added value to Phoenix and reached its growth aspirations by providing services to others (for example to private owners).
- We have maximised the opportunity to regenerate areas where we build new homes and have obtained income for community investment activities.

#### **4. Sustainability-for our business and our community**

- We have met our regulatory and legal obligations.
- We are confidently solvent (financially secure and viable in the long term).
- We have reduced our operating costs and maximised the efficiency of all our services to a level which is above the median when compared to our peers.
- The revenue streams for all our core landlord services have been protected.
- We have the finance in place to deliver our development plans.
- We have delivered a range of projects directly and through partners to regenerate our area and support our communities.
- We have maximised the social value from our services and through our contractors and partners.
- Our carbon footprint has reduced and we are working to achieve a minimum SAP\* (Standard Assessment Procedure) for all our homes.
- We have a stable confident workforce that has grown to support a more diverse business and is one others want to join.
- We have maintained Investors in People gold and aim to achieve platinum in the future reflecting our investment in our staff and their contribution in delivering the performance, culture and values of our organisation.

\*SAP is the methodology used by the Government to assess and compare the energy and environmental performance of homes.

# Corporate Priorities 2019-20

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Every year we review the corporate priorities we need to deliver our vision:

## 1. Resident leadership and membership

- Strengthen our business by making governance, service improvements and efficiencies based on resident insight and scrutiny, good practice and changes to our operating and regulatory framework.
- Respond to our resident satisfaction surveys and insight to improve services and increase resident satisfaction. (Added March 2019).
- Steered by residents start to deliver our refreshed Community Engagement Strategy for 2019-2022.
- Continue to promote and increase membership for residents and staff and maximise the ways our Gold Membership scheme adds value to members and our business.
- Deliver and refine our Communication Strategy to set out how we communicate with our residents as well as how we celebrate our successes and raise our internal and external profile so people want to join us or adopt our ways of working.

## 2. Excellent services, efficiently delivered with empathy and fun

- Maintain and improve customer experience for all our customers.
- In response to leaseholder feedback enhance the opportunities for leaseholders to influence our promises, expectations and plans for improvement and make sure they are delivered across Phoenix.
- Continue to deliver our project to implement customer relationship and electronic document management systems to maximise efficiency, deliver “Digital by Choice” options and improve customer experience.
- Deliver priorities for Equality, Diversity and Community Integration (cohesion) and set targets so we know who our residents and staff are and can adapt our services to meet their changing needs help build sustainable communities in our area.
- Plan and deliver our major works programmes so our homes continue to meet our decent homes standard and our community shapes our plans.

### **3. Growth in new homes and opportunities**

- Deliver our approved development plans to build new homes tackling homelessness and housing need in our area as set out in our Development Strategy, including buying back homes to repair and rent at London affordable rent levels.
- Consulting and involving our residents and other stakeholders improve our community as a place to live through environmental works and leveraging in funding and support to strengthen our community.
- Monitor the delivery of our repairs service through Phoenix Repairs Services to ensure it increases resident satisfaction and adds value to Phoenix, through social value and efficiencies. Support it to deliver its aspirations to be the preferred maintenance provider for Phoenix.
- Review our community resources to assess how they can be used to maximise their benefits to the local community.
- Explore new business opportunities to increase our services to benefit our community and the number of homes we manage, through stock transfer opportunities.

### **4. Sustainability-for our business and our community**

- Deliver our Value for Money and efficiency plans, so we confidently maintain our financial viability in the long term.
- Provide energy advice and start to deliver works to our homes that are the most energy inefficient.
- Deliver the "Aiming Higher Programme" continuing to learn to improve how we work together to meet our values so we enhance customer experience, promote equality and diversity and deliver innovation and efficiencies across Phoenix to meet our vision.
- Continue to maintain and improve our approach to health and safety and meet all relevant legislation and regulations.

## Key projects to support the priorities

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Milestones, projects, KPIs (Key performance Indicators) and new policies have been set to support the Corporate Priorities. The 7 key projects to support the priorities which may extend –into our next corporate plan are:

- Start to review our Phoenix standards and set our Corporate Plan for 2020 onwards; using our Satisfaction Survey of residents and other insight from our community.
- Deliver the actions from our external Governance review and review our Group Governance Structure to deliver transparency and excellence in governance.
- Continue to deliver our project to implement a customer relationship and electronic document management systems to maximise efficiency, compliance with Data Protection requirements, deliver “Digital by Choice” options and improve customer experience.
- Complete the regeneration plans for the Fellowship Inn.
- Deliver our approved development programme completing 37 new homes in 2019-2020 and buying back 15 more that were previously sold through the Right to Buy.
- Deliver our new operational plan for People Services.
- Complete our restructuring proposals to support our future plans.

As set out in our corporate priorities we will seek to embed VFM, innovation, communications and equality and diversity into these projects.

<b>AGENDA</b>				
<b>Item</b>	<b>Page</b>	<b>Report</b>		
1	9	Election of Chair & Vice- Chair		Governance Manager Decision
2	10	Apologies for Absence and Quorum		Chair
3	11	Introductions and Declarations of Interest		Chair
4	12	Minutes of last meeting		Chair Decision
5	15	Matters arising of minutes of last meeting		Chair
<b>Board Decisions</b>				
6	16	Policies	SL	Decision
<b>Board Discussions</b>				
7	40	Caretaking and Environmental Performance Report	LY	Discussion
8	46	Voids, Lettings and Tenancy Sustainability Report 2018-19	LY	Discussion
<b>Board Information</b>				
9	56	Management Accounts	CS	Information
10	72	CE Report	JR	Information
<b>Board Information</b>				
11	80	AOB		Information

**Please inform Anne McGurk, if you would like the Board to spend more time discussing a Board Report.**



<b>DATE:</b> 26/09/2019	<b>PHOENIX COMMUNITY HOUSING BOARD MEETING</b>	<b>ITEM NO.</b> 1
<b>Open or Confidential</b>	<b>OPEN</b>	
<b>Report Title</b>	<b>Chair &amp; Vice-Chair Election</b>	
<b>Lead Officer</b>	<b>Kevin Kelly, Governance Manager, 07515605102</b>	
<b>Lead Board Members</b>		
<b>This item is for</b>	<b>DECISION</b>	

**PCH Rules state:**

**Part E Chair, vice chair, chief executive, Secretary and other Officers**

**E1 The Chair**

The Association shall have a Chair, who shall chair Board meetings, and shall be elected by the Board on such terms as the Board determines. The Association shall also have a vice Chair who, in the Chair's absence, shall act as the Chair and have the Chair's powers and duties and who shall be elected by the Board. Both the Chair and vice-Chair shall at all times be a Shareholder, a Board Member and a Tenant and shall not be an employee of the Association.



<b>DATE:</b> 26/09/2019	<b>PHOENIX COMMUNITY HOUSING BOARD MEETING</b>	<b>ITEM NO.</b> 2
<b>Open or Confidential</b>	<b>OPEN</b>	
<b>Report Title</b>	<b>Apologies for Absence &amp; Quorum</b>	
<b>Lead Officer</b>	<b>Kevin Kelly, Governance Manager, 07515605102</b>	
<b>Lead Board Members</b>	<b>Anne McGurk</b>	
<b>This item is for</b>	<b>INFORMATION</b>	

**If you are unable to attend, please ensure you provide your questions, comments and views on the Board Papers to Kevin Kelly by Lunchtime Thursday 26 September 2019.**



<b>DATE:</b> 26/09/2019	<b>PHOENIX COMMUNITY HOUSING BOARD MEETING</b>	<b>ITEM NO.</b> 3
<b>Open or Confidential</b>	<b>OPEN</b>	
<b>Report Title</b>	<b>Introductions and Declarations of Interest</b>	
<b>Lead Officer</b>	<b>Kevin Kelly, Governance Manager, 07515605102</b>	
<b>Lead Board Members</b>	<b>Anne McGurk</b>	
<b>This item is for</b>	<b>INFORMATION</b>	

<b>DATE:</b> 26/09/2019	<b>PHOENIX COMMUNITY HOUSING BOARD MEETING</b>	<b>ITEM NO.</b> 4
<b>Open or Confidential</b>	<b>OPEN</b>	
<b>Report Title</b>	<b>Minutes of the meeting 25 July 2019</b>	
<b>Lead Officer</b>	<b>Kevin Kelly, Governance Manager, 07515605102</b>	
<b>Lead Board Members</b>	<b>Chair</b>	
<b>This item is for</b>	<b>DECISION</b>	

**Present**

Anne McGurk (AMcG)	Chair
Michael Boniface (MB)	Board Member
Peace Ayiku-Nartey (PAN)	Board Member (arrived 7.05pm)
Lucy Ferman (LF)	Board Member
Mark Gayfer (MG)	Board Member
Cllr Olurotimi Ogunbadewa (OO)	Board Member
Jamie Carswell (JC)	Board Member (arrived 6.50pm)
Cllr Sue Hordijkeno (SH)	Board Member

**Officers and Advisors**

Jim Ripley (JR)	Chief Executive
Chris Starke (CS)	Director of Finance
Lesley Johnson (LJ)	Director of Property and New Business
David Westworth (DW)	Director of Customer Services
Nick Edwards (NE)	Assistant Director of ICT & Facilities
Say Leddington (SL)	Head of Performance & Quality
Emma McSweeney (EMcS)	Head of Specialist Housing Services
Kevin Kelly (KK)	Governance Manager – Minutes

**Apologies:**

Carmen Simpson (CS)	Vice Chair
Kerry Heath (KH)	Board Member
Michael Tisdell (MT)	Board Member

Jonathan Lawn (JL)                      Head of People Services & Communications

<b>1</b>	<b>Apologies for Absence &amp; Quorum</b>	
1.1	Apologies as noted above.	
<b>2</b>	<b>Introductions and Declarations of Interest</b>	
2.1	Anne McGurk, Chair, welcomed everyone. She informed the meeting that Michael Tisdell's partner had given birth to a	

	baby girl.	
2.2	Anne McGurk reminded all in attendance to use the microphones when speaking.	
2.3	Carmen Simpson, Vice Chair, declared an interest as Chair of the PAS Board. Chris Starke and Lesley Johnson declared an interest as PAS Board Members.	
<b>3</b>	<b>Minutes of last meeting</b>	
3.1	<b>Proposed: Mark Gayfer Seconded: Cllr Olurotimi Ogunbadewa The Board agreed the minutes.</b>	<b>KK</b>
<b>4</b>	<b>Matters Arising</b>	
4.1	Mark Gayfer suggested that item 8.6 becomes an action point for the Executive Team. The Board agreed.	<b>KK</b>
<b>5</b>	<b>Resident Scrutiny Panel</b>	
5.1	Say Leddington presented the report.	
5.2	Mark Gayfer referred to the Fencing Policy and suggested that privet hedging be used as well as picket fencing. He asked why it was proposed to consult both leaseholders and freeholders. Say Leddington replied that leaseholders and freeholders are impacted by Phoenix's fencing and disputes can arise, which is why it was proposed by the Panel that they are consulted.	
5.3	Kevin Kelly read out a question from Kerry Heath regarding when will the Board see a proposed programme on fencing including projected costs and impact on the financial plan. Lesley Johnson explained that this would be part of the environmental strategy to come to the November Board.	
5.4	Anne McGurk thanked the Scrutiny Panel for their work on fencing and also for their work throughout the year as per the impact assessment.	
5.5	<b>The Board notes the:</b> <ul style="list-style-type: none"> <li>• <b>Full review report on the findings and agrees the recommendations made by the Resident Scrutiny Panel on the Fencing review (Appendix 1).</b></li> <li>• <b>Resident Scrutiny Panel annual impact assessment.</b></li> </ul>	<b>SL</b>
<b>6</b>	<b>Policies</b>	
6.1	Say Leddington presented the report.	
6.2	Mark Gayfer asked who Phoenix's external advisers are on legionella. Say Leddington replied that she would check.	<b>SL</b>
6.3	Mark Gayfer asked if Phoenix had taken any legal advice on any of the policies. Say Leddington replied that we had not taken legal advice but had used external advisors, where	

	needed such as on the legionella policy and the previous version of the Code of Conduct breach policy was checked by lawyers. Mark Gayfer suggested that the legionella, flytipping and code of conduct breach policies would benefit with being checked legally.	
6.4	<p><b>The Board approved the policies listed subject to legal advice:</b></p> <ul style="list-style-type: none"> <li>• <b>Involved Residents Code of Conduct.</b></li> <li>• <b>Breach of Conduct Procedures.</b></li> <li>• <b>Pest Control Policy.</b></li> <li>• <b>Flytipping Policy.</b></li> <li>• <b>Group Legionella Management Policy .</b></li> </ul>	<b>SL</b>
<b>7</b>	<b>Management Accounts</b>	
7.1	Chris Starke presented the report. He noted that the PCH accounts show a £2.7 million operating surplus compared to a budgeted operating surplus of £2.2 million for the period.	
7.2	Kevin Kelly read out a question from Kerry Heath regarding agency staff costs. Jim Ripley explained that there was a favourable variance on staff costs overall and that agency staff had been necessary ahead of the completion of the restructures.	
<b>7.3</b>	<b>The Board noted the report.</b>	<b>CS</b>
<b>8</b>	<b>Chief Executive's Update Report</b>	
8.1	Jim Ripley presented the report.	
<b>8.2</b>	<p><b>The Board noted the:</b></p> <p style="margin-left: 40px;"><b>A. Board Updates.</b></p> <p style="margin-left: 40px;"><b>B. Action Tracker.</b></p>	<b>JR</b>
<b>9</b>	<b>Any Other Business</b>	
9.1	None.	

**Approval**

Approved by (Chair)	
Date	



<b>DATE:</b> 26/09/2019	<b>PHOENIX COMMUNITY HOUSING BOARD MEETING</b>	<b>ITEM NO.</b> 5
<b>Open or Confidential</b>	<b>OPEN</b>	
<b>Report Title</b>	<b>Matters Arising of Minutes of last meeting</b>	
<b>Lead Officer</b>	<b>Kevin Kelly, Governance Manager, 07515605102</b>	
<b>Lead Board Members</b>	<b>Anne McGurk</b>	
<b>This item is for</b>	<b>INFORMATION</b>	

<b>DATE:</b> 26/09/2019	<b>PHOENIX COMMUNITY HOUSING BOARD MEETING</b>	<b>ITEM NO.</b> 6
<b>Open or Confidential</b>	<b>OPEN</b>	
<b>Report Title</b>	<b>Policies</b>	
<b>Lead Officer</b>	<b>Chantel Lynch, Service Improvement &amp; Scrutiny Manager, 020 3121 0211</b>	
<b>Lead Board Members</b>	<b>Anne McGurk</b>	
<b>This item is for</b>	<b>DECISION</b>	

**1 Recommendations**

- A The Board approves the following policies- Safeguarding Policy, Compensation Policy, Resident Scrutiny and Tenant Panel Recruitment Policy and Data Loss Prevention Policy.**
- B The Board notes the additional advice, costings and proposal by the Executive Team that the electrical condition reports are carried out for all blocks every 5 years as currently and for the inside of domestic general needs properties every 6 years, phasing to 5 years thereafter.**

**Executive Summary**

Three policies have been reviewed and recommended for approval by the Resident Policy Working Group (RPWG) and Executive Team.

The Data Loss Prevention Policy is a new internal policy so was not considered by the RPWG.

The recommendation on electrical condition checks relates to a request made by the Board when it approved the policy in May 2019. The frequency of checks on the inside of self-contained general needs homes was reviewed by external advisors following the original proposals made by the Executive Team.

The three resident facing policies have been reviewed as part of good practice. The key changes are:

**Safeguarding Policy**

Following recommendations made by a consultant, our safeguarding responsibilities for adults and children have been separated into two separate sections. We have also added our commitment to extending our safeguarding commitment to people in positions of trust who may work with children and families. This includes having clear policies to manage allegations against people who work with children and young people.

The language in the policy has been refreshed and circumstances when we will make referrals to the Local Authority Designated Officer (LADO) have also been made clearer.

**The Policy Working Group unanimously agreed to recommend to Board that the Safeguarding Policy is approved.**

### **Compensation Policy**

The policy has been refreshed to make it easier to understand, this includes the following sections:

- Policy Scope and Statement which sets out the types of compensation payments that can be made and examples of gestures of goodwill. Where a resident has rent or a service charge account with us and owes us money, we will pay any compensation due to their account.
- Monitoring which sets out the key performance indicators that will be used to monitor the policy.

Made clearer instances when we would not consider claims for compensation.

An Equality Impact Assessment has been completed as part of the policy review.

**The Policy Working Group unanimously agreed to recommend to Board that the Compensation is approved.**

### **Resident Scrutiny and Tenant Panel Recruitment Policy**

The Resident Policy Working Group (RPWG) deferred their recommendations for approval on the policy to the Resident Scrutiny and Tenant Panel. The policy was reviewed by the RPWG at their last meeting for information only.

In reviewing the policy, the Resident Scrutiny and Tenant Panel considered:

- Examples of resident scrutiny and involvement recruitment policies from other organisations.
- Whether the policy needed to be retired or whether it was still required for the level of work involved in being a member of the panel.
- The outcomes in the Equality Impact Assessment completed for the last policy review in May 2017 showed that the requirement to attend the meeting observations could potentially exclude interested residents from joining the panel. For example, residents who may not be able to leave their home because of a disability.

As a result, the following amendments have been made:

- The requirement to attend two meeting observations before joining the panel has been removed. Whilst it is not essential to attend the meetings, it would help the resident understand the role. The panel felt that if a resident could not attend the observation, it was still important for officers to speak to the

interested resident using the checklist from the post meeting conversation as guidance; so that the resident is clear about what is involved.

The wording in the policy has been amended to '*wherever possible attend two meeting observations.*'

An Equality Impact Assessment has been completed for the new policy.

**The Policy Working Group devolved their recommendations for Board approval to the Resident Scrutiny and Tenant Panel. The Resident Scrutiny and Tenant Panel unanimously agreed to recommend to Board that the Resident Scrutiny and Tenant Panel Recruitment Policy is approved.**

### **Data Loss Prevention Policy**

This is a new policy and sets out how we use the Data Loss Prevention tool built into Office 365 to reduce the risk of data loss and the unlawful or unauthorised access to, or disclosure of, personal or commercially sensitive information. It supports our requirements to use, process and share information by setting rules and safeguards to ensure that any information that needs to be shared, is done in a safe, controlled and compliant way.

The Policy has been considered by our Information Governance Group, Executive Team and Privacy Officer who works for Data Protection People.

### **Electrical Condition Reports**

Our external advisors and quality assessors Phoenix Compliancy Management confirmed through their quality checks that installations inspected were to a satisfactory standard and the next inspection date of 10 years was also acceptable for the inside of general needs properties.

However, based on IET (Institution of Engineering and Technology) Guidance Note 3: inspection & testing and supporting documentation from Notes 8, 1, 2 & 10 they would recommend Phoenix considers 5 years. The guidance is non-statutory but may be used in a court of law in evidence to claim compliance with a statutory requirement.

On this basis, as well as consideration of the age and condition of our current electrical installations, costs and risk to our business and residents. The Executive Team considered 3 options:

- A. 10-year certification** starting the programme in the 9<sup>th</sup> year
  - Total average spend of Communal & Individual properties = £1,961,190
- B. 5-year certification** starting the programme in the 4<sup>th</sup> year
  - Total average spend of Communal & Individual properties = £3,484,890
- C. 6-year certification** starting the programme in the 5<sup>th</sup> year
  - Total average spend of Communal & Individual properties = £3,096,990

The recommended option is **C - 6-year certification starting the programme in the 5th year**, as it aims to:

- Demonstrate adherence to best practice guidance
- Take a pragmatic approach to management of the increase in quantities of inspections required in financial years 2021-22 and 2022-23
- Total costs being £387,900 less than moving directly to a 5 year programme.

## 2 Corporate Plan Implications / Strategic Objectives

**Strategic Objective: 1. Resident leadership and membership.**

**2019-20 Corporate Objective: • Strengthen our business by making governance, service improvements and efficiencies based on resident insight and scrutiny, good practice and changes to our operating and regulatory framework.**

### 3 Background including appendices

In Phoenix's delegated authorities, (approved by the Board in May 2018), the Board is required to approve policies (amended following a timetabled review) after they have been approved by the Executive Team (ET) and residents have been consulted (on resident facing policies).

Any new policies and policies where significant changes have been made must be amended and any changes to policies summarised so the Board can request copies.

The following are appended as they have significant changes or are new:

- Appendix 1 – Safeguarding Policy
- Appendix 2 – Compensation Policy
- Appendix 3 – Data Loss Prevention Policy

The following policy is available upon request:

- Appendix 4 – Resident Scrutiny and Tenant Panel Recruitment Policy

### 4 Communications & Consultation Implications

The attached policies have been developed in consultation with senior and team managers and other key members of staff across the business. The Executive Team and Resident Policy Working Group have reviewed and recommended the policies for approval. The Policy Working Group devolved the recommendation for approval of the Resident Scrutiny and Tenant Panel Recruitment Policy to the Resident Scrutiny and Tenant Panel.

### 5 Other Implications

#### Legal

As part of the Compensation Policy, a Data Protection Impact Assessment was completed. The policy complies with relevant regulations and good practice.

The Safeguarding Policy supports our compliance with the Care Act 2014, Children and Social Work Act 2017, the London Child Protection Procedures and Guidance 2017 and the Working Together to Safeguard Children Guidance 2018.

The Data Loss Prevention Policy supports our compliance with the Data Protection Act 2018 and the GDPR 2016.

The electrical condition report frequency proposed exceeds statutory requirements and will enable us to shift to a 5 year programme which is in line with good practice.

### Equality & Diversity

All policies are reviewed to ensure Phoenix meets good practice and legal requirements related to Equality and Diversity.

Equality Impact Assessments have been completed for the Compensation and Resident Scrutiny and Tenant Panel Recruitment Policies. The policies do not negatively impact on any protected group.

### Value for Money

The policies deliver value for money by providing clear policy guidance.

## 6 Risk Implications

The policy changes fit in with the risk appetite agreed by the Board:

- Risk adverse for resident leadership and compliance.
- Cautious approach for achieving budget and legal.
- Balanced approach for resident satisfaction, people capability and controls, technological and reputation.

## 7 Sustainability Implications

## 8 Resource Implications

**Finance** – changes to the policies can be resourced from existing budgets.

**Staff** - none

**Property** – none

**IT** – none

## 9 Confidentiality – open

### Approval

Approved by (Chair)	
Date	<a href="#">Click here to select date</a>

## SAFEGUARDING POLICY

### Responsible Officer

Director of Customer Services

#### 1.0 Aim of the Policy

All Phoenix staff, contractors, partner organisations and volunteers that work with us have a duty to ensure that action is taken if they have any concerns that an adult, child or young person is at risk of significant harm or abuse.

Phoenix also expects partners from whom we commission external services to follow this policy or have their own safeguarding policy and procedures in place. This includes our subsidiaries.

This policy sets out Phoenix's approach to Safeguarding Adults, Children and Young People and applies to the Phoenix Group.

#### 1.1 Designated Safeguarding Lead

The Director of Customer Services is the Designated Safeguarding Lead and has overall responsibility for ensuring that this policy, associated guidance and procedures are implemented.

#### 2.0 Policy Statement

Phoenix will not tolerate or collude with any form of neglect or abuse.

Our Safeguarding Policy is based on six key principles from the Care Act 2014:

- 1) **Empowerment** – taking a person-centred approach and supporting people to make their own decisions and informed consent.
- 2) **Prevention** – it is better to **act** before harm occurs.
- 3) **Proportionality** – proportionate and least intrusive response appropriate to the risk presented
- 4) **Protection** – Support and representation for those in greatest need.
- 5) **Partnership** – Personal and sensitive information is shared **appropriately**, and the person is involved.
- 6) **Accountability** – accountability and transparency in safeguarding practice

We aim to promote and safeguard the welfare of all our residents including children and young people and will be proactive in responding to any allegation or suspicion of abuse. A child or young person is any person under the age of 18.

Where abuse takes place or is suspected, we will provide support to the individual and make referrals to and share information **securely** with external agencies such as the Police and Social Services.

We will also empower our residents by ensuring they are fully aware of how to recognise abuse, know how to report it and where to access support.

### **3.0 Policy Scope**

This policy outlines our approach to Safeguarding Adults, Children and Young People living in our properties or using our services, Phoenix staff, contractors, partner organisations and volunteers that work with us.

We will also use our Disciplinary policies and procedures where an allegation relates to a member of staff abusing a resident.

#### **3.1 Our Approach to Safeguarding Children**

The London Child Protection Procedures & Guidance 2017 and Working Together to Safeguard Children Guidance 2018

Safeguarding and promoting the welfare of children is defined as:

- protecting children from maltreatment
- preventing impairment of children's health or development;
- ensuring that children grow up in circumstances consistent with the provision of safe and effective care; and
- taking action to enable all children to have the best outcomes

The Children Act 1989 introduced the concept of significant harm as the threshold that justifies compulsory intervention in family life in the best interests of children, and gives local authorities a duty to make enquiries (Section 47) to decide whether they should take action to safeguard or promote the welfare of a child who is suffering, or likely to suffer, significant harm.

Section 11 of the Children Act 2004 **and as amended by the Children and Social Work Act 2017 strengthens** and places a duty on key persons and bodies to work together and make arrangements in any local area to safeguard and promote the welfare of children and improve the outcomes for children.

All professionals in agencies with contact with children and members of their families must make a referral to local authority children's social care if there are signs that a child or an unborn baby:

- Has suffered significant harm through abuse or neglect;
- Or is likely to suffer significant harm in the future.

## Identifying children who require early help

Effective early help relies upon local organisations and agencies working together to:

- identify children and families who would benefit from early help
- undertake an assessment of the need for early help
- provide targeted early help services to address the assessed needs of a child and their family which focuses on activity to improve the outcomes for the child

We will work with local authorities, under section 10 of the Children Act 2004, have a responsibility to promote inter-agency co-operation to improve the welfare of all children.

We recognise that there may be 'at risk' groups who access or need support to access our services. The following list gives possible examples; it is not exhaustive but illustrative. **Each child or young person will be considered on an individual basis so that we can meet their diverse needs.**

- is disabled and has specific additional needs
- has special educational needs (whether or not they have a statutory Education, Health and Care Plan)
- is a young carer
- is showing signs of being drawn into anti-social or criminal behaviour, including gang involvement and association with organised crime groups
- is frequently missing/goes missing from care or from home
- is at risk of modern slavery, trafficking or exploitation
- is at risk of being radicalised or exploited
- is in a family circumstance presenting challenges for the child, such as drug and alcohol misuse, adult mental health issues and domestic abuse
- is misusing drugs or alcohol themselves
- has returned home to their family from care
- is a privately fostered child

## Contextual Safeguarding

We operate on the basis that threats to children can take a variety of different forms and children can be vulnerable to multiple threats, including: exploitation by criminal gangs and organised crime groups such as county lines; trafficking, online abuse; sexual exploitation and the influences of extremism leading to radicalisation. Extremist groups make use of the internet to radicalise and recruit and to promote extremist materials. Any potential harmful effects to individuals identified as vulnerable to extremist ideologies or being drawn into terrorism will also be considered

### People in position of trust

We will have clear policies when working with children and families for dealing with allegations against people who work with children. We will make a clear distinction between an allegation, a concern about the quality of care or practice or a complaint.

An allegation may relate to a person who works with children who has:

- behaved in a way that has harmed a child, or may have harmed a child
- possibly committed a criminal offence against or related to a child
- behaved towards a child or children in a way that indicates they may pose a risk of harm to children

### **3.2 Our Approach to Safeguarding Adults**

#### The Care Act 2014

Safeguarding duties (under the Care Act 2014) apply to an adult:

- Who has needs for care and support (whether or not the Authority is meeting any of those needs)
- Who is experiencing, or is at risk of abuse or neglect
- And, as a result of those needs, is unable to protect his/herself against the abuse or neglect or risk of it.

Statutory guidance states that “organisations should always promote the adult’s wellbeing in their safeguarding arrangements. People have complex lives and being safe is only one of the things they want for themselves. Professionals should work with the adult to establish what being safe means to them and how that can be best achieved. Professionals and other staff should not be advocating ‘safety’ measures that do not take account of individual wellbeing, as defined in Section 1 of the Care Act 2014”

Phoenix considers residents or member of their household to also be ‘at risk’ if they experience difficulties with day to day living due to health, learning, language, behaviour, family, financial, social, radicalisation or other circumstances or a combination of these circumstances.

Phoenix recognises that there may be ‘at risk’ groups who access or need support to access our services. The following list gives possible examples; it is not exhaustive but illustrative. **Each person will be considered on an individual basis so that we can meet their diverse needs.**

- Anyone known to have a social worker, Community Psychiatric Nurse or other mental health support drug or alcohol worker;
- Anyone known to have a Community Support Worker;
- Women under 19 who are pregnant;

- Anyone known to have a probation officer or Youth Offending Team worker;
- Refugees;
- People leaving hospital, prison or care;
- People with known drug or alcohol problems;
- People whose learning disability makes them vulnerable;
- People whose physical or sensory impairment makes them vulnerable;
- People who are frail due to old age;
- Survivors of domestic abuse;
- Lone parents under 25 taking up their first tenancy;
- Anyone accepted as statutory homeless in the last 2 years;
- Anyone leaving a supported housing project or care.

#### 4.0 The Policy

We will apply the six key safeguarding principles when working with adults at risk of abuse.

- 4.1 We will record and refer all concerns, suspicions or allegations of abuse or neglect including self neglect and hoarding to external agencies responsible for carrying out safeguarding assessment and enquiries.

We will involve adults at risk of abuse in any safeguarding decisions, unless there is a serious risk of harm to the individual or another person; we will seek to obtain permission before making a referral using this policy.

- 4.2 We will assume that adults have the capacity to make informed choices and decisions as set out in the Mental Capacity Act (2005), unless they have been deemed to lack capacity by a qualified professional. Where someone lacks the capacity to make a decision or is at high risk of serious harm, we will act in their best interest and where appropriate involve carers and family members.

- 4.3 We will report any incidents of abuse that are a criminal offence to the Police.

- 4.4 We will also report any allegations of abuse or potential abuse by People in Positions of Trust to the LADO. If we are uncertain whether an allegation should be reported we will always take advice.

- 4.5 We will handle data in accordance with the Data Protection Act 2018 and General Data Protection Regulation (GDPR) 2016. We will record information in relation to visits, communications and conduct for the protection of our staff, contractors and residents.

- 4.6 We will cooperate, work in partnership with and share information **securely** with statutory agencies for the purposes of safeguarding.
- 4.7 We will develop and implement internal procedures for staff, contractors, partner organisations and volunteers to report safeguarding concerns.
- 4.8 We require all contractors, partner organisations including those from whom we commission external services that have access to properties or buildings that we own or manage to follow our policy in relation to the safeguarding of adults and children. This includes our subsidiaries.
- 4.9 We will apply *Prevent Strategy (HD Prevent 2011)* principles when identifying and making referrals to external agencies for those susceptible to violent extremism. We will also apply *Prevent Strategy* principles when commissioning or procuring services and during funding processes to reduce the risk of individuals becoming involved in terrorism.

## 5.0 Recruitment, Selection and Induction

- 5.1 We will carry out safe recruitment practices for all staff and ensure that:
- At least two references are provided; more if they do not cover the last three years; **we ensure references are provided in the event of an applicant working abroad.**
  - Risk assessments are carried out and reviewed for job roles and staff who are in regular contact with at risk adults and children.
  - Disclosure and Barring Service (DBS) checks are in place where assessed as needed and renewed as required.
  - No-one found to have been convicted of sex offences is permitted to undertake roles with direct contact (however limited) with residents, families and children.
- 5.2 We will ensure all staff receive information, guidance and training on our Safeguarding policy, procedure and all related policies during their induction.

## 6.0 Training

- 6.1 We will ensure that all staff receive appropriate training at regular intervals and are aware of how to recognise the signs of and identify abuse.
- 6.2 We will ensure that adequate supervision and support mechanisms are in place to support staff involved in Safeguarding Investigations.

## 7.0 Key Performance Indicators

We will monitor performance in relation to the number of referrals made to Social Services through our Safeguarding Panel including:

- The number of suspected cases of abuse reported.
- The number of referrals made to the local authority.

We will provide the Local Authority Safeguarding Adults and Children Boards with compliance statements and assessments when requested.

## 8.0 Legislation

- The Rehabilitation of Offenders Act (1974)
- The Housing Act (1988)
- Environmental Protection Act (1990)
- The Children Act (2004)
- The Mental Capacity Act (2005)
- Equalities Act (2010)
- The Anti-Social Behaviour Crime & Policing Act (2014)
- The Care Act (2014)
- Modern Slavery Act (2015)
- Counter Terrorism and Security Act (2015)
- Children and Social Work Act (2017)
- The Data Protection Act (2018)
- London Child Protection Procedures and Guidance 2017
- Working together to Safeguard Children Guidance 2018

## 9.0 Review

This policy will be reviewed every 3 years or earlier if required as a result changes to the law, good practice or other learning.

## Reference to other documents and associated policies and procedures

- Anti-bribery Policy
- Anti-fraud Policy
- Comments, Complaints, & Compliments Policy
- Data Protection Policy
- DBS Policy
- Dignity at Work Policy
- Disciplinary Policy
- Domestic Abuse Policy
- Equality & Diversity Charter
- Managing Allegations Policy (being developed)
- Phoenix Standards
- HD Prevent Strategy 2011
- Recruitment Guidance
- Safeguarding Guidance
- Safeguarding Procedure
- Safer Recruitment Guidance (being developed)

- Staff Code of Conduct
- Supporting **Residents At Risk** Policy
- Whistle Blowing Policy
- ASB Strategy
- S11 & At Risk Action Plan
- 'Green Flag' Checklist
- Residents to exercise caution with guidance

<b>Document Type:</b>	Policy
<b>Title:</b>	Safeguarding Policy
<b>Author</b>	Director of Customer Services
<b>Department Owned By</b>	Customer Services
<b>Data Protection Impact Assessment:</b>	
<b>Equalities Impact Assessment:</b>	No
<b>Approval Date:</b>	
<b>Approved By:</b>	Board
<b>Implementation Date:</b>	
<b>Status:</b>	DRAFT
<b>Version No:</b>	V7
<b>Last updated:</b>	2019-08-20
<b>Issue Date:</b>	
<b>File Path:</b>	<a href="S:\Policies_and_Procedures_Manual\Department-Customer Services\Safeguarding\Policy">S:\Policies and Procedures Manual\Department- Customer Services\Safeguarding\Policy</a>

## 10.0 Definitions

**Abuse** can be defined as “the violation of an individual’s human and civil rights by another person or persons.” (*No Secrets DH 2000*)

It is behaviour that either deliberately or unknowingly causes harm or endangers life or infringes on rights.

It may be a single or repeated act. It may be deliberate neglect or lack of appropriate action. It can also be where a person is persuaded to do something to which s/he has not consented or cannot consent.

Abuse causes harm or distress to a person and is often a crime. It can often occur where there is an expectation of trust.

Below are examples of abuse that should be reported as a safeguarding concern. Remember, there is no such thing as a wrong referral.

Examples of Abuse		
Type	Adults	Children
<b>Physical</b>	Hitting, shaking, throwing, poisoning, burning or scalding, drowning, suffocating or otherwise causing physical harm, including fabricating the symptoms of, or deliberately causing, ill health to someone. Forced marriage, female genital mutilation. Slavery and human trafficking.	Any physical act that is likely to cause a child significant harm. For example: hitting a child with an implement or with such force as to leave a mark. Forced marriage, female genital mutilation
<b>Sexual</b>	Forcing or enticing someone to take part in sexual activities, whether or not the victim is aware of what is happening. The activities may involve physical contact, including penetrative or non-penetrative acts. They may include involving victims in looking at, or in the production of pornographic material, or encouraging them to behave in sexually inappropriate ways	Child Sexual Exploitation (using children for sexual gratification), rape, sexual assault, involving children in any sexual act including seeing/watching pornography, preparing a child for sexual activity (grooming), taking sexual images of children. Children do not need to actually be assaulted for sexual abuse to take place.
<b>Psychological</b>	Stalking, harassment, verbal abuse, restricting people's rights and freedoms. Persistent emotional ill-treatment of someone as to cause severe and persistent adverse effects on their emotional state or development. It may involve conveying to the victim that they are worthless or unloved, inadequate or only valued insofar as they meet the needs of another person. It may also involve acts induced to frighten, exploit	Persistent emotional ill-treatment of someone as to cause severe and persistent adverse effects on their emotional state or development. It may involve conveying to the victim that they are worthless or unloved, inadequate or only valued insofar as they meet the needs of another person

<b>Examples of Abuse</b>		
<b>Type</b>	<b>Adults</b>	<b>Children</b>
	or corrupt adults.	
<b>Neglect</b>	Persistent failure to meet the victim's basic physical and/or psychological needs, likely to result in the serious impairment of their health or development. This may take the form of failing to provide adequate food, shelter or clothing. It may also take the form of neglect of, or unresponsiveness to the victim's basic emotional needs.	Failing to provide children with their basic needs, food water, clothing, warmth, security, safety, education, protection and emotional support.
<b>Financial / Material Abuse</b>	Theft, fraud, exploitation or the misuse/misappropriation of property, possessions or benefits.	Exploitation, extortion or using threats, coercion to involve children in fraud, crime or the misappropriation of their funds, benefits or assets.
<b>Discriminatory</b>	Racist abuse, sexist abuse, abuse based on a person's disability, and other forms of harassment, slurs or similar treatment.	Abuse based upon a child's protected characteristics.
<b>Complex (organised or multiple)</b>	Abuse involving one or more abusers and a number of related or non-related victims. The abusers concerned may be acting together to abuse, sometimes acting in isolation or using an institutional framework or position of authority to recruit victims for abuse.	Failing to protect children at risk of significant harms as an entire organisation. Failing to listen to children or being institutionally dismissive of their concerns, reports or requests for help when they are in need of protection.

In addition, we will also recognise, record concerns and make referrals for individuals at risk of self neglect and hoarding.

Type	Adults	Children
<b>Self Neglect</b>	Being unable to feed, hydrate or medicate self (where necessary), or to protect themselves from serious harm (fire), or with hygiene so poor that their health or the health of others is compromised.	May affect older children especially those unable to eat, medicate or protect themselves adequately from abuse when there is no parent or other support available that can protect them.
<b>Hoarding</b>	Acquiring an excessive number of items and storing them in a chaotic manner. The amount of items interferes with everyday living for example, the individual is unable to use their bathroom or kitchen and cannot access rooms. The amount of items is causing significant distress or negatively affecting the individual's quality of life or their family's or neighbours.	

### People in Position of Trust

'Position of trust' is a legal term that defines certain roles and settings where an adult has regular and direct contact with children. Examples of positions of trust include:

- teachers
- care workers
- youth justice workers
- social workers
- doctors.

There are many roles which are not legally defined as being positions of trust, such as swimming coaches or faith group leaders. This means it's not currently against the law for people in these roles to have a sexual relationship with a 16- or 17-year-old in their care.

### LADO- Local Authority Designated Officer

## COMPENSATION POLICY

### Responsible Officer

Director of Finance

### Aim of the Policy

We are committed to providing excellent services *'to build a better future for our Phoenix Community'*.

This policy sets out our approach to awarding compensation to residents and others who may be adversely affected by services we may provide.

### Policy Scope

We may offer the following types of compensation payments under this policy:

- Statutory: where there is a legal, or other external requirement for us to compensate you.
- Discretionary (Ex Gratia): a discretionary financial payment or other gesture of goodwill made to you without us accepting any liability.
- Reimbursements: where you are left out of pocket for something we are at fault for or responsible for.
- Refund: where you directly pay for a service which you do not receive, either fully or partially.

Wherever possible we will try to rectify our mistake or offer a gesture of goodwill such as flowers or gift vouchers instead of making a financial payment.

Where you hold a rent or service charge account with us and owe us money, we will pay any compensation due into your account.

### Policy Statement

We try to meet our published service standards at all times. If we fail to do so, we will offer an apology, investigate, put things right as soon as possible and use the learning as an opportunity to improve our services.

We will act fairly and consider each request for compensation on a case by case basis. Requests should be made as soon as possible after the incident or service failure occurs.

### The Policy

This policy covers payments or payment in kind made by us in recognition of the impact of our service failure.

Where appropriate, we may refer a claim to our insurers, legal representatives or advisors, experts or other third party to deal with. In such cases, we will keep you informed where appropriate.

We respect your right to seek independent legal advice or assistance when you are making a claim. You can seek independent legal advice or assistance at any point of the claim process.

Where appropriate we may consider the use of alternative dispute resolution methods such as mediation and negotiation. We will agree with you to attempt settlement of the dispute by this means rather than legal proceedings.

We will consider each request for compensation on a case by case basis. However, we will not make compensation payments in certain circumstances for example:-

- Where the fault is beyond our control or power or there are unforeseen events.
- Where the incident was caused as a result of negligence by you or the failure to keep to the terms of your tenancy, lease, any other agreement, promise or duty.
- Unreasonable failure to give access to us to remedy a reported issue or defect at your home.
- Where the payment would amount to increased or double compensation, for example where your own insurers are due to make a payment.
- Fraudulent or exaggerated claims.
- We may reduce or extinguish your compensation where you fail to take reasonable steps to mitigate loss, damage or inconvenience resulting from the failure.
- The request for compensation is the subject of an insurance claim or is impending legal action against Phoenix.

We will always obtain written agreement from you prior to organising the payment. This agreement will confirm that the offer is made in full and final settlement of your claim and without liability. Offers of settlement will be made without prejudice and that you accept the amount of compensation awarded.

## Monitoring and review

We will monitor performance of this policy using key performance indicators:

- The number of statutory financial payments made.
- The number of discretionary financial payments made.
- The number of in-kind payments made.

This policy will be reviewed every 3 years or sooner if there are changes to legislation, good practice or other learning.

## Legislation

- Defective Premises Act 1972
- Land Compensation Act 1973 (as amended)
- Protection of Eviction Act 1977,
- The Limitation Act 1980
- Landlord and Tenant Act 1985
- Commonhold & Leasehold Reform Act 2002
- Housing Act 1985, 1988, 1996, 1998, 2004
- Right to Repair Regulations 1994
- The Home Loss Payments (Prescribed Amounts) (England) Regulations 2008
- Equality Act 2010

- Homes (Fitness for Human Habitation) Act 2018
- Data Protection Act 2018

## Reference to other documents and associated policies and procedures

Including:

- Anti-Fraud Policy
- Data Protection Policy
- Privacy Statement
- Complaints, Compliments and Comments Policy and Procedure
- Compensation Procedure and Guidance
- Compensation Claim Form
- Equality and Diversity Charter
- Home Ownership Management Policy
- Home Ownership Arrears Policy
- Phoenix Standards
- Rent Arrears Policy
- Rent Collection and Payments Policy
- Responsive Repairs Policy
- Tenancy and Lease Agreements
- Tenure Policy
- Translation and Interpretation Policy

## Definitions

Term/acronym	Description
You/Your	Includes tenants, lessees, freeholders and claimant
We/Phoenix/Us	Phoenix Community Housing.
Claimant	Anyone making a claim for compensation payment from Phoenix
Ex Gratia	A discretionary one-off payment made out of goodwill rather than in acceptance of any liability by Phoenix
Without Prejudice	Means neither Phoenix nor the claimant will seek to use the information exchanged under this cover of confidentiality (e.g. while negotiating a settlement) as evidence in court against each other unless it is later agreed in open correspondence
Full and Final Settlement	Means that the settlement is accepted and agreed as final by the claimant and Phoenix.

Document Type:	Policy
Title:	Compensation Policy
Author:	Director of Finance
Department Owned By:	Finance
Data Protection Impact Assessment:	Yes
Equalities Impact Assessment:	Yes
Approval Date:	
Approved By:	
Implementation Date:	
Status:	DRAFT
Version No:	V5
Last updated:	
Issue Date:	
File Path:	

## GROUP DATA LOSS PREVENTION (DLP) POLICY

### Responsible Officer

Assistant Director ICT and Facilities

### Aim of the Policy

The aim of this policy is to set out the technical and organisational measures implemented and configured by Phoenix as part of the Data Loss Prevention (DLP) tool on Office 365.

### Policy Statement

Phoenix takes its responsibilities and obligations as set out in Data Protection Legislation (together 'General Data Protection Regulation (GDPR) 2016 & Data Protection Act 2018') seriously and have implemented a range of security measures and safeguards to protect personal information from harm and unlawful use. The purpose of this legislation is to control the way that personal information is handled by organisations and to protect the individual's fundamental right to privacy, confidentiality and protection of personal data.

As part of these measures Phoenix uses the Data Loss Prevention tool built into Office 365 to reduce the risk of data loss and the unlawful or unauthorised access to, or disclosure of, personal or commercially sensitive information. This measure supports the organisation's need to use, process and share information by setting rules and safeguards to ensure that any information that needs to be shared, is done in a safe, controlled and compliant way.

The DLP tool can prevent information held electronically from being:

- Inadvertently sent, shared or disclosed through human error or by accident
- Shared or disclosed with an unintended recipient
- Shared with another organisation or person without due authorisation
- Disclosed maliciously by restricting types of information from leaving the organisation
- Downloaded, printed, amended or further disclosed by the intended recipient
- Used for longer than it is required for by setting expiry dates to view or access a shared file.

The DLP tool is a data loss prevention measure that works by filtering all outbound traffic against a set of pre-defined rules and safeguards to determine whether the information being shared is within authorised and permissible parameters.

Although Phoenix uses this tool as a loss prevention measure all employees are reminded of their own responsibilities and personal liabilities under Data Protection Legislation and as such all employees must use and process personal information in a safe, compliant and ethical manner; to maintain privacy, confidentiality and security of the information at all times; and to adhere to the requirements of our policies and procedures.

The same policy rules will be put in place for our subsidiaries.

## Policy Scope

The scope of this policy applies to:

- Exchange email (outlook)
- Sharepoint sites
- One drive accounts
- All Information (for the purpose of this policy 'Information' is personal data and special categories of personal data as defined by the GDPR and includes any information considered to be commercially sensitive or information that is provided under a duty of confidence) that is held, stored, processed or otherwise located electronically across Phoenix's network and systems.

## Overview of Data Loss Policy

The DLP tool is built into Office 365 that operates in the background and in most cases will not be noticed. The tool enables Phoenix to identify, monitor and automatically protect personal and commercially sensitive information from leaving Phoenix's control measures.

Examples of information that Phoenix aims to protect include:

- Financial data relating to our organisations and future forecastsing models;
- Contractual obligations, commercial negotiations, management decisions and considerations;
- Any information relating to tenants, employees, volunteers, contractors, partners, agents;
- Card payment, financial or banking details relating to tenants and employees;
- Health records, national insurance numbers, vulnerabilities and other information defined as Special Category information under the GDPR.

## Benefits of a Data Loss Prevention Policy

The benefits of our policy are we can:

- Identify different types of information across many locations, such as Exchange Online, SharePoint Online, and OneDrive for Business.
- **Prevent the accidental sharing of information.**  
For example, we can identify any document or email containing personal sensitive information that's shared with people outside our organisation. We can then automatically or manually block access to that document or block the email from being sent.
- **Help users learn how to stay compliant without interrupting their workflow.**  
For example, if a user tries to share a document containing a specific type of information such as card payment details, a DLP policy can both send them an email notification and show them a policy tip from library that allows them to override the policy if they have a business justification.

- **View DLP reports showing content that matches your organisation's DLP policies.**

To assess how we are complying with a DLP policy, we can see how many matches each policy and rule generates over time and amend our policy settings.

### Setting pre-defined rules and safeguards

Pre-defined rules and safeguards can be set and amended over time. These rules will be reviewed and continued or reviewed and re-set every six months or earlier if either:

- Near miss or data breaches suggest enhanced controls are needed or
- Work flows are significantly interrupted

In any case changes will be discussed at the Information Governance Working Group and where needed communicated to all users. Any changes will be authorised by the Group Data Controller or in their absence the Head of Performance and Quality.

The ICT Team will maintain a log of changes to the policy.

### Monitoring and review

This policy will be reviewed every 3 years or sooner if good practice or the law requires it to be updated.

### Legislation

- General Data Protection Regulation 2016
- Data Protection Act 2018

### Reference to other documents and associated policies and procedures

- Staff Code of Conduct
- Data protection Policy
- Privacy Statement
- Change log Data Loss Prevention 365
- Data Loss Prevention Procedure

### Definitions

Term/acronym	Description
Resident	Includes tenants, freeholders and leaseholders.
Phoenix	Phoenix Community Housing (The Group and its subsidiaries).
Data Controller	The person who determines the purpose and manner in which personal data is processed.
DLP	Data Loss Prevention Policy

<b>Document Type:</b>	<b>Policy</b>
Title:	Group Data Loss Policy
Author:	Data Controller Assistant Director of ICT and Facilities
Department Owned By:	ICT
Data Protection Impact Assessment:	No
Equalities Impact Assessment:	Yes
Approval Date:	<a href="#">Click here to enter a date.</a>
Approved By:	In accordance with delegated authorities
Implementation Date:	Date implementation planned
Status:	Draft
Version No:	V2
Last updated:	03/09/2019
Issue Date:	<a href="#">Click here to enter a date.</a>
File Path:	<a href="#">Click here to enter text.</a>

<b>DATE:</b> 26/09/2019	<b>PHOENIX COMMUNITY HOUSING BOARD MEETING</b>	<b>ITEM NO.</b> 7
<b>Open or Confidential</b>	<b>OPEN</b>	
<b>Report Title</b>	<b>Caretaking and Environmental Performance Report</b>	
<b>Lead Officer</b>	<b>Leon Yohai, Head of Housing Management, 020 3121 0153</b>	
<b>Lead Board Members</b>	<b>Anne McGurk</b>	
<b>This item is for</b>	<b>Discussion</b>	

## 1 Recommendations

### A. The Board notes the performance for Caretaking and Environmental services for 2018-2019.

#### **Executive Summary**

- This report reviews performance including the introduction of issuing fixed penalty notices for fly tipping, targeted deep clean programme, delivering external window cleaning service, bringing inhouse the planting / aftercare (watering) of hanging baskets on our estates, delivering deep cleans to individual flats / garden clearances and bringing inhouse the removal of locks / chains from abandoned bicycles by providing training on the use of angle grinders.
- Appendix 1 provides a detailed summary of performance for the Caretaking and Environmental Service.
- There has been a continuation of improvement in performance and this is evidenced by the external resident satisfaction survey carried out with residents.
- The Estates Management Team have also been trained on Enforcement to issue fixed penalty notices for fly tipping and dog fouling on our estates.

## 2 Corporate Plan Implications / Strategic Objectives

**Strategic Objective: 2. Excellent services, efficiently delivered with empathy and fun.**

**2019-2020 Corporate Objective:** • Strengthen our business by making governance, service improvements and efficiencies based on resident insight and scrutiny, good practice and changes to our operating and regulatory framework.

## 3 Background including appendices

As part of the overall performance framework approved by the Board in March 2019 detailed service area reports are provided to the Board annually. This report covers environmental and caretaking performance.

The Estates Management team continue to carry out 300 inspections every month to ensure cleaning standards are achieved and to carry out spot checks to ensure staff are wearing and using the correct personal protective clothing and equipment.

We have also implemented a targeted deep clean programme to some of our priority blocks which is delivered in house. In addition to this all external windows to our blocks are being cleaned.

We have also carried out deep cleans to our properties and where appropriate carried out garden clearances instead of using contractors which has achieved value for money.

There has been a reduction in fly tipping on our estates and this is largely due to the CCTV on some of our hot spot areas and the recent introduction of the Estates Management Team who are now authorised to issue fixed penalty notices.

We have also identified several sites for our tree planting programme which is due to start in the autumn and will also be planting wild meadow grass on some of our estates with signage in place explaining the benefits for habitats.

Appendix A – Summary of performance.

#### **4 Communications & Consultation Implications**

The strategic working group for Estates and Caretaking Services met quarterly throughout the 2018-19 focusing on our planting programme and new work streams coming inhouse such as deep cleaning, planting and aftercare and our robust approach to tackling abandoned vehicles on our estates.

The Caretaking and Estates team have been represented at all Chat and Chips and Community Links events. The team also works in consultation with the Green Strategy Group and Residents Scrutiny Panel.

#### **5 Other Implications**

**Legal** – No specific implications.

#### **Equality & Diversity**

There are no specific Equality and Diversity implications in this report.

#### **Value for Money**

- We tendered the supply of our uniform, PPE and cleaning materials and achieved an average of 15% saving across a budget of £50,000.
- Following a tendering exercise, we now take our waste to the unused Kendale Rd garage site from where a haulage vehicle with a grabber will collect it and

take it to the green waste site. One load will contain about 5 tons of waste, representing a saving on the tipping charges of up to £350 per week.

- Hazelhurst Court: Contractor currently charges £3,120 per year for grass cutting service, we will be bringing the service in house at the end of September so further value for money will be achieved.

## 6 Risk Implications

The risk appetite for the Board is balanced in terms of resident satisfaction and people and capability control and remains cautious in achieving budget. This report gives the Board assurance that these risks are being managed in a proactive manner.

## 7 Sustainability Implications: None

## 8 Resource Implications: None

**Finance:** None

**Staff:** None

**Property:** None

**IT:** We continue to work closely with IT to ensure updated software on the mobile phone app is compatible with our IT systems.

## 9 Confidentiality

Open  
**Approval**

Approved by (Chair)	
Date	<a href="#">Click here to select date</a>

## Appendix 1 Caretaking and Environmental Services Performance 2018-19

### Introduction

This document is a review of caretaking and environmental services performance in 2018-19, where possible performance has been compared to previous years and benchmarked with other landlords.

### Summary

Over the year inspections across all areas have been enhanced and standards more rigorously checked.

Overall Resident Satisfaction with the caretaking service was 81% the survey, reached over 900 households, including both tenants and leaseholders.

Scrutiny reviews were completed in 2018-19 on the Caretaking Standards and the Garden Scheme.

Key policies on the garden scheme, pest control, waste and flytipping, abandoned vehicles and trees reviewed and agreed.

### Caretaking

- Satisfaction surveys were continued in 2018-19 resulting in a much higher and more representative response rate.
- During the year the process and monitoring of blocks was improved raising the % of blocks inspected of those due to 100% in 2018-19.
- The caretaking team continued to focus on ensuring all 29 lifts were checked, 99% of them met our A or B standard.
- Compliance with block fire safety checks was maintained at 100%

Indicator	Period			Change from 2017-18	2018-19 Target Met?
	2016-17	2017-18	2018-19		
% of blocks inspected internally to standards A or B.	92%	93%	94%	▲	94%
% of blocks inspected externally to standards A or B	92%	97%	96%	▼	94%
% of block inspections carried out of those due	66%	89%	100%	▲	100%
% of blocks meeting standards A or B for bin areas	92%	83%	82%	▼	n/a
% of blocks meeting standards A or B for graffiti removal	94%	84%	84%	▶	n/a
% of blocks meeting standards A or B for lift areas	94%	97%	99%	▲	n/a
% Residents very or fairly satisfied with the caretaking service overall	83%	84%	81%	▼	n/a
% of required block fire and lighting safety tests completed	72.63%	100%	100%	▶	100%

## Estates

Indicator	Period			Change from 2017-18	2018-19 Target Met?
	2016-17	2017-18	2018-19		
% of open spaces inspections completed to a high standard	99%	99%	100%	▲	99%
Fly tipping -Total Tonnage collected	802	671	589	▼	n/a
Number of Abandoned vehicles resolved	117	107	112	▲	n/a
Number of homes registered to the garden scheme	272	120	99	▼	n/a
Income from Garden scheme	£17.8k	£3.51k	£7.9k	▲	n/a
% of play area inspections completed	100%	100%	100%	◀▶	100%
Number of play area defects identified	79	330	135	▼	n/a
Number of cases of offensive graffiti	0	0	1	▲	n/a

Fly tipping cases and tonnage began being captured on a HouseMark application in 2018-19 providing comprehensive numbers and weights. The overall tonnage is low compared to the number of reported cases. 919 cases were reported in 2018-19, 543 cases were reported in 2017-18.

### Service improvement

The Caretaking standard and the Garden scheme were reviewed by the Resident scrutiny Panel in 2018-19. Recommendations covered the following areas:

- Publishing results of inspections
- Satisfaction surveys
- Additional equipment, resources and training
- Financial viability and growth

Amber actions will be carried forward into 2019-20.

	RAG Status	Red	Amber	Green	Not Started	Total
2018-19	No.	2	12	2	1	17

The teams have also responded to the comments and results from satisfaction surveys:

- Supervisors appointed to monitor quality of work, ensure caretakers have the right equipment and plan schedules
- Ensuring adequate levels of staffing to provide cover for absence,
- Standard setting for caretakers where poor standards of work have been identified, this means daily inspections by supervisors until work has reached required standard. Once

that has been reached, action taken under the capability procedure if improvement is not sustained

- All windows being cleaned in 2019
- Targeted deep cleaning programme underway
- Further training to be carried out by supervisors for all staff in Autumn 19 on cleaning techniques and materials to ensure greater level of consistency across the service
- Looking to have a senior caretaker on mobile route to maintain quality and to ensure efficient performance. This will also enable the creation of 3 weekend teams rather than 2. While still having sufficient staff to undertake weekend duties, we will have less staff taking rest days during the week, further enabling the adequate cover of our estates.

### Benchmarking:

The table below shows costs increased from 2016-17 to 2017-18 relating to cost per property managed (CCP) for estate services. This reflects additional services provided that are not charged such as fly tipping collections and the garden scheme.

Period	2014-15	2015-16	2016-17
Total CPP	£387	£376	£360
Club Median	£240	£215	£308

KPI	2017-18 Comparator Group			2017-18		
	Upper	Median	Lower	Phoenix	Rank	Quartile
Total Cost per Property of Estate Services	£319.05	£388.14	£564.08	£387.78	18 of 37	Upper Lower

### Value for Money savings achieved in 2018-19 include:

- Outsourcing the Satisfaction surveys which saved both time and money.
- Further development and use of the HouseMark Application for caretakers to log in and complete checks.
- Bringing in house the removal of locks and chains from abandoned bicycles, by providing training on angle grinders.
- Bringing in house the planting and after care (watering) of hanging baskets on estates, reducing costs and enabling more hanging baskets to be provided.
- Estates services have been carrying out deep cleans of flats and garden clearances instead of using contractors.
- Reduction in flytipping tonnages collected following installation of CCTV and signage. In addition, the estates services management team have had authority since Feb 19 to issue fixed penalty notices and 30 have been issued to date. This may have started to have an impact in 18/19 but should be reflected in 19/20.
- The dedicated Caretaker assigned to Hazelhurst Court have been trained on battery change over resulting in providing an efficient service to residents whilst achieving VFM.
- Under the abandoned vehicles policy, with legal advice, we can get vehicles removed ourselves. We have negotiated an arrangement with a contractor to have them removed at no charge to us. Other contractors might charge up to £200.

<b>DATE:</b> 26/09/2019	<b>PHOENIX COMMUNITY HOUSING BOARD MEETING</b>	<b>ITEM NO.</b> 8
<b>Open or Confidential</b>	<b>OPEN</b>	
<b>Report Title</b>	<b>Voids, Lettings and Tenancy Sustainability Report 2018-19</b>	
<b>Lead Officer</b>	<b>Leon Yohai, Head of Housing Management, 020 3121 0153</b>	
<b>Lead Board Members</b>	<b>Jamie Carswell</b>	
<b>This item is for</b>	<b>DISCUSSION</b>	

## 1 Recommendations

- A. The Board notes the performance for voids, lettings and tenancy sustainability-general needs for 2018-19.**

### **Executive Summary**

- This report reviews performance including benchmarking and highlighting service improvement updates for voids, lettings and tenancy sustainability – general needs
- Re-let performance in 2018-19 was maintained at upper quartile despite an increase in average days to re-let our homes.
- 99% of tenants were satisfied overall with the lettings process.
- 8 Purchase and Repair properties were let in 2018-19 with an average of 13.5 days void. 2 were void at the end of the year.
- The number of voids at year end continued to increase from previous years due to progress made in decanting homes to enable us to deliver our development plans.

## 2 Corporate Plan Implications / Strategic Objectives

**Strategic Objective: 2. Excellent services, efficiently delivered with empathy and fun.**

**2019-20 Corporate Objective: • Strengthen our business by making governance, service improvements and efficiencies based on resident insight and scrutiny, good practice and changes to our operating and regulatory framework.**

## 3 Background including appendices

As part of the overall performance framework approved by the Board in March 2019 detailed service area reports are provided to the Board annually. This report covers voids, lettings and tenancy sustainability performance.

## **Voids**

The Voids Service Improvement Group monitors performance on voids and lettings and oversees the actions of the ongoing Voids Service Improvement Plan.

There was a continual year on year improvement over a three-year period on all void turnaround times, however there has been an increase in void turnaround times (all voids) from 23.61 days in 2017-18 to 28.66 days in 2018-19. This figure now includes the Purchase and Repair development stream for 2018-19.

- Phoenix performance on void loss has been maintained. We are currently achieving upper quartile performance for void loss.
- In the last financial year there was an increased emphasis on the process of pre-void inspections. This was needed to improve turnaround times to counter-balance the negative impact of changes within the Councils allocations team and issues around pest control

## **Lettings**

- In 2018-19 166 properties were let, which represents a decrease from 201 in 2017-18. This is in the context of the higher number of chain-lets carried out in 2017-18.
- The overall satisfaction rate for the lettings process has increased from 93% to 99%. When reviewed the basket of indicators in relation to resident satisfaction has improved over the last financial year.

## **Tenancy Sustainment**

- The Tenancy Support Advisor continues to work in a focused manner with priority cases where hoarding and/or poor living conditions bring risks to the health and safety and wellbeing of both our residents and business. In 2018-19, 41 tenancies were successfully in this manner.
- The Housing Management team have a focus on assisting vulnerable tenants to maintain their tenancies and work closely with colleagues in the Financial Inclusion/Income team, as well as other partner agencies. This has seen the number of evictions drop over the last financial year.

2018/19 saw slight decrease in tenancy turnover and this taken together with the length of tenure indicates a stable community. This highlights the need for a continuing supply of new affordable homes through our development programme.

Our approach to fraud remains robust. The decrease in new cases identified reflects effective action in previous years. Phoenix will remain vigilant in terms of all forms of fraudulent and criminal activity in its properties.

Appendix 1 summarises performance in 2018-19.

## **4 Communications & Consultation Implications**

The Housing Management Team continue to work in partnership with the resident Scrutiny panel in relation to the work of the Tenancy Support Advisor, the role of the Housing Officer and the overall lettings process. Furthermore, the Housing

Management Team have been represented at all Chat and Chips events, Community Links and organise Resident Induction meetings

## 5 Other Implications

No specific implications.

### Legal

No specific implications

### Equality & Diversity

An Equality Impact assessment is carried out in relation to all properties that are re-let on an annual basis and is included as Appendix 2 . Overall the trend is that the profile of new tenants are more likely to be younger, single, from a BAME group and either a lone parent or a single person under 65 living alone without a disability.

### Value for Money

To support long-term void management and value for money, return on investment is now calculated for all proposed long-terms voids and option appraisals are completed before any decision to proceed with works is made.

## 6 Risk Implications

There are no new risks as this report is for information however, it provides assurance that we are working within our risk appetite in the following areas:

- People, capability and controls (balanced)
- Reputation (balanced)
- Compliance (risk adverse)
- Legal (cautious)

## .7 Sustainability Implications

No specific implications

## 8 Resource Implications

**Finance:** Value for money is considered in the voids service improvement plan

**Staff:** No resource implications

**Property** No resource implications

**IT:** Voids and lettings processes have been mapped out for CRM implementation

## 9 Confidentiality: Open

### Approval

Approved by (Chair)	
Date	<a href="#">Click here to select date</a>

## APPENDIX 1: VOIDS, LETTINGS & TENANCY SUSTAINABILITY- GENERAL NEEDS 2018-19



### Introduction

This report looks at the performance and management of Voids and Lettings in 2018-19. Performance has been compared against previous years and benchmarked with other landlords.

### Summary

- Re-let performance in 2018-19 was maintained at upper quartile despite an increase in average days to re-let our homes.
- 99% of tenants were satisfied overall with the lettings process.
- 8 Purchase and Repair properties were let in 2018-19 with an average of 13.5 days void. 2 were void at the end of the year.
- The number of voids at year end continued to increase from previous years due to progress made in decanting homes to enable us to deliver our development plans.

### Voids and lets

In 2018-19, 166 properties were let, a decrease from 201 in 2017-18. This reflects the higher number of chain-lets in 2017-18 following the lettings of Hazelhurst Court. \*The figures below include the Purchase and Repair development stream for 2018-19.

Indicator	2015-16	2016-17	2017-18	2018-19	Direction from 2016-17	2017-18 Benchmarking		
						Group Median	Phoenix Quartile	Phoenix Rank
Number of voids in period	203	189	212	169*	▼			
Number of lets in period.	202	183	201	166*	▼			
Void turnaround - All Voids	30.9	24.75	23.61	28.66*	▼	40.83	Upper Quartile	1 of 16
Void Turnaround – Short term	22.73	21.83	22.51	23.41	▼	29.26	Upper Quartile	3 of 18
% Rent Loss through Voids	0.28%	0.30%	0.28%	0.29%	▼	0.52	Upper Quartile	2 of 17
% Lettings to existing tenants	21%	20%	22%	16%	▲			
% properties accepted on first offer	72%	80%	85%	76%	▲			
% of lets to under occupiers	13%	10%	6%	11%	▼			
% lets to overcrowded	13.37%	12.02%	13%	13%	▼			
% of tenants evicted for rent arrears	0.37%	0.30%	0.39%	0.45%	▲			
Voids at year end	14	21	29	42*	▲			

## APPENDIX 1: VOIDS, LETTINGS & TENANCY SUSTAINABILITY- GENERAL NEEDS 2018-19



### Satisfaction

In 2018-19, 90 new tenants were contacted for a phone survey; 99% of respondents said they were very or fairly satisfied with the lettings process, an increase of 6% since 2017-18.

Question	% Very or fairly Satisfied 2017-18	% Very or fairly Satisfied 2018-19	Direction from 2017-18	2017-18 Benchmarking*	
				Group Median	Phoenix Quartile
Overall satisfaction with the lettings process	93%	99%	▲	92.71%	Upper
Satisfaction with the arrangements for viewing the property?	91%	97%	▲	*No Benchmark results were available for lettings satisfaction for 2017-18. 2016-17 data has been used Phoenix are involved in a project to review satisfaction surveys and benchmarking.	
Satisfaction with the information and advice provided about moving in?	87%	92%	▲		
Satisfaction with the overall condition of your home at the time of letting?	74%	76%	▲		
Satisfaction with the way Phoenix dealt with any outstanding repairs when you moved into the property	58%	69%	▲		
Satisfaction with the helpfulness of staff dealing with new tenancy?	89%	95%	▲		

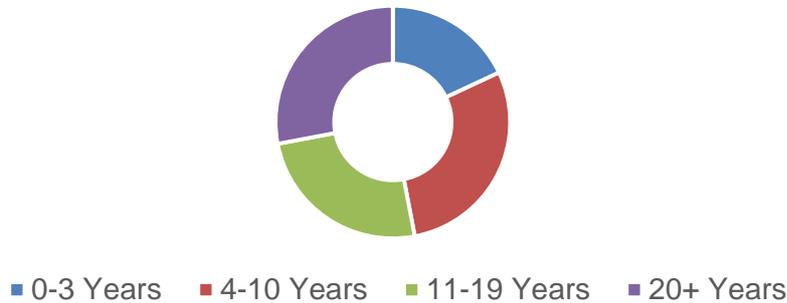
### Tenancy management and sustainment

As of 31-03-2019, there were 5335 tenancies, 14 were for London Affordable Rent. There were 10 RTB and 0 RTA sales in 2018-19, a decrease of 16 from 2017-18. 12 properties were purchased as part of the Purchase and Repair development plan.

29 mutual exchanges and 19 successions were completed in 2018-19.

### Length of tenure

% of all general needs tenancies 2018-19



Both the length of tenure and our low tenancy turnover are indicative of our stable community.

Indicator	2016-17	2017-18	2018-19	Change from 2017-18	2017-18 Benchmarking		
					Group Median	Phoenix Quartile	Phoenix Rank
Tenancy turnover	3.53%	3.98%	3.02%	▼	3.56	Q3	10 of 16

**Fraud**

In 2018-19, 33 new cases of potential fraud were identified, 49 cases were closed in the year with 0 of these proven to be tenancy fraud. However, 3 households were evicted who were suspected of fraud and keys for 2 properties were returned following initiation of investigations.

There were 8 referrals made for RTB/RTA applications.

Tackling fraud can result in significant savings for businesses. The Housing Association Charitable Trust has estimated that the Social Value of letting a property to a household who were in temporary accommodation (with dependent children) is £8,036.

Period	Cases of suspected tenancy fraud at end of period	Number of cases closed in period (all cases)	Number of new fraud cases identified in period
2016-17	50	58	61
2017-18	47	53	50
2018-19	33	49	33

**Evictions**

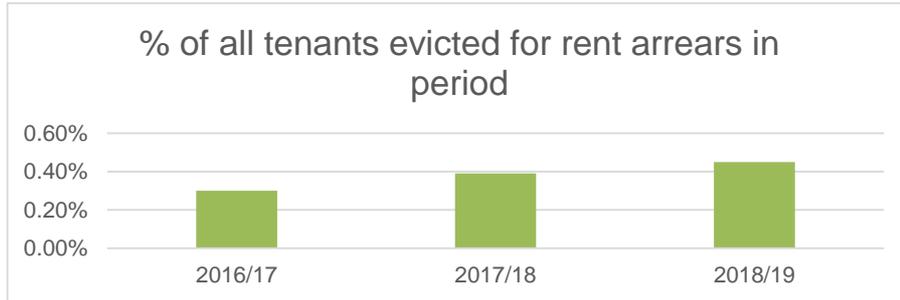
There were 25 evictions in 2018-19, compared to 29 in 2017-18. Of these 25 evictions:

- 18 were for rent

**APPENDIX 1: VOIDS, LETTINGS & TENANCY SUSTAINABILITY- GENERAL NEEDS 2018-19**



- 3 for ASB
- 4 for 'other'.



**Benchmarking evictions:**

% Homes evicted of all Phoenix General Needs Homes		
2017-18 Group Median	2018-19 Phoenix Quartile	2017-18 Phoenix Rank
0.3%	0.39%	14 of 17

**Cost benchmarking**

Indicator	2015-16	2016-17	2017-18	Change from 2016-17	2017-18 Benchmarking		
					Group Median	Phoenix Quartile	Phoenix Rank
Total Lettings Cost per property	£63.83	£59.54	£63.71	▲	£63.71	Med Quartile	19/37

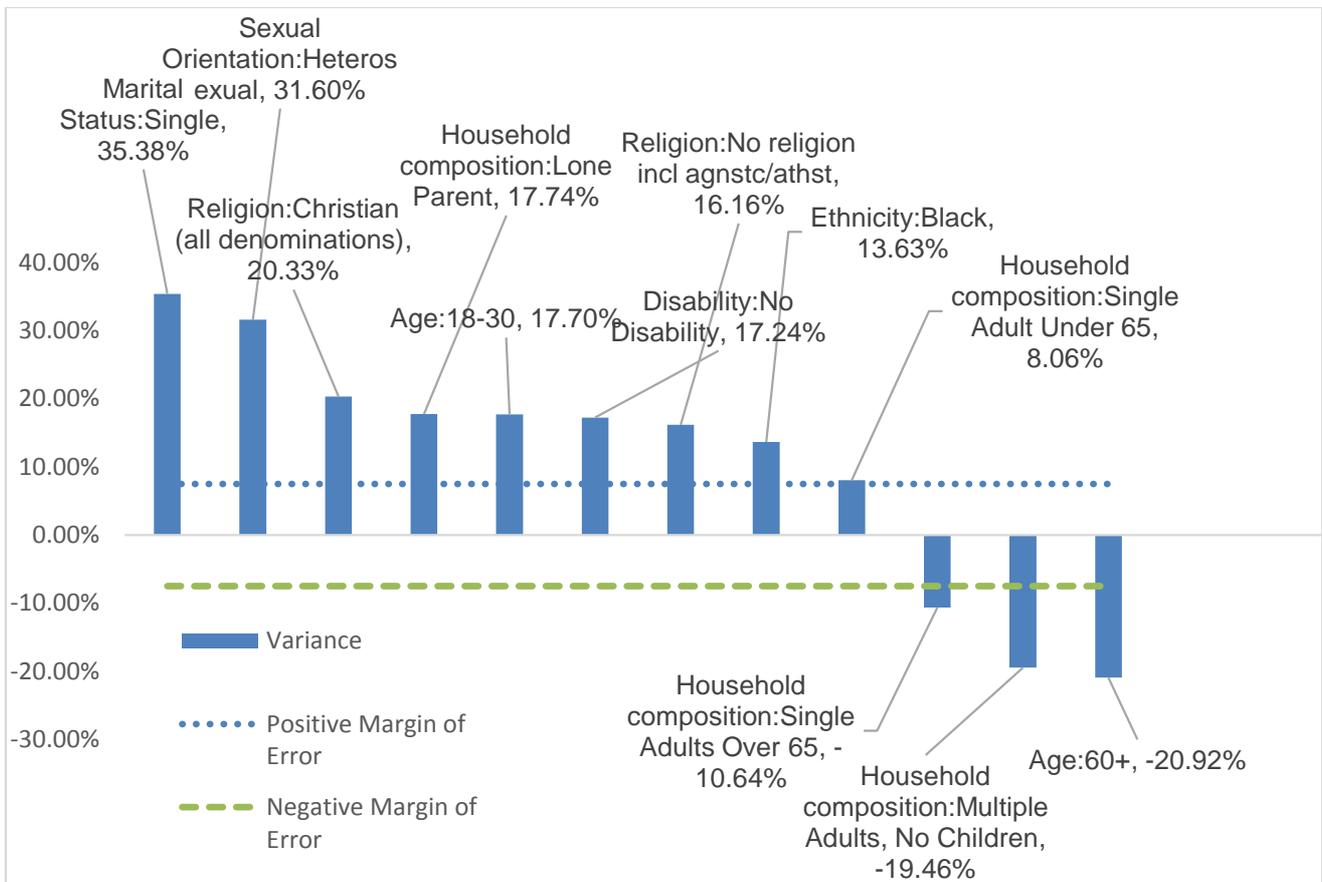
The increase in cost per property in 2017-18 follows the 2016-17s reduction in non-pay costs, when a charge was not made for the Home search service in the year by Lewisham Council.

\*the benchmark group are all social housing landlords in London with less than 15,000 tenants unless otherwise stated. This group offered the best sample size and peer group for benchmarking. The inclusion of local authorities is significant as the age of their stock compares more similarly to Phoenix. 2018-19 benchmarking results were not yet published at the time of writing this report. Equally some benchmarked areas had minimal or no input from housing providers.

## Appendix 2 2018-19 Lettings Equality Impact Assessment

This report is an Equality Impact Assessment of Lets in 2018-19.

In total, there were 166 lets in 2018-19. When compared to the overall tenancy count of 5330 as of 31/03/2019 there is +/- margin of error of 7.49% within this analysis. This means only demographic groupings where there is a variance of +/- 7.49% should be considered significant. The demographic groups with the highest +/- variances are displayed in the graph below. However, as some groups have a high % of unknown or refused responses in the overall resident profile, these groups have not been included in the variance comparison. The full range of demographic variances are displayed overleaf.



The 2018-19 lettings were unrepresentative of all demographic groups. Residents identifying as being of black ethnicity were over represented by 13.64%, residents aged 18-30 were over represented by 17.70% and residents aged 60+ were under represented at 20.93%. “Multiple adults with no children” households were under represented by 19.46% with “lone parent” households over represented by 17.74%.

Overall, newer tenants are a different demographic to our existing tenants and more representative of the community. They are more likely to be from a BAME group, be younger (88% of lets in 2018-19 were to those of working age) and be a single person household or adults with dependent children.

Demographic		Representation of Demographic of Phoenix Tenant Households	Representation of Demographic of lets in 2018-19	Variance
Gender	Female	70.49%	73.33%	2.84%
	Male	29.51%	26.67%	-2.84%
Ethnicity	White	50.38%	43.29%	-7.09%
	Mixed	3.16%	4.27%	1.11%
	Asian	2.46%	5.49%	3.03%
	Black	27.83%	41.46%	13.64%
	Other	2.57%	1.83%	-0.74%
	Refused	11.63%	2.44%	-9.19%
	Unknown	1.89%	0.61%	-1.28%
	Blank	0.09%	0.61%	0.52%
Age	18-30	7.30%	25.00%	17.70%
	31-59	59.79%	63.41%	3.62%
	60+	32.51%	11.59%	-20.93%
	Unknown	0.40%	0.00%	-0.40%
Religion	Buddhist	0.43%	0.61%	0.17%
	Christian (all denominations)	33.33%	53.66%	20.33%
	Hindu	0.45%	1.22%	0.77%
	Muslim	3.18%	6.10%	2.92%
	No religion incl agnstc/athst	12.50%	28.66%	16.16%
	Other religion	1.08%	0.00%	-1.08%
	Refused	1.97%	5.49%	3.52%
	Sikh	0.02%	0.00%	-0.02%
	Unknown	47.05%	4.27%	-42.78%
Household composition	Multiple Adults with Children	18.24%	22.56%	4.32%
	Multiple Adults, No Children	29.83%	10.37%	-19.46%
	Single Adult Under 65	20.60%	28.66%	8.06%
	Single Adults Over 65	14.91%	4.27%	-10.64%
	Lone Parent	16.41%	34.15%	17.74%

Demographic		Representation of Demographic of Phoenix Tenant Households	Representation of Demographic of lets in 2018-19	Variance
Disability	Hearing impairment	0.98%	1.83%	0.85%
	Learning Difficulties	0.49%	0.00%	-0.49%
	Literacy Difficulties	0.47%	0.61%	0.14%
	Mental Health Problems	3.59%	4.27%	0.68%
	Mobility Impairment	7.84%	6.10%	-1.74%
	Multiple disability	5.63%	9.76%	4.13%
	No disability	49.83%	67.07%	17.24%
	Other physical/mental health	2.29%	1.22%	-1.07%
	Physical co-ordination	0.28%	0.61%	0.33%
	progressive/perm medca	5.16%	1.83%	-3.33%
	Visual impairment	0.83%	0.00%	-0.83%
	Wheelchair user	0.06%	0.00%	-0.06%
	Dexterity impairment	0.34%	0.61%	0.27%
	Speech impairment	0.04%	0.00%	-0.04%
	Unknown	22.16%	6.10%	-16.06%
Marital Status	Civil Partner	0.76%	0.00%	-0.76%
	Co-habitee	1.27%	4.27%	3.00%
	Divorced	5.99%	2.44%	-3.55%
	Married	13.08%	16.46%	3.38%
	Refused	0.26%	0.61%	0.35%
	Single	31.08%	66.46%	35.39%
	Unknown	42.95%	8.54%	-34.41%
	Widowed	4.61%	1.22%	-3.39%
Sexual Orientation	Bisexual	0.38%	2.44%	2.06%
	Gay	0.19%	0.00%	-0.19%
	Heterosexual	46.45%	78.05%	31.60%
	Lesbian	0.15%	0.00%	-0.15%
	Refused	7.22%	15.24%	8.02%
	Unknown	45.61%	4.27%	-41.34%

<b>DATE:</b> 26/09/2019	<b>PHOENIX COMMUNITY HOUSING BOARD MEETING</b>	<b>ITEM NO.</b> 9
<b>Open or Confidential</b>	<b>OPEN</b>	
<b>Report Title</b>	<b>Management Accounts to August 2019</b>	
<b>Lead Officer</b>	<b>Chris Starke, Director of Finance, 02031210121 Chris.starke@phoenixch.org.uk</b>	
<b>Lead Board Members</b>	<b>Mark Gayfer</b>	
<b>This item is for</b>	<b>INFORMATION</b>	

## 1 Recommendations

### A. That the Board notes the report.

#### **Executive Summary**

The purpose of this report is to provide the Board with information on the financial performance for the period to 31 August 2019 and compare this to the budget for the same period.

The August management accounts show a £4.4 million operating surplus compared to a budget operating surplus of £3.6 million for the period, a favourable variance of £0.8 million. The main elements of the variance are:

- Phasing of planned and major works £230,000
- Staff costs £114,000
- Other operating costs (mainly phasing) £213,000.

The overall surplus of £4.0 million compares to a budget surplus of £3.4 million for the period, a favourable variance of £0.6 million. There is an adverse variance on Right to Buy sales due to fewer sales than budget.

The reforecast shows an overall favourable variance against the full year revenue budget of just under £0.1 million.

Financial covenants are met for the period. Additional information and detailed commentary on variances to budget for the period are provided in the appendices attached with this report.

## 2 Corporate Plan Implications / Strategic Objectives

**Strategic Objective: 4. Sustainability-for our business and our community.**  
**2019-20 Corporate Objective: • Deliver our Value for Money and efficiency plans, so we confidently maintain our financial viability in the long term.**

This report provides information to the Board to demonstrate financial performance against budget.

### 3 Background including appendices

- 3.1 The management accounts have been discussed with all the individual budget holders.
- 3.2 Income and expenditure have been reforecast where appropriate after consultation with the budget holder.

**Appendix 1: Variances to Budget for August 2019 with commentary**  
**Appendix 2: PCH August 2019 management accounts summary (including statement of financial position and cash flow statement)**  
**Appendix 3: PAS August 2019 management accounts summary**

### 4 Communications & Consultation Implications

- 4.1 The format of this report was agreed as part of the budget report to the Board in March 2017.

### 5 Other Implications

**Legal**

None.

**Equality & Diversity**

None.

**Value for Money**

The management accounts review process with the individual budget holders is used to identify examples of value for money for inclusion in the VFM register.

### 6 Risk Implications

- 6.1 The actual financial performance for the period shows a favourable variance compared to budget. This is consistent with the 'cautious' risk appetite agreed by the Board:

Risk appetite:

*"Some actions considered that could lead to budget overspend; exposure is limited and opportunity or reward exceeds threat".*

### 7 Sustainability Implications

None.

## 8 Resource Implications

### Finance

The results demonstrate compliance with the new financial covenant targets under the restated loan arrangements with Barclays: EBITDA MRI must be greater than 1.1 times interest payable (the ratio is 3.3) and net debt per unit below £30,000 (£11,600 at August 2019). The financial covenant target for the Private Placement investor is EBITDA must be greater than 1.1 times interest payable (the ratio is 4.3).

### Staff

None.

### Property

None.

### IT

None.

## 9 Confidentiality

9.1 The report is open.

### Approval

Approved by (Chair)	
Date	<a href="#">Click here to select date</a>

## Appendix 1: Details of variances between budget and actual for the year: April 2019 to August 2019

Area of income or expenditure	Actual YTD Aug 19 £'000	Budget YTD Aug 19 £'000	Variance Fav/(adv) £'000	Explanation of difference	Report section
<b>Total income</b>	<b>14,496</b>	<b>14,568</b>	<b>(72)</b>	Phasing of income on new development schemes and major works recharges to leaseholders	1
Housing Management and Service costs	1,223	1,278	55	Under spend on play area H&S works, tree maintenance programme and financial inclusion	2.1 - 2.3
Responsive and void repairs	2,220	2,336	116	Lower spend on routine repairs and voids. PAS reviewing uplift on current SLA	2.4
Planned & cyclical maintenance	411	513	102	Procuring contractor for the range of specialist fire safety works	2.5
Major works revenue	87	219	132	Scoping programme for structural and environmental works	2.6
Staff costs	2,965	3,079	114	Transfer of repair planners from PCH to subsidiary PAS	2.7
Office, IT & other operating expenses	1,573	1,802	229	Under spend on legal fees, court costs and community chest projects	2.8
Depreciation	1,601	1,696	95	Lower IT depreciation due to phasing of launch of Digital Together project	2.9
<b>Total expenditure</b>	<b>10,080</b>	<b>10,923</b>	<b>843</b>		
<b>Net Operating Surplus</b>	<b>4,415</b>	<b>3,646</b>	<b>769</b>		
Net interest payable	(1,177)	(1,258)	81	Includes higher interest receivable than budgeted	3.1
Sale of assets	807	1,027	(220)	1 RTA sale and 3 RTB sales compared to 5 RTB sales assumed in budget for period.	3.2
<b>Overall Surplus</b>	<b>4,044</b>	<b>3,415</b>	<b>629</b>		

## Appendix 1: Details of variances between budget and actual for the year: April 2019 to August 2019

### 1 Income

#### 1.1 Gross Rents and Service charges receivable

Overall gross rental and service charge income is £87,708 lower than budget.

The letting of the Forster House scheme was budgeted to commence from July 2019. Handover is now expected in October 2019. There is also reduced income from Purchase & Repair properties, as not all the properties purchased in 2018/19 were let in April. Rental income is forecast to be £130,000 lower than budget reflecting the full year impact of the revised lettings profile for the new homes above.

#### 1.2 Voids loss and bad debts

Void loss is £22,585 lower than budget reflecting better performance than budget. Bad debts are £54,696 lower than budget.

#### 1.3 Revenue grant income

Revenue grant income for the Fellowship Inn project is £9,831 higher than budget. There is £10,000 grant from the Arts council deferred from 2018/19 as some of the grant related activities are being delivered in the first half of 2019/20.

#### 1.4 Other income

Other income overall is £61,846 lower than budget. The main variances are:

<b>Under budget:</b>	<b>Variance</b>
Major works recharged to leaseholders (offset by lower costs)	£113,000
Court costs recovered (lower costs incurred)	£28,000
<b>Over budget:</b>	
Miscellaneous income	£16,000
Fees & Charges (Leasehold)	£11,000
Corporate sponsorship for festival	£9,000

Major works recharges for leaseholders are subject to finalising the fire safety specialist works programme for 2019/20.

### 2 Expenditure

#### 2.1 Service Costs

Service costs are £22,996 lower than budget. The main variances are:

<b>Under budget:</b>	<b>Variance</b>
Tree maintenance	£12,000
Play area maintenance	£10,000
Communal heating	£5,000

## Appendix 1: Details of variances between budget and actual for the year: April 2019 to August 2019

### Over budget:

Water rates	£19,000
-------------	---------

The lower spend for trees and the maintenance of play areas is expected to increase over the winter period. The annual increase applied on water rates was higher than assumed in the budget. Forecast is £59,192 higher than budget for the year to reflect the increased water rates.

### 2.2 Estate & Environment costs

Estate and environment costs are £7,147 lower than budget.

### 2.3 Other Housing Management

Housing management costs are £24,619 lower than budget. The main variances to budget are:

Under budget:	Variance
Resident training	£11,500
Financial Inclusion	£10,000

Resident training is due to phasing of expenditure. Financial inclusion is a result of reduced use of the Citizen's Advice service than expected for the period. This is likely a result of the delayed migration of Universal Credit. The forecast expenditure is in line with budget for the year.

### 2.4 Repairs and Voids

Repair costs are £87,337 lower than budget. Void costs are £28,546 lower than budget. The main variances to budget are:

Under budget:	Variance
Routine maintenance (SWO's)	£175,000
Drainage	£26,000
Gas repairs	£35,000

### Over budget:

Responsive repairs	£175,000
Fencing	£30,000

The net variance of the repairs and voids total costs is £115,883 lower than budget.

### 2.5 Planned and cyclical maintenance

Planned and cyclical maintenance expenditure is £101,320 lower than budget. The main variances to budget are:

Under budget:	Variance
Fire safety works	£162,000
Electrical condition surveys and remedial works	£22,000

### Over budget:

Water services	£92,000
Window & doors	£46,000

## Appendix 1: Details of variances between budget and actual for the year: April 2019 to August 2019

The programme for fire safety works delivered by PAS is on schedule. Other more specialised fire safety works are being procured by the contract delivery team. Contracts are planned to be awarded by the end of December along with an updated forecast of the programme of works to be delivered in the last quarter of this year.

Electrical works are currently below budget due to a lower level of remedial works arising from the inspection surveys. The planned and preventative works start in the third quarter. Expenditure is forecast to remain in line with budget for the end of the year.

The water services budget is phased evenly over the year. All the high/medium risk actions from 2018/19 have been completed. The cyclical legionella inspection surveys and any additional works identified have also been completed on all blocks several months ahead of schedule. Therefore, water services expenditure will be £15,000 higher than budget for the year.

### 2.6 Major works revenue

Major works revenue costs are £131,389 lower than budget. The costs relate to major works that are not capitalised, including asbestos surveys and remedial works, minor structural works to address damp and subsidence, and major works rechargeable to leaseholders. The main variances to budget are:

<b>Under budget:</b>	<b>Variance</b>
Leaseholder major works (offset by income above)	£112,000
Environmental Improvements	£31,000

### 2.7 Salaries and other staff costs

Total staff costs (including agency) are £113,999 lower than budget. The budget was prepared based on the December 2018 staff establishment, net of assumed savings from the restructure. There have been seven posts (repair planning team and property surveyors) transferred to the subsidiary, PAS, in June 2019 as a result of the final restructure. The cost of these posts is included within the PCH staff budget.

The PCH and PAS service level agreement and related budgets are to be reviewed to reflect the results of the restructure. This is likely to result in some budget adjustments relating to the transferred posts outlined above to be proposed for Board approval.

The forecast reflects the decision to bring the facilities management services at the Green Man in house and this is offset by forecast savings in other operating expenses.

### 2.8 Office, IT and other operating expenses

Office costs are £7,361 higher than budget; IT costs are £22,000 lower than budget; and Other operating expenses are £213,000 lower than budget. The main variances on expenditure are:

## Appendix 1: Details of variances between budget and actual for the year: April 2019 to August 2019

<b>Under budget:</b>	<b>Variance</b>
Court fees (offset by income above)	£25,000
Legal fees	£22,500
Security	£33,000
Community Chest	£18,000
<b>Over budget:</b>	
Legal fees – disrepair	£13,500
Allpay rent collection fees	£12,000
Professional fees	£10,000

The forecast lower spend reflects the decision to bring the facilities management services at the Green Man in house (see staff costs above).

### 2.9 Depreciation

Depreciation is £94,804 lower budget for the year This due to the phasing of the launch of the Digital Together project. The forecast is £23,232 lower for the year. This is a non-cash item.

### 2.10 Net Operating Surplus

PCH has a net operating surplus of £4,414,000 at the end of August 2019. This is £769,000 higher than budget for the period.

## 3 Interest and Sales of Assets

### 3.1 Interest

Net interest is £80,904 lower than budget for the period due to higher interest receivable on cash deposits, and higher capitalised interest for the period related to the net expenditure on development.

### 3.2 Sale of housing properties

The Council agreed to waive its share of Right to Buy (RTB) sales proceeds from April 2016, subject to the RTB sales proceeds being used for the provision of new homes.

De-regulatory measures contained in the Housing and Planning Act 2016 removed the requirement for social housing providers to identify a Disposal Proceeds Fund (DPF) in their accounts for the sale of properties through the tenant's Right-To-Acquire (RTA).

PCH allocated the remaining DPF balance to the development programme in March 2019. Any RTA receipts during the year will be treated in the same manner as RTB sales.

There have been 3 RTB and 1 RTA sales completed in the period. This is a lower volume than sales assumed in the budget (5 RTB).

The property sales forecast has increased to match the additional income from the RTA.

## 4 Statement of Financial Position

### 4.1 Acquisitions/development of property

Housing properties net book value was £204.5 million at the end of August 2019.

Development expenditure during the period is £3.0 million, primarily in respect of the Forster House, Woodbank Road and Riverpark Garden schemes, and £1.2 million on Purchase and Repair properties.

Included in creditors is the unamortised grant of £7.2 million for the current development schemes and Hazlehurst Court.

### 4.2 Purchase and repair

The £4,000,000 budget for the purchase and repair of properties available within the Phoenix area, is funded from the retained RTB and RTA receipts (see sections 3.2 Sale of housing properties, and 4.9 Restricted reserve).

The purchase of 4 properties for £1.2 million has been completed in the period.

### 4.3 Fellowship Inn and Other Fixed Assets

There has been £198,994 of capital expenditure on the Fellowship in the period. Grant claimed to date (£3.2 million) is included in creditors pending completion of the project when it will be released to income.

Additions to other fixed assets of £0.4 million also include expenditure on the Digital Together project.

### 4.4 Capitalised major works

Capital major works expenditure is £1.3 million for the period, which is lower than budget by £0.4 million due to a later start than anticipated to the 2019/20 programmes.

### 4.5 VAT Shelter

Under the VAT shelter arrangement agreed at transfer, Phoenix recovers the VAT paid on the major works and 50% of the VAT recovered is payable to the Council, which is capitalised as part of the cost of major works above.

### 4.6 Debtors

Debtors have reduced compared to the previous year end due to the receipt of accrued grant income for the Fellowship Inn project.

### 4.7 Creditors due within one year

Creditors are at a similar level to the year end and include unamortised grant on the current development schemes and Fellowship Inn of £5.6 million.

### 4.8 Loans

Debt at 31 August 2019 remained at £79.5 million net of transaction costs, with no debt drawn in the period.

## Appendix 1: Details of variances between budget and actual for the year: April 2019 to August 2019

### 4.9 Restricted reserve

The net surplus from RTB sales has been transferred to a restricted reserve. There are 4 purchases of properties under the purchase and repair programme in the year (see section 4.2 Purchase and repair).

The reserve is £1.1 million as at the end of August 2019.

## 5 Cash Flow Statement

- 5.1 Net operating cash flow was £6.2 million for the period, including sales of property through the RTB and RTA (£0.9 million). Investing activities comprised expenditure on development and capitalised major works (£6.1 million) and other fixed assets including the Fellowship Inn (£1.3 million). Grant of £915,000 towards the Fellowship Inn project was received in the period.
- 5.2 There was no draw down of debt in the period.

## APPENDIX 2 - PCH MANAGEMENT ACCOUNTS SUMMARY

From 1st April 2019 to 31st August 2019

	Year to date			Full year			Appendix 1 commentary reference
	Actual £	Budget £	Variance £	Forecast £	Budget £	Variance £	
<b>OPERATING INCOME:</b>							
<b>Rents &amp; Service Charges:</b>							
Rent Receivable	11,975,416	12,071,493	(96,077)	28,602,460	28,732,634	(130,174)	1.1
Other Rents Receivable - Garage & misc	42,579	38,741	3,838	105,583	85,696	19,887	1.1
Service Charge Receivable	1,022,399	1,027,051	(4,652)	1,946,632	1,940,260	6,372	1.1
Service Charge Receivable - Leaseholders	211,104	223,059	(11,955)	222,796	228,309	(5,513)	1.1
Water rates, tenants' contents insurance	895,388	874,250	21,138	2,020,364	1,965,523	54,841	1.1
<b>Subtotal: gross rent</b>	<b>14,146,886</b>	<b>14,234,594</b>	<b>(87,708)</b>	<b>32,897,835</b>	<b>32,952,422</b>	<b>(54,587)</b>	
Less: Void Loss	(92,495)	(115,080)	22,585	(255,388)	(272,739)	17,351	1.2
Bad debts	(76,510)	(131,207)	54,696	(314,896)	(314,896)	0	1.2
<b>Total: net rent</b>	<b>13,977,881</b>	<b>13,988,307</b>	<b>(10,427)</b>	<b>32,327,551</b>	<b>32,364,787</b>	<b>(37,236)</b>	
<b>Other Income:</b>							
Revenue grant (including amortisation)	39,679	29,848	9,831	107,516	102,516	5,000	1.3
Other income	389,489	364,538	24,951	940,931	900,891	40,040	1.4
Commission (Water Rates)	67,428	62,500	4,928	161,827	150,000	11,827	1.4
Major works recharged to Leaseholders	(644)	116,387	(117,031)	279,329	279,329	0	1.4
VAT reclaimed on Overhead Costs	22,141	6,667	15,475	26,000	16,000	10,000	1.4
<b>Total Other Income</b>	<b>518,093</b>	<b>579,940</b>	<b>(61,846)</b>	<b>1,515,603</b>	<b>1,448,736</b>	<b>66,867</b>	
<b>TOTAL OPERATING INCOME</b>	<b>14,495,974</b>	<b>14,568,247</b>	<b>(72,273)</b>	<b>33,843,154</b>	<b>33,813,523</b>	<b>29,631</b>	
<b>OPERATING EXPENDITURE:</b>							
<b>Housing Management and Services:</b>							
Service costs	1,085,493	1,108,489	22,996	2,719,566	2,660,373	(59,193)	2.1
Estate & Environment costs	82,382	89,529	7,147	213,924	214,870	946	2.2
Other Housing Management costs	54,923	79,543	24,619	202,287	187,636	(14,651)	2.3
<b>Total Housing Management and Services</b>	<b>1,222,798</b>	<b>1,277,561</b>	<b>54,763</b>	<b>3,135,777</b>	<b>3,062,879</b>	<b>(72,898)</b>	
<b>Maintenance and Improvements:</b>							
Responsive Repairs	1,682,037	1,769,374	87,337	4,252,286	4,246,497	(5,789)	2.4
Void works	538,096	566,641	28,546	1,363,163	1,359,939	(3,224)	2.4
Planned Maintenance	200,575	350,559	149,984	841,342	841,342	0	2.5
Cyclical maintenance	210,785	162,122	(48,664)	389,092	389,092	0	2.5
Major works revenue	87,429	218,818	131,389	525,163	525,163	0	2.6
<b>Total Maintenance and Improvements</b>	<b>2,718,922</b>	<b>3,067,514</b>	<b>348,592</b>	<b>7,371,046</b>	<b>7,362,033</b>	<b>(9,013)</b>	

## APPENDIX 2 - PCH MANAGEMENT ACCOUNTS SUMMARY

From 1st April 2019 to 31st August 2019

	Year to date			Full year			Appendix 1 commentary reference
	Actual £	Budget £	Variance £	Forecast £	Budget £	Variance £	
<b>OPERATING EXPENDITURE CONTINUED:</b>							
<b>Staff Costs</b>							
Salaries	2,279,383	2,492,935	213,553	5,646,298	5,697,920	51,622	2.7
NI Employer's	229,488	265,925	36,437	620,005	630,801	10,796	2.7
Pension costs	185,082	198,362	13,280	466,464	472,161	5,697	2.7
Agency staff costs	163,915	0	(163,915)	199,629	0	(199,629)	2.7
Other staff costs	105,651	121,633	15,982	308,163	299,256	(8,907)	2.7
<b>Total Staff Costs</b>	<b>2,963,519</b>	<b>3,078,855</b>	<b>115,336</b>	<b>7,240,559</b>	<b>7,100,138</b>	<b>(140,421)</b>	
<b>Other costs:</b>							
Office costs	60,160	52,799	(7,361)	144,764	126,718	(18,046)	2.8
Other operating expenses	897,591	1,110,654	213,063	2,516,918	2,674,012	157,094	2.8
IT costs	615,635	638,431	22,796	906,001	906,001	0	2.8
Depreciation	1,601,179	1,695,983	94,804	4,047,078	4,070,360	23,282	2.9
<b>Total other costs</b>	<b>3,174,565</b>	<b>3,497,867</b>	<b>323,302</b>	<b>7,614,761</b>	<b>7,777,091</b>	<b>162,330</b>	
<b>TOTAL OPERATING EXPENDITURE</b>	<b>10,079,804</b>	<b>10,921,797</b>	<b>841,993</b>	<b>25,362,142</b>	<b>25,302,143</b>	<b>(59,999)</b>	
<b>TOTAL OPERATING SURPLUS / (DEFICIT)</b>	<b>4,416,169</b>	<b>3,646,449</b>	<b>769,720</b>	<b>8,481,012</b>	<b>8,511,380</b>	<b>(30,368)</b>	
<b>Financing activities:</b>							
Interest Receivable	42,074	13,940.85	28,133	73,458.00	33,458.00	40,000	3.1
Less: Interest Payable and charges	(1,211,321)	(1,272,224)	52,771	(3,053,338)	(3,053,338)	0	3.1
<b>Net interest received/ (paid)</b>	<b>(1,169,247)</b>	<b>(1,258,283)</b>	<b>80,904</b>	<b>(2,979,880)</b>	<b>(3,019,880)</b>	<b>40,000</b>	
<b>Sale of Assets:</b>							
Housing Property sales	956,000	1,240,000	(284,000)	3,074,100	2,976,000	98,100	3.2
Less: Repayable to LB Lewisham	0	0	0	0	0	0	3.2
Less: Cost of sales	(149,288)	(213,200)	63,912	(531,751)	(511,680)	(20,071)	3.2
<b>Total sales of assets</b>	<b>806,712</b>	<b>1,026,800</b>	<b>(220,088)</b>	<b>2,542,349</b>	<b>2,464,320</b>	<b>78,029</b>	
<b>TOTAL SURPLUS / (DEFICIT)</b>	<b>4,045,502</b>	<b>3,414,966</b>	<b>630,536</b>	<b>8,043,480</b>	<b>7,955,820</b>	<b>87,660</b>	

## APPENDIX 2 - PCH MANAGEMENT ACCOUNTS SUMMARY

From 1st April 2019 to 31st August 2019

Year to date		
Actual	Budget	Variance
£	£	£

Full year		
Forecast	Budget	Variance
£	£	£

Appendix 1  
commentary  
reference

### Operating margin:

Operating surplus

Actual	Budget
4,416,169	3,646,449

Forecast	Budget
8,481,012	8,511,380

Margin %

30%	25%
-----	-----

25%	25%
-----	-----

### Earnings before interest, tax, depreciation and amortisation including major works :

EBITDA

Actual	Budget
6,029,573	5,326,525

Forecast	Budget
12,529,912	12,583,562

Capitalised major works

(1,387,458)	(1,854,131)
-------------	-------------

(4,449,914)	(4,449,914)
-------------	-------------

EBITDA MRI

4,642,115	3,472,394
-----------	-----------

8,079,998	8,133,648
-----------	-----------

EBITDA MRI vs interest

3.3	2.4
-----	-----

2.3	2.3
-----	-----

EBITDA vs interest

4.3	3.7
-----	-----

3.6	3.6
-----	-----

## PCH Balance sheet

	August 2019 £000s	31 March 2019 £000s
<b>Fixed Assets</b>		
Housing properties	204,526	200,346
Investment properties	185	185
Investment in subsidiaries	625	625
Intangible fixed assets	1,642	1,341
Other Fixed Assets	<u>10,174</u>	<u>10,093</u>
	<u>217,152</u>	<u>212,590</u>
<b>Current Assets</b>		
Stock and wip	588	588
Debtors - due within one year	4,998	5,402
- after one year	212	212
Cash	<u>18,366</u>	<u>19,008</u>
	24,164	25,210
Creditors due in less than one year	<u>(11,887)</u>	<u>(12,365)</u>
<b>NET CURRENT ASSETS/(LIABILITIES)</b>	<u>12,277</u>	<u>12,845</u>
<b>TOTAL CURRENT ASSETS LESS CURRENT LIABILITIES</b>	<u>229,429</u>	<u>225,435</u>
Creditors due over one year	84,444	84,445
Pension Liability	<u>1,394</u>	<u>1,394</u>
	85,838	85,839
<b>CAPITAL AND RESERVES</b>		
Called up share capital	4	4
Revenue reserves	93,254	88,815
Revaluation reserve	49,243	49,243
Restricted reserve	<u>1,090</u>	<u>1,534</u>
	<u>229,429</u>	<u>225,435</u>

## PCH CASHFLOW STATEMENT for the period ended August 2019

£'000

**NET CASH INFLOW /(OUTFLOW) FROM  
OPERATING ACTIVITIES**

6,209

Interest received

42

**NET CASH INFLOW /(OUTFLOW) FROM  
OPERATING ACTIVITIES**6,251**Cash flows from investing activities**

Additions to property, plant and equipment

(6,068)

Additions to investment property

0

Purchase of other fixed assets

(1,252)

Capital grants received

915

**Net cash flows from investing activities**(6,405)**FINANCING**

Interest paid

(488)

Loans received

0

Loans repaid

0**Net cash flows from financing activities**(488)**Net increase/(decrease) in cash and cash equivalents**(642)

includes Fellowship Inn

## APPENDIX 3 - PAS MANAGEMENT ACCOUNTS SUMMARY

### PHOENIX REPAIRS SERVICE

From 1st April 2019 to 31st August 2019

#### INCOME:

#### PCH Partnership Contract

	Year to date			Total 2018/19		
	Actual £	Budget £	Variance £	Forecast £	Budget £	Variance £
Responsive Repairs	1,530,103	1,353,767	176,336	3,274,828	3,274,828	0
Routine Repairs	106,999	234,681	(127,682)	567,704	567,704	0
Voids	621,285	546,527	74,758	1,322,075	1,322,075	0
<b>Total</b>	<b>2,260,140</b>	<b>2,177,366</b>	<b>82,773</b>	<b>5,267,152</b>	<b>5,267,152</b>	<b>0</b>

#### Other Income

PCH additional works	331,186	337,961	(6,775)	987,000	987,000	0
Leaseholder & Homemaker service	27,685	0	27,685	0	0	0
Purchase and Repair	78,237	41,339	36,898	100,000	100,000	0
Non Partnership Works	137,197	8,075	129,122	22,208	22,208	0
<b>Total</b>	<b>711,955</b>	<b>486,587</b>	<b>225,368</b>	<b>1,349,208</b>	<b>1,349,208</b>	<b>0</b>

<b>TOTAL INCOME</b>	<b>2,972,095</b>	<b>2,663,953</b>	<b>308,141</b>	<b>6,616,360</b>	<b>6,616,360</b>	<b>0</b>
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#### EXPENDITURE:

Direct service costs	2,119,082	1,812,402	(306,680)	4,390,656	4,390,656	0
Branch services costs	667,457	579,123	(88,334)	1,460,763	1,460,763	0
Other operating expenses	212,552	233,048	20,496	564,714	564,714	0

<b>TOTAL EXPENDITURE</b>	<b>2,999,091</b>	<b>2,624,573</b>	<b>(374,519)</b>	<b>6,416,133</b>	<b>6,416,133</b>	<b>0</b>
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<b>NET PROFIT / (LOSS)</b>	<b>(26,997)</b>	<b>39,381</b>	<b>(66,377)</b>	<b>200,226</b>	<b>200,226</b>	<b>0</b>
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<b>DATE:</b> 26/09/2019	<b>PHOENIX COMMUNITY HOUSING BOARD MEETING</b>	<b>ITEM NO.</b> 10
<b>Open or Confidential</b>	<b>OPEN</b>	
<b>Report Title</b>	<b>Chief Executive's Update Report</b>	
<b>Lead Officer</b>	<b>Jim Ripley, Chief Executive, 07515605100</b>	
<b>Lead Board Members</b>	<b>Chair</b>	
<b>This item is for</b>	<b>Decision</b>	

## 1 Recommendations

The Board are asked to:

- A. Note Board Updates (Appendix A).
- B. Note Action Tracker (Appendix B).

### Executive Summary

This report provides brief updates on issues not requiring a full Board Report and keeps the Board up to date with action points from previous Board meetings.

## 2 Corporate Plan Implications / Strategic Objectives

**Strategic Objective: 1. Resident leadership and membership.**  
**2019-20 Corporate Objective: • Strengthen our business by making governance, service improvements and efficiencies based on resident insight and scrutiny, good practice and changes to our operating and regulatory framework.**

## 3 Background including appendices

This is a standard report, included at every Board meeting.

Appendix A – Board Updates.  
 Appendix B – Action Tracker.

## 4 Communications & Consultation Implications

Any Communications & Consultation implications are covered in the Board Updates.

## 5 Other Implications

**Legal**

**Equality & Diversity**



### Value for Money

This paper reports on the work undertaken by the association. Including legal and equality & diversity issues. By including updates rather than producing full Board Reports on appropriate issues, time and money is saved.

### 6 Risk Implications

This paper reports on the work undertaken by the association. It highlights how we have dealt with some of the risks associated with our work and reports on progress in some other areas.

The recommendations are in line with the risk appetite on resident leadership, where the Board’s risk appetite is risk adverse.

### 7 Sustainability Implications

Any sustainability implications are covered in the Board Updates.

### 8 Resource Implications

**Finance**

**Staff**

**Property**

**IT**

Any resource implications are covered in the Board Updates. Although updates in this report, help to reduce the need for full board reports on some of the issues covered.

### 9 Confidentiality

Open.

### Approval

Approved by (Chair)	
Date	<a href="#">Click here to select date</a>

## APPENDIX A – BOARD UPDATES

### Update on Tenants Together

Tenants Together is part of the response by National Housing Federation (NHF) to the Green Paper to bring landlords and tenants closer together. It includes a Charter and Commitments. The NHF are also updating the model Code of Governance.

The commitments are:

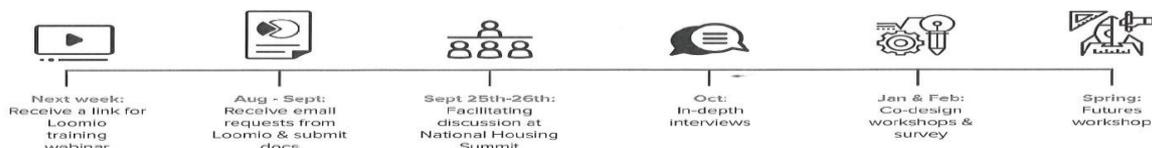
<ul style="list-style-type: none"> <li>• <b>Relationships</b> – housing associations will treat all tenants and residents with respect in all of their interactions. Relationships between tenants, residents and housing associations will be based on openness, honesty and transparency.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Communication</b> – tenants and residents will receive clear, accessible and timely information from their housing association on the issues that matter to them, including important information about their homes and local community, how the organisation is working to address problems, how the organisation is run, and information about performance on key issues.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Voice and influence</b> – views from tenants and residents will be sought and valued and this information will be used to inform decisions. Every individual tenant and resident will feel listened to by their housing association on the issues that matter to them and can speak without fear.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Accountability</b> – collectively, tenants and residents will work in partnership with their housing association to independently scrutinise and hold their housing association to account for the decisions that affect their homes and services and the quality of the homes and services they provide.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Quality</b> – tenants and residents can expect their homes to be good quality, well maintained, safe and well managed.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>When things go wrong</b> – tenants and residents will have simple and accessible routes for raising issues, making complaints and seeking redress. Tenants and residents will receive timely advice and support when things go wrong.</li> </ul>

Further details are here <https://www.housing.org.uk/topics/together-with-tenants/open-consultation-on-our-plan/>

As Early Adopters we are involved in a project assessing how to use these commitments and collating resident's views. So far we have discussed the commitments with our involved residents but need as the project progresses to involve a wider group of residents.

The timescales are summarised below:

#### Summary of programme timeline:



## NHF Consultation

Earlier this month we attended the NHF regulation event consulting members on the future of regulation this covered consultation on:

- The future of regulation
- Rent settlement post 2025
- Consultation on the impact of the abolishment of section 21 notices- these are notices which if served correctly on an assured shorthold tenancy will provide a landlord with mandatory possession.
- The review of the NHF Code of Governance

## Henry Cooper Statue

In conjunction with the restoration and reopening of Fellowship Inn Phoenix has been working with The London Ex Boxers Association (LEBA) to erect a statue to honour local hero and national treasure Sir Henry Cooper. Phoenix, after consultation with residents, agreed to have the statue erected on the Randisbourne Gardens Estate grounds at the corner of Bromley Road and Randlesdown Road.

While a recent article in the Sun newspaper named a date for unveiling the statue of Henry Cooper on the corner of Randlesdown Road, this was premature. The statue has planning permission and has now been cast following successful fundraising by the London ex-Boxers Association. We are working on the specification for the plinth and associated landscaping with a budget cost of £25k. The costs for these items will be met by contributions from Lewisham Council, the Catford & Bellingham Amateur Boxing Club, Ash contractors and Phoenix. The unveiling event will be scheduled once the works have started.

## Chat & Chips 2019

This year's Chat & Chips programme was the most successful in it's four year history. Staff from 14 teams attended eight events during June – September and engaged with 395 adults and children from 181 households. This represents a 41% increase in attendance from last year. Of those attending 64% had not engaged with Phoenix in 2018-19. Twenty-seven households signed up for Gold membership and 54% of pre-booked places for the AGM were made at Chat & Chips.



Satisfaction was very high with both the information provided by the staff and the event overall with three of the eight events achieving 100% very satisfied. Residents

consistently said how informative the event had been





and how much they enjoyed meeting the staff face-to-face.

One resident said:

*It's been very informative, exceptionally good, it's great for the local community. For people who've finished work fish and chips must be great and you get to meet all these lovely people. It's marvellous thank you all very*

## APPENDIX B – BOARD ACTION TRACKER

Board Meeting	Item	Action	Officer	Deadline	Status	Commentary
November 2018	Headline results of the Star Survey	<b>Mark Gayfer noted the positive results in satisfaction with accessing Phoenix and the improvement in leaseholder satisfaction and he stated he wanted to understand more the satisfaction levels for repairs and maintenance. Jim Ripley replied that satisfaction with the last repair was good. He noted that sometimes PCH will tell a resident they can't do a repair, such as fencing, and said he wanted to look more at this issue.</b>	JR	<b>November 2019</b>		<p>Most dissatisfaction with last repair is linked to Special Works Orders. We are reviewing our processes related to these to improve them.</p> <p>We are also consulting and developing an environmental programme which should address the fencing issues referred to.</p> <p>The scrutiny panel looked at Fencing in their review (this was reported to Board in July 2019).</p> <p>A consultant has been appointed to support our work collating a fencing programme. This is due to be presented to the Board in November 2019</p>
January 2019	Management Accounts	<b>Anne McGurk asked that a training session for Board Members on</b>	KK	<b>November 2019</b>		Added to Board Training Plan. Date and format to be decided in

Board Meeting	Item	Action	Officer	Deadline	Status	Commentary
		<b>Management Accounts be added to the Board Training Plan. The Board agreed.</b>				consultation with the Chair and Vice-Chair.
January 2019	Policies	David Rowson replied that one of the lessons of Grenfell was how a “Stay Put” policy should be properly advised to residents together with information on how this should be interpreted. He added that PCH stock is different from Grenfell Tower and in the event of a fire, the fire compartmentalisation for each flat in a block should contain it. <b>He further added that “Stay Put” advice applies only if it was safe to do so. David Rowson stated that residents would not be compelled to stay if they</b>	JR	<b>September 2019</b>		We are looking at how we can communicate this with residents.

Board Meeting	Item	Action	Officer	Deadline	Status	Commentary
		could move and it was safe to leave.				
Board Meeting	Item	Action	Officer	Deadline	Status	Commentary
July 2019	Policies	The Board approved the policies listed in the Executive Summary. Subject to legal advice	SL	September 2019		Legal advice was sought on all 3 policies some grammar changes were recommended to all 3 policies and it was recommended that the legionella policy referred to the escalation procedure. These changes have been made.



<b>DATE:</b> 26/09/2019	<b>PHOENIX COMMUNITY HOUSING BOARD MEETING</b>	<b>ITEM NO.</b> 11
<b>Open or Confidential</b>	<b>OPEN</b>	
<b>Report Title</b>	<b>Any Other Business</b>	
<b>Lead Officer</b>	<b>Kevin Kelly, Governance Manager, 07515605102</b>	
<b>Lead Board Members</b>	<b>Anne McGurk</b>	
<b>This item is for</b>	<b>INFORMATION</b>	