

South Essex Homes Limited

Minutes of Board Meeting

4 November 2025

Start: 3.00pm End: 5.35pm Civic Centre

Present Chris March (CM) – Chair; Chris Silvey (CS); Keith Ducker (KD), Anne Jones (AJ), Margaret Borton (MB), Sir James Duddridge (JD), Rachel Hadley (RH), Chris Harris (CH); Chris Turland (CT)

In attendance: Mike Gatrell (MG) – Chief Executive, Sarah Lander (SL) – Director Housing Services; Daniel Lyons (DL) – Director Finance and Corporate Services, Beverley Gallacher (BG) – Director Commercial Services, Kevin Hazlewood (KH) – Director Property Services; Carol Cooper (CC) – Board Support Officer Glyn Halksworth (GH) – Director of Regeneration, Housing & Regulatory Services SCC, Chris Bellis-Wright (CBW), Housing Client Relationship Manager, SCC

Tenant Observer: None in attendance

PUBLIC AGENDA		Action
1.	Welcome and Introductions	
1 1	CM welcomed everyone to the meeting	
2.	Apologies for Absence	
2 1	Apologies were received from Jane Norman (JN) & Peter Potter (PP)	
3.	Declarations of Interest	
3 1	AJ declared an interest as the Council's portfolio holder for Housing – this is a standing declaration of interest.	
3 2	GH declared an interest as a Director of Vecteo Ltd	
3.3	MG declared as interest as Director for South Essex Property Services (SEPS) and Vecteo Limited	
4.	Public Draft Minutes & Matters Arising from meeting held 24.6.25	
4 1	The Minutes were agreed as a true and accurate record of the meeting	

<p>5.</p> <p>5 1</p> <p>5 2</p> <p>5 3</p> <p>5 4</p>	<p>Chair's Remarks</p> <p>CM reminded the Board to Register for Companies House and provide CC with their personal code.</p> <p>CM sought views on whether Board meetings should be in person. Following discussion, the Board agree for all Board meetings to be held in person commencing at 3 00pm with an anticipated end time of 5 30pm. To be reviewed in 12 months' time</p> <p>The Board noted that there had been no Residents' Voice Your View submitted. CS noted that the procedure does not give residents the opportunity to engage with the Board in response to their submitted questions and suggested that when the resident attends the meeting that the resident be given a limited amount of time to respond and engage with the Board. RH suggested that the P&R Committee would look at this whilst looking at the wider area of resident engagement and whether Board members could be available on a more informal basis, such as joining the Big Conversation.</p> <p>The Board noted the 20-year anniversary of SEH becoming an ALMO and thanked Mike and those who had been there from the start. MG thanked the Board for recognising the achievement and noted how the relationship with SCC is stronger than ever</p>	
<p>6.</p> <p>6 1</p>	<p>Residents' Voice Your view</p> <p>No Residents' Voice Your View items had been submitted on this occasion</p>	
<p>7.</p> <p>7 1</p> <p>7 2</p> <p>7 3</p> <p>7 4</p> <p>7 5</p> <p>7 6</p>	<p>Governance & Stewardship Report</p> <p>DL provided an overview of the report</p> <p>KD suggested that the name of the Customers & Colleagues Committee needed to be changed as following engagement with residents, residents had confirmed that they wished to be called residents and not customers. The Board agreed that the Committee become the Personnel & Residents Committee</p> <p>JD sought clarity regarding the Terms of Reference which stated that the Chair must be present and what the process would be if the Chair were not present. It was agreed to alter the Quorum section of the Terms of Reference as follows</p> <p>'The quorum necessary for the transaction of business of the Committee shall be two members, one of which must be an Independent. If the Chair is not available, the Committee will vote in a Chair for that meeting. This standard quorum facilitates efficient decision-making.'</p> <p>CC to make the changes to the Terms of Reference</p> <p>Diligent comments had been made by CH, KD & JD regarding the cost for the Contract Administrator and Team Leader roles. KH confirmed that remuneration for specialist roles within the construction industry is high (particularly for interim roles) and clarified that the Contract Administrator will support the Head of Service to interrogate details of the repairs & maintenance contract and bring to account those breaches of contract. The Team Leader will be managing the organisation's and contractor's response to DMC under the new legislation with particular scrutiny of the contractor's response. Both roles require specialist knowledge and high levels of competency</p>	<p>CC</p>

7.7	<p>Recommendations:</p> <p>i) The Board agreed the appointment of Chris March to the role of Chair for a further 12 months</p> <p>ii) The Board agreed the appointment of Sir James Duddridge to the role of Vice Chair for a period of 12 months</p> <p>iii) The Board agreed the membership of the Audit & Risk Committee and Customers & Colleagues Committee.</p> <p>iv) The Board agreed the appointment of Chris Turland as Chair of the Audit & Risk Committee.</p> <p>v) The Board agreed the updated Forward Plan and Terms of Reference for the Customers & Colleagues Committee.</p> <p>vi) The Board noted the Chairs' Action described in paragraph 3.6</p> <p>vii) The Board agreed the Customers & Colleagues Committee be renamed the Personnel & Residents Committee.</p>	
8.	<p>Health & Safety Compliance Report</p> <p>8 1 KH provided an overview of the report.</p> <p>8 2 Diligent comment – KD – 5.11 has this been completed? KH updated that the service visited and has been completed. No 100%.</p> <p>8 3 Diligent comment – CH – Are there any blocks that have multiple compliance issues that could result in an increased overall risk for the block that requires further mitigation? KH confirmed that there are no specific blocks with multiple non-compliance issues. However, this is a point that needs to be monitored more directly to understand patterns from data JD suggested this could be monitored by the Audit & Risk Committee DL to discuss with CT.</p> <p>8 4 Diligent comment – AJ – Are all figures and activities in this report reflected in progress against improvement plans? KH confirmed that the outcomes required by the improvement plans are tracked alongside outcomes in the KPIs</p> <p>8 5 Diligent comment – JD – At a recent ALMO conference it was noted that it was difficult to obtain a good inspection report without an up-to-date stock condition report, when will 100% compliance be achieved KH noted that subject to access challenges the accelerated programme would mean compliance by March 2027 KH added at the meeting that there are 4 surveyors carrying out stock condition surveys who are in turn supported by the difficult access officer</p> <p>8 6 Diligent comment – RH – 11.1 appendix 1 provides statistics on completions in last 5 years, this references the rolling programme, is it still the intent to reduce the rolling programme? KH confirmed that SCC has approved the reduction of the rolling programme cycle to 3 years. This is a drive to improve the knowledge associated with housing conditions and inform proactive asset management</p>	DL

8 7	KH updated that since the report had been produced the EICR testing programme position as at 3 11 25 was 98 37% compliance for communal areas and 98 02% compliance for domestic properties From 120 properties, 108 are now being processed for difficult access with 12 having appointments made by the contractor Smoke alarm testing compliance has been regularised following documentation received from the contractor SE duct inspection has been regularised and is 100% compliant Passenger lifts 100% compliance and insurance inspections have been rescheduled with Allianz and will take place in November Stock condition surveys now stand at 70 55% of properties having a physical survey less than 5 years old	
8 8	KD noted a discussion at a recent ALMO advisory panel meeting relating to DMC where a Council had been sued by a resident as the DMC in the property had taken 2 years to rectify and caused ill health The Court had asked the Council for evidence/photos and when questioned the surveyor admitted he could have mixed up properties, as a result the resident was awarded £17k compensation Following this outcome, some councils had taken up the use of bodycams to record footage and KD suggested that a cost analysis could be undertaken to see whether this is appropriate KH confirmed that any actions taken to support and create records is worth consideration, particularly in the disrepair environment KH is happy to investigate but noted that advice would need to be sought in relation to GDPR and the implications of using bodycams in residents' homes.	KH
8 9	CH noted that many social housing providers struggle with post-dated evidence to substantiate what actions have been taken. CH sought clarity as to whether the correct systems are in place to ensure that the data is being captured and is easily accessible KH confirmed that Apex is currently in use which does have limitations and results in manual interventions which is time consuming Systems will be part of the ongoing discussion within the Data Management Project to look at alternative systems in particular in relation to planned works	
8 10	AJ suggested the impact of the stock condition surveys need to be understood by the Board so the Board and Strategic Partnership Board (SPB) are provided with meaningful actions for residents and in particular quality of life in temporary accommodation KH agreed to provide additional information to the Board in relation to what is done with the data and the impact on decent homes	KH
8.11	<p>Recommendations:</p> <p>i) The Board noted the metrics as the Corporate Compliance Position Statement and the statements in sections 4 to 10 of this report.</p> <p>ii) The Board noted the actions being taken to regularise positions where required.</p> <p>iii) The Board noted the information in paragraph 10.</p> <p>iv) The Board noted the information in paragraph 11.</p>	
9.	<p>Management Accounts and Performance update as at 30 September 2025</p> <p>9 1 DL provided an overview of the report</p> <p>9 2 Diligent comment – RH – Is the Careline income favourable? DL updated the year-to-date variance for Careline income is slightly favourable against a prudent budget however as noted in the report this masks a strategic risk as customer numbers are in long-term decline The future of the service is being discussed at agenda item 21</p>	

9 3	Diligent comment – RH – point 5 5 – what is being done to mitigate the risk around insurance claims recovery? DL updated a dedicated process is in place managed by the Property Services and Finance teams All necessary documentation is collated to pursue claims with the insurers and loss adjusters Regular meetings are held to track progress on all outstanding claims to ensure income is recovered in a timely manner and to minimise any potential bad debt	
9.4	Diligent comment – CH – Are internal audits planned to verify and evidence the progress being made on electrical testing DL updated that the internal audit plan, approved by the Audit & Risk Committee, includes audits of key service areas such as repairs and asset compliance These audits provide independent assurance on accuracy of performance data and the effectiveness of the improvement actions being reported	
9 5	Diligent comment – RH – 7 3 2 does the emergency repairs target reflect Awaab's Law? KH noted the definition of what constitutes an emergency is in line with Awaab's Law RH expressed concern that the target was 99% and not 100% DL updated that the target for emergency repairs (RP02-2) is a sector-standard approach that accounts for exceptional circumstances (ie major incidents, severe weather conditions) where 100% may be temporarily unachievable The ambition is 100% but 99% is considered the benchmark for top-tier performance	
9 6	Diligent comment – KD – What is being done regarding the extra cost to the organisation related to the repairs contractor performance? KH updated the costs are being captured and will be discussed with the contractor	
9 7	Diligent comment – RH – Do we track/monitor irrecoverable/written off debt? DL updated all debts considered for write-off are subject to a rigorous approval process, governed by our financial regulations.	
9 8	Diligent comment – KD – Do we recharge residents following difficult access? DL updated that costs incurred from difficult access (ie warrant costs, locksmiths costs) can and are recharged to residents	
9 9	Diligent comment – JD – Can we track the actual number of homes that do not meet decent homes standard and report this? DL confirmed future KPI reports will be amended to include the absolute number of non-decent homes alongside the percentage figure in the commentary notes.	DL
9 10	Diligent comment – CH – If satisfaction surveys are yearly is there any point including them during the year? DL updated this is a valid point The annual survey results are included in each report to provide consistent context for the transactional performance data It allows the Board to see the link between the service we deliver each month and the overall satisfaction it generates Going forward we will undertake satisfaction surveys quarterly so results included in each paper will provide more context	
9 11	Diligent comment – JD – Benchmarking results – should we track the overall position? DL noted the quartile results to not work in this way, each metrics' performance is measured independently and there isn't an overall grading/quartile position The closest to overall performance would be the housing management cost per property	
9 12	RH noted her concerns at setting a target for emergency repairs that is different to the legislative target. KH confirmed that not all repairs fall under Awaab's Law. Currently emergency repairs are 30% of all repairs raised and these are not just hazards CH noted it would be helpful to have separate metrics to see the KPI for Awaab's Law associated hazards KH confirmed the KPIs for DMC will be measured and reported separately from the overarching repairs' metrics As development of the extra hazards progresses in November 2026 the reporting of KPIs will be reviewed again	

9 13	KH confirmed that some emergency repairs are just make safe, with the whole repair not being required to be completed, so the make safe element is what is measured in the emergency KPI. The measure for HHSRS hazards is different. MG noted that the new team leader role will be monitoring all aspect of DMC related to Awaab's Law and the new procedure is being fully implemented, any issues will be identified and resolved	
9 14	JD noted that the Board are provided with a lot of data so it would be helpful for any KPIs related to regulatory requirements be clearly marked so the Board can focus on the regulatory requirements. DL & KH will review how KPIs related to regulatory requirements are reported to the Board going forward	DL/KH
9 15	CH suggested a session on how to explain the regulatory requirements for hazards and how SEH are meeting them. It was agreed this should be an item for an Away Day. CC to add as agenda item for Board Away Day.	CC
9 16	GH agreed this would be a good discussion item at an away day and confirmed the data is driven by the Regulator and SCC and SEH need to ensure are working together to achieve the performance to assure the Board and SCC.	
9 17	CC to look for dates to arrange an in-person Away Day	CC
9.18	Recommendations:	
i)	The Board reviewed and considered South Essex Homes' financial performance based on information as of 30th September 2025.	
ii)	The Board noted the performance as set out in the Key Performance Indicator Report for September 2025.	
iii)	The Board noted the performance as set out in the Key Performance Indicator Report for September 2025.	
iv)	The Board noted the Housemark Benchmarking Analysis for 2024/25.	
v)	The Board agreed the proposals for the Management Fee Bid and Repairs Budget for further discussion with Southend on Sea City Council.	
10.	Draft Audited Accounts 2024/25	
10 1	DL provided an overview of the report	
10.2	Recommendations:	
i)	The Board approved the Financial Statements for 2024/25	
ii)	The Board noted the report to the Board and the external audit management letter comments	
iii)	The Board noted the Letter of Representation from the Company to Sumer Auditco Limited and authorised the Chair and Company Secretary to sign the letter on behalf of the Company	

<p>11.</p> <p>11.1</p> <p>11.2</p> <p>11.3</p> <p>11.4</p> <p>i)</p>	<p>Reserves Policy Update</p> <p>DL provided an overview of the report</p> <p>Diligent comment – CT – what would the reserve requirement have been at October 2025 under the existing methodology? DL confirmed the previous methodology would result in a reserve of £2.45m, the new methodology provides a more nuanced and accurate assessment resulting in a figure of £2.89m</p> <p>Diligent comment – JD – Requested that for simplicity £2.9m is approved? DL confirmed the Board is recommended to approve the general reserve level of £2.9m for simplicity and prudence.</p> <p>Recommendation:</p> <p>The Board approved the updated Reserves Policy and suggested level of reserves</p>	
<p>12.</p> <p>12.1</p> <p>12.2</p> <p>12.3</p> <p>12.4</p> <p>12.5</p> <p>i)</p> <p>ii)</p> <p>iii)</p> <p>iv)</p> <p>v)</p> <p>vi)</p>	<p>Annual Complaints Performance & Service Improvement Plan</p> <p>DL provided an overview of the report.</p> <p>CH noted that if the rent collection rate 100%, then rent collection very rarely reaches 100% meaning it will not be collected and should be set above 100%. DL agreed to review the benchmarking to clarify.</p> <p>DL noted the restructure of the complaints team and performance in 2025/26. KD confirmed, following a meeting with the complaints manager, that of 134 complaints received in October that 98% had been responded to in target time</p> <p>Diligent comment – CS – In 6.9 of Complaints Policy reference should be included to the complainant's expected outcome(s) and how the outcome will or will not be met. DL agreed that the policy can be amended to ensure that the response letters explicitly reference the outcomes sought by the resident and clearly explain how findings and remedies address them or if they cannot be met then the reason. DL to amend</p> <p>Recommendations:</p> <p>The Board noted the position with regards to complaints for 2024/25.</p> <p>The Board approved the Self-Assessment against the Housing Ombudsman's Complaint Handling Code.</p> <p>The Board approved this report to be published on the South Essex Homes' (SEH) website, along with a response from the Board.</p> <p>The Board approved the Board Statement on Complaints Handling.</p> <p>The Board approved the updated Complaints Policy</p> <p>The Board approved the updated Compensation Policy</p>	<p>DL</p> <p>DL</p>

13.	Business Plan Update	
13 1	DL provided an overview of the report	
13 2	JD requested further information on how SCC will be using the £100m housing funding GH confirmed that the Better Queensway project is excluded from the funding. It is anticipated the funding will be used mainly on acquisitions CM confirmed that the Business Plan had been reviewed at the Shareholder Board meeting, with the Board agreeing the Plan	
13.3	Diligent comments – CH – Why isn't the rent collection rate set at 100% DL updated that whilst the ambition is always to collect 100% of rent a target of 100% is not practically achievable in the social housing sector due to factors like timing in housing benefit payments, the financial precarity of some residents and a small number of irrecoverable debts from absconded residents The 99 2% target is ambitious but realistic and sits between median and upper quartile in the sector.	
13.4	Recommendations:	
i)	The Board approved the revised South Essex Homes' Business Plan 2025–2030.	
ii)	The Board noted the progress made in the first quarter of delivery against the Business Plan Action Plan	
14.	Policies Review Update Report	
14 1	SL provided an overview of the report	
14.1	Diligent comment – RH – Commitment to Vulnerable Residents Policy – point 9 – how will the Board receive updates about how this policy is working in practice and whether adjustments are requires? SL confirmed that feedback can be provided within the report on service standards that is presented to the P&R Committee, this can include all relevant data on vulnerability reasonable adjustments and use of resident profile data	
14 2	AJ sought clarity as to whether the Regulatory judgement had been reflected in the policies SL noted it is key that the judgement is linked and noted not all residents experience is the same and the service required is not suitable for all residents The Strategic Partnership Board have been provided with information and SL will also update the P&R Committee AJ noted that the level of understanding of residents' vulnerabilities is important and training should be included	
14 3	RH sought clarity as to whether there is a separate policy relating to Awaab's Law or is the DMC policy a proxy. KH confirmed the DMC policy has been updated to reflect specific requirements for Awaab's Law and the policy is aligned with requirements of Awaab's Law RH noted during the next 2 years Awaab's Law will reflect other hazards and sought assurance as to how this will be managed KH agreed the DMC policy is not reflective of all legislation related to Awaab's Law and that as Awaab's Law develops policies will be developed to reflect this The DMC policy is to regularise the position on DMC.	
14 4	CM noted that wider elements of Awaab's Law will come into force in November 2026 and KH will be working to capture that information. An update for the Board will be provided in the summer on the wider hazards	KH
14 5	GH suggested the Board may wish to utilise the Away Day to discuss more fully the breadth of Awaab's Law which may inform officers' thinking	
14 6	CC to add as agenda item for Board Away Day	CC

14.7	Recommendation: i) The Board agreed the following new South Essex Homes' (SEH) Policies; Difficult Access Policy Commitment to Vulnerable Residents Policy Damp, Mould and Condensation Policy	
------	---	--



Chris March
Chair of Board

Date 22 / 26