

Minutes of the Meeting of the Housing Committee
Of Church of England Soldiers', Sailors' and Airmen's Housing Association Limited
Held at Dhekelia Court on Thursday 19 March 2026 at 10:30

Present:

Mr S Rice (SR) Chairman
Mrs A Sard (AS) Ctte Member
Lt Col (Retd) N Mason (NM) Ctte Member
Mr I Madgwick (IM) Ten Rep
Ms S Purvis (SP) Ten Rep
Ms H Bach (HB) Ten Rep

In attendance:

Mrs G Peckham Director of Housing (DoH)
Lt Col (Retd) Joe Petty CEO
Maj (Retd) Ben Thorne Asset & Services Manager (A&SM)
Mr J Tolentino Tenant & Services Manager (T&SM)
Ms T Pettitt Scheme Manager (TP)

Apologies: Mrs J Newell

1 Welcome & Introductions

SR welcomed everyone to Dhekelia Court and it was noted that two tenants had joined HC for coffee. The tenants expressed their thanks and appreciation for the benefits of living at Dhekelia Court and their wish to advocate the use of the pendant alarms, describing them as life-savers and encouraging wider use. SR set out HC's responsibility to beneficiaries and of acting in their best interests and outlined the purpose of the meetings, many elements of which were a Regulatory Governance requirement. There were no declarations of interest.

2 Minutes of the Housing Committee meeting held on 29 October 2025 at St Georges Court

- a. The minutes of the last meeting were approved and signed by SR as an accurate record.
- b. Matters Arising: It was noted that all items were either included in the agenda or complete (except for the one for October's meeting).

3 Chairman's report on COM actions since last meeting

- a. From the COM minutes of 19 November 2025, it was noted that: COM had reviewed reported incidents and complaints received; the 2026 financial budget had been approved and COM had received and discussed the annual investment review from Charles Stanley. This continued to operate within its agreed mandate and risk parameters and performance over the preceding 12 months had remained positive despite some market volatility. The 2026/27 rents had been approved, with it being noted that there was a need to balance affordability between rents and service charges. Staff Apr 26 pay awards had also been discussed, with HC's recommended increase being supported and approved. Finally, HA's Strategy had been discussed and approved (HC were reminded that they had had an opportunity to contribute to this at their Oct 25 meeting), with the development of the Asset Management Strategy also being discussed in detail.

4 Director of Housing report

- a. Housing Operating Environment Update: DoH highlighted that things had been busy and briefed that:
 - i. The State Pension would rise under the triple lock mechanism and that from 2027, people receiving only the basic or new state pension would not be subject to small tax bills via simple assessment. Beneficiaries who were of pension credit age would, over the winter months, receive the reinstated winter fuel allowance. It was also noted that the Local Housing Allowance (LHA) had been frozen and that there had been a £1.5bn boost to the Warm Homes plan.
 - ii. The Energy Act and the Heat Network Regulations: This had come into force on 27 Jan 26 and represents one of the most significant pieces of legislation likely to affect HA over the next 5 to 10 years, potentially requiring significant capital investment in changes to scheme infrastructure and systems, much of which could not be grant-funded. The expectation was that HA must have fully registered with Ofgem (and DESNZ) by 27 Jan 27 and also be ready to submit energy consumption and efficiency data collected from 1 Apr 26 onwards. Meanwhile, a detailed, evidenced, response to the 70+ questions posed in a current DESNZ/Ofgem consultation on the Heat Network Technical Assurance Scheme (HNTAS) was being compiled for submission by 15 Apr 26 latest. The Association had successfully completed its registration with the Energy Ombudsman in Dec 25 and had updated its Complaints policy to reflect the new requirements. This would be discussed for approval at agenda item 4e.

- iii. The Renters (Reform) Act: This had become law on 27 Oct 25, though some of the tenancy reforms had not yet come into force to allow the Regulator of Social Housing (RSH) to update their Tenancy Standard which will require statutory consultation. It was noted that some elements of the Act already applied to HA, e.g. the abolition of Section 21 evictions.
- iv. The Social Housing (Regulation) Act: Awaab's Law was enshrined in the Act, and HC noted that Phase 1 had come into force on 27 Oct 25 requiring Social Housing landlords to investigate and resolve dangerous damp and mould hazards within set timeframes. It was also noted that repairing obligations would be extended sometime in 2026 to include excess cold and heat, falls, structural collapse, fire, electrical and explosions and hygiene hazards, and from 2027 to all remaining hazards, (except overcrowding). DoH highlighted that there were two other standards that only legally applied to Social landlords, the Competence and Conduct Standard, that would require Social Housing managers to hold relevant qualifications from Oct 26 and the Social Tenant Access to Information Requirements (STAIRS) under which tenants must be provided with detailed management or other information on request from Apr 27.
- v. Rent Convergence: DoH explained what this was, highlighting that in Jan 26, (delayed from autumn 25), Government had announced that rent convergence would be applied in a staged approach. From Apr 27, rents could be increased by an additional £1 p.w. on top of the standard CPI+1% annual increase. From Apr 28, this would rise to £2 p.w. until Basic Rent reached the Formula Rent level. Convergence could then continue for up to 10 years, or until reaching Formula Rent. This would allow Registered Providers to plan long-term investments in both new and existing homes (e.g. energy efficiency improvements to meet the new Decent Homes Standard) while maintaining affordability for tenants.
- b. Progress on Team Operational Objectives 2025/26: These were discussed. All were complete except for evaluating and planning the delivery of PVs in HA schemes and team training to embed previous team personal development objectives.
- c. Team Operational Objectives 26: DoH's recommendations were discussed, with **HC approving their adoption**.
- d. Scheme / Staff Updates:
 - i. It was noted that it would be CESSAC House's 50th Birthday celebrations on 8 Jun 26 and that preparations were well underway. TP provided an oral update on arrangements and highlighted that the event would take place on 7 Jun, comprising a buffet followed by live music. Attendee numbers currently stood at 95. HC suggested that **Caroline Dinenage MP also be invited (due to her previous close connection with CESSAC House and engagement with the veteran community)**. **JP agreed to action this and also take care of any event media**.
 - ii. **Staff Changes & Staff Sickness**: There were no instances of long-term sickness to report. Staff changes had been the retirement of the Greenwich Court Scheme Manager on 27 Feb 26. HC learned that a member of the Trafalgar Court domestic team (Jade Knight) had been successfully appointed to the role and would take up the position on 23 Mar 26. It was also noted that someone who had previously provided domestic cleaning at St Georges, had now enquired about the vacant position. One of the Glamis Court domestic staff had also left at the end of Feb 26, but would not be replaced as the other domestic had asked to cover both posts. Finally, HA's Accounts Clerk had announced that he intended to retire in Jun 26. His replacement had already been recruited and was now in post to allow for as long a handover period as possible due to the complexity of the role. HC also noted that both the A&SM and the T&SM were settling into their new role/responsibilities well following the Sept 25 changes.
 - iii. **Anti-Social Behaviour (ASB)**: DoH reported that in HA there had been two instances of reported ASB (as defined in the Organisation's policy T02 – Anti-Social Behaviour involving Tenants). Both have now been successfully resolved. There had been a single instance of ASB in GSH relating to an accusation of racial harassment. This had also been successfully concluded with there being no further instances.
 - iv. **Tenant Satisfaction & Dissatisfaction**: It was noted that there had been 6 letters of thanks, 11 Service Requests and a single Stage 1 complaint with more detailed information being provided for members to view after the meeting. Complaints Analysis data, the MRC report and response, together with the Housing Ombudsman complaints submission was discussed in more detail under agenda item 7. It was reported that a Stage 1 complaint had just been received and was now under investigation.
 - v. **Careline Issues**: It was noted that there had been a small number of recurrences of the previous issue whereby the provider had called out contractors rather than a Maintainer to attend fire alarm activations.

These had been immediately raised with the contractor's Relationship Manager and a credit applied to HA's account in respect of charges incurred. Monthly contract meetings were continuing.

- e. Policy and Procedure Updates: DoH reported that policies and procedures were in-date and that, in particular, the Organisational Disaster Plan had been reviewed and, following CEO's final approval, had been reissued. It was noted that final amendments to Policy H5 – Procurement and Contracts were on hold, pending completion of the Asset Management Strategy, following which it would be published. The Feb 26 tweaking of Policy T01H – **CESSA HA Complaints to meet the new Heat Network Regulations was also discussed and approved**. *PMN: Now published to tenants and on the website.*
- f. Guest Room Income Annual Review: In 2025, total guest room income for HA had been £7,755, (up from the £5,880 received in 2024). Expenditure had been £896 (£2,065 in 2024). DoH reported that although structurally all facilities remained in good condition, a number required minor work to replace fixtures and fittings (e.g. beds and bedding). A Guest Room Improvement project was, therefore, being undertaken from Apr 26 to identify what needed replacing (and where) to ensure that facilities remained aesthetically pleasing and attractive places to stay. Guest room charges had not been increased since 2023, but usage indicated that the cost continued to be competitive and still represented excellent VFM (as currently configured). It was, therefore, proposed that despite the renewal of the electricity contracts (effective 1 Jun 26), which is predicted to increase costs by approximately 6%, guest room charges would remain unchanged with the maximum daily charge being capped at £30. On completion of the Guest Room Condition project it was proposed that the daily usage cost increase to £20 p.p. for a single occupancy with the double occupancy rate remaining unchanged, capped to a maximum charge of £30 per night. Tenants would be told of the changes in writing with information being provided on why. Income and expenditure would be monitored to assess any impact. HC, therefore, was asked and **approved the recommendation that**:
- **With effect from 1 Apr 26 the occupancy charge remains at £15 p.p. to a daily maximum of £30.**
 - **On completion of the Guest Room Condition project that the daily charge increase to £20 for single occupancy, with double occupancy remaining at £15 p.p. per room to a daily maximum of £30; and**
 - **Tenants would be informed of the changes in writing, including the reasons why.** *PMN: Now complete.*
- g. Training: Staff had successfully completed and passed the following: DoH, the Hampshire Domestic Abuse Training and A&SM, his NEBOSH training. Head Office staff had also continued to attend a number of webinars on topics including: Preparing for STAIRS (Social Tenants Access to Information Requirements), Understanding the Competence and Conduct Standard, and the Heat Network Regulations. In May, CEO, DoH, A&SM and T&SM would be attending the CIH Housing Brighton Conference. DoH was also pleased to be able to report that TP, the Scheme Manager at CESSAC House had successfully completed and passed her CIH Level 2 Certificate in Housing Practice, receiving her certificate in February, and was aiming to undertake her Level 3 qualifications. **HC congratulated TP on her achievement.**
- h. Cobseo – Housing Cluster: The last meeting had been held on 28 Jan 26. In addition to the usual members' Departmental and Engagement updates, attendees had been briefed on the Veteran's Strategy, looked at the Cluster's Terms of Reference and learned about the Cobseo Governance update. The next meetings would be held in mid-May and October.
- i. Acuity Benchmarking Group Update: The Group, had last met on 24 Nov 25. Items covered had included: A session on good practice and problem solving that covered Heat Networks, the NHF Smaller Housing Association Conference, the utilisation of AI in Social Housing and the implementation of the Regulator's Consumer Standards; a detailed discussion on the 2024/25 HfOP Benchmarking Report and information on the new Acuity Benchmarking Software, Forsta. The next meeting was being held on 24 and 25 Mar 26 and would include a site tour of Muircroft HA's Muir House in Dibden Purlieu.
- 5 **Asset & Services Manager Report** A&SM highlighted the energy efficiency work that was being undertaken across the schemes to reduce heat waste within communal areas. Early monitoring of these indicated that the measures were delivering an average reduction in gas consumption of 4% to 5%. Residents had been informed about the initiative and their feedback would be paramount throughout. **A&SM committed to provide a more detailed update at HC's Oct 26 meeting.** HC learned that CEO, DoH and A&SM meet each week to discuss Asset Management to ensure that HA was not left exposed in any areas. It was noted that some work may be needed at Trafalgar Court and **CEO agreed to raise the subject of financial delegation for discussion at the Apr 26 COM.** The question of who paid for additional works like these was raised, with DoH

explaining that these were covered by the Basic Rent paid by tenants and were not paid for via service charges. JB also took the opportunity of commending A&SM for all of his efforts at Trafalgar Quarters.

- a. Scheme Maintenance Update – Qtr. 4 2025: The following asset issues were reported: At CESSAC House work had been ongoing to prioritise actions and possible pilot opportunities within the building following the Chirpy Heat survey report provided in 2025. Heat data loggers and monitoring had also been in place since Oct 25. The rear gate at Dhekelia Court had been replaced due to it having been damaged due to its weight and size and the scheme lift had required a new processor unit following the most recent six-monthly inspection. Residents had also collectively decided to have a flagpole installed in the garden area. The roofing works at Glamis Court to repair some small holes in the roof tiles was complete and following the loss of a main branch of one of the three large conifer trees owned by the Diocese of Portsmouth that had fallen into the car park (thankfully nothing was damaged and no one injured), the Diocese had agreed that all three should be felled at the end of March. At St Georges Court, the replacement tree required following the removal of the old cedar tree had been planted. CCTV had also been installed in the laundry room as requested by tenants. There were no specific asset concerns to report at Trafalgar Court.
 - b. Health & Safety (H&S): HC noted that H&S KPIs would be reported at Mar26-7f.
 - i. **Awaab’s Law**: Scheme Managers had been briefed on the introduction of the new regulatory expectations relating to damp and mould management under Awaab’s Law and the stricter reporting, response and resolution timescales. There had been a single (and immediately rectified) report of minor damp (at Glamis Court) caused by poor ventilation around a window that had led to condensation.

A&SM advised that the five-year stock condition surveys previously carried out at St Georges and Greenwich Courts in 2025 would be revisited from Apr 26 to include a visual inspection of every property to ensure compliance with Awaab’s Law within the Housing Health and Safety Rating System (HHSRS). Further hazard requirements for HHSRS were expected to come into effect from 2027. Surveys were scheduled for early summer 26 at Dhekelia and Trafalgar Courts, with the remaining schemes to follow as of the ongoing inspection programme.
 - ii. **Fire**: Fire Risk Assessments (FRAs) had been completed at all schemes, with any actions having been reviewed. A&SM reported that a local specialist contractor (a former Hampshire Fire and Rescue Service Fire Inspection Officer) had been appointed to carry out the assessments using a practical and proportionate approach that was aligned with current fire safety expectations.
 - c. Analogue to Digital Switchover update: HC were reminded that, since the discontinuation of the emergency Careline analogue telephone line in 2024, St Georges Court remained the top priority for a full digital conversion. However, this had had to wait until the installation of the fibre broadband telephony system had been installed – see below. Work was, therefore, progressing with the Careline provider to move the Organisation’s Careline service (starting with St Georges Court) onto their digital platform as soon as possible.
 - d. Fibre Broadband Installation: A&SM advised that the Wayleave Agreement with Openreach for the installation at St Georges had been signed and that work was now complete. The remaining two schemes requiring super-fast fibre broadband were Greenwich Place and Trafalgar Quarters. In Saltash, the Wayleave agreement had been signed and surveyors had attended, although the commencement date was still awaited. There was no further update regarding the installation in Greenwich other than that Openreach were advising on its website that ‘it would be building in the area within the next 12 months’.
 - e. Carbon Footprint – Net Zero Carbon (NZC): HC noted that, as part of HA’s longer-term approach to improving energy efficiency across the portfolio while managing the emerging financial implications of the Heat Network Regulations, the CESSAC House Chirpy Heat Survey report was being used to help identify potential improvements to both heating systems and building fabric across HA’s stock. Provision for limited funding would be included in future budget cycles to enable targeted interventions that would deliver measurable energy savings. Other measures (e.g. PV installation), would also continue to be borne in mind; balancing potential, achievable, energy efficiency savings from such works against other steps being taken to reduce energy waste that will be required to meet the, now, live, Heat Network Regulations.
- 6 Chief Executive Officer Report** CEO provided an overview of recent COM meetings that included information already briefed and also sector and policy developments; operational matters and the operating environment and the strategic implications for the Association. In his report CEO particularly highlighted:

- a. CESSA HA Financial Update: That HC's first meeting of the year provided an important opportunity to review the previous year's financial performance; to re-acquaint themselves with the agreed budget for the forthcoming year and to scrutinise the current forecast. The financial data provided had been extracted from HA's Sage Accounts as at 31 Dec 25 and the Income & Expenditure Summary for 2025 & 2026 was discussed and the following notes provided:
- i. **Service Charges**: Every year (normally Autumn), the *Budget* for SC income & expenditure was created and estimated the % CPI to apply. However, the rates from 1 Apr could only be accurately calculated in the New Year once the Sep CPI rate had been confirmed. To that end, the forecast normally differed, but was a much better comparator of the year end picture. It was observed that the 2025 Forecasts had been pleasingly close to the Jan-Dec 25 Actuals (£503,150 v £500,544¹).
 - ii. **Maintenance and Major Works**: A&SM always aimed to keep within the annual maintenance budget, and managed to do so in 2025 (<£93k). However, the budget (and forecast) had to provide sufficient flexibility to meet unknown or unexpected costs as they arose; e.g. voids were typically an unknown until they were presented, and generally generated significant costs (e.g. redecoration).
 - iii. **Bank Interest and Deposits**: HC were reminded that, all deposit account interest was routinely paid directly into the HA Lloyds working account. This increased the balance of the Lloyds working accounts over the year, and consequently meant that total balances for HA exceeded £350k in Jan 25. CEO was, therefore, given authority by the Investment Panel to move £150k into HA's investment portfolio with Charles Stanley. HC were also presented with the Investment and Deposit Account Summary as at Feb 26.
 - iv. **Summary of 2025**: CEO highlighted that the financial position outlined provided reassurance that the Association continued to operate from a position of stability and prudent financial management. Strong liquidity, diversified reserves and the continued absence of borrowing placed HA on sound footing as the organisation moves into 2026. This stability would be important as the Association responded to evolving regulatory expectations, wider economic pressures and the long-term investment needs of the housing portfolio. HC's continued oversight and guidance, therefore, remained an important part of supporting the Association and its staff, as it navigated the evolving environment.
- b. Financial Accounts: It was noted that the auditors had completed their audit with draft accounts being expected soon. CEO had very recently spoken to the auditors who didn't expect any areas of concern.
- c. Risk Assessments: The risks were presented for review. Following discussion, HC confirmed that mitigations and scoring remained extant. CEO advised that the way that risk was recorded and presented would be changing sometime in 2026 and would be reported in conjunction with Governance 360 with Live risks being moved to the platform. HC noted that there were 95 separate risks held across both CESSAC and HA and that HC would need time to consider these in more detail.

7 KPIs & Complaints Reports

- a. Annual KPI reporting:
- i. The KPIs were presented and discussed. It was noted that all were within required parameters, but that those for Void Loss and Relet times had worsened; largely due to the transition in responsibility for allocations, initially to A&SM and then to T&SM in Sept 25. As both appointments had needed to familiarise themselves with the allocations process, some initial delays had been experienced. Therefore, the level of income lost through voids had also increased. Void loss in 2025 was 1.62% (0.94% in 2024 & 0.90% in 2023). HA Arrears had increased slightly to £9,111 - 0.62% (being 0.53% in 2024 & 0.75% in 2023). *PMN: The largest debtor had just paid £3k off his arrears so this figure had been reduced.* In 2025 there had been 15 HA relets (14 in 2024). The number of days a property was void and lettable had been 40 days, up from 12 in 2024 and 21 in 2023. HC noted that overall the % of repairs within the time allowed had remained the same (99%) as in 2024 and 2023. HC were also reassured by the H&S data provided, with all areas being compliant.
 - ii. DoH highlighted that, as is required by RSH, a copy of the 2025 Annual Tenants Report setting out HA's mandatory KPI and Tenant Satisfaction Measures performance for 2024 (the most recent year) was available for tenants' inspection in the Reports & Accounts section of HA's website. DoH would be uploading the 2025 data gathered from the Aug 25 Tenant Satisfaction Survey in Apr 26.

¹ Reassurance that CESSA HA Service Charge calculations were extremely accurate.

- iii. SR highlighted that it was important that COM (and, therefore, HC who had delegated authority in this area) took time to reflect on what performance data was saying; where improvement might be required, where priorities should be focussed and what was going well. Therefore, HC were asked to consider how this could best be achieved and were posed several questions for debate. SR explained that when looking at KPIs it was easy to focus on 'speed' and 'outcome' – i.e. how quickly something had happened and whether something had been 'fixed'. However, the question to ask was whether something had met tenants' expectations? A good example of this was the amount of money lost through voids, where it may be preferable to focus on tenant experience. IM advised that he was aware that tenants (at least at Trafalgar Court) had raised concerns that they 'did not know what was going on'. This led to debate with it being agreed that all **tenants would be reminded via a joint CEO/DoH letter of the importance of attending the T&SM Tenant Coffee Meetings** (attendance was poor at Trafalgar Court). Consideration would also be given to how to better keep tenants informed on things that were discussed at HC and it was **agreed that meeting minutes (excluding any sensitive items) would be promulgated on HA scheme notice boards and on the website**. This, therefore, gave a useful area of future focus that was particularly relevant given STAIRS and the need to ensure that information is freely accessible to tenants.
- b. Complaints Analysis 2025: The Complaints Performance and Service Improvement Report for 2025 and associated data was presented. HC expressed satisfaction with HA's performance and noted that there had been 12 concerns raised (one more than in 2024). A further 7 ASB complaints had also been recorded in 2025, 4 involving HA residents. The 7 (2 more than in 2024) messages of 'Thanks' had been welcomed. DoH further highlighted that the electronically submitted annual self-assessment (provided to HC for information) would be completed immediately following the meeting (so on 19 March 2026). HC were also reminded that the HOS Code of Practice required that all associated paperwork (i.e. HA's Complaints policy, the Complaints Performance and Service Improvement Report and the Member Responsible for Complaints Governing Board Response) was made available to tenants electronically and on HA's website. *PMN: Now complete.*

8 Other Reports

- a. Review of Annual Scooter Storage Fee: HC discussed and noted that costs should remain competitive and that tenants' 2026 service charge costs had increased. It was, therefore proposed that the 2026/27 charge remained unchanged. In light of improvements carried out to storage facilities over recent years HC were also invited to review the principle of increasing the fee to £60 p.a. with effect from 1 Apr 27, but it was felt that it was too early to review this in detail. **The principle regarding the 2027 fee was, however, established and the recommendation to keep the annual scooter charging fee at £50 p.a. in 2026 was approved.**
- b. Biennial Additional Support Service Review Report: HC learned from DoH that, although usage of the Additional Support Service remained lower than historically, its use in HA schemes had increased significantly over the past two years. The service had also been used by GSHS residents and was now available in Saltash. It, therefore, remained clear that the service continued to provide a practical and flexible way of supporting vulnerable tenants, while helping to maintain their independence within schemes. **The following recommendations were approved to: Continue the service for a further period of two years; continue HA's funding at up to £15,000 p.a. (unless specifically submitted to HC for further review in the interim); and continue to report service outcomes every two years.**
- c. Development of the CESSA HA Asset Management Strategy: CEO outlined the purpose of the paper which was to present the proposed framework and development approach for the CESSA HA Asset Management Strategy and seek HC and COM's endorsement of the structure prior to detailed drafting. The term 'housing assets' was clarified as referring to all housing schemes managed by the Association, regardless of ownership arrangements, that included homes directly owned by HA as well as those managed by jointly employed HA and CESSAC staff on behalf of partner organisations like Greenwich Hospital. CEO's paper set out the following: The scope of the strategy and its development and approval timeline. It was further highlighted that the paper was not the final document but that assurance was sought (and confirmed by HC) that the structure correlated with expectations. The paper would be taken to COM's Apr 26 meeting, then move into a detailed development phase over the next six months before coming back to HC and COM in the autumn with the aim of becoming fully operational from spring 27.

9 Any Other Business

- CEO advised that the GSHS audit had been signed off. HA's was also nearly complete.

10 Date/venue of next meeting: 15 October at Glamis Court.