STOCKPORT HOMES BOARD MEETING
Monday 08 December 2025
3.30pm
Boardroom, Cornerstone

PRESENT / IN ATTENDANCE:

Members

- Steve Partridge (Chair)
- Priti Butler
- Alistair Chapman
- Nasrin Fazal
- Alison Foster
- Marie Gilluley
- Carol Jack
- Paula King
- Karen Mitchell
- Maria Zywica

SHG Officers (In attendance):

- Helen McHale, Chief Executive
- Carmel Chambers, Director of Corporate Services / Deputy Chief Executive
- Anne-Marie Heil, Director of Customer Services
- Paul Worthington, Director of Property
- Sam Donigan, Head of Assurance
- Christian Hartley, Assistant Director – Customer Excellence (Item 07)
- John Kennedy, Assistant Director of Finance (Items 03-06 and Item 13)
- Alison Leach, Strategic Lead – IT Services (Item 09)
- Tim Pinder, Assistant Director of Assets and Development (Item 08)
- Rachel Cossey, Governance Manager
- Alison Gray, Governance Officer

Observers

- Rachael Walsh, Senior Regulatory Engagement Manager, Regulator of Social Housing (RSH)
- Peter Brown, Regulatory Engagement Manager, RSH (via Teams)
- Scott Conroy, Senior Regulatory Engagement Manager, RSH (via Teams)
- Mark Glynn, Director of Place Management, Stockport Council (SMBC)
- Andy Kippax, Strategic Housing Lead, Stockport Council (SMBC)

01	APOLOGIES FOR ABSENCE AND DECLARATIONS OF INTEREST	Action
	There were apologies from Philip Argument. The Chair asked the Board to note that his employer, Savills (UK) Limited, had provided consultancy support on the preparation of the HRA Business Plan update report at Item 03, however, he had not been involved and all files relating to the work are locked. The Board noted that this was not a prejudicial conflict of interest and confirmed that there would be no requirement for the Chair to leave the meeting for that item. There were no other declarations of interest.	

02	**MINUTES OF PREVIOUS MEETINGS and ACTION MONITOR**	
	The previous minutes from 29 September 2025 were accepted as an accurate record and progress with the Action Monitor was noted.	
03	**HRA BUSINESS PLAN UPDATE and RENT SETTING for 2026/27** (DECISION)	
	The Assistant Director (AD) of Finance summarised the report and noted that Audit and Risk Committee (ARC) had been consulted previously. The customer consultation had closed since ARC, and the outcomes had been incorporated in this report. Continued uncertainty in relation to Government plans was noted, particularly in relation to the outcome of the rent convergence consultation. The rent strategy would be reviewed and updated once the full details were known. The Chair of ARC confirmed the Committee had considered the report, with particular focus on the assumptions and stress tests. The Committee had acknowledged the uncertainties around rent convergence, and with the close of the customer consultation period following the ARC meeting, inclusion of the outcomes and analysis was welcomed. The Committee recommended approval to the Board. The Board discussed the outcome of the customer consultation and asked if the overall levels of dissatisfaction were similar to previous years. The AD of Finance advised he would check and share the details with Board separately. The Board also noted the level of support for customers and discussed the work of the Money Advice Team, which had resulted in £9.5 million of additional income for customers. The Board considered the PWLB 6.5 per cent borrowing assumption and the AD of Finance confirmed this was an intentionally prudent position within the plan. With the Government's rent convergence plans likely to be announced in January 2026, the Board asked how likely it was that the plan could be updated in advance of going to the Council for approval. The Deputy CEO advised there with Council meetings scheduled for late January and early February it would be challenging. Any significant changes would need to be brought back to the Board for consideration as appropriate.	**JK**
	RESOLVED: That the Board approved: i. Recommending the assumptions modelled in the HRA Business Plan to the Council. ii. Recommending to the Council that rents increase in line with the CPI + 1% for Social and Affordable properties. iii. Recommending to the Council that rents increase in line with RPI + 0.5% for Shared Ownership properties.	

04	**RENT SETTING for SHL OWNED PROPERTIES and TEMPORARY ACCOMMODATION RENTS 2026/27** (DECISION)	
	The AD of Finance introduced the report and advised the customer consultation details were the same as at Item 03 and ARC had also been consulted on this report. The Board asked about intermediate leased properties. The AD of Finance advised it related to a small number of units rented with third parties, set at the Local Housing Allowance (LHA) limits, which have been frozen by the Government for 2026/27 and therefore would not be changed due to this. The Board asked how the £9.5 million of additional income, via the work of the Money Advice Team, applied to specifically to SHL customers. The AD of Finance advised he would check with Customer Finance and confirm.	**JK/CH**
	RESOLVED: That the Board: i. Approved a rent increase of 4.8% (CPI + 1%) for SHL Social, Affordable, Intermediate (non-leased), Rent to Buy, Market Rent and Third-Party rents. ii. Approved a rent increase of 5.0% (RPI + 0.5%) for SHL Shared Ownership rents. iii. Recommended the Council approve Temporary Accommodation social rents increase by 4.8% (CPI + 1%) iv. Noted the Intermediate leased properties with rents set at Local Housing Allowance (LHA) limits as per the terms of the leases. As LHA will not change in 2026-27 these rents will remain at current levels.	
05	**SERVICE CHARGE SETTING 2026/27** (DECISION)	
	The AD of Finance advised that a focused service charge review occurs annually, and the report covered key proposals for each area and followed the principle of cost recovery. When consulted on the proposals, the Chair of ARC confirmed that the Committee had considered the relationship between quality and customer satisfaction, such as with grounds maintenance, as well as overall value for money, particularly where charges were above the rate of inflation. The Chief Executive (CEO) acknowledged that grounds maintenance was an improving service and SMBC had previously undertaken a scrutiny review of charges. The Board noted the ongoing risk around IT systems and asked how SHG would ensure that complex service charges would be managed efficiently. The AD of Finance acknowledged that the plan had been to manage charges through CX, and although this was no longer the case, they would continue to be managed effectively while other technology solutions were being sought. The Board welcomed the inclusion of the customer consultation information and suggested that a more targeted approach would be useful in future. The Chair of	

	the Customer Focus Committee (CFC) said more analysis with customer voice, of satisfaction levels and the service charges would be useful for that Committee to consider and requested that an item be added to the Forward Plan.	**RC**
	RESOLVED: That the Board approved the service charge proposals.	
06	**FINANCIAL PARAMETERS for DEVELOPMENT 2025-26** (DECISION)	
	The AD of Finance advised the parameters for development are reviewed annually. He outlined the proposed amendments, noting the challenging landscape for development in Stockport due to limited availability and the high cost of land. SMBC Capital Board approved four development schemes on 3rd December 2025. The Board considered the general capital pooling receipts referenced at Section 4.3 of the report. Whilst it recognised that the Capital Board had agreed to ring-fence £1.2 million of the receipts to support HRA development, the Board expressed disappointment that this had not been the case previously, particularly with the sustained pressure on housing supply. The Director of Property said that Development Strategy was pending review, in conjunction with SMBC, and would consider the points raised. The Board asked if SHG had submitted a bid for the Local Authority Housing Fund (LAHF) Round Four. The AD of Finance confirmed that was the intention. Andy Kippax (SMBC) added that work was underway to understand what the fund could be used for, how much grant would be available and whether the scheme was likely to be viable for Stockport.	
	RESOLVED: That the Board: i. approved the revised financial parameters for development. ii. noted that the General Capital pooling receipts referenced in section 4.3 of the report have been allocated by the Council to support non-HRA projects. Consequently, these funds are not available for use in further HRA developments.	
07	**CUSTOMER EXPERIENCE STRATEGY 2026-29** (DECISION)	
	The Assistant Director – Customer Excellence presented the Customer Experience Strategy, advising it replaced the previous Customer Access Strategy. The new strategy was broader and more ambitious in scope, and had been developed through consultation, including with the ASPIRE panel and had also been presented at CFC previously. The Chair of CFC agreed, saying the strategy was data-informed and had the potential to be transformational but the Committee recognised the risks related to reliance on systems and data. The Board asked about the plans to embed the vision of the strategy with staff. The AD – Customer Excellence outlined the links with the People & OD Strategy, together with the Competence and Conduct Standard, and empathy and focus on behaviours would be key. The Director of Customer Services added that the strategy was building on a strong foundation and existing training pathways. SHG had just received notification of the Customer Service	

	Excellence accreditation, awarded for the eighteenth successive year, with four additional ‘Compliance Plus’ areas noted in the report. The Board considered the ageing demographics in the borough, and asked how this strategy would approach this. The AD - Customer Excellence advised that understanding and responding to customer preferences was key, and where possible, wider use of digital communications and services freed up staff to deal more effectively with those customers who preferred to contact SHG via telephone or through home visits. The Board discussed financing the strategy and agreed it would be more cost-effective in the longer-term to follow this approach. New software had been introduced in the contact centre which had allowed SHG to do more with existing resource. The Deputy CEO advised the strategy had been to SMBC Scrutiny Committee and would also be presented at the SMBC Cabinet Housing Committee meeting. The Board noted that ‘Know Your Customer’ training was being made mandatory for Board Members and welcomed the approach.	
	RESOLVED: That the Board approved the Customer Experience Strategy 2026-29	
08	**ASSET MANAGEMENT STRATEGY 2026-31** and **FIVE-YEAR CAPITAL PROGRAMME** (DECISION)	
	The Assistant Director of Assets and Development introduced the report and advised that the Asset Management Strategy (AMS), which sets out how SHG will manage, maintain and invest in its housing assets on behalf of the Council, where it would go for final approval. The AD of Assets and Development outlined the challenges facing the AMS, particularly in relation to the uncertainty around building safety requirements, net zero and the funding gap emerging beyond year five. Discretionary spend could not be delivered within available budgets. The Chair of ARC advised the draft AMS had been presented to the Committee on 24th November, and there was a recognition that the AMS represented the position based on information available at the current time but significant uncertainties remained in relation to building safety and Decent Homes 2 (DH2). ARC had requested that this be made clear in the report to Board. The Board considered the implications of DH2 and recognised it was a significant challenge across the sector. The AD of Assets and Development confirmed all known risks and regulatory requirements had been factored into the AMS, however, significant unknowns would likely have an impact, and an AMS update would be brought back to the Board twelve months after adoption. The Deputy CEO advised the AMS would likely be presented to the Council along with the Rent Setting proposals in February 2026.	**TP**

	RESOLVED: That the Board approved the Asset Management Strategy 2026 to 2031 and the five-year capital programme totalling £90.69 million (HRA) £1.23 million (SHG) subject to final approval by the Council.	
09	**CORPORATE PERFORMANCE** (ASSURANCE)	
	The Strategic Lead – IT summarised the report, which also included benchmarking information. Of the 21 corporate performance indicators, seven had met target and were rated as green. Eleven were rated amber having failed to meet target, and three failed to meet tolerance and were rated red. The Strategic Lead advised that while several targets were not rated as green, nevertheless, they represented upper quartile performance and showed consistent month-on-month improvement. With regard to the Tenant Satisfaction Measures (TSMs), SHG outperformed Housemark's upper quartile for all 12 perception TSMs. The mixed method approach to collection had been extended and external telephone surveys carried out, in conjunction with other survey collection methods. All expressions of dissatisfaction were followed up. An executive summary of the RSH TSMs 2024/25 Headline Report was provided and more detailed information would be provided. The Board considered the implementation of Awaab's Law and asked how IT and digital systems were supporting that process. The Strategic Lead confirmed that the current automated reporting system measures emergency responsive repairs. Digital forms are completed on-site, enabling written reports to be provided to customers at time of inspection. A real-time reporting dashboard had been developed; due to a technical issue, it was being closely monitored to ensure accuracy, however, all relevant data was still available for use and analysis. The Director of Property added that random sample testing and additional checks were in place with the Business Insight Team supporting the Assets Team through the process. The Chair of CFC noted that the Committee had requested quarterly updates (rather than six-monthly) while these processes and systems are embedded.	
	RESOLVED: That the Board: • Noted performance results and improvement actions outlined in this report • Raised any concerns where performance targets are not achieved • Noted benchmarking comparisons at Appendix Two and provided comment	
10	**DELIVERY PLAN 2026-31** (DECISION)	
	The Head of Assurance advised that agreeing a five-year Delivery Plan is part of the Management Agreement and requires final approval by the Council. The document provided at appendix one would be fully designed for publication. A range of consultation activities had been undertaken, including at the July 2025	

	Board Away Day and with the ASPIRE panel and as result of this work, the six SHG Aims had been updated. The Board welcomed the new SHG Aims based around the 'THRIVE' concept. The Board asked about SMBC Councillors' and officers' perception of the plan, and if any significant feedback had been received through the consultation process. The Head of Assurance advised that they had been included in the survey sent as part of the SHG 20th Anniversary communications, with minimal responses. However, it was expected that further feedback would come through the Council Scrutiny process. The Chair of CFC asked how the plan would show where the ASPIRE panel had influenced its development. The Head of Assurance advised that a comms package was being developed with the Customer Engagement team and would demonstrate how customer feedback had shaped the plan.	
	RESOLVED: That the Board approved the proposed Delivery Plan 2026-31, subject to final approval by the Council.	
11	**PROCUREMENT REPORT** including **CONTRACT PROCEDURE RULES 2025-2028** (DECISION)	
	The Head of Assurance explained this report had been presented to ARC; however, it was a matter reserved for the Board. Following changes in legislation, SHG's procurement rules had been updated. The Chair of ARC confirmed that the Committee were comfortable with the updates, and the real living wage and social value had been considered as part of the discussion.	
	RESOLVED: That the Board noted the contents of the report and approved the new SHG Contract Procedure Rules 2025-30.	
12	**GOVERNANCE REPORT** (DECISION)	
	The Head of Assurance summarised the elements of the report being presented to the Board for approval, as well as the updates on CEO recruitment. People & Governance Committee (P&G) had been consulted on the proposal and the time scheduled for a Board webinar on 22nd December would be used instead to hold an extraordinary Board Meeting to approve the appointment of the CEO following the outcome of the recruitment process. The Chair of P&G advised that the Committee had considered the impact of parallel three years tenure on succession planning, with the risk of bulk exits from the Board, and how to manage that. With regard to the skills matrix, the Board suggested that with the continued evolution of technology and AI, strategic IT/Digital/Data should be articulated as a separate skill.	**RC**
	RESOLVED: That the Board approved the following items within the report: i. SKylight Board Remuneration ii. Salary Payment and Leave of Absence	

	iii. Mandatory training for board members iv. Skills included in Appraisals / Skills Review v. Process for recruiting the next Chair of Three Sixty Board. That the Board gained assurance from the updates on CEO Recruitment and Appraisal processes, and the Governance Dates.	
13	**FINANCE, RISK and REGULATION UPDATE** (ASSURANCE) ***- confidential***	
	The Assistant Director of Finance introduced the report and advised SHG's financial position had continued to improve throughout the financial year and was now forecasting a surplus compared to the original budgeted deficit. The significant factors for the upswing were related to the SHG Development programme and were one-off in nature.	
	RESOLVED: That the Board gained assurance from the contents of the report and noted the updated financial position and the risks that SHG is facing and agreed to defer approving the new Risk Management Framework until 22 December.	
14	**CHIEF EXECUTIVE'S REPORT** (ASSURANCE)	
	The CEO invited representatives from the Subsidiary Boards to update the Board on their recent meetings and activities. Alison Foster advised that the Three Sixty Away Day and Board Meeting had taken place on 7th November, with People & OD, and Health and Safety presentations and consideration of the specific Three Sixty risks. Improvement in Three Sixty's overall financial and operational position was welcomed. The Chair of SKylight, Marie Gilluley, informed that the SKylight Board Away Day was on 3 October and had been a constructive opportunity to review recent activity and look forward. At the SKylight Board meeting on 23rd October, there had been a Health and Safety presentation, and the Board had also considered an update on vulnerabilities and received the Age-Friendly Strategy. With regard to the Council relationship, the CEO advised that SHG attendance at Area Committees was going well and the relationship with Councillors and Officers was positive overall. SHG's are heavily involvement in the Live Well programme and Cornerstone as likely to be used as one of the venues, along with other sites in Stockport such as Stockroom. Discussions on Shared Services continued, with some focus on reception services. The four recently approved development schemes were welcomed; however, it remained a challenge for SHG and the Borough as a whole. SHG's 20th Anniversary celebrations had been a positive for colleagues and consolidating relationships with key stakeholders, and the CEO thanked Board Members for their involvement. The Board asked about the Lancashire Hill option appraisal timeline. The CEO agreed that updates could be provided via a Board webinar if timings did not align with scheduled Board Meetings.	

	The CEO acknowledged this was her final Board Meeting ahead of retirement in 2026 and expressed her gratitude for the Board Members' support and dedication to SHG.	
15	**CHAIR AND MEMBERS' ACTIVITIES** (INFORMATION) (VERBAL)	
	The Chair of the Board had recently met with the Leader of the Council and attended the SMBC Housing Task and Finish Group. He was also closely involved in the ongoing CEO recruitment process. The Vice-Chair, Marie Gilluley, had attended a two-day online National Federation of ALMOs (NFA) event on regulation and inspection, and a National Housing Federation (NHF) forum event on AI. She had also attended the GMHP tripartite agreement Chairs Meeting with GMCA and the NHS. Paula King had attended the Customer Star Awards evening and was involved in the Live Well project. Several Board Members including Carol Jack and Karen Mitchell had taken part in the recent SHG 20th Anniversary Partnership Event at Cornerstone. In her role as Chair of ARC, Karen had also attended the NHF Audit and Risk Conference and spoke of the sector recognition of volatility and complexity of the current operating environment. Alistair Chapman had discussed procurement with the Head of Assurance. Maria Zywica, the Chair of P&G was closely involved with the current CEO recruitment process. Nasrin Fazal, Chair of CFC had met regularly with Cllr Austin and was looking forward to an upcoming visit to the Customer Voice Team, with Cllr Austin and Mark Glynn (SMBC). She had also attended the Member Responsible for Complaints Conference, and a Disruptive Innovators session on AI, which would be shared with the Board in an upcoming AI focussed webinar with the Strategic Lead for IT Services. Nasrin also participated in the SHG 20th Anniversary Gala Dinner and the Customer Star Awards in October.	
16	**COMMITTEE MINUTES** (ASSURANCE)	
	The Committee minutes were noted, with the Chairs of CFC and P&G observing that recent items had been presented at Board. In respect of ARC, the Chair advised that the Committee was pleased with the performance of the internal auditors (BDO) and felt that their reviews offered more challenge and assurance than the previous provider. Two reviews had been completed in Quarter Two. Electrical and Lift Safety had been rated Moderate assurance for both design and effectiveness of internal controls. For the Budgetary Controls review, the design of internal controls was	

	rated as giving substantial assurance, with moderate effectiveness. BDO had also reported on progress against recommended actions.	
17	**FORWARD PLAN** (ASSURANCE)	
	The Forward Plan was noted.	
18	**REVIEW OF THE MEETING** (VERBAL)	
	Board members agreed it was a full agenda but that items had been given sufficient discussion time. The Chair of ARC was pleased to see the progress of various items, such as the AMS, through regular updates and Board webinar sessions, to Committee consultation, before final presentation to the Board. On behalf of the Board, the Chair offered his sincere gratitude and appreciation to the Chief Executive, ahead of her retirement in January 2026. He acknowledged her leadership and hard work, and thanked the CEO for her dedication to SHG, and offered best wishes for the future.	