



**Liverpool Mutual Homes (LMH)
Register Number 29998R**

Meeting: Board of Management (Open)

**Date/Time: 5:40pm
on
Thursday 28th July 2011**

**Venue: Board Room, 1st Floor,
Commutation Plaza, Liverpool**

MEMBERSHIP:

Bill Lacey – Chair

Bryan McAvoy – Vice Chair

Andrew Catterall

Tommy Colleran

Sue Goodman

Mike Harden

Ken Hughes

Robbie Hughes

Bruce Johnson

Cllr Irene Rainey

Jean Kayne

Will Roby

Cllr Sharon Sullivan



**LIVERPOOL MUTUAL HOMES
REGISTER NUMBER 29998R**

**MEETING OF THE BOARD OF MANAGEMENT
TO BE HELD ON 28th JULY AT 2011 AT 5.40PM
IN COMMUTATION PLAZA, LIVERPOOL**

AGENDA

OPEN SESSION

ITEM	LEAD OFFICER	EXPECTED DURATION	PAGE No
1. APOLOGIES FOR ABSENCE			
2. DECLARATIONS OF INTEREST			
3. NON-CONFIDENTIAL MINUTES OF PREVIOUS MEETING			
a) To agree as a correct record the non-confidential minutes of the Board meeting held on 5 th May 2011		2 minutes	Page 3
b) To consider matters arising from the non-confidential minutes of the Board meeting held on 5 th May 2011		5 minutes	
4. CHIEF EXECUTIVE'S UPDATE			
a) To receive an update report from the Chief Executive on non-confidential matters and other LMH business.	Steve Coffey	5 minutes	Page 9
5. NON CONFIDENTIAL ITEMS			
a) Performance Review: Quarter 1, 2011/12	Peter Fieldsend	10 minutes	Page 19

ITEM	LEAD OFFICER	EXPECTED DURATION	PAGE No
b) LMH Annual Report 2010/11	Cathy Abraham	10 minutes	Page 24
c) Installation of Solar PV: Project Viridis	Maggi Howard	10 minutes	Page 29
d) Shareholder Profile	Peter Fieldsend	5 minutes	Page 56
e) To consider the minutes of the Customer Experience Committee meeting held on 26 th May 2011		2 minutes	Page 61

6. ANY OTHER URGENT BUSINESS ACCEPTED BY THE CHAIR

7. NEXT MEETING

- a) The next scheduled Board meeting is due to be held on 27th October 2011 at 5.30pm in the Board Room at Commutation Plaza, Liverpool

Note:

Depending upon progress with LMH's bid for grant within 2011/12 – 2014/15 Affordable Housing Programme it may be necessary to hold an additional Board meeting during August or September.

ITEM 3A

LIVERPOOL MUTUAL HOMES (LMH) REGISTER NUMBER 29998R



MEETING OF THE BOARD OF MANAGEMENT HELD ON THURSDAY 5th MAY 2011

At the 'Open Session' of the Board meeting held on 5th May 2011 at Commutation Plaza, Liverpool, the following were:

PRESENT:

Bill Lacey - Chair
Bryan McAvoy
Bruce Johnson
Ken Hughes
Tommy Colleran
Andy Catterall
Will Roby
Jean Kayne

OFFICERS IN ATTENDANCE:

Steve Coffey - Chief Executive
Angela Forshaw - Director of Housing & Customer Services
Peter Fieldsend - Director of Corporate Services
Maggi Howard - Director of Assets and Enterprise
Paul Worthington - HMS Managing Director (Designate)
Cath Abraham - Head of Business Support
Dave Woods - Assistant Director Assets
Karen McMurdo - Head of Human Resources
Sharon Beyga - PA to the Chief Executive

APOLOGIES:

Ann O'Byrne
Mike Harden
Robbie Hughes
Sharon Sullivan
Sue Goodman

(The meeting commenced at 7.40pm)

BM11/069 ITEM 2 - DECLARATIONS OF INTEREST

No declarations of interest were recorded.

BM11/070 ITEM 3A – MINUTES OF THE ‘OPEN’ BOARD MEETING HELD ON 24th FEBRUARY 2011

The minutes of the ‘Open Session’ of the Board meeting held on 24th February 2011 were considered by the meeting.

It was resolved that:

The minutes of the meeting were agreed as an accurate record.

BM11/071 ITEM 3B – MATTERS ARISING FROM THE MINUTES OF THE ‘OPEN’ BOARD MEETING HELD ON 24th FEBRUARY 2011

There were no matters arising from the minutes.

BM11/072 ITEM 4 – CHIEF EXECUTIVE’S UPDATE

The Chief Executive presented a report which provided the Board with a general update on a range of matters including an update on LMH being awarded a Silver standard for the Investors in People Award.

The Board were also provided with a copy of the RSR for consideration which is planned for submission to the TSA prior to the deadline of 31 May 2011.

It was resolved that the Board:

- i) Noted the report;
- ii) Approved the amendments to the Committee Terms of Reference;
- iii) Approved the Regulatory and Statistical Return for LMH subject to any minor amendments required prior to submission;
- iv) Delegated to the Chair of the Board authority to sign the return and make any minor adjustments prior to submission;
- v) Approved the amended Lone Worker and Equality and Diversity Policies; and
- vi) Approved the removal of LMH’s Retirement Policy pending further discussions regarding the development of a new policy.

BM11/073 ITEM 5A – CORPORATE PLAN 2011/12 - 2015/16

The Head of Business Support updated the Board on the process of consultation used to develop the new corporate plan.

The LMH Mission, Vision and Values remain the same in the proposed plan, however, to capture a new approach three new focuses have been developed and the Board were asked to decide and agree who the Board Champions would be.

It was resolved that the Board:

- i) Noted the process of consultation, engagement and environmental analysis used to develop the new Corporate Plan;
- ii) Approved the content and style of the Corporate Plan 2011/12 - 2015/16 and Operational Plan 2011/12; and
- iii) Appointed Mike Harden as Board Champion for Viability & Strength, Ken Hughes as the Board Champion for Enterprise & Growth and Will Roby as the Board Champion for Communities & Customers

BM11/074 ITEM 5B – PERFORMANCE REVIEW: 2010/11 QUARTER 4

The Head of Business Support gave a presentation to the Board setting out details of the Performance Review for 2010/11, Quarter 4. It also recommended Continuous Improvement Targets for 2011/12 in relation to all business critical Performance Indicators.

It was resolved that the Board:

- i) Noted the contents of the report;
- ii) Approved the circulation of performance data to relevant partners; and
- iii) Approved the 2011/12 Targets as set out in the presentation

BM11/075 ITEM 5C – SELF ASSESSMENT AGAINST THE NHF CODE OF EXCELLENCE IN GOVERNANCE

The Head of Business Development presented the report which summarises the outcomes of the self assessment carried out against the revised NHF Code of Excellence in Governance. It also detailed the actions required to improve the service.

It was resolved that the Board:

- i) Noted the contents of the report; and
- ii) Approved the self assessment and improvement actions

BM11/076 ITEM 5D - APPROACH TO SOLAR PV, RETRO FITTING AND THE GREEN AGENDA (PROJECT VIRIDIS)

The Chief Executive delivered a presentation to the Board which explained how LMH, with the assistance of the City Council, have brought together a consortia of Housing Associations and Local Authorities within the Liverpool City Region to champion and deliver the 'retro fit' and green agenda across private and public sector housing in the City.

It was noted that Phase One of the project requires the fitting of a number of PV installations to generate an income stream that will support the project.

It was resolved that the Board:

- i) Noted the report;
- ii) Approved the fitting of PV installations on a selected number of LMH properties subject to any necessary approvals from Lenders etc; and
- iii) Agreed in principle to allow the revenues from these to be used to support the social business as detailed in the report

BM11/077 ITEM 5E - OUTCOME OF PINNACLE HMC CONTRACT REVIEW DISCUSSIONS AND ENVIRONMENTAL/CLEANING SERVICES CONTRACT PROPOSAL

The Director of Housing and Customer Services presented a report which provided details of the outcome of the review of the Pinnacle psg Housing Management Contract (HMC). This also incorporated proposals to develop an in-house environmental/cleaning services solution to sit within HMS.

It was recommended that the service is taken on by HMS at the end of September/beginning of October 2011.

It was resolved that the Board:

- i) Noted the report;
- ii) Approved the variation of the Housing Management Contract with Pinnacle psg to incorporate the management and supervision role of LMH's environmental/cleaning services; and
- iii) Approved the award of a long term contract for Environmental/Cleaning Services to HMS subject to the approval of appropriate terms within the agreed budget.

BM11/078 ITEM 5F - SHAREHOLDING MEMBERSHIP APPLICATIONS

The Head of Business Support informed the Board of 10 new applications that have been made for Shareholding Membership which brings the total to 122.

It was resolved that the Board:

- i) Considered the applications made for Shareholding Membership; and
- ii) Agreed the applications would be accepted in accordance with LMH's Rules and Membership Policy

BM11/079 ITEM 5G – MINUTES OF THE WEST AREA BOARD MEETING HELD ON TUESDAY 8th FEBRUARY 2011

The minutes of the West Area Board meeting held on the 8th February were considered by the meeting.

It was resolved that:

The minutes of the meeting were noted.

BM11/080 ITEM 5H – MINUTES OF THE EAST AREA BOARD MEETING HELD ON FRIDAY 11th FEBRUARY 2011

The minutes of the East Area Board meeting held on the 11th February were considered by the meeting.

It was resolved that:

The minutes of the meeting were noted.

BM11/081 ITEM 5I – MEETING OF THE NORTH WEST AREA BOARD MEETING HELD ON TUESDAY 15th FEBRUARY 2011

The minutes of the North West Area Board meeting held on the 15th February were considered by the meeting.

It was resolved that:

The minutes of the meeting were noted.

BM11/082 ITEM 5J – MINUTES OF THE NORTH AREA BOARD MEETING HELD ON WEDNESDAY 16th FEBRUARY 2011

Minutes of the North Area Board meeting held on the 16th February were considered by the meeting.

It was resolved that:

The minutes of the meeting were noted.

**BM11/083 ITEM 5K – MINUTES OF THE CUSTOMER EXPERIENCE
COMMITTEE HELD ON 23rd FEBRUARY 2011**

Minutes of the Customer Experience Committee meeting held on 23rd February 2011 were considered by the meeting.

It was resolved that:

The minutes of the meeting were noted.

BM11/084 ANY OTHER BUSINESS

No other business was recorded

(The meeting concluded at 8:35pm)

Board/Committee/Working Group/Area Board:	
Board (Open Session)	
Date of Meeting:	Thursday 28 th July 2011
Item No:	4A



Subject:	Chief Executive's Update Report	Attachments:	<ul style="list-style-type: none"> • Appendix A – Board Forward Plan • Appendix B - Letter to Lord Freud • Appendix C – General Indemnity Form
Confidentiality:	Non-Confidential	Status:	For Decision/ Information
Executive Summary:			
<p>This general update report deals with general business together with specific items that may be included within the Operational Plan. Any similar updates in relation to items which are of a confidential nature will be dealt with in a separate report within the 'closed' session of the meeting.</p>			
Recommendation:			
<p>It is recommended that the Board notes the report.</p>			
Value for Money implications:			
<p>There are no material financial implications associated with this report</p>			
Key risks:			
<p>There are operational risks associated with the specific items in this report which have been flagged up to the Board. Where appropriate these have been incorporated into the risk register.</p>			
Material impact on Corporate Plan 'Focuses' including equalities implications:			
<p>Each of the update items contained within the report contribute, to a greater or lesser extent, to the delivery of LMH's Corporate and Operational Plan objectives and relate to each of the Focuses within the plans.</p>			
Consultation:			
<p>A wide range of stakeholders are consulted where they relate to specific matters contained within the Update Report. These include, but are not limited to, staff, tenants, Funders, Regulators, Contractors, Liverpool City Council and other stakeholders.</p>			

Directorate: Executive Management

By: Steve Coffey

Position: Chief Executive

1. Background

- 1.1. A general update report is provided to the Board at each meeting in order that the Board is kept aware of general items of LMH Business which do not necessarily require specific reports to be considered. This report deals with items that are of a non-confidential nature and a similar report is produced to deal with similar items that are of a confidential nature. That report will be dealt with in the 'closed' session of the meeting.
- 1.2. In addition to this report a bi-monthly Board and Area Board Update is circulated to members covering further aspects of general LMH business and areas of interest.

2. Update Items

2.1 Board Forward Plan

An updated version of the Board's Forward Plan for a rolling 12 month period is attached at Appendix A.

2.2 Government Welfare Reform Bill

The Board will be aware that the Government's welfare reform bill is continuing through parliament and as part of the ongoing scrutiny of the bill's progress, LMH is committed to supporting the National Housing Federation's campaign to lobby the Government to introduce an amendment that would reduce the potential critical impact on social landlord rental income recovery, as a result of result of the proposal for housing costs to be paid direct to tenants under the Universal Credit welfare benefit arrangements.

In that regard, the Chief Executive has written to Lord Freud, Minister for Welfare Reform, (Appendix B), requesting tenants have the right to choose whether their housing costs to be paid direct to their landlord.

2.3 Housing Ombudsman – Adjudication

A recent Stage 3 Complaint was heard following allegations that LMH had wrongly refused an application to carry out a Mutual Exchange and had failed to provide a reasonable explanation for its decision.

The Complainant had applied for a mutual exchange, and the exchange was refused due to the other party moving into a care home and was not expected to return. A 'conditional approval' should have been given.

Whilst the Ombudsman acknowledged that there had been some defects in the way the application was handled it was acknowledged that LMH had recognised any administrative failings in the application process. The Ombudsman was unable to identify any detriment to the complainant and stated that it was not possible to predict the outcome had the application been given 'conditional consent'. Following on from this it has been agreed that LMH will carry out a review of the Mutual Exchange procedure as agreed during the complaint process although, for the avoidance of doubt, no mal-administration was found by Ombudsman.

2.4 Annual General Meeting

LMH's Annual General Meeting will be held on Tuesday 27th September 2011 at the Oakmere Conference Centre, Cherry Lane, L4 6UG. All shareholders will be invited by formal notice sent at least 14 days prior to the date of the meeting.

The meeting will start at 6pm with refreshments available from 5.30pm.

2.5 Barclays Bank Plc - General Counter Bank Indemnity

In accordance with the decision of the Board taken at its meeting on 5th May 2011, LMH transferred day to day banking operations from NatWest (RBS Group) to Barclays on 1st July 2011.

Barclays have given an indemnity to RBS for 6 months in respect of any debit balances that may occur following the transfer of LMH's day to day banking to them and have requested that LMH now complete a General Counter Indemnity form.

Whilst the accounts with the previous bank (NatWest) remain open in the short term, LMH finance officers continue to monitor them on a daily basis ensuring that sufficient monies remain in order to fund any residual transactions (cheques presented). In the unlikely event that LMH failed to monitor the old accounts, NatWest would call upon Barclays for payment under the Inter- bank Indemnity; this Counter Indemnity would entitle Barclays to take monies from our account in order to repay them.

The arrangements provide a general Counter Indemnity with no specific end date, as it can also be used to cover Barclays in regard to any other indemnities they may be asked to give on LMH's behalf to third parties.

Should LMH wish not have this Counter Indemnity in place on an ongoing basis, a request for it to be cancelled can be made at any time.

It is recommended that the Board delegates to the Chief Executive (Steve Coffey) and The Assistant Director of Finance (Vinny Roche) to sign the General Indemnity form on behalf of the Association and record the approval by signing the "form of resolution" attached in Appendix C.

3. Conclusion and Recommendations

- 3.1 The report provides a general update to the Board on a range of non - confidential items and is generally for information purposes. Where specific recommendations are made these are expressly identified.

BOARD FORWARD PLAN

Board Meeting	Agenda Planning Meeting	Key Items of Business	Comments
Oct 2011		27 th Oct <ul style="list-style-type: none"> • CEO Update • Financial Review Q2 • Performance Review Q2 • Annual FSA Return • Corporate Planning Cycle 2012/13 • JV North Funding Agreement 2011 	Further reports to be confirmed
Jan 2012		<ul style="list-style-type: none"> • CEO Update Report • LMH Business Plan Review 2011/12 • Financial review Q3 • Performance Review Q3 • Rent and Service Charge Increase • HMS Project Update • Communication Strategy 	Further reports to be confirmed
Feb 2012		<ul style="list-style-type: none"> • Housemark Presentation • HMS Business Plan • LMH Budget 2011/12 	
May 2012		<ul style="list-style-type: none"> • CEO Update Report • 2010/11 Annual Financing Strategy • Financial Review Q4 • Performance Review Q4 • HMS Annual Report to LMH • Self Assessment Against NHF Code of Governance 	Further reports to be confirmed
July 2012		<ul style="list-style-type: none"> • CEO Update Report • Statutory Accounts and Annual Reports for 2010/11 • Performance Review Q1 • Financial Review Q1 • Write off of Former Tenant Rent Arrears 	Further reports to be confirmed

Lord Freud
Minister for Welfare Reform
Caxton House
Tothill Street
London
SW1H 9NA

Date:

Dear Lord Freud

WELFARE REFORM – THE RIGHT TO DIRECT PAYMENT

Liverpool Mutual Homes is a not for profit social housing provider. We were set up in April 2008 and are in the process of ensuring that all 15,000 of our homes are improved to meet the required Decent Homes standard. This is being achieved despite the difficult financial environment and the uncertainty about future market conditions.

I can advise that over 76% of LMH's rental income comes from Housing Benefit so any reduction will have an immediate and potential critical effect on LMH's business plan. For example a 1% drop in collection annually would result in a £1 million income shortfall.

The Welfare Reform Bill currently going through parliament introducing Universal Credit as a single welfare payment for working age households, also proposes that the benefit will include an element for housing costs and it will be paid as an integrated payment to the tenant. This marks a significant change from the current system in which most tenants by choice have their housing benefit paid directly to their landlord. We are concerned that income will be lost resulting in a potential critical impact on our ability to invest in our properties and meet the required decency standard. We are also concerned from a financial inclusion perspective that tenants on low incomes will fall into debt and arrears.

For this reason we feel very strongly that the legislation should include the right for tenants to choose for their rent to be paid directly to their landlord.

The following gives detailed reasons for the above;

- Tenants should keep the choice to have their benefit paid direct from the DWP to their landlords. This will help reduce personal debt and the risk of people losing their homes.

Chief Executive Steve Coffey

Registered Office Commutation Plaza, 1 Commutation Row, L3 8QF

Registered in England Registered number 29998R



- More than 15% of local authority tenants and 13% of housing association tenants do not have a bank account, and so would be unable to pay their rent by direct debit. Other forms of payments are more expensive to administer and would increase administrative costs.
- If benefit is paid direct to tenants then it is likely that rent arrears will increase. Many social housing tenants on housing benefit have little or no savings and rely on high interest credit. Many are disabled and some have a history of homelessness.
- Direct payments to landlords are crucial to the capacity of the sector to lever the private investment required to build much needed affordable homes. For social landlords, the payment of benefit direct has been a critical component of their ability to secure private investment at highly competitive rates, and to maximise their capacity to deliver much needed affordable homes at good value to the tax payer.
- The Council of Mortgage Lenders themselves in their briefing state that changes to the existing arrangements for calculation and payment of housing benefit will have an impact on lenders' and investors' appetite and the pricing of private finance. This is likely to result in significantly reduced funding overall for existing and new affordable housing.
- If arrears increase then housing associations must spend more money on helping tenants to manage payments and taking legal action. This means that the association has less money to spend on repairs, home improvements, community facilities and other priorities set by local residents. Housing Associations are not for profit organisations and any increase in costs must be found by cuts elsewhere.
- A pilot study (by London and Quadrant Housing Trust) where benefit was paid direct to tenants showed that some tenants start their tenancy with existing debts and used their first Housing Benefit payment to pay off these debts rather than to pay the rent, resulting in tenants commencing their tenancies in arrears..
- The review will potentially see tenants benefits reducing (for example people who are no longer eligible for Disability Living Allowance or Incapacity Benefit). Monthly payments will make budgeting harder for some people. With all these changes going on it is really important that tenants are still able to help themselves to budget by having the choice to have their benefit paid direct to their landlord.

It is against the above reasons that on behalf of the LMH Board I would request that the Government review its position over the “direct payment arrangements for housing costs within the Universal Credit welfare benefit proposal” with a view to introducing a right of choice for housing costs to be paid directly to Social Housing Landlords.

Yours sincerely

Steve Coffey
Chief Executive

FORM OF RESOLUTION (Form 869)

At a meeting of the Board of Directors of.....Limited

("the Company") held on

IT WAS RESOLVED that

(a) and be
authorised on behalf of the Company to sign the general indemnity to Barclays Bank PLC

produced to and approved by the meeting and

(b).....and be
*authorised on behalf of the Company to issue to the said Bank and any request under
paragraph 3 of the indemnity.*

Certified a true copy by:

.....CHAIRMANSECRETARY

NOTES:

- (a) Insert name(s) of officials authorised to sign the General Indemnity.
- (b) Insert names(s) (or designations) of officials who are to be authorised to requested the provision of Indemnities and Guarantees from time to time.

Chief Executive Steve Coffey

Registered Office Commutation Plaza, 1 Commutation Row, L3 8QF

Registered in England Registered number 29998R



Board/Committee/Working Group/Area Board:	
Board (Open Session)	
Date of Meeting:	Thursday 28 th July 2011
Item No:	5A



Subject:	Performance Review Quarter 1	Attachments: Bound Separately Appendix 1 – Performance Report Appendix 2 & 3– Operational Plan Update Appendix 4 – Delivery of Offer Document Update	
Confidentiality:	Non-Confidential	Status:	For Information
Executive Summary:			
<ul style="list-style-type: none"> • To provide an overview of performance for the first quarter of the financial year 2011/12 across all Business Critical PIs. The information provided also includes the monthly position for quarter 1. • The report provides the Board with a summary of emerging or continuing issues and details any action already taken, or now identified as necessary across all service areas. • The report also updates the Board with progress against actions detailed in the Operational Plan and Offer Document, which were due for completion during 2011/12. 			
Recommendation:			
It is recommended that the Board;			
i). Notes the contents of this report and;			
ii). Approves the circulation of performance data to relevant			
Value for Money implications:			
<ul style="list-style-type: none"> • There are no financial implications arising from this report. However, information contained in this report contains financial detail which is indicative of how the organisation is performing. 			
Key risks:			
<ul style="list-style-type: none"> • The performance report will monitor progress against yearly targets. The involvement and leadership of the Board in monitoring and improving services is crucial to LMH managing risk effectively. 			

Material impact on Corporate Plan ‘Focuses’ including equalities implications:

- Performance reporting impacts on all focuses as each performance indicator is linked to the Corporate Plan focuses that they measure.

Consultation:

- All actions and performance indicators contained in this report are assigned to a member of the Leadership Team via Covalent (Performance Management Software). All comments and progress is maintained by the individual assigned to the action/performance indicator.

Directorate: Corporate Services

By: Cathy Abraham

Position: Head of Business Support

1. Background

- 1.1 To ensure that LMH is being managed effectively it is essential that management and Board receive regular reports on performance against all Business Critical PIs and against annual targets. The performance for the Quarter 1 of 2011/12 is included in Appendix 1. Throughout the performance report, Covalent uses a colour-coded traffic light approach to highlight performance and status. The green tick indicates a PI is performing above expected thresholds. Red indicates that a PI is performing outside expected thresholds, whilst Amber indicates a PI that is neither within the red nor green threshold. A summary is included at the beginning of the report to indicate how many PIs fall into each of the categories.
- 1.2 Although Business Critical Performance Indicators are presented to Board, all Board members can view LMH performance against all indicators on the Extranet.
- 1.3 Operational Plan Report monitors the progress of actions outstanding from Year 3 Operational Plan including a status update and is included in Appendix 2.
- 1.4 Progress against actions included in the Offer Document is included in Appendix 3. Previously all actions contained in the Regulatory Compliance Plan have been included in this report for information. However, all these actions are now complete and any further improvements will be captured in the Governance Improvement Plan which will be presented to the Audit and Governance Committee.

2. Performance Detail

- 2.1 Areas of Positive Performance and Improvements.
 - Complaints performance remains positive. All complaints received against all three stages were acknowledged, investigated and responded to within the specified target. During the Quarter 144 Stage 1 complaints have been received and 54.55% customers are satisfied with the way the complaint has been managed.
 - All reports of Anti Social Behaviour, both urgent and none urgent cases, were responded to in target. Satisfaction with the way the case was handled is currently at 76.27% for the quarter.
 - The percentage of Tenancy Turnover remains within the target of 7%. The number of new void properties over the quarter has been under 300. The average time to let a property for the quarter is currently at 15.82 days which is well within the target of 23 days which has been set for the year. However, there are a number of properties in low demand areas which over the coming months will prove to be a challenge to the Housing Options Team.

- The average working days lost due to sickness for the Quarter is 2.41 days. A target of 8.3 days has been set for the year. Managers are using the Bradford Factor to help manage sickness effectively.
- Progress against in the Improvement Programme has been maintained above target
- Although performance with carrying out response repairs is below target across all categories, satisfaction with repairs is above target for the Quarter at 85%. Also 94% of appointments made were kept, however this is a sample survey conducted by Voluntas

2.2 Areas of Corrective Action

- A profiled target has been set for rent collection because it has been acknowledged that some months are more difficult to collect rent than others, particularly during the summer months and Christmas. A target of 97.58% has been set for quarter 1 and 99.19% of the rent has been collected over this period. The Income Services Team will carry out a summer campaign. Mosaic (Customer Insight Software) has been used to identify customers who may have difficulty in maintaining rent payments so that they can be contacted over the summer months.
- The percentage of calls abandoned is still above the target for the quarter at 6.07%, however on the positive side the average time to answer an incoming call is currently at 51 seconds and has continued to improve over the three months.
- Profiling of tenants across the diversity strands has improved over the quarter, but in most cases is below the target set. However this is an annual target and improvement has been shown month on month. Officers receive regular reports to help identify gaps in the information. The more information we have on our customers will help us to tailor our services more effectively.

3. Progress of Corporate Action Plans

3.1 Operational Plan 2010/11

Of the 52 actions that were due for completion from 2010/11 Operational Plan, a summary of implementation is as follows;

- 44 Actions Complete
- 5 Actions Cancelled
- 1 Actions Overdue
- 1 Action in progress

The following is breakdown of the actions from the Operational Plan where the completion date has not been met. The Operational Plan for 2010/11 is attached in Appendix 2.

- Community Regeneration Strategy
Final draft has now been written. Presently out for consultation prior to approval by LMH Executive Team.

3.2 Operational Plan 2011/12

There are 29 operational plan actions identified for 2011/12. All actions are in progress. No actions were due for completion during Quarter 1 of 2011/12.

3.3 Offer Document Promises

Progress against the Offer Document actions can be seen in Appendix 4. At the beginning of April 2011 a total of 38 actions were marked for completion between 1st April 2010 and 31st March 2013. During 2010/11 13 actions were completed and a further 25 actions remain in progress.

4. Strategic Implications

- 4.1 Performance management impacts on all focuses and is seen as an essential tool in aiding LMH to achieve corporate objectives

5. Risk Management

- 5.1 Failure to report on performance would mean poor performance is not identified and acted upon in a timely manner.

6. Conclusion and Recommendations

- 6.1 It is recommended that the Board note the detail in the attached performance reports.

Board/Committee/Working Group/Area Board:	
Board (Open Session)	
Date of Meeting:	Thursday 28 th July 2011
Item No:	5B



Subject:	LMH Annual Report 2010/11	Attachments:	None
Confidentiality:	Non-Confidential	Status:	For Decision
Executive Summary:			
<p>It is a regulatory requirement to produce an annual report to all LMH tenants and leaseholders which reviews the year's performance and activity. In particular this report will consider whether LMH has delivered on the service improvements promised in the previous year. The report needs to be distributed to tenants before 1st October each year. Under the new regulatory regime last year, the Tenant Services Authority (TSA) required a copy of the report to assess Registered Providers (RP's) compliance with the new standards and to review plans in place for developing local offers. The TSA do not require a copy of the report this year but may view a selection upon request.</p> <p>As this is essentially a key customer communication and given that the report will be developed during August and September, it is proposed that the final draft be circulated to all Board members in August for comment and that Board delegate authority to the Customer Experience Committee to "sign off" the final draft of LMH Annual Report 2010/11.</p>			
Recommendation:			
<p>It is recommended that the Board:</p> <ul style="list-style-type: none"> i) Note the approach to developing the 2010/11 Annual Report ii) Delegate authority to Customer Experience Committee to approve the final draft 			
Value for Money implications:			
<p>There is a budget to produce the Annual report and all costs will be kept within the amounts allocated. Feedback from customers will be used to ensure the report meets their requirements and expectations. Officers have reviewed reports that have been highlighted as best practice and will incorporate findings into customer consultation.</p>			

Key risks:

The key risk is that the report will not be produced to deadline. A project team and plan has been established to ensure all stages production are completed and signed off. Board members will receive a copy of the final draft report during August for comment. The Customer Experience Committee meet on 25th August and the final version of the report will be available for this meeting which will allow for any further changes prior going to print 9th September. The final report will be available 19th September.

Material impact on Corporate Plan 'Focuses' including equalities implications:

An equality and diversity impact assessment will be completed on the annual report to ensure that all customer groups have access to the report and can relate to the content. The report impacts on LMH compliance with regulatory requirements within the focus on Viability and Strength.

Consultation:

Staff and customers will be consulted on the style and content of the annual report. A customer focus group has been arranged for early August.

Directorate: Corporate Services

By: Cathy Abraham

Position: Head of Business Support

1. Background

- 1.1 The current regulatory framework is still under review as preparations are made for the transfer of regulatory responsibility from TSA to Communities and Local Government (CLG). Although there is a shift by the regulator from consumer regulation to economic regulation there remains a requirement to produce an annual report for all tenants. The report needs to be available to tenants no later than 1st October each year.
- 1.2 Last year saw the production of the first annual report under the new regulatory regime, this included a self assessment against the TSA standards and how RP's were planning to develop local offers with tenants, ready to have them in place by April 2011. A self assessment of compliance was completed and improvement actions identified that were to be delivered during 2010/11. There was a requirement to provide a copy of the report and self assessment to the TSA. Board signed off the style and content of the report last year. No feedback was received from the TSA on LMH annual report 2010/11, either positive or negative. However, upon review of reports that have been commended as good examples LMH annual report, whilst quite detailed, was of a good standard.
- 1.3 One of the difficulties last year was producing a report that satisfied the needs of the regulator whilst also being a document that tenants would find interesting and easy to read. This year the TSA have confirmed that they do not require a copy of the report or a self assessment. Whilst the report should still review progress against planned improvements and service performance this should make it much easier to produce as it will only be trying to satisfy one audience.

2. Detail

2.1 Content of Report

The Annual report is a key component of the Regulatory Framework and is intended to show tenants how the organisation has performed over the past year and what improvements have been made to services that matter most to tenants. This year's annual report will primarily be about how we have focused on what tenants have told us needed to improve and how we have worked together to achieve this, the report also needs to say where things have not gone as planned and what we are going to do to put it right next time and most importantly how tenants will be involved in making sure this happens.

- 2.2 Officers have reviewed good practice and customer feedback on publications and will be discussing options with customers in early August. The tenant scrutiny panel have also given their views on last years report as part of their training on communications. These views will be fed into the development of this years report.

- 2.3 An equality impact assessment will be completed to ensure that the annual report is accessible to all customer groups and promotes the diversity of LMH tenants and neighbourhoods through its style and content.
- 2.4 It is not intended to carry out further self assessments against the standards as this was carried out comprehensively last year. Improvements were identified through this process and LMH commitment to progress these was outlined in last years report, therefore this years report will show what progress has been made against these and what further improvements are planned going forward.
- 2.5 Local offers were developed last year and have been in place since April 2011. Technically, therefore, they were not part of LMH service provision for the year being reported on i.e. year ending March 2011. However, many of the local offers were already being delivered “on the ground” therefore it will be appropriate to incorporate LMH performance against these in this years report.

In summary a review of the commended reports highlights the following for consideration:

- Tenant friendly explanations
- Not too much text
- Good use of graphics
- Examples of tenants and landlord working together to ensure value for money
- Evidence of tenant input into design and content
- Section on diversity issues
- Honest assessment of performance with a balance of “what we do well” with “what we don’t do well”
- Comparisons with best performing landlords
- Landlord and tenants working to resolve local issues
- Easy to understand explanations of how an organisation is governed and their financial accounts
- Treasure local identity, don’t use global performance information
- Reference to the standards

Key dates

- 2.6 First draft of text 22nd July
 Customer Focus group 5th August
 Second draft of text 12th August
 Circulation to Board members w/c 15th August
 Draft report presented to Leadership meeting 24th August
 Draft report presented to Customer Experience committee 25th August
 Final draft to printers 9th September
 Report available for distribution from 19th September
 Report presented to AGM 27th September

3. Conclusion and Recommendations

- 3.1 This year's annual report will be very much a customer focused document that enables LMH tenants to clearly establish how the organisation has performed during the year and that the direction of travel continues to be positive and where it isn't there are robust plans in place to take corrective action.
- 3.2 It is recommended that Board approve the process for developing this years annual report and delegate authority for final sign off to Customer Experience Committee.

Board/Committee/Working Group/Area Board:	
Board (Open Session)	
Date of Meeting:	Thursday 28 th July 2011
Item No:	5D



Subject:	Shareholding Membership Applications	Attachments:	Appendix A – Applicant Details
Confidentiality:	Non-Confidential	Status:	For Decision
Executive Summary:			
<ul style="list-style-type: none"> To inform the Board of any applications that have been made for Shareholding Membership 			
Recommendation:			
It is recommended that the Board:			
<ul style="list-style-type: none"> i). Considers the applications made for Shareholding Membership; and ii). Agrees whether the applications will be accepted or rejected in accordance with LMH's Rules and Membership Policy 			
Value for Money implications:			
There is no budget identified as the main cost is related to staff resources in attending events to promote shareholding membership.			
Key risks:			
The key risks associated with this report include not fulfilling the promises made to Tenants and Leaseholders at transfer and losing the key contribution made to LMH's overall governance by tenants and leaseholders.			
Material impact on Corporate Plan 'Focuses' including equalities implications:			
The material impact will be on customers in line with the offer document that was made to all LMH tenants and leaseholders stating that all tenants and leaseholders would have the opportunity to become shareholders of LMH			
Consultation:			
On going consultation with tenants and staff will continue to promote the most effective methods of increasing shareholding membership.			

Directorate: Corporate Services

By: Cathy Abraham

Position: Head of Business Support

1. Background

- 1.1. LMH's Rules set out the objects of the association which state that LMH is formed for the benefit of the community and each tenant and leaseholder of LMH will have the opportunity to apply to become a shareholding member of LMH.

2. Shareholding Membership

- 2.1 LMH is committed to having a well-skilled, diverse Board based upon the communities it serves. LMH has published information to tenants and leaseholders advising them how to apply to become a shareholding member. All applicants applying for a share are required to apply in writing to LMH's registered office using the shareholder application form and all applicants are required to pay the sum of one pound for a share.

Each application shall be considered by the Board in accordance with the Membership Policy and LMH's rules. The Board has the power, in its absolute discretion, to accept or reject any application by a tenant or leaseholder. If the application is approved, the name of the applicant and the other necessary particulars shall be entered into the register of shareholders. A certificate entitling the applicant to one fully paid share in the association shall be issued to the applicant.

The rules also list the exceptions to membership in that the following cannot be shareholders:

- A minor
- A person expelled as a shareholder
- An employee of the association or an employee of any other body whose accounts must be consolidated with those of LMH
- A corporate body or an unincorporated body

In addition to the exceptions to membership identified by LMH's rules the Board has also established further criteria which must be met in order to allow for acceptance of tenants and leaseholders into shareholding membership.

Tenants and leaseholders must, therefore, satisfy the following criteria:

The applicant must not be in arrears with rent, service charges or other charges levied by LMH unless:

- a) the arrears are of a purely technical or administrative nature (e.g. delays in housing benefit etc); or
- b) any arrears are of an amount which does not in itself preclude Board Membership considering the specific circumstances and an arrangement is in place (and has been kept to) for a reasonable period; and

- c) not withstanding a) or b) above the arrears must not be the subject of any legal proceedings (e.g. NISP) or court order

The applicant or any person within the household must not be the subject of any legal proceedings (or court order obtained by LMH or other agency, for example (but not limited to) ASBO's or ABC's).

- 2.2 Current applications for Shareholding Membership have been reviewed by the Director of Corporate Services (as Company Secretary) and details are set out on the appendix to this report.
- 2.3 LMH currently has 122 shareholders (110 tenant / 6 leaseholder, 5 independent and 1 local authority shareholder) who have been accepted into membership since transfer in April 2008.

3. Conclusion and Recommendations

The admission of shareholding members to LMH impacts on the Governance focus as it is in line with LMH's rules which state that LMH will have an open membership policy.

It also focuses on customers as it is in line with the promises made to tenants and leaseholders at transfer.

Failure to operate an Open Membership policy and publicise shareholding membership would constitute a risk to LMH, however, steps taken to mitigate this risk would focus primarily on the promotion of the open membership scheme through:

- Newsletters and leaflets
- Standard agenda item at Board and Area Board meetings
- Promotional campaign using posters and leaflets
- At tenant/leaseholder conferences and other tenant events
- Using TP tracker software

APPENDIX A – Applicants Meeting Criteria

Details of Applicant	Criteria met	Checked on Housing Management System / with Home Ownership team
Lorraine Brophy	Yes	Yes

**LIVERPOOL MUTUAL HOMES (LMH)
REGISTER NUMBER 29998R-**



**MEETING OF THE CUSTOMER EXPERIENCE
COMMITTEE HELD ON 26th May 2011**

PRESENT:

Bruce Johnson	Chair
Bill Lacey	Independent Board Member
Ken Hughes	Tenant Board Member
Jean Kayne	Tenant Board Member
Robbie Hughes	Co-optee Board Member
Peter Edmondson	Observer

OFFICERS IN ATTENDANCE:

Angela Forshaw	Director of Housing & Customer Services
Dave Woods	Assistant Director (Assets)
Sharon Griffiths	Head of IT
Andrew Oates	Assistant Director (Customer Services)
Cathy Abraham	Head of Business Support
Alan Spearritt	Repairs Manager
Kevin Clifford	Senior Cyclical & Gas Manager
Katherine Lavelle	PA Director of Assets & Enterprise

APOLOGIES

(The meeting commenced at 17.30pm)

CEC11/014 DECLARATIONS OF INTEREST

No declarations of interest were recorded.

**CEC11/015 MINUTES OF THE MEETING OF CUSTOMER EXPERIENCE
COMMITTEE HELD ON 23rd FEBRUARY 2011**

The minutes of the Customer Experience Committee meeting held on 23rd February 2011 were considered by the Customer Experience Committee.

It was resolved that the Customer Experience Committee:

Agreed the minutes as a correct record.

CEC11/016 MATTERS ARISING FROM THE MINUTES

There were no matters arising from the minutes.

ITEMS FOR CONSIDERATION

CEC11/0174 ITEM 4A – QUARTER 4 COMPLAINTS REPORT INCLUDING END OF YEAR PERFORMANCE)

The Head of Business Support presented a detailed analysis of quarterly performance together with a summary of the year end position in relation to complaints and compliments.

The analysis detailed:-

- Performance January 2011 to March 31st 2011
- Details of how LMH are learning from complaints, including the implementation of performance clinics
- It was noted by the Customer Experience Committee that Voluntas are now carrying out satisfaction surveys with customers following the conclusion of a complaint.

Following discussions it was agreed that HoIT look at the implementation of an IVR message to alert customers to the new Voluntas survey following the conclusion of a complaint.

It was resolved that the Customer Experience Committee:

- a) Noted the report and appendices
- b) HoIT to consider IVR

CEC11/018 ITEM 4B – CUSTOMER PROFILING

The Head of Business Support presented a report for information to update the Customer Experience Committee on the progress made in obtaining customer profiling information.

The Committee was referred to Appendix 1 which gave a detailed analysis of the information that has been collated from customers and how it can be used to tailor LMH service delivery to customer needs, particularly for those who are vulnerable.

The members of the Committee congratulated the team on the work which had been undertaken to obtain such detailed and invaluable information and looked forward to receiving further updates on this and the pilot project.

It was resolved that the Customer Experience Committee

- a) Noted the report

CEC11/019 ITEM 4C – ANALYSIS OF EXIT SURVEYS AND ABANDONMENT

The Director Housing and Customer Services presented a report for information in relation to tenant exit survey feedback and tenancy abandonment analysis.

The report highlighted:-

- Detailed analysis and reasons why tenants leave LMH properties and actions taken to improve the sustainability of tenancies;
- The levels of abandonment and the profile of those most likely to abandon; and
- Analysis of Tenancies that fail within 12 months

DHCS updated that LMH are working in partnership with other Housing Associations to implement a property exchange scheme as an integral part of the sub-regional Choice Based Lettings work.

Following discussions it was agreed that DHCS look into a pilot on vacant homes, in an area of her choice, where significant improvements can be achieved.

It was resolved that the Customer Experience Committee:

- a) Noted the report
- b) DHCS to consider a pilot and report back to Customer Experience Committee.

CEC11/020 ITEM 4D – REVIEW OF MAINTENANCE CONTRACT 2010/11 (Responsive Repairs/Vacant Home Repairs)

The Repairs Manager, presented a report for information relating to the performance and delivery of the Repair and Maintenance Contract for 2010/11 at LMH

The report provided analysis of:-

- Trends
- Performance
- Service Improvements

The Customer Experience Committee were also referred to Appendix A - Contract Administrator Assessment for information.

It was further reported to the Committee that formal agreements between LMH and HMS are currently being drafted, and will be put in place following Funder approval.

It was resolved that the Customer Experience Committee:

- a) Noted the report
- b) Noted the appointment of the Contract Administrator
- c) Noted the repair trends for the year 2010/11

CEC11/021 ITEM 4E – OVERVIEW OF GAS SERVICING & MAINTENANCE CONTRACT FOR 2010/11 & THE YEAR AHEAD

The Senior Cyclical & Gas Servicing Manager presented to the Customer Experience Committee a report for information detailing:-

- Contract Arrangements - updated that following the termination of the Kinetics gas contract, HMS will take control as of the 1st August 2011 and will work alongside PH Jones in the delivery of the service
- Gas Servicing Review – analysis of trends and performance were presented
- Escalation and Enforcement – the cost savings in legal fees were highlighted
- Contract Monitoring – analysis has been undertaken with regard to no access and remedies that can be put in place as well as administration issues. Contractors consulted with a briefing session to remedy any issues was held
- Specification Development and Review – following customer feedback a higher specification pipe is now in place. The proactive approach was noted by the Committee.
- Improvement Programme – it was noted that Morgan Lambert have been instructed to carry out safety audits in conjunction with the programmed works
- Contract Administrator Appointment – Committee referred to Appendix A for information to note
- Customer Satisfaction Data – at Appendix B for information

It was resolved that the Customer Experience Committee:

- a) Noted the change in contract arrangements
- b) Noted the appointment of the Contract Administrators
- c) Noted the performance trends

CEC11/022 ITEM 4F – REVIEW OF UNSUSTAINABLE STOCK ARRANGEMENTS WITH LIVERPOOL CITY COUNCIL

The Repairs Manager presented a report for information and by way of update to the Customer Experience Committee in relation to the management arrangements of the unsustainable stock in partnership with

Liverpool City Council.

The Repairs Manager also updated the Customer Experience Committee:-

- Findings and outcomes following a review of the service 2010/11
- Contractor Administrator Matrix and detail therein at Appendix A
- Forecast for 2011/12 together with detailed property list

It was resolved that the Customer Experience Committee

- a) Noted the report and forecasted programme and arrangements for 2011/12

CEC11/023 ITEM 4G – MOBILE WORKING PROJECT 2010/11

The Head of ICT, provided a presentation to the Customer Experience Committee in relation to the Mobile Working Project which has been undertaken and highlighted:-

- Services which would benefit from mobile working
- The key benefits of mobile working solutions to customers and service
- Risks attached to mobile working
- How mobile working links to future business plans for LMH

It was resolved that the Customer Experience Committee

- a) Noted the presentation

CEC11/024 ITEM 4H – ANNUAL REPORT FOR TENANT INSPECTION AND MYSTERY SHOPPING

The Assistant Director of Customer Services presented to the Customer Experience Committee an update and findings following an annual review of tenant inspection and mystery shopping.

A brief outline was presented to the Committee which included:-

- The process of mystery shopping and guidance form used when undertaking the process
- Findings following Inspection of mystery shopping 2010/11
- Programme for mystery shopping 2011/12

It was resolved that the Customer Experience Committee

- a) Noted the report

CEC11/025 ITEM 4I – WORKLESSNESS ACTION PLAN

The Assistant Director of Customer Services provided a presentation to the Customer Experience Committee for information with regard to the Worklessness Strategy and Action Plan.

The Committee were updated as to the strategic approach in the preparation of the strategy which included:-

- Partnership working
- Targeted customer approach
- Information Advice and Guidance (IAG)
- Outcomes

It was resolved that the Customer Experience Committee

a) Noted the presentation

CEC11/026 ITEM 4J – SUB REGIONAL CHOICE BASED LETTINGS

The Director of Housing and Customers, presented to the Customer Experience Committee an update in relation to Sub Regional Choice Based Lettings following its presentation to the LMH Board in February when LMH Board:-

- Approved in principal for LMH to participate in sub regional based lettings
- Delegated authority to DHCS to enter into a formal partnership agreement with Liverpool City Council

DHCS updated the Committee with the progress made to date and asked the Committee to consider the draft Allocation Policy at Appendix B and asked for any comments / feedback. She explained that the joint Policy was based on the Policy currently implemented by LMH and so the changes and enhancements were not as radical for LMH as they would be for other sub-regional partners.

It was resolved that the Customer Experience Committee

- a) Noted the report
- b) Approved the Policy changes

CEC11/027 ITEM 4K – REVIEW OF CUSTOMER INVOLVEMENT STRUCTURE

The Head of Business Support, presented to the Customer Experience Committee a report for a decision following a review of the Customer Involvement Structure.

The Committee was referred to Appendix A for consideration and asked to approve the revised Customer Involvement structure.

It was resolved that the Customer Experience Committee

- a) Noted the report
- b) Approved the Customer Involvement structure

CEC11/028 ITEM 5 ANY OTHER BUSINESS

There was none.

**The next meeting
Thursday 25th August 2011 @ 5.30 p.m.
Board Room, Commutation Plaza**

The meeting concluded at 19:35