



**Minutes of the Customer Committee Meeting held on Tuesday 11 June
2024 via Microsoft Teams**

MEMBERS:	Charlotte Haines (Chair) Cynthia (Bethel) Alloyda (CA) Marta Diaz (MD) Keri Muldoon (KM) Jason Marland (JM) Rashidah Owoseni (RO) Gareth Evans (GE) Ahmed Abdulmalek (AA)
OFFICERS:	Sian Grant, Executive Director of Customers and Communities (EDCC) Glenn Martin, Director of Investment, Development and Sustainability (DIDS) Warren Carlon, Director of Communities (DC) Lorraine Butler, Customer Service and Engagement Manager (CSEM) Laura Flint, Customer Engagement Manchester (CEM) Zeenet Quraishi, Governance Manager (GM) Becky Airey, Governance and Policy Officer (GPO) (minutes)
OBSERVERS:	
APOLOGIES:	Karen Hamilton-Hulse (KH)
The meeting commenced at 18:02	
ITEM	
1.	Apologies for Absence and Declarations of Interest
	The Chair welcomed everyone to the meeting. Apologies were received from KH. There were no Declarations of Interest.
2.	Minutes of the Meeting held on 07 May 2024
	The Committee approved the minutes from the last meeting held on 07 May 2024.
3.	Matters Arising and Action Tracker
	The Committee noted the changes to the Action Tracker.
4.	Chair's Update
	The Chair provided the Committee with an overview of the last Board meeting which took place on 04 June 2024 and informed members that the Regulator had observed the meeting, but an in-camera session had not taken place. Key highlights included: <ul style="list-style-type: none"> • The Board appointed a new member, Monika; • Salix Homes' received a Sustainable Homes Index for Tomorrow (SHIFT) Gold accreditation in April;

- The Board approved the annual complaints performance and service improvement report as per the format agreed by the Customer Committee – Board members similarly emphasised the need to make the document as accessible as possible to all customers;
- The revised Risk Appetite Statement was approved; and
- Members discussed inclusion at the pre-meeting where officers are not present and agreed that an open discussion needed to be had about Equality, Diversity and Inclusion (EDI) as the new approach could miss some minority groups.

The Chair noted that some of the reports that were reviewed by Board will be presented at tonight’s meeting so she will include any relevant comments during the item.

Members were informed that Salix Homes are expecting to receive the results from the Regulatory inspection by the end of July.

The Committee noted the Chair’s update.

5. Annual Customer Voice Report

The EDCC provided members with an overview of the Customer Voice Report and asked whether members would prefer the report to be published as it has been presented today (following the engagement strategy quadrants) or whether it should be amended so that it is more outcomes-focused, whilst retaining the same content. The EDCC added that the Comms Teams will format the report to create a more visually appealing document.

JM complimented the current layout of the report, highlighting that it is both factual and consistently links back to the key themes which is important. JM added that if the report was amended to be more outcomes-focused, some of the key information might be missed and some areas might be minimised.

CA noted that there was too much information in the current report and that a one or two-page summary should be included to make it more accessible to customers. CA added that the summary page should make reference to the larger document should customers want to read it in its entirety.

The EDCC informed members that the formatted Customer Voice Report will be presented to the Board on 23 July.

The Chair noted that the next Customer Committee meeting is scheduled for 02 July and asked whether the formatted reports could be presented to members so that they can make an informed recommendation to the Board. The Committee agreed that it would be beneficial if the Comms Team produced two reports.

The EDCC confirmed that they will work with the Comms Team to see if the deadline is achievable and that they might be able to bring parts of the report to the next Committee meeting.

The Committee resolved to:

	<ul style="list-style-type: none"> • Approve the factual content of the Customer Voice Report. <p>Actions:</p> <ul style="list-style-type: none"> • Comms to design two versions of the Customer Voice Report to be presented at the next Committee meeting.
6.	<p>Annual Compliance with the Code of Conduct</p>
	<p>The GM informed the Committee that, in line with the expectations of the adopted NHF Code of Governance, Salix Homes undertakes an annual self-assessment of its compliance with the Code. Members were informed that the Remuneration and Governance Committee have also reviewed and approved the self-assessment against the code.</p> <p>The GM highlighted that there are no areas of non-compliance or known breaches of the Code. It was acknowledged that two areas been identified as being 'partially compliant' as, even though compliant, additional tasks have been identified to be able to evidence and demonstrate full compliance during 2024/25. These were:</p> <ul style="list-style-type: none"> • Making clear in what capacity you are communicating where any personal social media accounts refer to your role with Salix Homes; and • Not inviting or influencing a customer to make a will/trust under which you are named as executor, trustee or beneficiary (unless they are a person who you are closely connected). <p>The GM added that the self-assessment also identified three areas where actions had been identified to further strengthen compliance. These were:</p> <ul style="list-style-type: none"> • Representing the housing association; • Conflicts of interest; and • Behaving in a professional manner, maintaining independence and integrity and all times. <p>In response to a query from the Chair about what processes Salix Homes would follow if an individual did not comply with the Code, the GM informed members that it would likely be picked up during the annual appraisals for Board and Committee members or the Chair of the Board would take it forward. In terms of employees, the GM noted that any breaches of the code would be discussed during a 1:1 conversation with their manager or during their appraisal conversation. Members were informed that there were no concerns or incidents of any breaches to date.</p> <p>The Committee approved the self-assessment against the Code of Conduct.</p>
7.	<p>Asset management and Sustainability Strategy Annual Update</p>
	<p>The DIDS provided the Committee with an update in relation to the delivery of the Asset Management Strategy and the Sustainability Strategy. Key highlights included:</p> <ul style="list-style-type: none"> • The Board approved the increased frequency of stock condition surveys to every three years; • Net Present Value (NPV) data is being used to inform future proposals on the regeneration of underperforming assets – in 2024/25 this will be bolstered by developing a further appraisal toolkit to assess options for underperforming assets;

- Salix Homes directly procured and mobilised Connolly Ltd and Emmanuel Whittaker as our principal investment contracting partners instead of using the Procure Plus Framework – creating a saving of 4% on framework fees;
- Building safety case information for each high-rise buildings are now live on the Salix Homes website;
- All external wall (EWS1) assessments have been completed;
- The review of the repairs service aimed to reduce the time taken to complete repairs in a more flexible way and changes will be carried out as part of the implementation for the review;
- Salix Homes' received a Sustainable Homes Index for Tomorrow (SHIFT) Gold accreditation in April which exceeded initial expectations of Silver - Salix Homes will change the focus of the remainder of the sustainability strategy to focus on achieving Platinum; and
- The 2023/24 investment programme incorporated the delivery of the Social Housing Decarbonisation Fund (SHDF) Wave 1 programme which improved 54 properties that were previously below SAP C – this has been scaled up for Wave 2.

JM queried what percentage of Salix Homes properties are currently losing the organisation money, whether these properties are subsidised by other properties and whether Salix Homes would ever remove these properties from their portfolio.

The DIDS informed members that they do not currently have this data but that a report was reviewed by Board in April that focused on the ten lowest performing schemes. The DIDS explained that scheme areas were more precise than neighbourhoods and referred to properties that fell under the same archetype or shared a roof, i.e. a block within an estate. Members were informed that the performance data relating to scheme areas will be improved over the next few years to provide greater context to the lowest performing stock. The DIDS noted that Salix Homes' sheltered schemes are amongst some of the lowest performing properties as their age, for example, will result in higher adaptations costs. The DIDS added that they are starting to use Net Present Value (NPV) performance to assess the long-term viability of schemes and that each scheme will be evaluated before a decision about investment is determined.

CA queried how Salix Homes planned to reduce carbon emissions within its stock, as there had previously been a push to implement double and triple glazing in properties.

The DIDS informed members that Salix Homes had previously launched the Decent Homes Programme which looked to upgrade its properties so that they had modern facilities, such as double glazing. The DIDS added that the current driver for housing associations is to improve the energy efficiency of their portfolio by ensuring all properties achieve a Standard Assessment Procedure (SAP) rating of at least 'C'. Members were informed that Salix Homes has planned to improve the energy performance of properties at Grey and White Friar Court during 2024/25 through a variety of measures such as improving insulation and replacing heating systems. The DIDS added that Salix Homes are currently in the process of bidding for SHDF Wave 3 funding and will look to implement works in a further 600 properties. The DIDS explained that Salix Homes undertakes retrofit assessments which

looks at what measures are appropriate for improving the efficiency of a particular property type.

In response to a query from MD about the role of Power BI, the DIDS informed members that Power BI will be used to analyse and cross-reference data sets which are currently held in a number of different systems across the business. The DIDS added that Power BI will enable the team to see trends in repairs and provide a better overview of how properties are performing to better inform investment decisions, i.e. whether a roofing programme needs to be brought forward.

RO noted that the overall outcome of the investment programme will be to improve the customer experience and queried how Salix Homes compared to other Housing Associations and whether this goal could be brought forward.

The DIDS informed the Committee that Salix Homes' housing stock is overall in good condition in terms of energy efficiency, and that this has been attested by having been accredited SHIFT Gold. The DIDS noted that, historically, Registered Providers (RPs) have found issues with properties that have been retrofitted. Therefore, the SHDF programme requires an independent retrofit assessment to be undertaken to make sure the works are appropriate and will not lead to issues such as damp. Members were informed that Salix Homes are currently planning to improve around 200 properties per year up to 2030 which continues to be guided by investment capacity – Currently the Sustainability Manager is looking at how best to prioritise this work. The DIDS noted that there is a material benefit to the customer if the measures are implemented quicker, but that they need to balance the level of disturbance to customers so it is preferable that all retrofit and repair measures are undertaken at once.

In response to a query from RO about whether there are enough qualified retrofit assessors to undertake the reviews, the DIDS confirmed that most surveyors are undertaking retrofit training as there is a high demand amongst the housing sector.

In response to a query from KM about whether there was pressure to improve all properties outlined in the SHDF funding proposals within the three-year period, the DIDS informed members that some works can be carried over into the next wave of funding.

Members were informed that around 10% of Salix Homes stock needed to be improved and that a consistent delivery programme will be able to deliver these works. The DIDS emphasised that they are trying to merge the standard investment programme with the energy efficiency programme to minimise the impact on customers.

The Committee noted the Asset management and Sustainability Strategy Annual Update.

8. Knowing Our Customers Update

The EDCC informed members that the Knowing Our Customer programme ensures Salix Homes are getting to know its customers in a systematic way by keeping information up-to-date and ensuring that the data is used to improve service delivery. The EDCC added

that the Knowing Our Customers Programme is made up of:

- Getting to Know You (GTKY) census;
- Understanding our new tenants and terminations;
- Reviewing our approach to vulnerable customers;
- Tenancy audit programme; and
- Developing customer personas.

Members were provided with an overview of each area.

Getting to Know You Census

- To date, 3,415 customers have completed the survey;
- Phase two is still ongoing but the response rate is high and has allowed Salix Homes to analyse the data being collected to better understand the demographics of their customer base;
- Salix Homes has a slightly older age profile than that of Salford but a higher percentage of lettings were made to people in younger age groups;
- 6.6% of customers do not have English as their primary language;
- 14.8% of customers consider themselves to be disabled.

Understanding our new tenants and terminations

- In 2023/24, 291 properties were let compared to 323 in 2022/23 and 429 in 2021/22 – this reveals a slowing down of turnover;
- The data shows a high proportion of new customers are coming from previously unsettled accommodation and are at a socio-economic disadvantage;
- In 2023/24 272 tenancies were terminated, of these 26 tenancies (10% of all terminations, 0.3% of all tenancies) ended for negative reasons;
- The main reason for tenancy termination was relinquishing the tenancy (termination through choice); and
- Further questions will be added to the termination survey to explore in more detail why customers are relinquishing their tenancies.

Tenancy audit programme

- The programme has now launched and Housing Officers are undertaking tenancy audits with 213 audits having been successfully completed; and
- From July 2024, the Committee will receive a quarterly update report on these results.

Developing customer segmentation and personas

- The colleague workshop was held on 30 April 2024 and enabled colleagues to feed into the initial development of personas, including ideas for how they would use them once developed;
- Two members of the Customer Committee will sponsor the project and will be involved in more depth at each stage; and
- Recruitment has started for the online community.

JM suggested that the reduced number of lets may be a result of post-covid recovery with fewer people dying resulting in fewer available properties.

JM and CA noted that Salix Homes can utilise the language data to better focus resources by contacting individuals to understand their preferred adjustments – reducing wastage by taking a more personalised approach. JM added that providing digital translation options to customers in their preferred language where there are no adults in the household that speak English will improve outcomes in other areas, as these customers are also at a disadvantage.

CA queried how the data on language and disability impact on safeguarding as older customers who do not speak English may be at additional risk. The EDCC informed members that the Board asked for additional analysis on safeguarding and the supplementary detail provided by the GTKY data will be incorporated into this analysis.

MD noted that the language data from the GTKY census supports the point made by the Committee that services provided to customers need to be in plain English.

In response to a query from the Chair about whether Salix Homes are seeing more people applying for social housing who were previously in privately rented accommodation, the EDCC informed members that people living with family/friends or who are in temporary accommodation also includes people who have been made homeless by private landlords. The EDCC added that the local authority will work with people who live in social housing to maintain their tenancies and have the authority to discharge homelessness to the private sector. The EDCC noted that Salix Homes will engage with SCC to provide data in terms of how many people are coming into social housing through homelessness and the private sector.

JM noted that, as Salix Homes continues to improve its properties, social and affordable housing becomes more appealing and so more people are likely to apply.

The Chair noted that the Board had raised some queries regarding segmentation but that they were assured members that the Customer Committee would effectively oversee this process.

In relation to EDI, the Chair noted that Salix Homes should focus on children who may not attend youth clubs as they might be required at home to translate for the non-English speaking adults in the household.

The Committee resolved to:

- **Note the progress of the Knowing Our Customers Programme.**
- **Note the information on who Salix Homes are letting properties to.**
- **Note the termination data.**

Actions:

- **EDCC to provide members with data on how many people are applying for**

	<p>social housing who were previously in privately rented accommodation or were living with family and friends having been made homeless from a private landlord.</p>
9.	<p>Safeguarding Annual Update</p> <p>The DC provided members with an overview of Salix Homes’ safeguarding activities during 2023/24 and how customers who are victims of domestic abuse are supported.</p> <p>Members were informed that 228 safeguarding referrals had been made during the year, an increase on the previous year, and of these the majority (212) were in relation to safeguarding adults. The DC added that of these, mental health made up the highest proportion (92) followed by self-neglect (32) and domestic abuse (21). The DC noted that 16 child safeguarding referrals were made, with neglect being the highest (11).</p> <p>The DC informed members that all Housing Officers are trained on how to respond when domestic abuse is disclosed or suspected and when to make referrals to external specialists.</p> <p>The DC noted that there were 1582 cases of domestic abuse heard at Multi-Agency Risk Assessment Conference (MARAC) and that 224 (14%) of these cases were Salix Homes customers – where they were either the victim or the perpetrator.</p> <p>In relation to external safeguarding validation, members were informed that Salix Homes undertakes a bi-annual Section 11 assessment and that the organisation also completed the Salford Safeguarding Adults Board (SSAB) self-assessment tool. The DC added that an internal audit of safeguarding at Salix Homes was undertaken in November 2022.</p> <p>In response to a query from CA about how and where Salix Homes could provide additional support to adults where safeguarding concerns have been raised, the DC informed members that Housing Officers will refer customers to partner organisations who are best placed to provide additional support. The DC noted that adult safeguarding concerns vary from hoarding to unhealthy living situations where the customer may need help cleaning their property. Members were informed that Salix Homes received approval from the Board to recruit a Customer Support Team who will be able to take on high-risk support cases and provide more intensive support.</p> <p>The Committee noted the safeguarding annual update report.</p>
10.	<p>Customer Support Fund Update</p> <p>The DC informed the Committee that the Customer Support Fund (CSF) will provide up to £300 for help towards rent arrears and £500 for other situations, with higher amounts only being considered in exceptional circumstances.</p> <p>Members were informed that during 2023/24, 259 CSF applications were approved. The DC added that the total spend over the year was £50,125.99 from the total budget of £50k – the slight overspend was recovered from an underspend on the Springboard budget.</p>

The DC noted that six CSF payments exceeded the £500 limit and were assessed by the management team as being justified based on the customers personal circumstances – the highest award having been £800.

The DC also noted that 11 CSF applications were declined for a variety of reasons including financial assessments having demonstrated sufficient income and savings, alternative sources of funding available, the application outside the parameters of the scheme and second application within the 12-month period.

In addition, members were informed that 257 referrals were made by Salix Homes to external agencies for customers requiring more specialist support.

In response to a query from the Chair about whether the customer who's second application was rejected was because the individual is in a detrimental cycle, the DM informed members that a second application would likely be approved if the customer demonstrated that they were in a difficult situation.

JM noted that the application requires customers to submit a significant amount of information and for only 11 to have been rejected shows that the fund is invaluable. JM added that it also shows Salix Homes listens to customers who are struggling and provide support where they can.

JM queried whether colleagues were offered overtime opportunities so that some of the applications could be resolved internally, such as garden clearance. The DC noted that overtime is not typically offered to colleagues but if a situation is urgent an internal team will likely respond just not on an overtime basis.

In response to a query from RO about whether customers can still access energy vouchers if they are in receipt of the customer fund, the DC informed members that the customer fund award would be converted into energy vouchers for utilities. RO then asked whether all energy vouchers were provided by the customer fund to which the DC noted some energy vouchers are provided by social value projects but that this is not in the report as it is separate.

The Committee noted the Customer Support Fund update.

11. Scrutiny Action Tracker

The CEM provided members with an overview of the Scrutiny Action Tracker and informed members that:

- Some ongoing actions relate to the Customer Support and Safeguarding team which are currently being recruited; and
- Other outstanding actions are because they are not due yet – such as the review of the Anti-Social Behaviour (ASB) Policy.

In response to a query from the Chair about whether the Committee need to nominate a sub-group to devise the Customer Service Standards at today's meeting, the EDCC informed members that support will be brought to a future Committee meeting to discuss

	<p>the standards in greater detail.</p> <p>The Committee noted the scrutiny action tracker recommendations.</p>
12.	Introduction to Tenancy Management
	<p>The DC informed the members of the Committee that Salix Homes are reviewing a number of policies that fall under Tenancy Management, and that an overarching Tenancy Management Policy will be presented to the Committee for consultation and eventually approval. Key highlights from the presentation include:</p> <ul style="list-style-type: none"> • An introduction to tenancy management – including types of tenancies and who is responsible at Salix homes; • Reasons for why tenancies change – such as terminations, mutual exchanges etc.; • Issues Salix Homes typically managers – such as ASB, fly tipping, vermin, pets etc.; • Salix Homes’ approach to tenancy management – pro-active vs sanctions; and • The challenges that the team face – such as safeguarding/vulnerability issues, disabilities, financial hardships etc. <p>In relation to car park issues, KM queried whether this primarily related to flat blocks as Salix Homes cannot prevent a car from parking on a residential street if there are no yellow lines. KM also asked whether Salix Homes had considered imposing a charge on any additional vehicles owned by customers. The DC confirmed that the issues related mostly to high-rise buildings but there are housing estates where customers have requested resident only parking, for example. The DC added that the team are considering all options, such as limiting parking to one space per resident and not allowing visitors are a certain time so customers can park their vehicles – most suggestions are being piloted to see how they work in practice. Members were informed that there is not enough space for every vehicle so Salix Homes needs to focus on how to manage the parking situation fairly and that a charge would unlikely be implemented. KM noted that Salix Homes should limit parking spaces to one per household rather than one per resident.</p> <p>JM informed members that the Apartment Living Forum (ALF) were trailing one parking space permit per household on six high-rise blocks and have asked that wardens check the car parks more frequently as a lot of complaints are from the parking situation.</p> <p>RO asked whether it was more difficult to take action on a protected rights tenancy compared to other tenancies? EDCC explained that the protected right tenancy is the tenancy held by those tenants who were tenants at the point of the stock transfer. The main right that the protected rights tenancy provides that is different to an assured tenancy agreement is the Right to Buy. Assured tenancies granted since transfer have the Right to Acquire which is less generous than the Right to Buy.</p> <p>The Committee noted the Introduction to Tenancy Management presentation.</p>
13.	Procurement Panel Minutes
	<p>The CEM noted that the Committee had reconvened after a short break and that a new Chair had been appointed – Marta Diaz. The CEM added that the members of the Committee had agreed to maintain the frequency of meetings, but that the style of</p>

	<p>information provided at each meeting will change.</p> <p>The Chair congratulated MD on her new position as Chair of the Procurement Panel.</p> <p>The Committee noted the Procurement Panel Minutes.</p>
14.	Any Other Business
	<p>In response to a query from JM about when the Committee will need to make a decision on the revised Customer Charter, the EDCC informed members that it will likely be presented in September.</p> <p>CA sent her apologies for the July Committee meeting.</p>
15.	Date of Next Meeting
	Tuesday 02 July 2024 – Diamond House
<p>The meeting closed at 20:07</p>	