



ONGO HOMES LTD

(FCA Mutuals Registration No 7639) (the Association)

Held at 2.00pm on Wednesday 20 May 2026

Board Room, Ongo House, High Street, Scunthorpe, DN15 6AT and via MS Teams

MINUTES

Present:

Board: Des Hudson (Chair), Steve Hepworth, Rachel Cook, Matt Sugden, Natalie Cresswell, Nicola Haywood-Cleverly (Teams), Tracy O'Neill, Judith Tomlinson, John Wright, Paul Warburton (Teams)

Officers: Ashley Harrison, Jo Sugden, Kevin Hornsby, Steve Ellard, Bev Lewis (Minutes)

Apologies: Gerraint Oakley, Louise Usher, Gemma Willey

Absence: none

Also Present:

Observers:

Time meeting opened: 2.02pm

1. Quorum and attendance: It was reported that proper notice of the Meeting had been given in accordance with the Rules of Ongo Homes. A quorum being present, the Chair declared the meeting open.

2. Declarations of Interest: No declarations were made.

3. Confidential Item

3.1 Confidential minutes from 24 March 2026

The Board considered the confidential minutes of the meeting held on 24 March 2026. Members were reminded of the confidential nature of the item and agreed that any detailed discussion would, if required, be taken in confidential session later in the meeting.

No comments or objections were raised and the minutes were approved.

4. Agenda item 4 – Minutes of Previous Meetings and Matters Arising

4.1 Minutes of meeting held 24 March 2026-Minutes of the previous meeting were approved.

The minutes were approved.

5. Agenda Item 5 – Action List

The Board discussed the damp and mould action and noted that more detailed reporting would be provided to Audit and Risk Committee, with a holistic compliance indicator to be developed for future Board reporting. It was also agreed that proposals on customer engagement would be considered by Customer Focus Committee before being brought back.

An update was provided on the building safety regulator surveys at Market Hill. Members noted that the quotation received was significantly above the original budget assumption, with further quotations and cost analysis being undertaken. It was also noted that any remedial works could result in substantial additional cost over a number of years, and further updates would be provided to Board and Audit and Risk Committee.

6. Agenda Item 6 – Other Board and Committee Updates

Minutes from all meetings within the group (including unapproved draft minutes) are available via Convene in the Document Library.

The Board noted the updates from other boards and committees and welcomed the revised reporting format. It was also noted that Judith Tomlinson had stepped down as Chair of Customer Focus Committee following a change in eligibility, had joined the Board and Communities Board, and that Matt Sugden was approved as interim Chair of Customer Focus Committee. Members were advised that the draft review of Customer Focus Committee effectiveness would be finalised and brought back to Board for consideration.

ACTION 9/26: Bring back a finalised version of the draft review of the CFC to Board.

At this point the Board viewed a customer voice presentation on Ongo Talk and noted the positive impact of the service in supporting tenants, tenancy sustainment and wider wellbeing. Members discussed the importance of longer-term sustainability, opportunities to increase external income and strengthen NHS links, and noted that further consideration would return through Communities Board and to Board later in the year.

7. Agenda item 7 –Chief Executives Update and Board Discussion

The Board received the Chief Executive's update, including political and regulatory developments, the implications of devolution and regional combined authorities for housing, and improved operational performance.

Members noted stronger performance in areas including call handling, EPC ratings and repair satisfaction, while recognising that customer feedback continued to highlight the importance of clear communication.

An update was also provided on treasury funding arrangements, including progress on additional lending and the Affordable Homes Guarantee approval.

Agreed: Board

- noted the presentation and discussed any relevant points

8. Agenda Item 8 – Operational Performance Report

Summary: This report provides Board with a year-end (25/26) review of operational performance across a suite of agreed key performance indicators, covering repairs and maintenance, assets & sustainability, building compliance, new development, customer experience, voids and lettings, tenancy service and communities.

Discussion points/questions:

- The Board noted improved operational performance, including a reduction in outstanding repairs to 3,150 against a target of 3,500, improved transactional satisfaction, and stronger year-end performance on decent homes. Members were advised that although the proportion of overdue repairs remained broadly unchanged, the total number had reduced significantly, and overall performance was now at or above sector average. It was also noted that stock condition survey coverage would dip temporarily due to survey expiries before recovering to in excess of 90% in the coming months.
- Members welcomed the improvement in performance but sought stronger analysis of customer profiling, equality implications and the data sources underpinning the report, particularly in relation to access issues and overdue repairs. It was acknowledged that future reports would strengthen risk assessment and data assurance, with more detailed scrutiny through the relevant committees. Members also asked whether the improved repairs performance was sustainable and were advised that current performance could be maintained within the agreed budget, although any significant further improvement would be likely to require additional investment.
- Members discussed the need to strengthen performance reporting so that, in addition to transactional measures, it better demonstrated tenant outcomes, links to strategic objectives and the factors driving performance. Suggestions included the use of customer profiling, greater explanation of acceptable and unacceptable variation, and clearer narrative on the reasons for underperformance. It was noted that the current report provided assurance on operational performance, but that further enhancement would improve Board understanding and oversight.
- Members welcomed the significant improvement in repairs performance but noted the need to review whether enhanced reporting should continue and to ensure the rationale was clear. It was emphasised that health and safety and compliance matters must remain visible to Board, with clearer explanation of adverse performance, actions being taken and assurance that no-access cases were progressing appropriately through the managed process.
- Members noted that a recent re-let experience had highlighted process and communication failures rather than capacity pressures, with lessons to be learned on access, team coordination and avoiding unnecessary void loss. While strong year-end operational performance was welcomed, it was noted that future reporting should provide clearer linkage between re-let performance, associated costs and tenancy sustainment.
- Members welcomed the positive complaints culture and the organisation's focus on learning from complaints to drive service improvement. The Board confirmed that repairs improvement should remain the priority over re-let turnaround, with lessons from cases that had gone wrong used to strengthen future relet performance.

ACTION 10/26: Tenant onboarding communications should do more to explain the purpose of customer surveys, how feedback is used to improve services and why participation is important. It was acknowledged that this was not currently communicated consistently, and management agreed to consider this as part of the customer onboarding approach-KH

ACTION 11/26: Review and provide assurance to the board that all no access cases are being moved through the process, bring more information about what we are doing to reduce these figures and how these figures impact TSM's. SE

ACTION 12/26: Develop and implement a process to inform new tenants during onboarding about the importance of completing surveys and how their feedback is used to improve services. KH

Agreed: Board

- discussed the current position in terms of operational performance, noting exception reporting for indicators out of target (where appropriate)

9. Agenda Item 9 – Financial Report and Management Accounts

Summary: The following report presents the financial performance of Ongo Homes and subsidiaries for the year April 2025 to March 2026. Expenditure on new build development and capital major works programmes was less than budget for the year. The volume of outstanding repairs continues to reduce, although demand remains high. Property costs for the full year have exceeded budget but have been more than offset by other cost savings, leading to a net operating surplus of £10.7m (15.3%) versus budget of £9.7m (14.0%) meaning the annual operating margin is now green.

The report also presents proposed financial KPIs for 2026-27, which the Board are asked to consider, advise any changes and then approve subject to any changes required.

Discussion points/questions:

- The Board received the year-end finance report and management accounts and was advised that the Group had ended the financial year in a healthy position ahead of budget. Members noted the strong balance sheet, cash reserves and lending facilities, which provided a solid foundation for delivery of the corporate plan and business plan priorities.
- Members sought clarification on the reported adverse revenue variance and were advised that this reflected presentation and budgeting assumptions, including a greater proportion of development being delivered through Section 106 direct to Ongo Homes rather than Ongo Development, rather than a shortfall in total revenue. It was noted that future reporting should present this more clearly. Members were also advised that no material adjustments were expected through the external audit and that, while development completions were below year-end expectation, the overall programme remained on track against corporate targets.

Agreed: Board

- approved the management accounts of Ongo Homes (entity and group) for March 2026 and noted the contents of this report and associated information.
- noted the red status of two business plan stress test indicators for Ongo Homes.



- considered the proposed financial KPIs for 2026-27 advising any changes required.
- approved the proposed financial KPIs for 2026-27 subject to any changes required in recommendation 3

10. Agenda Item 10 – Business Plan 2026/27 – Final

Summary: The business plan and budgets for the organisation must be considered and approved by the board on an annual basis. These will form the basis for financial control and reporting during the financial year, will facilitate the Boards long term business planning, and provide the basis for reporting of long-term financial position of the group to external partners, in particular the regulator and our funders. This report considers the long-term business plan. This report finalises the business plan for 2026/27. The Board has previously received base plan, sensitivity and stress analysis and mitigations to the meeting held in March 2026. This plan refines that previously received to reflect actual positions at the year end.

There are no material changes to report from the information previously provided.

Discussion points/questions:

- The Board received the refreshed business plan and noted that it reflected final year-end positions consistent with statutory accounts and regulatory returns. Members were advised that there were no material changes from the version considered in March, no changes to assumptions, compliance or stress testing conclusions, and only minor movement in peak debt.
- The Board considered the position on the Affordable Homes Guarantee Scheme and noted that it remained included in the business plan as a working assumption. Members were advised that security arrangements were progressing and were not expected to prevent inclusion in the regulatory return, and that the plan demonstrated capacity to support up to £100m borrowing if required, with potential upside should a lower amount be drawn. It was also noted that any drawdown decision would be brought back through the agreed governance process.

Agreed: Board

- discussed and considered the information within this report and confirmed its satisfaction with the final business plan for 2026/27
- Approved the presented plan as the business plan for 2026/27, and its use in compilation of relevant regulatory returns and provision of financial information to stakeholders

11. Agenda Item 11 – Corporate Plan Progress End of Year review and 2026/27 targets

Summary: This report provides the Board with an end-of-year update on delivery of the Corporate Plan during 2025–26, the second year of the five-year plan period (2024–2029) and seeks approval of the proposed Corporate Plan targets for 2026–27.

Discussion points/questions:

- The Board considered the corporate plan progress report and noted that the revised format provided greater detail on progress against year-end milestone targets, confirmed the targets for the remaining years of the plan and set out the key activities planned for the current year to support delivery. It was noted that some targets had been carried forward unchanged, while others had been refined and

supplemented with additional measures in response to Board feedback, including a clearer distinction between perception, management information and transactional measures.

- A Member asked for clarification on whether the proposed corporate plan targets for 2026/27 had materially changed. Members were advised that some targets remained unchanged, while others had been adjusted following re-profiling, and that additional measures had been introduced in response to previous Board feedback to distinguish more clearly between perception, management information and transactional measures.
- The Board noted the significant work being undertaken to improve performance and recognised that some perception measures had yet to reflect these changes, given the time lag in the TSMs and the bedding in of the new neighbourhood model. Members emphasised the importance of a stronger communications and marketing approach to ensure customers were better informed about service improvements, welcomed the use of regional newsletters and noted that customer profiling and more targeted communications could help improve perception scores over time.
- Members questioned the achievability of the proposed future TSM satisfaction targets where prior year targets had not been met. It was explained that the longer-term targets remained intentionally aspirational and aligned to the corporate plan, with milestone targets profiled annually to support progress, and that recent transactional performance indicated improvement in some areas despite annual outturns remaining below target. It was also noted that the organisation's digital survey methodology set a more demanding benchmark than some other approaches, and that communications activity was being more closely aligned to TSM themes to reinforce customer understanding of service improvements. Members noted that while digital surveys could produce lower satisfaction scores, they were also likely to provide a more candid reflection of customer views. Assurance was sought on inclusivity and the risk of bias in responses, and it was confirmed that alternative formats were made available for tenants without digital access and that demographic analysis was used to support interpretation of the TSM results. The Board also noted the need to manage survey fatigue carefully and was advised that further work would be undertaken, within regulatory constraints, to better understand response patterns and customer profiling.
- Members welcomed the direction of the revised strategic reporting but questioned whether too many measures were being treated as strategic KPIs. It was suggested that a smaller number of core strategic measures should be prioritised over the life of the corporate plan, with other measures monitored operationally. Management acknowledged the point and noted the need to refocus reporting on the original outcome measures in the plan. Members also emphasised the importance of using customer engagement channels to communicate progress and priorities more clearly, particularly in relation to neighbourhood services and customer perception.
- Members emphasised the importance of robust tenant profiling and data capture in line with regulatory expectations. It was noted that core tenant data was already held and that further work was under way to refresh information on reasonable adjustments and service needs through a combination of self-service and more targeted follow-up. Management advised that progress, targets and methodology could usefully be reported back to Board, and members noted the value of annual reporting on tenant profile, complaints, EDI and TSM data to inform service adjustments and oversight.
- It was noted that recent performance against the regulatory quality assurance benchmark had reached 93%, but questioned how the remaining gap would be addressed. It was suggested that future reporting should set out a clearer long-term strategic vision for customer experience and satisfaction over the life of the strategic plan, including the actions required to achieve aspirational targets and how customer insight, profiling, TSMs, complaints and other data could be used to inform priorities and trade-offs. It was also



suggested that this could usefully be explored further through Customer Focus Committee and as part of a future wider strategy discussion.

- A member emphasised the need to distinguish more clearly between business-as-usual activity and the specific actions required to deliver the strategic plan. It was suggested that annual delivery planning and objective-setting should focus on the key interventions, priorities and trade-offs needed to achieve strategic outcomes, and management acknowledged that the link between annual actions and the wider strategic plan needed to be clearer.

ACTION 13/26: review whether a shorter set of strategic measures would provide greater clarity. SH

Agreed: Board

- discussed and confirmed satisfaction with the progress made in 2025-26 towards our Corporate Plan Objectives
- approved the 2026-27 Corporate Plan Targets while asking management to review whether a shorter set of strategic measures would provide greater clarity. It was also agreed that Appendix 3 should be strengthened to set out more clearly the actions required to deliver the targets and to distinguish these from business-as-usual activity.

12. Agenda item 12 – Strategic Risk Register

Summary: The report provides a summary of the Strategic Risk Register that can be found in appendix 1. The register contains an updated-on core controls and risk owner commentary. There is one risk that is out of appetite “Cyber” this was discussed at the March Audit & Risk Committee (ARC) meeting and acknowledge that the appetite and risk score were appropriate for the level of risk cyber presents.

The report also provides an overview on external assurance carried out under our 2025-26 assurance programme. Following appointment of new Internal Auditors (TIAA) the 2026-27 assurance programme is due to be approved at the ARC in June. The report also provides a Horizon Scan on legal and regulatory changes coming over the next 12 months. The full report has been included under discretionary reading for Board members. Risk owners have been made aware of all changes and have been updating their response to any changes and the impact on Ongo.

Discussion points/queries:

- The Board noted the updated strategic risk register and the appointment of new internal auditors following a tender exercise. Members considered the proposed 2026/27 internal audit programme, noted that it had been informed by the assurance framework and agreed that horizon-scanning issues arising from external legal updates should be reviewed further and brought back if required.

Agreed: Board

- discussed and approved the strategic risk register in appendix 1.
- confirmed they are satisfied with the areas identified for the 2026-27 Internal Audit Programme

13. Agenda item 13 – Governance Update

Policies/Documents for Approval

13.1 Safeguarding Policy

The Board considered the revised safeguarding policy and was advised that it had been aligned with local authority policy. Members welcomed the clarity of the report and agreed that the policy should make explicit that safeguarding training is mandatory. It was also noted that annual Board reporting would provide oversight of safeguarding referrals, training compliance and related activity.

ACTION 15/26: Update the safeguarding policy to explicitly state that safeguarding training is mandatory for all staff and ensure governance oversight of training compliance.

13.2 Fraud Management Framework

Board was happy to approve and adopt the presented Fraud Management Framework, with no questions raised.

13.3 Rent Setting Policy

Board was happy to approve the Policy with no questions raised.

14. Agenda item 14 – Approved Supplier List

Summary: As a requirement of Ongo Homes' standing orders, this report presents the approved supplier list to Ongo Homes Board. It is recommended that the Board approve the list for publication and agree to its continued use by officers.

Discussion points/questions:

- The Board received the approved suppliers list, noted that it fulfilled a governance requirement and supported declarations of interest, and approved the list without further comment.
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Agreed: Board

- ratified the Approved Supplier list for publication wherever necessary and approved its continued use by officers for the 2026/27 financial year.

17. Agenda item 17 – Time for Reflection

Members reflected positively on the quality of discussion throughout the meeting, noting the constructive challenge provided, the practical suggestions made to improve future reports and the stronger focus on strategic impact and direction rather than operational detail. The revised reporting format was welcomed, particularly where it made clearer links to strategic priorities, and it was noted that the diversity of views and experience around the table continued to support effective debate and decision-making.

With no further business the meeting closed at 4.52pm



Des Hudson

Signed by Chair:

29 July 2026

Date:

As a true and correct record of the Ongo Homes Board meeting held on 20 May 2026

