

**Public Minutes of the South Lakes Housing Board Meeting
11th June 2026 (4-7pm), Bridge Mills Business Centre, Kendal**

Board Directors:

Charlie Norman (Chair)
Steve Bentley (Deputy Chair)
Silas Heys
Claire Stone
Martyn Nicholson
John Walker
Nicola Haywood-Cleverly
Tony Muir
Fiona Martin
Nick Paxman
Steven Hughes (via Teams) (Part)

In attendance:

Pam Mastrantonio (Chief Executive)
John Mansergh (Deputy Chief Executive)
Niki Stockton (Chief Operations Officer)
Andy Oldale (Chief Financial Officer)
Alison Ramsay (Director of Customer and Culture)
Paul Smith (Director of Property Operations)
Stephen Roe (Director of Housing and Insight)
Tony Cox (Director of Finance)
Martha Shields (Director of Assets and Development)
Sophie Jenkins (Governance and Risk Manager)
(Minutes)
Lauren Crawford (Executive Assistant)

PRE BOARD DEVELOPMENT SESSION: RADON

The Board received a training session on Radon, highlighting the health risks posed, key legislation and South Lakes Housing's (SLH's) approach to risk identification and management.

IN CAMERA SESSION

An in-camera session was held to review Executive salaries.

1. WELCOME, APOLOGIES, AND DECLARATIONS OF INTEREST

- 1.1 The Chair welcomed Board members and officers to the meeting. No apologies were received.
- 1.2 The Board noted declarations of interest and confirmed these had been appropriately managed.

2. MINUTES OF THE PREVIOUS MEETING, MATTERS ARISING, ACTIONS AND ATTENDANCE

- 2.1 The Board approved the minutes of the previous meeting as a true record and noted progress against actions and attendance.
- 2.2 The Chair welcomed new Board members and reminded members of their role in acting in the best interests of residents and supporting delivery of South Lakes Housing's values and Business Strategy.

3. CHAIR AND COMMITTEE UPDATES

- 3.1 The Board received updates from the Chair and from the Chairs of the Housing and Communities Committee, Investment and Development Committee, and Audit and Risk Committee.
- 3.2 The Board noted the role of the new committee structure in strengthening scrutiny, assurance and resident voice. The Board also noted positive early feedback from tenant engagement accreditation work and agreed that Board member appraisals would take place later in the year, with informal check-ins arranged in the meantime.

4. CHIEF EXECUTIVE REPORT

- 4.1 The Board received the Chief Executive's report and discussed progress against the Business Strategy Action Plan. It supported proposed changes to performance reporting so that Board receives clear oversight of key strategic measures, while Committees take a more detailed role in scrutinising relevant performance information.

- 4.2 The Board noted updates on the wider policy environment, including social housing reforms and political debate around social housing allocations. The Board emphasised the importance of clear, accurate communication with residents and stakeholders, with a pre-board session to be held at the next meeting.

5. HEALTH & SAFETY REPORT

- 5.1 The Board received the Health and Safety Report and approved the updated Health, Safety and Welfare Framework.
- 5.2 The Board noted strengthened health and safety reporting, clearer responsibilities following SLT (Senior Leadership Team) restructuring, and the ongoing focus on training, site inspections, compliance and post-incident learning.

6. CHIEF FINANCIAL OFFICER REPORT

- 6.1 The Board received reports on finance, treasury and the Long-Term Financial Plan. It noted the current financial position, compliance with financial rules and covenants, and the need to continue reviewing cost drivers and value for money.
- 6.2 The Board approved the Treasury Annual Strategy and Treasury Policy. It also approved the approach to the Long-Term Financial Plan, including the inclusion of decarbonisation / net zero within the base plan.
- 6.3 The Board discussed the proposed use of the reimbursement of overpayments to the local government pension scheme and how these could be best used to support new development and investment in existing homes.

7. ASSET & DEVELOPMENT STRATEGY

- 7.1 The Board discussed the draft Asset and Development Strategy. Members supported the overall direction of the strategy and asked for further details on areas including technology, repairs, decency, regeneration, stock condition information, development aspirations and measures of success.
- 7.2 The Board identified areas in which the strategy could be strengthened and agreed for an updated version to be reviewed again by the Investment and Development Committee before returning to the Board for final approval.

8. GOVERNANCE REPORT

- 8.1 The Board received the Governance Report and noted work to ensure clear information flows between Board and Committees, effective decision-making, and visibility of resident voice.
- 8.2 The Board received annual committee reports for assurance and noted that the committees had discharged their duties effectively in line with their terms of reference.
- 8.3 The Board agreed to amend the Governance and Delegation Framework allowing flexibility that former board members who have not served their full terms could be reappointed after a 'cooling off' period of at least three years, in line with the National Housing Federation Code of Governance.
- 8.4 The Board discussed the creation of a new committee to provide scrutiny of remuneration matters and wider people and culture issues. Terms of reference will be developed for further consideration.

9. CUSTOMER REPORT

- 9.1 The Board received the Q4 Customer Report and approved the updated Competence and Conduct Standard Policy. It noted updates on compliance with the Consumer Standards, residents' voice, complaints and equality, diversity and inclusion.

10. Q4 PERFORMANCE & RISK REPORT

- 10.1 The Board approved the Q4 performance results and Tenant Satisfaction Measure outturns ahead of submission to the Regulator of Social Housing. It also noted the completion and submission of the Statistical Data Return.
- 10.2 The Board reviewed the principal risk register, including risks outside appetite, and noted the planned actions to bring these risks back within appetite. A separate session on risk appetite was scheduled for July.

11. PROPERTY COMPLIANCE REPORT

- 11.1 The Board received the Q4 Property Compliance Report and approved revised policies for water safety, gas, electrical safety and radon.

12. Q4 PROPERTY OPERATIONS REPORT

- 12.1 The Board discussed compliance reporting, no access procedures and the management of key property safety areas. The Board also received the Q4 Property Operations Report and agreed that, to avoid duplication, this report would no longer be received by the Board where the relevant scrutiny is undertaken by the Housing and Communities Committee and Investment & Development Committee.

13. Q4 FINANCE AND TREASURY REPORT

- 13.1 The Board received the Q4 Finance and Treasury Report and noted the year-end financial position. The Board welcomed the favourable budget position, including compliance with financial golden rules and funders' covenants, and noted that financial performance had been strengthened by one-off events including the Cumbria LGPS termination reimbursement of overpayments and the gain arising from the acquisition of properties from Lune Valley Rural Housing Association.

14. COMMITTEE MINUTES AND MEETING REVIEW

- 14.1 The Board noted the draft minutes of the Housing and Communities Committee, Investment and Development Committee, and Audit and Risk Committee.
- 14.2 The Board reviewed the effectiveness of the meeting and reflected on how the voice of residents had been heard. Members noted the importance of clear reports, appropriate use of Board and Committee time, and ensuring that information supports effective scrutiny and assurance.

15. ANY OTHER BUSINESS

- 15.1 No other business was raised. The meeting closed at 7pm.

SUMMARY OF KEY DECISIONS

- The Board approved the minutes of the previous meeting.
- The Board approved the updated Health, Safety and Welfare Framework.
- The Board approved the approach to the Long-Term Financial Plan, including decarbonisation within the base plan.
- The Board approved the Treasury Annual Strategy and Treasury Policy.
- The Board agreed further work on the Asset and Development Strategy before final approval.
- The Board agreed an amendment to the Governance and Delegation Framework on reappointment of former Board members.
- The Board approved the updated Competence and Conduct Standard Policy.
- The Board approved the Q4 performance results, Tenant Satisfaction Measure outturns and the 2026/27 EPC C target.
- The Board approved revised water safety, gas, electrical safety and radon policies.
- The Board Ratified the electronic decision 15.04.26 on appointments to the Board and to the new committees. With two subsequent changes reflecting the co-chairing of Housing & Communities Committee and the newly appointed Member Responsible for Complaints.

SUMMARY OF ACTIONS ARISING

- Review and strengthen how information about radon risks and ongoing radon management activity is reported and communicated to residents.
- Provide the Board with further information on residents' views and understanding of South Lakes Housing's approach to radon management.
- Develop and present longer-term delivery plans linked to the organisation's Business Strategy to support future decision making.
- Analyse the potential impact of proposed changes to national social housing policy, including Right to Buy, on South Lakes Housing and its residents.
- Bring forward information and discussion on housing allocations to help ensure residents understand how homes are allocated and how the process works.
- Strengthen leadership objectives relating to health and safety.
- Develop a detailed plan setting out proposed investment of the pension fund reimbursement offunds, including improvements to existing homes and support for future development.
- Revise and strengthen the Asset and Development Strategy before further consideration by the Investment and Development Committee and Board.
- Develop proposals for a new Board committee to oversee remuneration and wider people and culture matters.
- Update governance documents to improve clarity around Board and committee roles and responsibilities.
- Update the Principal Risk Register to reflect changes identified during Board review.
- Consider improvements to Board reporting and information presentation to support effective oversight and decision making.