21 April 2026

To: Councillor Neal Brookes (Chair), Neil Herring, Councillor Jim Hobson, Councillor Diane Mitchell MBE, Claire Stone, Andrei Szatkowski, Marie Thompson and Karl Tupling

The above Directors are requested to attend the:

JOINT MEETING OF THE BOARDS OF BLACKPOOL COASTAL HOUSING LIMITED AND BLACKPOOL HOUSING COMPANY LIMITED

Tuesday, 28 April 2026 at 4.00 pm
at Coastal House, Abingdon Street

A G E N D A

This information is provided for the purpose of this meeting only and must be securely destroyed immediately after the meeting.

NOTE: This is a joint meeting of the Boards of Blackpool Coastal Housing Limited and Blackpool Housing Company Limited. With regard to items relating only to Blackpool Housing Company, Board members will act in their role as Directors of Blackpool Housing Company and make their decisions under those items in that capacity. For items relating only to Blackpool Coastal Housing, Board members will act in their role as Directors of Blackpool Coastal Housing and make their decisions under those items in that capacity. In regards to any votes for shared items, these will be taken as one vote which will apply to both companies unless any Board member indicates otherwise.

1 APOLOGIES

2 DECLARATIONS OF INTEREST

Board Members are asked to declare any interests in the items under consideration and in doing so state the nature and extent of the interest.

If any Board member requires advice on declarations of interests, they are advised to contact the Company Secretary in advance of the meeting.

3 SHAREHOLDER UPDATE

1. To receive a verbal update from the Shareholder on the government's preferred Local Government Reorganisation model and the implications for the companies. [Note – Mr Alan Cavill, Shareholder Representative, has been invited to the meeting to present this item.]
2. To receive a brief update on the companies' appearance at the Shareholder Committee meeting attended by BCH and BHC on 21 April 2026.
3. To consider any matters the Boards wish to raise with Blackpool Council in its role as Shareholder / Member.

4 MINUTES OF THE LAST MEETING HELD 17 FEBRUARY 2026 (Pages 7 - 18)

To agree the minutes of the last meeting held on 17 February 2026 as a true and correct record.

5 MATTERS ARISING

17 February 2026 Board meeting:

<u>Minute 4 – Matters arising</u>

- Mrs Kerr to undertake a high-level review of Non-Executive Directors' terms of office across all of the Council's wholly owned companies and provide a further update to the Boards in due course.

<u>Minute 8 – Economic Crime and Corporate Transparency Act 2023 – offence of failure to prevent fraud</u>

- Mrs Kerr to speak with Mrs Greenhalgh to clarify whether Lumen Housing would be responsible for its own fraud prevention arrangements or whether oversight would be via BHC.
- Mrs Murphy to discuss with Mrs Greenhalgh how the training offered by Barclays (the Council and companies' bank) was to be delivered.

<u>Minute 9b – BCH Management Team report</u>

- Ms Piper to circulate the draft action plan following the DTP mock inspection before the next Board meeting for comments.

<u>Minute 9e – Performance report</u>

- Ms Piper to circulate a copy of the voids desktop data review to Board members before the next meeting.

<u>Minute 10c – BHC Chief Operating Officer's and Development update</u>

- The Assistant Company Secretary to arrange a meeting of the Housing Regeneration Committee before the next Board meeting. (Action completed – meeting held 16 April and minutes presented at item 8b)

Minute 10d – Finance update and performance dashboard

- The Chair to sign off the variation to the terms of the funding agreement to extend the current loan availability period by six months to 30 September 2026.

Minute 15 – Reflection session

- Mrs Kerr to bring back an updated action plan to the next meeting incorporating feedback from the mock inspection exercise and comments from the Chief Operating Officers. (Item 13)

6 JOINT MEETINGS OF THE BLACKPOOL COASTAL HOUSING AND BLACKPOOL HOUSING COMPANY AUDIT COMMITTEES HELD ON 5 MARCH AND 14 APRIL 2026 (Pages 19 - 34)

The Boards to note the minutes of the joint meetings of the Blackpool Coastal Housing and Blackpool Housing Company Audit Committees held on 5 March and 14 April 2026.

7 FAIR EMPLOYMENT CHARTER

The Boards to consider the Shareholder’s request for all its wholly-owned companies to sign up to the Council’s Fair Employment Charter (verbal item).

8 BLACKPOOL HOUSING COMPANY

To consider items in relation to Blackpool Housing Company.

8a WRITTEN RESOLUTION APPROVED 7 APRIL 2026 (Pages 35 - 36)

The BHC Board to note the Written Resolution approved on 7 April 2026.

8b MINUTES OF THE HOUSING REGENERATION COMMITTEE MEETING HELD ON 16 APRIL 2026 (5 MINUTES)

The Board to note the minutes of the BHC Housing Regeneration Committee meeting held on 16 April 2026.

Note: The minutes in relation to this item will follow under separate cover.

8c HOUSING REGENERATION REFRESH (20 MINUTES)

Mr Lee Burrell, Chief Operating Officer (Regeneration and Development) and Ms Sarah Speakman (Head of Strategic Developments) to lead a refresher session for Board members on Blackpool’s Housing Regeneration scheme.

8d CHIEF OPERATING OFFICER'S AND DEVELOPMENT UPDATE (10 MINUTES) (Pages 37 - 52)

To provide the Board with an update on key strategic and operational matters, the Company’s acquisitions and development programme and activities undertaken through the development agency role in support of Blackpool Council’s housing activity.

8e FINANCE UPDATE AND PERFORMANCE DASHBOARD (10 MINUTES) (Pages 53 - 66)

To provide the Board with an update on the financial position and performance of Blackpool Housing Company Limited.

8f HOUSING PERFORMANCE UPDATE (10 MINUTES) (Pages 67 - 74)

To provide Board with an update on Compliance and Housing Performance Indicators.

8g ALLOTMENT OF SHARES (5 MINUTES) (Pages 75 - 78)

To review the decision taken at the Board meeting held on 22 April 2025 in relation to the issuance and allotment of shares up to an aggregate nominal amount and if deemed fit, agree that the arrangement continues.

9 BLACKPOOL COASTAL HOUSING

To consider items in relation to Blackpool Coastal Housing.

9a BLACKPOOL COASTAL HOUSING MANAGEMENT TEAM REPORT (15 MINUTES) (Pages 79 - 124)

To inform the Board of any significant development or issue that has arisen since the last Board meeting, to seek decisions where required, and provide assurance to the Board on operational matters.

9b TENANT SATISFACTION MEASURES SUBMISSION AUTHORISATION (15 MINUTES) (Pages 125 - 136)

1. To provide assurance to the Blackpool Coastal Housing (BCH) Board that the technical requirements of the Tenant Satisfaction Measures (TSM) have been met, in order that the results can be published and submitted to the National Register of Social Housing (NROSH).
2. To provide the Board with the overall results of the TSM: Tenant Perception Survey and Management Measures.

9c CUSTOMER INVOLVEMENT AND COMPLAINTS UPDATE (15 MINUTES) (Pages 137 - 186)

To update Board members on developments relating to customer involvement activity, including complaints and customer voice.

9d PERFORMANCE REPORT (10 MINUTES) (Pages 187 - 192)

To inform the Board of current performance across several key indicators.

9e BLACKPOOL COASTAL HOUSING BUSINESS PLAN 2026/27 (10 MINUTES) (Pages 193 - 200)

To provide Board with the draft BCH Business Plan 2026/27 for discussion / approval.

9f VOIDS DESK-TOP REVIEW PROGRESS UPDATE (15 MINUTES) (Pages 201 - 206)

To inform Board of initial findings from the voids desk-top review completed by BCH'S Performance Team with regards to the current void process and performance.

10 JOINT BOARD MEETING WORK PROGRAMME (Pages 207 - 216)

To consider the 2026 work programme for joint Blackpool Coastal Housing and Blackpool Housing Company Board meetings and suggest any amendments or additions.

11 ANY OTHER BUSINESS

To consider any other business which is not within the agenda. Please note matters arising under any other business are for information only and no decision items should be raised under this item, unless deemed of an urgent nature.

12 DATE OF NEXT MEETING

To note the date and time of the next meeting as Tuesday, 28 July 2026 commencing at 4.00pm at Coastal House, Abingdon Street.

13 REFLECTION SESSION (Pages 217 - 218)

1. Discussion item led by the Chair and Chief Operating Officers reflecting on the format of the meeting and considering issues relating to matters such as Governance and Shared Services.
2. To consider an updated action plan incorporating feedback from Board members, Chief Operating Officers and DTP following the "mock" inspection as to the effectiveness of joint meetings (attached at Appendix 13a).

Blackpool Housing Company Limited

Registered Office:
Number One Bickerstaffe Square
Talbot Road
BLACKPOOL
FY1 3AH

Company Number: 09405354

Blackpool Coastal Housing Limited

Registered Office:
Blackpool Coastal House
17 – 19 Abingdon Street
BLACKPOOL
FY1 1DG

Company Number: 05868852

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**MINUTES OF THE JOINT MEETING OF THE BOARDS OF
BLACKPOOL HOUSING COMPANY LIMITED AND BLACKPOOL COASTAL HOUSING LIMITED
HELD VIA HYBRID MEETING AT COASTAL HOUSE, ABINGDON STREET, BLACKPOOL
ON 17 FEBRUARY 2026 AT 4.00PM**

Present:	Councillor N Brookes, BCH/BHC Non-Executive Director (Chair) Mr N Herring, BCH/BHC Non-Executive Director Councillor J Hobson, BCH/BHC Non-Executive Director Councillor D Mitchell, BCH/BHC Non-Executive Director Ms C Stone, BCH/BHC Non-Executive Director Mrs M Thompson, BCH/BHC Non-Executive Director [via Teams] Mr K Tupling, BCH/BHC Non-Executive Director (Vice Chair)
In attendance:	Mr L Burrell, Chief Operating Officer (Regeneration and Development) Ms V Piper, Chief Operating Officer (Housing Management) Mrs L Murphy, BHC Director of Finance and Resources [Items 1–14 only] Mr S Dunstan, BCH Director of Resources [Items 9b–14 only] Mr J Weston, BCH Interim Director – Asset Management and Repairs [Items 1-14 only] Mrs H Binks, Head of Business and Customer Services [Items 1-14 only] Ms H Cassidy, Blackpool Council Housing Standards and Compliance Manager [Items 1-14 only] Mrs A Kerr, Company Secretary Mrs S Chadwick, Assistant Company Secretary

		Action
1.	**APOLOGIES** Apologies for absence were received from Mr A Szatkowski, BCH/BHC Non-Executive Director.	
2.	**DECLARATIONS OF INTEREST** There were no declarations of interest.	
3.	**MINUTES OF THE LAST MEETING HELD ON 2 DECEMBER 2025** **The Boards agreed:** To approve the minutes of the last joint meeting of the Blackpool Coastal Housing and Blackpool Housing Company Boards held on 2 December 2025 as a true and correct record.	

		Action
4.	**MATTERS ARISING**	
	An update was provided on the outstanding actions from the minutes of the last meeting.	
	Mr L Burrell, Chief Operating Officer (Regeneration and Development), had been due to circulate the presentation slides from October's housing governance conference, however as those slides had still not been made available and the mock inspection exercise which had since taken place at BCH superseded that information, the Boards agreed that the action could be removed.	
	Mrs A Kerr, Company Secretary, confirmed that work to undertake a high-level review of Non-Executive Directors' terms of office across all of the Council's wholly owned companies was ongoing and further updates would be provided to the Boards in due course.	**AK**
	All other matter arising had either been completed or would be dealt with elsewhere on the agenda.	
5.	**JOINT MEETING OF THE BLACKPOOL COASTAL HOUSING AND BLACKPOOL HOUSING COMPANY AUDIT COMMITTEES HELD ON 2 FEBRUARY 2026**	
	It was noted that the joint meeting of the BCH and BHC Audit Committees, which had been scheduled for 2 February 2026, had not taken place due to the meeting being inquorate. A rescheduled date of 5 March 2026 had been arranged, the minutes of which would be presented to the Boards at the next meeting on 28 April 2026.	
6.	**REGISTER OF INTERESTS ANNUAL UPDATE**	
	In accordance with the Governance Framework the Non-Executive Directors' and Senior Officers' register of interests are required to be checked on an annual basis. The Assistant Company Secretary confirmed that all had recently been updated and thanked Board members and officers for their prompt responses.	
7.	**POLICY RADAR**	
	Board members considered the policy radar document which provided an update on progression with and implementation of emerging policy and legislative changes. The Chief Operating Officers thanked Ms H Cassidy, Blackpool Council Housing Standards and Compliance Manager, for her support in producing the document, noting that many of the issues fell under the responsibility of the Council, and Board members praised the clear and concise presentation of the information.	

		Action
	The Boards agreed: To note the update.	
8.	**ECONOMIC CRIME AND CORPORATE TRANSPARENCY ACT 2023 - OFFENCE OF FAILURE TO PREVENT FRAUD**	
	Mrs A Kerr, Company Secretary, informed the Boards that a new corporate offence of “failure to prevent fraud” had been introduced by the Economic Crime and Corporate Transparency Act 2003 and her report outlined the implications for the companies and Non-Executive Directors. All of the Council’s wholly owned companies had been asked to implement proportionate fraud prevention arrangements by the Shareholder in conjunction with Mrs T Greenhalgh, the Council’s Head of Internal Audit and Audit Advisor to the Boards, and it was therefore proposed that oversight was delegated to the Audit Committee as an area which sat within its remit.	
	Board members discussed the new legislation and Mrs Kerr agreed to speak with Mrs Greenhalgh to clarify whether Lumen Housing would be responsible for its own fraud prevention arrangements or whether oversight would be via the parent company, BHC. Mrs L Murphy, BHC Director of Finance and Resources added that she had met with Barclays (the Council and companies’ bank) the previous week who had offered to provide training and further discussion would take place with Mrs Greenhalgh as to how that was to be delivered.	**AK** **LM**
	The Boards agreed: 1. To note the implications of the offence of failure to prevent fraud under the Economic Crime and Corporate Transparency Act 2003 2. To agree that the Audit Committee is tasked with receiving and scrutinising updates on the Companies’ fraud prevention arrangements and reporting back to the Boards.	
9.	**BLACKPOOL COASTAL HOUSING**	
9a.	**Budget 2026/27**	
	Mrs L Murphy, BHC Director of Finance and Resources and Head of Finance for BCH, presented BCH’s proposed budget for 2026/27. Since publication of the agenda, confirmation of the final pension contribution amount had been received which was a positive variation to that expected, resulting in an additional £86k saving. Incorporating that amendment, the revised budgeted deficit for 2026/27 would be £230k, with an estimated reserves balance of £315k.	

		Action
	Ms V Piper, BCH Chief Operating Officer (Housing Management) remarked that it was a cautious budget and reminded Board members of the unfilled posts within the company which had still been budgeted for. **The BCH Board agreed:** To approve the proposed BCH budget for 2026/27, amended to incorporate the additional £86k saving as verbally advised at the meeting.	
9b.	**BCH Management Team Report** [Mr S Dunstan, BCH Director of Resources, joined the meeting during consideration of this item.] Ms V Piper, BCH Chief Operating Officer (Housing Management) introduced the item and presented the key details from the report. Further information and assurance was provided on a number of fires to properties which had recently been encountered, with the Board advised that a full debrief had taken place after each incident. The most significant fire had been attributed to an illegally modified battery attached to an electric bike and communications to tenants had been increased following the incident to reiterate the risks associated with illegal batteries. Board members considered the final report from DTP following the recent "mock inspection" exercise, noting that the report was broadly positive with no areas of non-compliance identified. Ms Piper advised that an action plan to address best-practice areas of improvement from the findings was currently being drawn up, led by Ms H Cassidy, Housing Standards and Compliance Manager from the Council's perspective. Many of the issues centred around governance, shareholder oversight and Tower Scrutiny / tenant voice, with it being noted that the quarterly Customer Voice report was now a standing item on Board agendas. In addition, DTP had been asked to undertake a workshop with tenants and Ms Piper assured the Board that going forwards the reporting to Board would be more focused, applying the standards as recommended in the report. In response to a comment regarding the role of Member Complaints champion and the opportunity for other Board members to have their own areas of responsibility allocated to them, Ms Piper reminded the Board that Councillor Mark Smith was the Member responsible for complaints from a Council perspective and also Housing Portfolio holder and that it was he who the inspector would therefore liaise with in the first instance. Mr A Szatkowski was the Board's "complaints champion" and although assurance value could be added at Board level across different areas, the regulator would always look to the Council as Shareholder in respect of overall compliance. The Board agreed that it needed to challenge itself to ensure that customer voice was being considered and data scrutinised. Ms Piper advised that data had been identified	

		Action
	as an audit area for the next year. Comments were made in regard to what further action could be taken to improve tenant engagement, including looking at the methodology of other similar organisations, and Ms Piper informed Board members that DTP had offered to run a focus session / workshop with engaged tenants which the Board noted.	
	Following the discussions Ms Piper agreed to circulate the draft action plan before the next Board meeting for comments. The Chair drew attention to the Non-Executive Directors' private pre-Board meetings which DTP did not appear to be aware of and which provided an additional layer of governance oversight and suggested that the inspectors could also be invited to attend that meeting.	**VP**
	The BCH Board agreed: 1. To note the update, including the outcome of the DTP "mock inspection" report. 2. To approve the commission of TPAS (Tenant Participation Advisory Service).	
9c.	**BCH Strategic Risk Register Review**	
	The Board noted that the review of the Strategic Risk Register, which had been revised with the input of Mr A Szatkowski, Chair of Audit, had been due to be considered by the Audit Committee on 2nd February 2026. As that meeting had been rearranged to the following month, and as Mr Szatkowski had indicated his agreement to the changes, the Chair proposed that the Board approved the updated document.	
	The BCH Board agreed: To approve the updated Strategic Risk Register.	
9d.	**Customer Involvement and Complaints update**	
	Mr S Dunstan, Director of Resources presented the item, highlighting that the Complaints Policy had been updated in line with best practice following recommendations from the recent internal audit. Discussion had taken place with Mr A Szatkowski, Non-Executive Director to develop a role profile for the Board Complaints Champion which was presented for the Board's consideration, and assurance was provided that BCH's complaints record with the ombudsman remained good, although the company would not become complacent. The quarter three Customer Voice report was also presented for information.	
	The BCH Board agreed: 1. To approve the updated Complaints Policy and Procedure; 2. To approve the Board Complaints Champion role profile; 3. To note the third quarter complaint and customer voice updates.	

		Action
9e.	**Performance report** Ms V Piper, BCH Chief Operating Officer (Housing Management), presented the updated Performance Scorecard, the format of which was now consistent across all three housing companies (BCH, BHC and Lumen Housing). Tolerance levels had been reviewed and targets re-developed, making it easier to identify those areas requiring attention. The new format of the scorecard was endorsed by the Board which noted the good performance on repairs. Board members considered the areas which required improvement including rent loss due to empty properties, with assurance provided by Ms Piper that this was under review, and in response to a request from the Chair she agreed to circulate a copy of the voids desktop data review to Board members before the next meeting. **The BCH Board agreed:** To note the contents of the scorecard and summary.	**VP**
9f.	**Stock condition validation and Housing Health and Safety Rating System (HHSRS) update** Mr J Weston, Interim Director – Asset Management and Repairs introduced the item and informed the Board that, in line with regulatory standards, every property was recommended to have a condition survey undertaken in the proceeding five years together with a Housing Health and Safety Rating System (HHSRS) assessment. Years 3 and 4's combined surveys had recently been completed amounting to around 80% of BCH's stock, with effectively only 397 properties left to survey in the final year, giving a saving of £31,360 against budget. Discussions were due to take place with the surveyors to discuss and plot the remaining work and it was noted that some access issues to the remaining properties were expected in the coming year, however work was being undertaken by BCH's Neighbourhoods Team in respect of communications to residents. Should entry continue to be refused, the data could be cloned from the neighbouring property however it was hoped that engagement with residents would result in a positive outcome. Ms V Piper, BCH Chief Operating Officer (Housing Management) added that access to property was an industry-wide problem, although the number refusing entry was not considered a large enough cohort to affect BCH's planned programme. To help provide further context as to the individuals refusing entry, some cross-referencing work was taking place to identify whether the same people were also refusing access to gas and electrical inspections and / or not responding to surveys. Board members praised the strong inspection position and thanked officers for the assurance provided. In response to questions, Mr Weston confirmed that	

		Action
	any safeguarding matters picked up on the visits were reported to and tracked by the Neighbourhoods Team. Ms Piper added that the Council's Head of Asset Management, Mr Paul Jones, also scrutinised the data as the named person with responsibility for Health and Safety for the Shareholder. She acknowledged that additional governance work could be undertaken in the spirit of joint working and suggested that consideration could be given to inviting Mr Jones to Audit Committee meetings if required for added assurance and information sharing.	
	The BCH Board agreed: To note the contents of the Stock Condition Survey update report and approve the 2026/27 survey plan.	
9g.	**Tenant Satisfaction Measure Action Log and update report**	
	Ms H Cassidy, Blackpool Council Housing Standards and Compliance Manager, presented the highlights of her report. The 2025/26 Tenant Satisfaction Measure (TSM) survey was currently underway and was scheduled to run until the end of the month. An update on activity and actions from the last survey was provided, including those areas which required strengthening.	
	Board members praised the report and use of TSMs, noting that they were a good method of communicating with residents to identify areas for improvement. Although there was no official national "league table" of TSM reporting to compare against other providers, Ms C Stone, Non-Executive Director remarked that, in unofficial comparisons, BCH had been placed relatively highly.	
	The BCH Board agreed: 1. To routinely seek assurance that activity to strengthen Tenant Satisfaction Measure results are being completed and are effective. 2. To note the Tenant Satisfaction Measure update.	
10.	**BLACKPOOL HOUSING COMPANY**	
10a.	**Business Plan and Budget 2026/27**	
	Mrs L Murphy, BHC Director of Finance and Resources introduced the item which set out options for Blackpool Housing Company's rent levels and sought approval for the company's budget for 2026/27. Three rent increase scenarios had been modelled – 3.8%, 4.8% (CPI + 1% in line with social housing) and 5.8%. It was noted that BHC's rents were currently below market value and that an average rent increase of around 18% would be required to achieve a breakeven budget, however this was not considered as an option in order to minimise the impact on tenants. The impact of the various rent increase scenarios was also illustrated against the 30 year business plan.	

		Action
	The Chair reminded Board members that the company had previously agreed to align itself with the Council's social housing rent increases and suggested that the same policy was followed again for 2026/27, which the Board agreed. With regards to the budget, the projected operating losses based on a 4.8% rent increase would be £313K, although it was noted that current vacant posts would result in a positive variation to budget until filled. Brief discussion also took place in regards to the Tramshed which had budgeted a £98k surplus. In response to a question about the longer-term involvement with the Tramshed, the Chair reminded Board members that the Shareholder currently had no intention of disposing of the property. **The BHC Board agreed:** 1. That a 4.8% increase (CPI plus 1%) be applied to BHC rents in 2026/27. 2. To approve the draft budget for 2026/27 based on the agreed rent increase of 4.8% for BHC. 3. To approve the draft Tramshed budget for 2026/27 and note the combined BHC and Tramshed budget illustrating a rent increase option. 4. To approve the draft 30 year Business Plan for BHC. 5. To note the stress testing.	
10b.	**Review of Strategic Risk Register** It was noted that a proposal to separate the joint BHC and Lumen Housing Strategic Risk Register had been due to be reviewed by the Audit Committee on 2nd February 2026. As that meeting had been rearranged to 5th March, Mr L Burrell, BHC Chief Operating Officer (Regeneration and Development) advised that any recommendation from the Audit Committee to the Board in respect of approval of the proposal would be dealt with by way of Written Resolution in order to progress the matter in a timely manner. Mr N Herring, BHC Non-Executive Director and Lumen Board member/Audit Chair reminded members that the Lumen Board would also need sight of the final document. **The BHC Board agreed:** 1. To note the upcoming review of the Strategic Risk Register. 2. To agree that, following the Audit Committee's consideration of the Strategic Risk Register(s) and Risk Management Framework for BHC and Lumen Housing, the Board would consider its approval by way of Written Resolution	
10c.	**Chief Operating Officer's and Development update** Mr L Burrell, BHC Chief Operating Officer (Regeneration and Development) presented his report, drawing the Board's attention to the forecasted year-end position of 25 homes delivered against the planned target of 50. A number of factors were attributed to the programme shortfall, including challenges in the	

Action

property market and investment costs, however the company had still set an ambitious development and delivery programme for the next year to align with the 30 year business plan.

Discussion took place in regard to the central area housing regeneration scheme. Although it was a Council project, BHC was providing project management support to the Council in addition to owning 23 homes (15 of which were currently occupied) in the first phase delivery area. Assurance was provided that all its tenants had been contacted and the company was working to ensure that residents were aware of the practical and financial support available to them.

In regard to the service element of the scheme which BHC was supporting, 180 valuation visits had been undertaken and numerous communications had been made to tenants with a team embedded in the community and frequent drop-in events held. The Chair expressed some concerns in regard to the general communications strategy which was being led by the Council and Mr Burrell referred to recent adverse publicity in regard to the scheme which, in his opinion, was not reflective of the support work ongoing. The Board discussed recent media reporting of the project, with some Board members remarking that they would like to be better informed in general on the scheme itself and to be briefed in advance of any media appearances. Some concerns were expressed in regard to misinformation being spread by parties who may have a financial interest in the scheme, such as landlords wanting to protect rental yields, and the effect and worry that was placing on vulnerable residents.

In response to the comments made, Mr K Tupling, Vice Chair (and Chair of the Housing Regeneration Committee) suggested that a "refresher" session was held at the next meeting, which was welcomed by Mr Burrell. That session would remind Board members of the strategic objectives and provide assurance and full knowledge of the scheme so that they were empowered to respond should they be challenged or questioned by the public or other political members. Board members and officers all agreed that the area concerned around Central Drive was rightly in need of regeneration and that positive messaging around the scheme should be enhanced to be heard above any alternative rhetoric. It was expected that the detail provided in the submission of the next planning application would help alleviate any fears and comments were made that baseline data could be collected to demonstrate benefits such as the quality of social housing proposed, the creation of neighbourhoods and that the project was not attempting "gentrification" of the area. Following a request from the Vice Chair, the Assistant Company Secretary agreed to arrange a meeting of the Housing Regeneration Committee before the next Board.

Ass. Co. Sec.

The BHC Board agreed:

1. To note the strategic and operational update.

		Action
	2. To note the property, acquisitions and development programme position and year-end delivery forecast. 3. To note the work to support Blackpool Council's housing programme.	
10d.	**Finance update and Performance Dashboard**	
	Mrs L Murphy, BHC Director of Finance and Resources, introduced the item and highlighted the year-to-date financial performance which showed a positive variation to budget of £190k for BHC (including Tramshed). Attention was drawn to the funding agreement with the Council which was due to expire on 31 March 2026. Agreement had been reached to extend the current loan availability period by six months to 30 September 2026 and the legal team had begun to take steps to formalise the extension (subject to approval). Following consideration, the Board agreed to the extension and authorised the Chair to sign off the variation to the terms.	**Chair**
	In response to a question as to whether any grants could be applied for to assist with the decarbonisation programme, Mr L Burrell, BHC Chief Operating Officer (Regeneration and Development) advised that the Council-led "Cosy Homes in Lancashire" initiative could offer potential grants and possible match funding was being explored. Should additional funding be successfully acquired, it could lead to an improved budget position for the company.	
	The Board agreed: 1. To note the company's financial performance and position as at 31 January 2026; 2. To note the performance dashboard as at 31 December 2025 (Quarter 3); 3. To approve the extension of the loan availability period by six months to 30 September 2026 and authorise the Chair to sign off the variation to the terms.	
10e.	**Housing Performance update**	
	Mrs H Binks, BHC Head of Business and Customer Services presented the update on Compliance and Housing Performance Indicators, with the scorecard format having been refreshed and aligned with that used by Blackpool Coastal Housing and Lumen Housing.	
	The Board considered the scorecard, commenting on the average tenancy length measure which had not been reported previously and which had therefore been set at an initial benchmark of 3.2 years (the current position). Mr L Burrell, BHC Chief Operating Officer (Regeneration and Development) added that average tenancy length data was not generally captured in the private rented sector and as it was noted that Blackpool had a relatively high level of transience, in his opinion the figure was good.	

		Action
	The Board agreed: To note the updates to the BHC Housing Performance Scorecard to 31 December 2025.	
11.	**MATTERS FOR THE SHAREHOLDER / MEMBER RELATIONS**	
	The Chair advised the Board of the upcoming governance reviews that had been requested by the Shareholder in respect of its wholly owned companies, with Blackpool Coastal Housing's scheduled for 2026 and Blackpool Housing Company and Lumen Housing scheduled for 2028.	
12.	**JOINT BOARD MEETING WORK PROGRAMME**	
	The Boards agreed: To note the 2026 joint BCH and BHC Board work programme, in particular that Mr Alan Cavill, Shareholder Representative, had been invited to the next meeting to provide an update on the Government's preferred Local Government Reorganisation model and the implications for the companies.	
13.	**ANY OTHER BUSINESS**	
	The Chair informed the Board of the Shareholder's request for all its wholly owned companies to sign up to the Council's Fair Employment Charter which set out a vision to raise employment standards, improve job quality and drive economic growth. He therefore suggested that the proposal was presented to the next meeting and that, if agreed, the companies signed up to the Charter.	
14.	**DATE OF NEXT MEETING**	
	The Boards agreed: To note the date of the next meeting as Tuesday 28 April 2026, 4.00pm at Coastal House.	
	[Mrs Binks, Ms Cassidy, Mr Dunstan, Mrs Murphy and Mr Weston left the meeting at the conclusion of this item.]	
15.	**REFLECTION SESSION (BOARD MEMBERS AND COOS ONLY)**	
	Mrs A Kerr, Company Secretary, presented the findings of her report which summarised the feedback from the joint Board away day in December 2025 when the effectiveness of joint meetings had been reviewed. Overall, the feedback was positive with strong support received for the continuation of the joint meeting model. An action plan had been drafted identifying areas for improvement although that had yet to be discussed and agreed with the Chief Operating Officers. Mrs Kerr also reminded the Board of the findings from the	

		Action
	recent mock inspection exercise and suggested that those results were overlaid on the draft action plan before it was re-presented to the Board. Board members reflected on the exercise findings and agreed with the principle to continue to hold joint BCH and BHC meetings. Both Chief Operating Officers reminded the Board of the different requirements that affected the companies (social housing and private rented sector) and how those differences would need to be reflected in the level of reporting. A balance therefore needed to be found between having a consistent reporting style across the companies and providing enough detail as to individual regulatory requirements, being mindful of the need to maintain an audit trail for the regulator. The Board's attention was drawn to the mock inspectors' comments from their observation of October's joint Board meeting that there should be a greater focus on social housing matters and various suggestions were made for improvements, such as a review of the governance framework in respect of the items that were delegated to the Audit Committee and the need for standardised report templates across both companies. **The Boards agreed:** That an updated draft action plan was brought back to the next meeting incorporating feedback from the mock inspection exercise and comments from the Chief Operating Officers.	**Co. Sec.**

The meeting ended at 6.00pm

……………………………….
Councillor N Brookes
Chair

Blackpool Coastal Housing

BLACKPOOL HOUSING COMPANY ltd

My BLACKPOOL Home

MINUTES OF THE JOINT MEETING OF THE AUDIT COMMITTEES

BLACKPOOL HOUSING COMPANY LIMITED AND BLACKPOOL COASTAL HOUSING LIMITED

HELD VIA MICROSOFT TEAMS

ON MONDAY 5 MARCH 2026 AT 5PM

Present: Andrei Szatkowski, Independent Non-Executive Director (Chair)
Marie Thompson, Non-Executive Director
Councillor Diane Mitchell, Non-Executive Director
Neil Herring, Independent Non-Executive Director

In attendance: Ms Vikki Piper, BCH Chief Operating Officer (Housing Management)
Lee Burrell, BHC Chief Operating Officer (Regeneration and Development)
Lisa Murphy, BHC Director of Finance and Resources
Stephen Dunstan, BCH Director of Resources
Jamie Weston, BCH Interim Director of Asset Management
Mark Midgley, BCH Compliance Manager
Hannah Cassidy, Housing Standards and Compliance Manager (Blackpool Council)
Tracy Greenhalgh, Audit Advisor to the Committee
Annette Kerr, Company Secretary
Jodie Stephenson, Assistant Company Secretary

		Action
1.	**APOLOGIES** Apologies for absence were received from Karl Tupling, Non-Executive Director.	
2.	**DECLARATIONS OF INTEREST** There were no declarations of interest.	
3.	**MINUTES OF THE JOINT MEETING OF THE BLACKPOOL COASTAL HOUSING AND BLACKPOOL HOUSING COMPANY AUDIT COMMITTEE HELD 6 OCTOBER 2025** **The Committee agreed:** To approve the minutes of the Joint Housing Audit Committee meeting held on 6 October 2025 as a true and correct record.	

		Action
4.	**MATTERS ARISING**	
	All matters arising from the previous Joint Housing Companies Audit Committee had been completed.	
5.	**AUDIT SECTION**	
5a	**BLACKPOOL COASTAL HOUSING INTERNAL AUDIT TRACKER**	
	Mr Stephen Dunstan, BCH Director of Resources, provided an overview of the updates to the BCH Internal Audit Recommendation Tracker for 2025/26.	
	Mr Dunstan reported that he had met with Mr Jonathan Pickup, Data Protection Officer, who had provided assurance that the GDPR actions had progressed as planned. A further meeting had been scheduled for the end of the month to finalise the remaining actions.	
	In relation to FCAT, Mr Dunstan confirmed that a draft Rent Policy had been produced and had been submitted to the Council for approval.	
	The Committee discussed the governance arrangements surrounding deadlines within the Audit Action Tracker. Officers were reminded that any extensions to deadlines must be approved by the Audit Committee.	
	Mrs Tracy Greenhalgh, Audit Advisor to the Committee, reported that other Council wholly owned companies had extended their Internal Audit trackers to show when deadlines had been reapproved by the Audit Committee and whether the associated risk level had changed as a result of delayed implementation. She agreed to circulate the template to officers outside the meeting for consideration.	TG
	The Committee agreed: To note the update	
5b	**BLACKPOOL COASTAL HOUSING INTERNAL AUDIT REPORT - COMPLAINTS HANDLING**	
	Mrs Tracy Greenhalgh, Audit Adviser to the Committee presented an overview of the Internal Audit Report on Complaints Handling.	
	Mrs Greenhalgh reported that several improvements to the complaints-handling approach had been implemented and a more positive culture had been evident during the audit. Reasonable assurance had been provided and five Priority 3 recommendations had been identified, all of which related to strengthening best practice.	

		Action
	The Committee agreed: To note the Internal Audit Report on Complaints Handling.	
5c	**BLACKPOOL COASTAL HOUSING INTERNAL AUDIT PLAN CONSULTATION 2026/27** Mrs Tracy Greenhalgh, Audit Adviser to the Committee provided an overview of the Internal Audit Plan for 2026/27 and discussed the potential areas of internal audit coverage. The Committee proposed the following areas be included: • Data Integrity – feedback from the mock inspection suggested this was an area that needed strengthening. Areas to cover would have assessed the robustness of the data and what assurance was in place. • Access – access to properties for inspection repairs, planned work, anti-social behaviour, etc. had been difficult and this had been identified as an area that needed a strengthened approach in the mock inspections. • Equipment and Adaptations – this was an area that had not been subject to audit for some time, so it may have been beneficial to ensure that appropriate controls were in place. **The Committee agreed:** • To endorse the three areas of internal audit, • To note that the Blackpool Coastal Housing Internal Audit Plan for 2026/27 would be presented to the Audit Committee scheduled for the 14 April 2026 for approval.	
5d	**BLACKPOOL HOUSING COMPANY INTERNAL AUDIT REPORT – PROPERTY COMPLIANCE** Mrs Tracy Greenhalgh, Audit Adviser to the Committee provided an overview of Internal Audit Report – Property Compliance. The Committee noted that BHC had adequate arrangements in place to undertake the required tests and inspections, supported by appropriate policies and procedures. Robust processes to monitor compliance and produce management information had also been evidenced. Reasonable assurance had been provided. The Audit testing confirmed that inspections were completed within the required timescales, with a single exception identified, indicating generally strong operational controls. Limited assurance was provided in respect of the	

		Action
	process that resulted in one electrical inspection within a communal area being missed within the sample tested. Mr Burrell, BHC Chief Operating Officer (Regeneration and Development) provided assurance that both the Priority 1 and Priority 2 recommendations had been immediately addressed, the one outstanding test had been carried out and procedural changes and strengthened controls introduced to prevent the issues arising in future. **The Committee agreed:** To note the report.	
5e	**BLACKPOOL HOUSING COMPANY INTERNAL AUDIT RECOMMENDATION TRACKER** Mrs Lisa Murphy, provided an overview of the of the outstanding Blackpool Housing Company Internal Audit recommendations, highlighting that the majority related to IT systems which would be considered under a separate agenda item later in the meeting **The Committee agreed:** To note the report.	
5f	**BLACKPOOL HOUSING COMPANY OUTSTANDING IT SYSTEM AUDIT RECOMMENDATIONS** Mrs Tracy Greenhalgh, Audit Adviser to the Board, provided an update on the outstanding IT System Audit recommendations. She reported that an appropriate IT system had not yet been implemented but provided assurance that the associated risks had been identified and that mitigating controls were in place to minimise these risks. The Committee requested that an overarching recommendation replace the multiple individual recommendations on the action tracker to support clearer monitoring. **The Committee agreed**: That a single consolidated recommendation be created in the action tracker to capture the IT System Audit Recommendation.	TG / LM
5g	**BLACKPOOL HOUSING COMPANY INTERNAL AUDIT PLAN CONSULTATION 2026/27** Mrs Tracy Greenhalgh, Audit Adviser to the Committee provided an overview of the Internal Audit Plan for 2026/27 and discussed the potential areas of internal audit coverage.	

		Action
	The Committee proposed the following areas be included: • Regeneration programme delivery – scope to be determined in year based on project progress. • Housing Rents - this would cover the setting of rents, approval process for in year rent increase, rent deposits, rent control and adherence to legalisation. • Renters Reform Act – to provide assurance that the requirements of the new legalisation are being adhered too. **The Committee agreed:** • To endorse the three areas of internal audit, • To note that the Blackpool Housing Company Internal Audit Plan for 2026/27 would be presented to the Audit Committee scheduled for the 14 April 2026 for approval.	
6	**RISK SECTION**	
6a	**BLACKPOOL COASTAL HOUSING BUSINESS CONTINUITY PLAN** Mr Stephen Dunstan, BCH Director of Resources provided assurance on organisational resilience by providing evidence of ongoing review of the Business Continuity Plan. **The Committee agreed:** To approve the Business Continuity Plan.	
6b	**BLACKPOOL HOUSING COMPANY STRATEGIC RISK REGISTER** Lisa Murphy, Director of Finance and Resources provided the Committee with an update on proposed revisions to the Strategic Risk Register (SRR) and Risk Management Framework. At the request of Lumen Housing's Board, the Committee considered the separation of the current joint BHC and Lumen Strategic Risk Register. Mr Neil Herring, who also Chairs Lumen's Audit Committee, confirmed this request and that it was considered an appropriate time given BHC's role in the housing regeneration scheme and the different regulatory requirements for Lumen. **The Committee agreed:** • To note the report, • To recommend to Board that separate Strategic Risk Registers are prepared for BHC and Lumen Housing.	Co. Sec / LM

		Action
6c	**BLACKPOOL HOUSING COMPANY DEEP DIVE REVIEW - HOUSING REGENERATION** Mr Lee Burrell, Chief Operating Officer provided an update on the deep dive review of the strategic risk category of Housing Regeneration and provided the Audit Committee with assurance that the risk was being effectively managed. **The Committee agreed:** To note the report.	
7.	**ASSURANCE SECTION**	
7a	**BLACKPOOL COASTAL HOUSING HEALTH AND SAFETY UPDATE** Mr Jamie Weston, Interim Director of Asset Management and Mr Mark Midgley, BCH Compliance Manager, provided an update on the Compliance Report. Mr Midgley reported that the number of outstanding Gas Compliance checks and EICRs had reduced. The Committee was advised that full structural inspections were undertaken on a five-year cycle, which included balcony assessments, with additional visual inspections carried out annually. **The Committee agreed:** To note the report	
7b	**BLACKPOOL COASTAL HOUSING POLICY REVIEW UPDATE AND TRACKER** Mr Stephen Dunstan, Director of Resources provided assurance to Audit Committee Members that key policies were being regularly reviewed and were fit for purpose.	
7c	**BLACKPOOL COASTAL HOUSING FRAUD REPORT** Mr Stephen Dunstan, BCH Director of Resources provided the Committee with an overview of fraud and irregularity cases, noting that there had been no known attempted or successful frauds during 2025/26 to date.	
7d	**BLACKPOOL HOUSING COMPANY HEALTH AND SAFETY UPDATE** Mr Lee Burrell, Chief Operating Officer provided the Audit Committee with an update on key Health, Safety and Compliance Performance Indicators. Mr Burrell explained that Awaab's Law did not yet apply to the Private Rented Sector (PRS).	

		Action
	In respect of Tramshed, the Shareholder was currently addressing ongoing issues relating to the lease held by a sub-tenant within the commercial units, and this matter has been escalated to the Lead Landlord for resolution. **The Committee agreed:** To note the report.	
7e	**BLACKPOOL HOUSING COMPANY FRAUD REPORT** Mrs Lisa Murphy, Director of Finance and Resources reported that during 2025/26 to date, there had been no known attempted or successful frauds.	
7f	**BLACKPOOL HOUSING COMPANY COMPLIANCE STATEMENT** Mrs Lisa Murphy, BHC Director of Finance and Resources reported on the companies Compliance Statement and noted that there were no overdue actions. **The Committee agreed:** To note the Blackpool Housing Company Compliance Statement.	
8	**ANY OTHER BUSINESS** There was no other business.	
9	**AUDIT COMMITTEE WORK PROGRAMME** The Committee noted the content of the 2026 work programme for joint BCH and BHC Audit Committee meetings.	
10	**DATE OF NEXT MEETING** **The Committee agreed:** To note the date and time of the next meeting as Tuesday, 14 April 2026 commencing at 5.00pm.	

The meeting ended at 17.58.

Signed by the Chair

…………………………………………..
Mr Andrei Szatkowski

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Not for Publication

MINUTES OF THE JOINT MEETING OF THE AUDIT COMMITTEES OF BLACKPOOL HOUSING COMPANY LIMITED AND BLACKPOOL COASTAL HOUSING LIMITED HELD VIA MICROSOFT TEAMS ON WEDNESDAY 14 APRIL 2026 AT 5PM

Present:
Andrei Szatkowski, Non-Executive Director (Chair)
Diane Mitchell, Non-Executive Director
Karl Tupling, Non-Executive Director
Neil Herring, Independent Non-Executive Director

In attendance:
Lee Burrell, Chief Operating Officer (Regeneration and Development)
Vikki Piper, Chief Operating Officer (Housing Management)
Lisa Murphy, BHC Director of Finance and Resources
Stephen Dunstan, BCH Director of Resources
Jamie Weston, BCH Interim Director of Asset Management
Hannah Cassidy, Housing Standards and Compliance Manager (Blackpool Council)
Tracy Greenhalgh, Audit Advisor to the Committee
Annette Kerr, Company Secretary
Jodie Stephenson, Assistant Company Secretary

		Action
1.	**APOLOGIES** Apologies for absence were received from Marie Thompson Non-Executive Director.	
2.	**DECLARATIONS OF INTEREST** There were no declarations of interest.	
3.	**MINUTES OF THE JOINT MEETING OF THE BLACKPOOL COASTAL HOUSING AND BLACKPOOL HOUSING COMPANY AUDIT COMMITTEE HELD ON 5 MARCH 2026** **The Committee agreed:** To approve the minutes of the Audit Committee meeting held on 5 March 2026 as a true and correct record.	
4.	**MATTERS ARISING** All matters arising from the previous Joint Housing Companies Audit Committee had been completed.	

		Action
5.	**AUDIT SECTION**	
5a.	**BLACKPOOL COASTAL HOUSING INTERNAL AUDIT PLAN 2026/27** Mrs Tracy Greenhalgh, Audit Adviser to the Committee provided an overview of the Internal Audit Plan for 2026/27. **The Committee agreed:** To approve the Blackpool Coastal Housing Internal Audit Plan for 2026/27.	
5b.	**BLACKPOOL COASTAL HOUSING INTERNAL AUDIT REPORT – REPAIRS AND MAINTENANCE** Mrs Tracy Greenhalgh, Audit Adviser to the Committee provided an overview of Internal Audit Report – Repairs and Maintenance. She advised that four recommendations had been identified, categorised as two priority 3, one priority 2 and one priority 1 recommendations. The Senior Management Team had raised concerns with the categorisation of the priority 1 in respect of the non-compliance with Awaab's Law, incomplete case management, missed follow-ups and inaccurate performance reporting. Mr Jamie Weston, Interim Director of Asset Management reassured the Committee that the recommendations had been accepted and implemented. **The Committee agreed:** To note the report.	
5c.	**BLACKPOOL COASTAL HOUSING INTERNAL AUDIT AND SCRUTINY ACTION TRACKERS** Mr Stephen Dunstan, Director of Resources, presented a progress report on the implementation of outstanding Blackpool Coastal Housing Internal Audit recommendations and confirmed that substantial progress had been made in completing a large number of actions. Three actions remained outstanding, Mr Dunstan advised that an extension to the deadlines would need to be agreed. Mr Dunstan would implement the new Audit Tracker for the next meeting of the Audit Committee. **The Committee agreed:** • To note the update, • To delegate authority to Mr Dunstan and Mrs Greenhalgh to approve extensions to the deadlines outside of the meeting.	

		Action
5d.	**BLACKPOOL HOUSING COMPANY INTERNAL AUDIT PLAN 2026/27** Mrs Tracy Greenhalgh, Audit Adviser to the Committee provided an overview of the Internal Audit Plan for 2026/27. **The Committee agreed:** To approve the Blackpool Housing Company Internal Audit Plan for 2026/27.	
5e.	**BLACKPOOL HOUSING COMPANY INTERNAL AUDIT REPORT 2025/26 - REGULATORY CHANGE** Mrs Tracy Greenhalgh, Audit Adviser to the Committee, provided an overview of Internal Audit Report – Regulatory Change. Reasonable assurance had been provided and she advised that three recommendations had been identified, categorised as priority 3. Mr Lee Burrell, Chief Operating Officer confirmed that two of the recommendations had been actioned. The outstanding action in respect of the direct links or signposting to the Council's Selective Licensing webpage would take longer to complete due to the ongoing review of the website. **The Committee agreed:** To note the report.	
5f.	**BLACKPOOL HOUSING COMPANY INTERNAL AUDIT RECOMMENDATION TRACKER** Mrs Lisa Murphy, Director of Finance and Resources provided an overview of Blackpool Housing Company's updated Internal Audit Tracker. The Committee discussed the implementation of Orchard Assets for BHC and Lumen and agreed that the 31 March 2027 deadline would be achievable, subject to the availability of resources. The Committee requested that a regular update be provided at each meeting where progress would be reviewed. **The Committee agreed:** To note the update.	
6.	**RISK SECTION**	
6a.	**BLACKPOOL COASTAL HOUSING DEEP DIVE REVIEW - DIVERSIFICATION OF SERVICES**	

		Action
	Mr Stephen Dunstan, Director of Resources provided an overview of the deep dive review of the strategic risk category of Diversification of Services from Core Social Housing Provision. He assured the Committee that the risk was being effectively managed and that core business remained a priority. Committee Members queried whether the net risk score of amber was of concern. Mr Dunstan stated that this partly reflected addressing Ofsted compliance responsibility transfers, but it was also important not to become complacent ahead of potential regulatory inspection and amber was in his view still appropriate without being concerning. **The Committee agreed:** To note the report.	
6b.	**BLACKPOOL HOUSING COMPANY STRATEGIC RISK REGISTER** The Committee received a verbal update on the Strategic Risk Register (SRR) and noted the Written Resolution to separate the Blackpool Housing Company and Lumen SRRs. **The Committee agreed:** • To note the report, • To note the Written Resolution to separate the Blackpool Housing Company and Lumen SRRs.	
6c.	**BLACKPOOL HOUSING COMPANY STRATEGIC RISK REGISTER DEEP DIVE - HEALTH AND SAFETY** Mr Lee Burrell, Chief Operating Officer, provided an overview of the deep dive review of the strategic risk category of Legal (Failure to comply with health and safety legislation and expectations particularly around building safety and the safety of residents). **The Committee agreed:** To note the report.	
6d.	**BLACKPOOL HOUSING COMPANY BUSINESS CONTINUITY PLAN** Mrs Lisa Murphy, Director of Finance and Resources, provided assurance to the Committee regarding organisational resilience through evidence presented from the 2026/27 annual review of the Group Incident Contingency and Business Continuity Plans for Blackpool Housing Company (BHC) and Lumen Housing. BHC had worked with the Council's Risk and Resilience Advisor to conduct a business continuity training exercise. The exercise demonstrated that sufficient plans were in place and no areas of weakness had been identified.	

		Action
	The Business Continuity Plan was reviewed in February 2026 and reflected work undertaken to strengthen the identification of critical services through a business impact analysis. The review ensured that the organisation was better prepared for disruptive events, including the loss of ICT capability or office facilities. **The Committee agreed:** To note the reviewed and updated Incident Contingency Plan and Business Continuity Plan.	
7.	**ASSURANCE SECTION**	
7a.	**BLACKPOOL COASTAL HOUSING HEALTH AND SAFETY AND COMPLIANCE UPDATE** Mr Stephen Dunstan, Director of Resources, updated the Committee on recent developments relating to Health and Safety matters. The Committee noted an increase in fires within BCH properties. In response to Members' questions, Mr Weston confirmed that, for all reported fire incidents, the status of health and fire safety compliance checks formed part of the investigation process and that all required compliance checks had been fully completed and found to be satisfactory. Members raised concerns regarding the number of outstanding electrical safety tests. In response, Mr Weston advised that the Company had limited statutory powers to enforce access where tenants did not cooperate. He confirmed that the extension of the Electrical Safety Standards Regulations to the social rented sector strengthened the compliance and enforcement framework and would reduce the risk of similar access issues arising in the future. The Committee requested that an age profile of the outstanding electrical compliance testing be presented to the Audit Committee. **The Committee agreed:** • To note the Health and Safety and Compliance report, • To receive an age profile of the outstanding electrical compliance testing at the next Audit Committee.	
7b.	**BLACKPOOL COASTAL HOUSING POLICY REVIEW UPDATE AND TRACKER** Mr Stephen Dunstan, Director of Resources provided the Committee with an overview of the schedule of policies for review. Members raised concerns that, in the current environment of heightened ICT fraud and cyber security risk, the review of the ICT Security Policy on a tri-annual	

		Action
	basis may not provide sufficient assurance. In response, Mr Dunstan confirmed that the Board retained the authority to amend the established policy review cycle where necessary, should it consider a more frequent review to be appropriate in light of emerging risks. Mr Dunstan advised that the mock inspection highlighted the absence of an Equalities Policy, which had now been drafted and would be presented to the Board at the next meeting. **The Committee agreed:** To note the updated policy review tracker.	
7c.	**BLACKPOOL COASTAL HOUSING FRAUD AND IRREGULARITY UPDATE** Mr Stephen Dunstan, Director of Resources, advised the Committee that no fraud incidents had been reported during the period. The Committee was informed of the outcomes of a recent phishing exercise, which involved the circulation of a simulated HR email requesting staff to enter bank details under the guise of a system upgrade. Mr Dunstan explained that any staff members who clicked on the phishing link or submitted information had been required to retake the ICT and Cyber Security training course. As a positive assurance, Mr Dunstan highlighted that 70 members of staff had correctly identified and reported the phishing email to the relevant departments. **The Committee agreed:** To note the contents of the report.	
7d.	**BLACKPOOL HOUSING COMPANY HEALTH AND SAFETY UPDATE** Mr Lee Burrell, Chief Operating Officer (Regeneration and Development), presented an overview of the key Health, Safety, and Compliance Performance Indicators for Blackpool Housing Company. The Committee was advised that, although Awaab's Law was not yet in force for the private rented sector, practices had already been aligned with its principles in preparation for future implementation. In terms of compliance it was noted that, while appointments were being arranged within required timescales, some inspection delays had occurred due to tenant cancellations or rearrangements, which continued to be monitored with processes under review to minimise delays. **The Committee agreed:** To note the content of the BHC Health and Safety Dashboard.	

		Action
7e.	**BLACKPOOL HOUSING COMPANY FRAUD REPORT** Mrs Lisa Murphy, Director of Finance and Resources confirmed that there had been no known attempted or successful frauds to report in 2025/26 for Blackpool Housing Company. It was noted that a phishing exercise would be carried out at BHC in due course and that the results would be reported to the Audit Committee.	
7f	**BLACKPOOL HOUSING COMPANY COMPLIANCE STATEMENT** Mrs Lisa Murphy, Director of Finance and Resources, provided an overview of the Compliance Statement and reported that the only outstanding action related to the Pet Policy. A review of the policy was underway to ensure compliance with the requirements of the Renters Reform Act (RRA). **The Committee agreed:** To note the update.	
8.	**AUDIT COMMITTEE WORK PROGRAMME** The Committee noted the content of the 2025 work programme for joint BCH and BHC Audit Committee meetings.	
9.	**ANY OTHER BUSINESS** There was no other business.	
10.	**DATE OF NEXT MEETING** **The Committee agreed:** To note the date of the next meeting as Tuesday, 7 July 2026, 5.00pm via Microsoft Teams.	

The meeting ended at 18.05

……………………………….
Mr Andrei Szatkowski, Chair

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Company No: 09405354

BLACKPOOL HOUSING COMPANY LIMITED

(the "Company")

WRITTEN RESOLUTION OF THE BOARD OF DIRECTORS

RESOLUTION (the "**Resolution**") of the Directors of the Company (the "**Directors**") passed on 7 April 2026.

1. **PURPOSE OF THE RESOLUTION**

1.1 **IT WAS NOTED** that the purpose of the Resolution was to consider and, if deemed fit, approve the separation of the current joint Blackpool Housing Company and Lumen Housing Strategic Risk Register and associated recommendations as per the report circulated to Directors on 2 April 2026.

2. **DECLARATION OF INTERESTS**

2.1 **IT WAS NOTED** that, as required by section 177 Companies Act 2006 and the Articles, each director with an interest in the business to be transacted by these resolutions has declared to the other directors the details of the nature and extent of that interest.

3. **REVIEW OF STRATEGIC RISK REGISTER AND RISK MANAGEMENT FRAMEWORK**

3.1 **IT WAS NOTED** that, at its meeting on 2 December 2025, the Lumen Board had request that Blackpool Housing Company (BHC), as parent, considered the separation of the current joint Strategic Risk Register in order to strengthen subsidiary specific oversight and ensure clearer alignment with each entity's strategic objectives.

3.2 Following discussion at the BHC Board meeting on 17 February 2026, it was agreed that the proposal should first be considered by BHC's Audit Committee before a recommendation was made to the BHC Board.

3.3 At its meeting on 4 March 2026, the BHC Audit Committee agreed that it was the appropriate time for each entity to maintain its own Strategic Risk Register and therefore recommended that the Board approves the separation of the current joint Strategic Risk Register for BHC and Lumen.

4. **APPROVAL OF THE RESOLUTION**

4.1 After careful consideration, **IT WAS RESOLVED**, in accordance with the information in the report circulated to Directors on 2 April 2026, to:

1. Approve the separation of the current joint BHC and Lumen Strategic Risk Register, in line with the recommendation of the Audit Committee at the meeting on 5th March 2026.

2. Approve the proposal to retain a group Risk Management Framework.

3. Note the proposed timeline for approval of the revised Strategic Risk Register(s) and Risk Management Framework.

Name of Director	Signature	Date of Signature
Councillor Neal Brookes	Email approval	02/04/2026, 14.43
Neil Herring	Email approval	02/04/2026, 15.18
Councillor Jim Hobson	Email approval	07/04/2026, 17.21
Councillor Diane Mitchell	Email approval	02/04/2026, 14.25
Claire Stone	Email approval	07/04/2026, 15.11
Andrei Szatkowski	Email approval	07/04/2026, 08.45
Marie Thompson	Email approval	02/04/2026, 17.24
Karl Tupling	Email approval	02/04/2026, 14.35

Directors entitled to vote passed the resolution via email approval on 7 April 2026.

Report to:	BLACKPOOL HOUSING COMPANY BOARD
Relevant Officer:	Lee Burrell (Chief Operating Officer)
Date of Meeting:	Tuesday 28 April 2026

CHIEF OPERATING OFFICER'S AND DEVELOPMENT UPDATE

1.0 Purpose of the report:

1.1 To provide the Board with an update on key strategic and operational matters, the Company's acquisitions and development programme and activities undertaken through the development agency role in support of Blackpool Council's housing activity.

2.0 Recommendation(s):

The Board is asked to:

2.1 Note the strategic and operational update;

2.2 Note the property, acquisitions and development programme year-end and starting position; and

2.3 Note the work to support Blackpool Council's housing programme.

3.0 Background information:

3.1 <u>Strategic and Operational matters:</u>

3.2 Performance remains strong across both BHC and Lumen. The financial outturn is forecast to be better than budget, as outlined in the Finance report, and compliance generally performing well, elements of which can be seen in the performance scorecard. Despite a challenging and continuously evolving operational environment, the scorecard also indicates that staff sickness and turnover for 2025/6 are extremely low which has supported the work to integrate new regulation and balance the demands of the regeneration projects. The property acquisition programme continues to provide a significant challenge to meet delivery targets however, with the market continuing to hold steady and with some indications of increased competition from external investors, refocussing from within the larger conurbations, where capital investment (and rents) is significantly higher. More on the development programme below.

3.3 Continuous funding

Our application to the Shareholder's loan panel for funding was submitted shortly after the February Board and is being assessed. Based on the approved business plan it seeks loan funding for this and the next five years. The Finance Report contains a little more detail. Board will be kept updated on the progress once feedback is received.

3.4 Renters' Rights Act 2025

Board will recall that implementation of the Renters' Rights Act phase 1 will commence on 1 May 2026. Whilst Board is familiar with the changes it is pleasing to see that the work to prepare for them which has been led by Helen Binks, has been supported by a strong internal audit report. This was recently reported to Audit Committee and the findings will also help to further strengthen the preparations. A broader update is contained in the housing performance scorecard.

3.5 Phase 2 of the Act will see the establishment of two national systems for the PRS, including the creation of a PRS database, where rental properties will be registered, and an Ombudsman. These changes are expected later in 2026, with details to follow. Board will be kept updated on progression, timings and any incidental costs (for example such as property registration fees).

3.6 Communications

A series of press and social pieces outlining the completion of 10 years of the growth programme and service delivery were issued over the last few weeks. These outlined our growth, broad achievements of the team and some of the personal stories of our customers.

3.7 Community

The team undertook a community clean morning with our contractors in the Kirby Road area on Friday 17 April. This involved cleaning and rubbish / undergrowth removal in a small area where the company has stock. Engaging with tenants and neighbours is a core part of this and the support of our contractors important in providing materials and labour.

3.8 Regeneration

Board will have received a refresher on the regeneration project and the support being provided by the Company.

3.9 BHC owns 23 homes (within 18 properties), and Lumen 5 homes, in the identified first phase area. Valuations have now been undertaken by the Council on all the properties and negotiations are underway with the valuer appointed on our behalf to determine value and any compensation due. This is progressing and details will be presented to Board in due course.

3.10 The team remain in contact with our customers and are already supporting a number in the early stage of moves and with the practical and financial support available to them.

3.11 Acquisition and Development update:

3.12 The Group letting portfolio was 791 homes on 31 March 2026, comprising 711 in BHC and 80 in the Lumen Registered Provider subsidiary. 5 homes were added in the period since 31 January.

3.13 23 homes were delivered against the 50-home target in 2025/6. Whilst disappointing that there was further slippage in the weeks leading to the end of the year, Board are conversant with the market challenges impacting delivery. There were 18 homes in development and 10 with legal for acquisition at financial year end. Whilst the outturn position does not offset a difficult market, the higher than usual pipeline starting position for the new year will support delivery momentum in the first 6 months of the new year.

3.14 Other than higher fuel prices at the pump, market ripples as a result of the latest middle-east conflict are yet to properly feed through, either through higher interest rates or material costs or shortages. There is, however, an inevitable tone in the market to expect “covid-like” volatility downwind due to variance in supply and knock-on shortages. Updates will be provided.

3.15 The information below updates the position in relation to the development pipeline since the last meeting. More detail of the development programme in the period up to 31 March is attached at Appendix 8d(i), which also includes detail on the size and type of properties in the portfolio and development pipeline. Mapping outlining the distribution of the BHC/Group portfolio and development pipeline in the period to 31 March is included at Appendices 8d(ii) and 8d(iii). A highlight summary of recent property activity, potential acquisitions and committed contract activity is outlined in Appendix 8d(iv).

3.16 Lettings Portfolio – 31 March 2026

No. of letting units		Change in Period (+/-)	Target units (end Mar 26)	Acquisition and Development cost
BHC	711	5	728	£51,6410,438
Lumen	80	0	80	£8,153,563
Group total	791	5	818	

26/27 targets;
BHC – 761
Lumen – 85*
Group – 846*
(*Lumen – subject to grant funding availability)

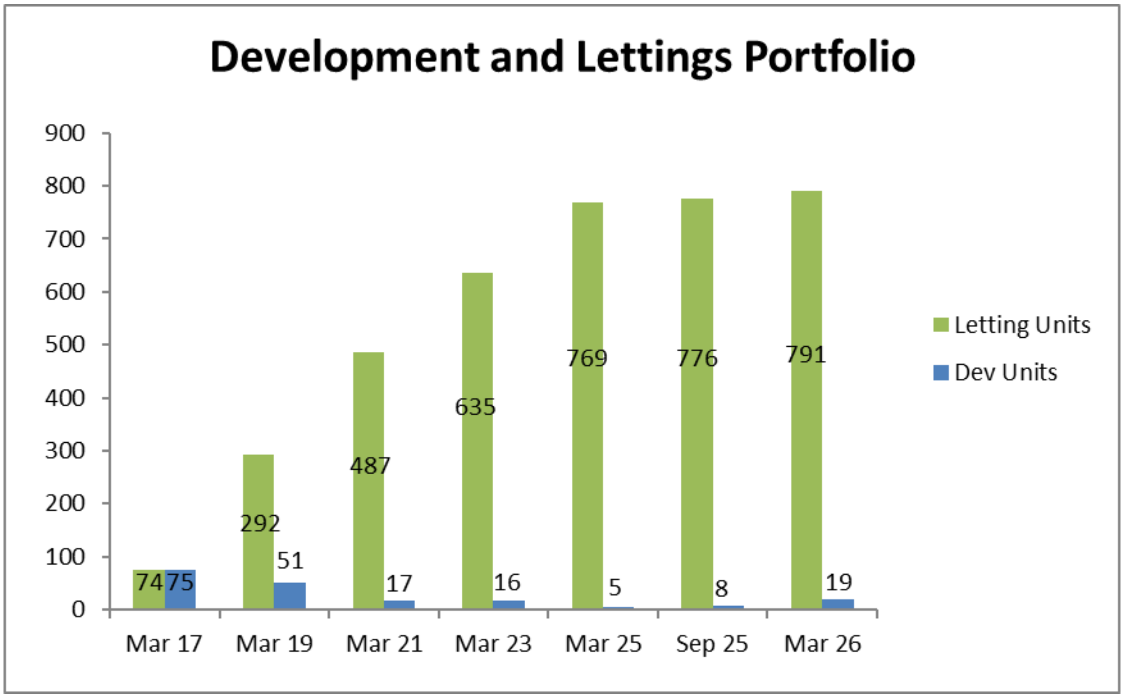
Annual target: 50
Actual delivery YTD: -

Development Portfolio – 31 March 2026

Total Pipeline Project sites	Total Pipeline Units
11	28
Projects on site @ 31.3.26	Total units on site @ 31.3.26
3	16

Revoe project – 31 March 2026

No. of units / properties in letting	2025/26 actual (end 31 Mar 26) (units)	Current pipeline (units)
120 (107 properties)	9	4



3.17 <u>Climate Change:</u>

3.18 The new EPC regime for landlords was set out in the Government paper *Warm Homes Plan* – the focus of which is cutting energy bills and upgrading energy efficiency of homes, the former being vitally important but not always reflected in energy policy for deprived communities. The new minimum efficiency standard (MEES) from the 1st October 2030 will require a property to reach EPC C, unless a valid exemption has been applied. Cost of upgrade works are one such exemption, with a £10,000 investment set as a key exemption trigger. Worth noting that for properties valued below £100,000 there is a Property Value Adjustment exemption which applies 10% of market value to the maximum cost of works.

3.19 New EPC metrics are also set to be rolled out. The Home Energy Model: Energy Performance Certificate (HEM:EPC) are currently being consulted upon but is not expected to be launched until the last quarter of 2027. As more detail of the key characteristics emerge in due course, this will help with planned investment in the stock.

3.20 Any property that secures an EPC C rating prior to October 2029 will be considered to meet the MEES until the EPC expires.

3.21 The current EPC position of the BHC property portfolio is set out in the table below.

EPC Rating	No. units	% of units
A	0	0
B	24	3
C	460	63
D	165	23
E	77	11
F	0	0
G	1*	<1

*F2 42 Bond Street – upgrade works scheduled for May '26.

4.0 Other information:

4.1 Major Developments:

4.2 Brief updates on individual projects are provided below. This relates to the services provided to the shareholder in respect of its new-build housing programme and other support.

4.3 Foxhall Village

West Site: Works on the 88 homes for Great Places Housing Association are nearing completion, with final handovers expected early July. A formal opening is being planned for August.

4.4 Remedial and completion works to the highway, lighting and drainage associated with the occupied parts of the scheme are ongoing. Residents are being kept informed.

4.5 Bloomfield Central Housing Site (formerly Foxhall Village Phase 4)

Regular design meetings continue; focus remains on optioneering – balancing number of units with green space etc and consideration of housing mix requirement, with the first high level cost and viability assessment being undertaken to support and inform the concept design work.

4.6 Programme of activities indicate possible submission to planning late summer, subject to shareholder approval, scheme viability and progression of the grant funding process with Homes England.

4.7 Whitegate Manor redevelopment (25 sheltered apartments)

Works are progressing well on site; building is now watertight. Scheme practical completion expected in mid-June 2026, due to the delayed site start and weather impacts to brickwork.

5.0 Financial considerations:

5.1 All matters are contained within the scope of the approved business plan and Governance arrangements, unless otherwise advised.

6.0 Legal considerations:

6.1 There are no legal issues arising from this report that are outside of operational remit covered within the Service Level Agreements (SLAs) with the Council or undertaken during normal Company operations.

7.0 Sustainability, climate change and environmental considerations:

7.1 Such matters are included within the content of the report. Legislative and statutory requirements are a relevant consideration included in investment decisions as part of the programme.

8.0 Other considerations (HR, performance, equalities):

8.1 We have considered whether there could be unintended adverse impacts on people because of shared characteristics protected by the Equality Act. We are not aware of any issues associated with the development programme or activity which could give rise to a particular impact on people because of these characteristics.

8.2 Performance management is considered as a part of everyday operations and includes Board / Committee scrutiny, as part of its audit responsibilities and separate performance reporting. Where required, these matters are specifically raised within the content of the report.

9.0 Analysis of risk:

9.1 The strategic risk register is overseen by the Audit Committee and approved by the Board. The operational risk register is updated by the management team. Regular review of the risk framework and appetite is undertaken by Board and the Management Team and key business decisions updated for inclusion in budget and annual business plan. Where a variation or new risk is identified, this would be included within the body of the report.

10.0 Internal / External consultation undertaken:

10.1 Council Shareholder Committee and various management liaison meetings are in place.

11.0 Other alternative options to be considered:

11.1 None, unless outlined in the report.

12.0 Appendices:

12.1 Appendix 8d(i) - BHC Programme Summary 31 March 2026
Appendix 8d(ii) - Group portfolio mapping – Letting 31 March 2026
Appendix 8d(iii) - Group Developments and sale agreed mapping 31 March 2026
Appendix 8d(iv) - Acquisition and Investment Summary 31 March 2026

Not for Publication

LETTINGS PORTFOLIO

updated 31.3.26

Acquisition & Development Cost	BHC No. of letting units	LUMEN No. of letting units	BHC Group No. of Letting units
£59,795,001.00	711	80	791

DEVELOPMENT PROJECTS

ADDRESS	POSTCODE	PREVIOUS USE	PROPOSED USE	LUMEN	UNITS CREATED	ACQUISITION DATE	PURCHASE COST	DEVELOPMENT COSTS * Estimated	TOTAL TARGET * COST	TARGET YIELD	STAGE Design/Planning/Tender/Award/Onsite	CONTRACT COMPLETION (ESTIMATED)	PROGRAMME R/A/G	BUDGET R/A/G	Mission Priorities
39 RYDAL AVENUE®	FY14AR	House	1x3 bed house		1	21.11.24	£70,000	£30,000	£100,000	4.20%	Revoe Regen Phase 1	-	O/P	O/B	1,7
22 FENTON ROAD	FY13RT	Flats (2x1 bed)	1x3 bed house		1	30.5.25	£50,000	£66,000	£116,000	3.90%	Onsite	2.4.26	+14wks	O/B	1,3,4,6,7
12 KIRBY ROAD	FY16EB	Hotel	2x4 bed aptmts		2	1.9.25	£52,500	£240,000	£292,500	4.00%	Planning / Hard strip	(20.12.26)	O/P	O/B	2,6,7
9 ERDINGTON ROAD®	FY15EG	House	1x4 bed house		1	17.12.25	£50,000	£76,000	£126,000	4.10%	Onsite	17.4.26	+3wks	O/B	6,7
7-13 PALATINE ROAD	FY14BT	Flats	14x2 bed aptmts		14	17.2.26	£801,000	£217,250	£1,018,250	4.40%	On site	12.6.26	O/P	O/B	1,2,6,7
		No. projects	5	0	19		£1,023,500	£629,250	£1,652,750						

* excl VAT at appropriate rate

Total Owned	**810**
Total BHC	730
Total Lumen	80

TURNKEY DEVELOPMENTS (UNDER CONSTRUCTION)

ADDRESS	POSTCODE	PREVIOUS USE	CONVERSION	LUMEN	UNITS CREATED	ESTIMATED COMPLETION	PURCHASE COST	YIELD	Mission Priorities
					0		£0		

RAG status
Action required
Cause for concern
On target

810 homes acquired

BHC Mission priorities

1. Tackling existing poor quality or poorly managed Houses in Multiple Occupation / flats
2. Removing end of life holiday flat, guesthouse or hotel accommodation.
3. Reducing density / occupancy levels.
4. Addressing poor layout or amenity issues (such as inefficient use of space or shared facilities).
5. Removing paraphernalia associated with the tourism trade (such as roof uplifts or sun lounges).
6. Removing a derelict, empty, blight or problem building.
7. Contributing to wider regeneration.

SALE AGREED (WITH LEGAL)

ADDRESS	POSTCODE	PREVIOUS USE	COMMENT	LUMEN	CONVERSION	UNITS CREATED	ESTIMATED COMPLETION	PURCHASE COST	DEVELOPMENT COST	TOTAL TARGET	TARGET YIELD
36 HARRISON STREET®	FY14AP	House	Major development		1x2 bed house	1	TBC (Unreg title - probate)	£62,500	£41,000	£103,500	4.00%
22 LOUISE STREET®	FY15EF	House	Major development		1x3 bed house	1	TBC	£62,200	£40,000	£102,200	3.60%
85 CLINTON AVENUE	FY14AE	House	Rolling investment		1x3 bed house	1	TBC	£65,000	£31,000	£96,000	3.90%
10 SEYMOUR ROAD	FY16JH	House	Rolling investment		1x2 bed house	1	TBC	£49,000	£26,000	£75,000	4.00%
101 RIBBLE ROAD	FY14AA	House	Major development		1x4 bed house	1	2.4.26	£53,000	£65,000	£118,000	3.80%
60 LYTHAM ROAD	FY16DY	Flats	Rolling investment		4x2 bed aptmts	4	TBC	£250,000	£80,000	£330,000	4.00%
18 GORTON STREET	FY13HP	House	Major development		1x3 bed house	1	TBC	£60,000	£52,000	£112,000	3.20%
				0		10		£601,700	£335,000	£936,700	

820 check

Unit type breakdown

	1 bed		2 bed		3 bed		4+ bed		
	Apartments	Houses	Apartments	Houses	Apartments	Houses	Apartments	Houses	
Portfolio	192	2	246	145	31	114	15	46	
	194		391		145		61		**791**
Pipeline	0	0	18	2	0	5	2	2	
	0		20		5		4		**29**
Sub total	**192**	**2**	**264**	**147**	**31**	**119**	**17**	**48**	
Total	**194**		**411**		**150**		**65**		**820**

Portfolio Split	Apartments	484	
	Houses	307	**791**

Apartments as a %'ge of portfolio	61.19%
1 bed apartments as %'ge of portfolio	24.27%
2 bed apartments as %'ge of portfolio	31.10%

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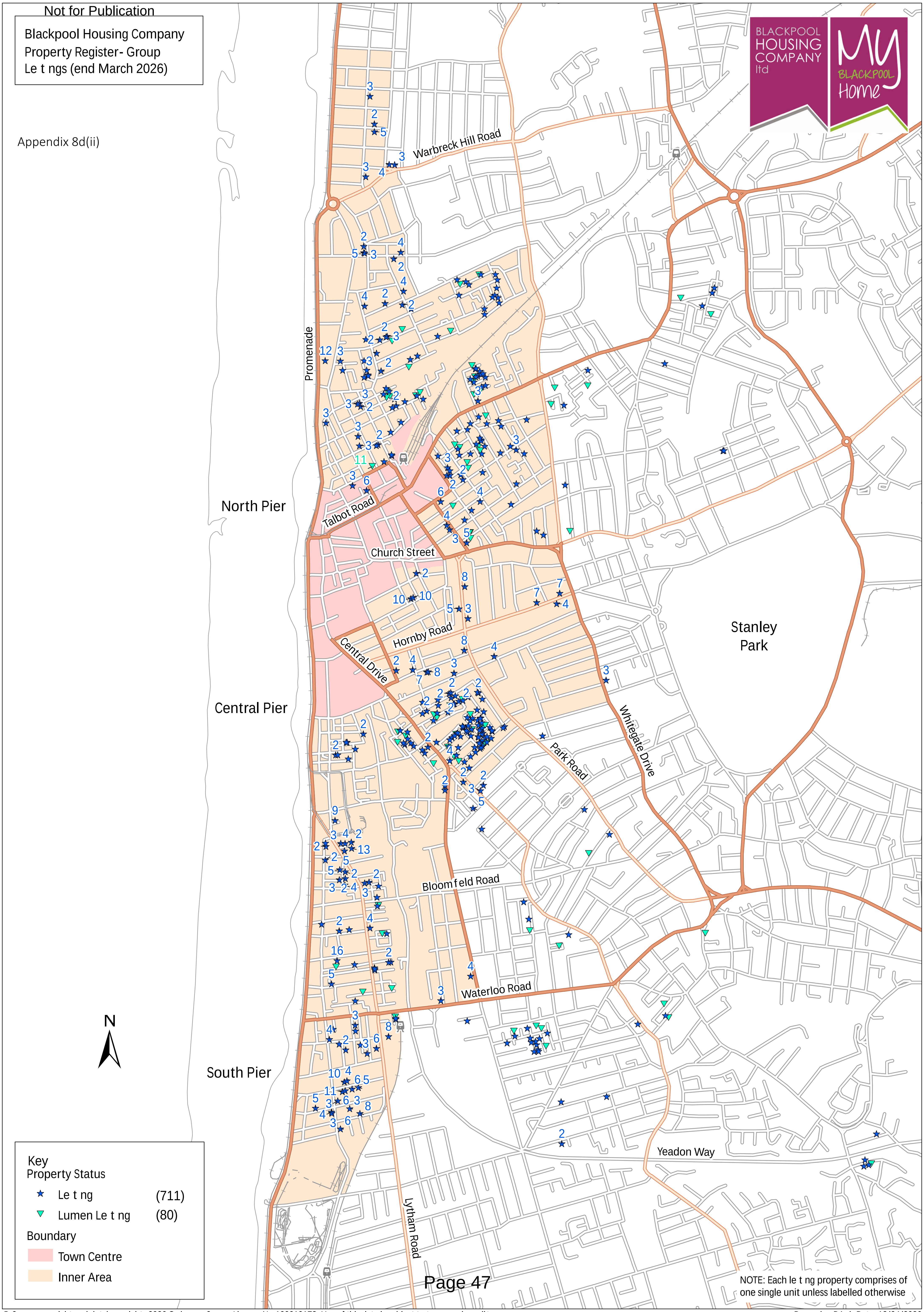
Not for Publication

Blackpool Housing Company
Property Register- Group
Le t ngs (end March 2026)

Appendix 8d(ii)



Key
Property Status
★ Le t ng (711)
▼ Lumen Le t ng (80)
Boundary
Town Centre
Inner Area

NOTE: Each le t ng property comprises of one single unit unless labelled otherwise

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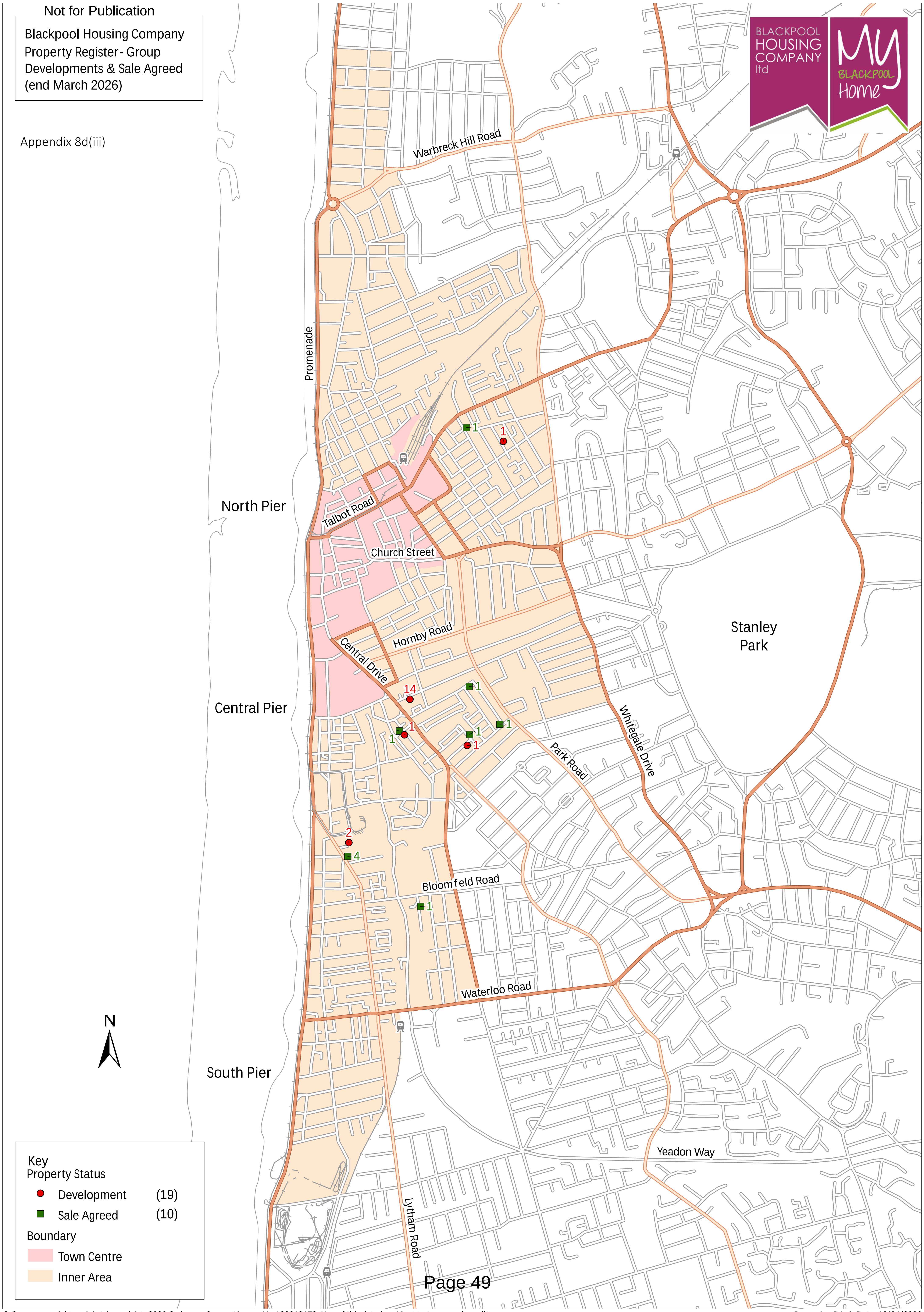
Not for Publication

Blackpool Housing Company
Property Register- Group
Developments & Sale Agreed
(end March 2026)

Appendix 8d(iii)



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Appendix 8d(iv)

BHC – Acquisition and Investment Summary

In the period to 31 March 2026;

Acquisition Completed

- Major refurbishment; 7-13 Palatine Road (14x2 bed apartments. £1,018,250 total investment – 4.4).
- Minor Refurbishment; -
- Tenanted - Rolling investment; 3 and 3a Trafalgar Road (2x4 bed houses and retail unit, £225,000 total investment – 4%).
- Turnkey; -

Offer accepted / with legal / conveyancing

- Major refurb; 101 Ribble Road (4 bed house. £118,000 total investment – 3.9) and 18 Gorton Street (3 bed house. £112,000 – 3.2%).
- Minor refurb; -
- Tenanted - Rolling investment; 10 Seymour Road (2 bed house. £75,000 total investment – 4%) and 60 Lytham Road (4x2 bed apartments. £330,000 total investment – 4%).
- Lumen; -

Contracts awarded in the period to 31 March 2026;

Date	BHC Property Address	Value	Contractor	Comments
16/02/2026	61 Ashton Road	£6,487	Evolution	Low value framework (£0-15 k) direct award
26/02/2026	163 Cunliffe Road	£4,760	RTC	Specialist works - <£85k
27/02/2026	12 Kirby Road	£14,112	Bambers	Multitrades Framework £15K - £400K
09/03/2026	3 Trafalgar Road	£4,369.60	Evolution	Low value framework (£0-15 k) direct award
19/03/2026	42 Bond Street	£26,697	Evolution	Specialist works - <£85k
19/03/2026	133-139 Bond Street	£23,785	Bambers	Specialist works - <£85k
25/03/2026	61 Ashton Road	£10,100	Evolution	Low value framework (£0-15 k) direct award

Report to:	**BLACKPOOL HOUSING COMPANY BOARD**
Relevant Officer:	**Lisa Murphy (Director of Finance and Resources)**
Date of Meeting:	**28th April 2026**

FINANCE UPDATE AND PERFORMANCE DASHBOARD

1.0 Purpose of the report:

1.1 This report provides the Board with an update on the financial position and performance of Blackpool Housing Company Limited (BHC).

2.0 Recommendation(s):

The Board is recommended to:

2.1 Note the Company's financial performance and draft outturn position as at 31st March 2026 (Appendices 8e(i), 8e(ii), 8e(iii) and 8e(iv)).

2.2 Note the performance dashboard for the same period (Appendix 8e(v)).

3.0 2025/26 Draft Outturn Position:

3.1 The draft outturn position reflects the Company's financial performance for the year ended 31st March 2026, based on the most up-to-date information available at the time of reporting. The figures remain subject to change pending completion of the year-end closedown process and finalisation of valuations. The reported position excludes the impact of the 2025/26 pension fund valuation and property revaluation. These items will be incorporated within the final statutory accounts. The external audit is scheduled to commence on 6th May 2026 for BHC (including Tramshed) and Lumen.

3.2 Appendices 8e(i), 8e(ii), 8e(iii) and 8e(iv) set out the draft Profit and Loss (consolidated including Tramshed), Profit and Loss (BHC only), Profit and Loss (Tramshed only) and Balance Sheet (consolidated including Tramshed) for the year ended 31st March 2026. As noted above these exclude transactions relating to the 2025/26 pension and property revaluations.

3.3 As detailed in Appendix 8e(i), the current forecast outturn (including Tramshed) to 31st March 2026 is a deficit of £136k, compared to a budgeted deficit of £284k, a positive variation of £148k.

This is broken down as follows:

- BHC (exc. Tramshed) - a positive variation of £191k. A projected deficit of £93k, compared to a budgeted deficit of £284k, as detailed in Appendix 8e(ii).

- Tramshed – a £43k negative variation. A deficit of £43k is projected, compared to a breakeven budget, as detailed in Appendix 8e(iii).

The main variations to budget include;

3.4 BHC (excluding Tramshed)

- Additional development fee income of £199k in relation to the housing regeneration scheme, offset by increased staffing costs required to manage the scheme. The reported staffing overspend of £66k reflects these pressures, partially mitigated by savings from reduced senior management costs and other vacancies within the structure.
- Slippage in the acquisition and development programme has resulted in lower than budgeted rental income, in addition to reduced borrowing costs.
- Bad debt levels are significantly less than budgeted.
- The outturn position includes circa £20k of backdated Apprenticeship Levy payments to HMRC. Following an HMRC review of the Council, all wholly owned companies were determined to be "connected" for Apprenticeship Levy purposes. Previously, BHC had been considered exempt due to its annual payroll being below £3m. The ongoing annual cost is estimated at £4k. This funding can be used to support new apprenticeships or the upskilling of existing employees through approved training.

3.5 Tramshed

- The provisional outturn for 2025/26 is based on information to February 2026, reflecting the agreed reporting timescales with the new managing agent, Student Facility Management Limited (Student FM).
- Although financial performance has improved following the appointment of Student FM, a deficit of £43k is expected at 31st March 2026, largely due to one-off termination and mobilisation costs and the 2025/26 budget having been set under the previous operating model.
- As the academic and financial years do not align, a portion of the anticipated savings are expected in 2026/27 and are reflected in the new year budget.

3.6 Group Funding

3.7 As forecast, the closing debt position on 31st March 2026 was £40.4m of loan funding (£33.7m BHC, £6.7m Lumen) and £26.85m of equity, totaling £67.25m, with £1.15m remaining from the £68.4m approved facility.

3.8 Following Board approval of the 2026/27 budget and business plan on 17th February 2026, a further £50m funding application, including an onward lending facility to Lumen, was submitted to the Council's loans panel on 3rd March 2026.

The additional funding will support:

- Continuation of the 2026/27 development programme beyond the remaining £1.15m facility.
- A further five-year development programme (2027/28–2031/32) delivering 60 units per annum (BHC: 50; Lumen: 10).
- £5m of planned investment in existing stock over the same period.

3.9 The indicative allocation of the additional funding is £44m for BHC and £6m for Lumen, with growth within Lumen subject to the availability of grant funding. Due diligence is currently being undertaken by the Council.

4.0 Company Performance Dashboard:

4.1 Attached at Appendix 8e(v) is the Company Performance Dashboard, which provides at a glance information comparing the company's current position against the budget and Business Plan.

4.2 The total number of properties held in lettings on 31st March 2026 was 711, compared to a 2025/26 business plan target of 735 (-24). This variation is due to slippage in the acquisition programme. 671 properties were let and 40 held void; 18 were available to let/subject to minor works, 13 requiring major works and 9 management held, including those within the housing regeneration scheme. A further 19 properties were owned on 31st March 2026 and yet to be handed over to lettings, the total owned by BHC on 31st March was 730 (excluding Tramshed).

4.3 Void losses continued to outperform budget, with a cumulative rate of 2.74% at 31st March 2026, compared to the 5% business plan target. Rent collection also remained strong, achieving 101.2% cumulative performance at year end.

5.0 Financial Considerations

5.1 None beyond those set out within the report.

6.0 Legal considerations:

6.1 There are no current legal implications arising from this report.

7.0 Sustainability, climate change and environmental considerations:

7.1 Where necessary, such matters will be considered as part of the contents of the report. We are, however, not aware of any issues associated with this financial update which would give rise to issues associated with sustainability, climate change or the environment.

8.0 Other considerations (HR, performance, equalities):

8.1 We have considered whether there could be unintended adverse impacts on people because of shared characteristics protected by the Equality Act. We are not aware of any issues associated with this finance update which could give rise to a particular impact on people because of these characteristics.

9.0 Analysis of risk:

9.1 The report reviews financial performance against the approved budget and business plan, supporting effective management of financial risk.

10.0 Internal / External consultation undertaken:

10.1 Council's Internal Audit Team.

11.0 Other alternative options to be considered:

11.1 None, unless outlined in the report and Appendices.

12.0 Appendices:

12.1 Appendix 8e(i): Draft Profit and Loss (inc. Tramshed) for the year ended 31st March 2026
Appendix 8e(ii): Draft Profit and Loss (BHC exc.Tramshed) for the year ended 31st March 2026
Appendix 8e(iii): Draft Profit and Loss (Tramshed only) for the year ended 31st March 2026
Appendix 8e(iv): Draft Balance Sheet (inc. Tramshed) as at 31st March 2026
Appendix 8e(v): Performance Dashboard at 31st March 2026

Not for Publication

Appendix 8e(i)

Blackpool Housing Company (Inc. Tramshed)

Variance Report at 31 March 2026 (Draft Outturn)

	Notes	Year to Date Budget	Year to Date Actual	Variance To Date	Full Year Budget	Full Year Forecast	Variance to Budget
INCOME STATEMENT		£	£	£	£	£	£
Non-Rent Income		203,240	248,718	45,478	204,396	235,568	31,172
Development Fees		470,000	668,928	198,928	470,000	668,928	198,928
Group Management		80,000	80,000	0	80,000	80,000	0
Non-Rent Income		**753,240**	**997,646**	**244,406**	**754,396**	**984,496**	**230,100**
Gross Rent		6,750,190	6,540,467	-209,723	6,925,052	6,695,317	-229,735
Less Void Costs		-247,000	-249,221	-2,221	-247,000	-249,221	-2,221
Less Bad Debt		-223,742	-47,634	176,108	-225,409	-39,292	186,117
Gross Rent Receivable		**6,279,447**	**6,243,612**	**-35,835**	**6,452,643**	**6,406,804**	**-45,839**
Routine Maintenance		-634,439	-522,028	112,410	-641,294	-543,712	97,582
Void Repairs		-152,407	-198,480	-46,073	-152,407	-198,480	-46,073
Gas and Electrical Safety		-150,230	-193,805	-43,575	-151,887	-193,648	-41,761
Property Insurance		-137,733	-132,559	5,173	-142,981	-137,808	5,173
Tenant Management Costs		-83,000	-112,811	-29,811	-83,000	-112,811	-29,811
Service Charges / Utilities		-281,787	-362,171	-80,384	-297,307	-372,426	-75,120
Ground Rent		-783,245	-792,693	-9,448	-853,540	-862,988	-9,448
Major Repairs Provision		-890,432	-890,432	0	-900,849	-900,849	0
Property Costs Total		**-3,113,273**	**-3,204,981**	**-91,708**	**-3,223,265**	**-3,322,723**	**-99,458**
Net Rental Income		**3,166,175**	**3,038,632**	**-127,543**	**3,229,378**	**3,084,081**	**-145,297**
Staffing Costs (inc staff overhead)		-1,553,724	-1,617,379	-63,655	-1,567,478	-1,624,869	-57,391
Head Office Costs		-183,179	-177,142	6,036	-201,630	-183,908	17,722
SLA costs		-111,000	-97,320	13,680	-111,000	-97,320	13,680
IT Costs		-67,584	-65,593	1,992	-60,946	-46,275	14,672
Board Expenses		-34,000	-29,336	4,664	-34,000	-29,336	4,664
Insurances		-9,000	-10,481	-1,481	-9,000	-10,481	-1,481
Professional Fees		-128,555	-120,248	8,307	-137,459	-143,717	-6,258
Group Savings Target		-422,000	-418,434	3,566	-422,000	-418,434	3,566
Contribution to Group Savings		252,000	255,891	3,891	252,000	255,891	3,891
Miscellaneous Expenses		-89,829	-129,036	-39,207	-94,359	-138,380	-44,021
Total Central Costs		**-2,346,871**	**-2,409,077**	**-62,206**	**-2,385,872**	**-2,436,829**	**-50,957**
Earnings Before Interest and Tax (EBIT)		**1,572,544**	**1,627,201**	**54,657**	**1,597,902**	**1,631,748**	**33,846**
Interest cost		-1,881,788	-1,767,892	113,896	-1,881,788	-1,767,892	113,896
Pre-tax profits/(losses)		**-309,244**	**-140,692**	**168,553**	**-283,886**	**-136,144**	**147,741**

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Blackpool Housing Company (Exc. Tramshed)

Variance Report at 31 March 2026 (Draft Outturn)

INCOME STATEMENT	Notes	Year to Date Budget £	Year to Date Actual £	Variance To Date £	Full Year Budget £	Full Year Forecast £	Variance to Budget £
Non-Rent Income		192,492	221,268	**28,776**	192,492	221,268	**28,776**
Development Fees	1	470,000	668,928	**198,928**	470,000	668,928	**198,928**
Group Management		80,000	80,000	**0**	80,000	80,000	**0**
Non-Rent Income		**742,492**	**970,196**	**227,704**	**742,492**	**970,196**	**227,704**
Gross Rent	2	5,125,000	4,910,195	-214,805	5,125,000	4,910,195	-214,805
Less Void Costs	3	-247,000	-249,221	-2,221	-247,000	-249,221	-2,221
Less Bad Debt		-205,409	-39,292	166,117	-205,409	-39,292	166,117
Gross Rent Receivable		**4,672,591**	**4,621,682**	**-50,909**	**4,672,591**	**4,621,682**	**-50,909**
Routine Maintenance		-558,560	-475,978	82,582	-558,560	-475,978	82,582
Void Repairs		-152,407	-198,480	-46,073	-152,407	-198,480	-46,073
Gas and Electrical Safety		-131,887	-149,148	-17,261	-131,887	-149,148	-17,261
Property Insurance		-80,000	-74,827	5,173	-80,000	-74,827	5,173
Tenant Management Costs	4	-83,000	-112,811	-29,811	-83,000	-112,811	-29,811
Service Charges / Utilities		-110,000	-147,353	-37,353	-110,000	-147,353	-37,353
Ground Rent		-10,000	-19,448	-9,448	-10,000	-19,448	-9,448
Major Repairs Provision		-775,849	-775,849	0	-775,849	-775,849	0
Property Costs Total		**-1,901,703**	**-1,953,895**	**-52,192**	**-1,901,703**	**-1,953,895**	**-52,192**
Net Rental Income		**2,770,888**	**2,667,787**	**-103,101**	**2,770,888**	**2,667,787**	**-103,101**
Staffing Costs (inc staff overhead)	5	-1,401,478	-1,467,869	-66,391	-1,401,478	-1,467,869	-66,391
Head Office Costs		-80,000	-63,108	16,892	-80,000	-63,108	16,892
SLA costs		-111,000	-97,320	13,680	-111,000	-97,320	13,680
IT Costs		-40,000	-34,275	5,725	-40,000	-34,275	5,725
Board Expenses		-34,000	-29,336	4,664	-34,000	-29,336	4,664
Insurances		-9,000	-10,481	-1,481	-9,000	-10,481	-1,481
Professional Fees		-30,000	-55,717	-25,717	-30,000	-55,717	-25,717
Group Savings Target		-422,000	-418,434	3,566	-422,000	-418,434	3,566
Contribution to Group Savings		252,000	255,891	3,891	252,000	255,891	3,891
Miscellaneous Expenses		-40,000	-42,243	-2,243	-40,000	-42,243	-2,243
Total Central Costs		**-1,915,478**	**-1,962,892**	**-47,414**	**-1,915,478**	**-1,962,892**	**-47,414**
Earnings Before Interest and Tax (EBIT)		**1,597,902**	**1,675,091**	**77,189**	**1,597,902**	**1,675,091**	**77,189**
Interest cost	6	-1,881,788	-1,767,892	113,896	-1,881,788	-1,767,892	113,896
Pre-tax profits/(losses)		**-283,886**	**-92,801**	**191,085**	**-283,886**	**-92,801**	**191,085**

Notes:

1. Additional housing regen income is off-set by staffing costs.
2. Rental income behind budget due to slippage in the acquisiton programme
3. Additional void loss due to porperties held for housing regen
4. Selective licence costs higher than budget, plus tenant recharges previously charged under repair costs
5. Savings on BHC salaries are being off-set against the additional housing regen salary costs
6. Re-profiling of loan draw down due to being behind on the acquisition programme and reduced interest cost from September 25

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The Tramshed

Variance Report February 2026

	Notes	Year to Date Budget	Year to Date Actual	Variance To Date	Full Year Budget	Full Year Forecast	Variance to Budget
INCOME STATEMENT		£	£	£	£	£	£
Non-Rent Income		**10,748**	**27,450**	**16,703**	**11,904**	**14,300**	**2,396**
Gross Rent		1,625,190	1,630,272	5,083	1,800,052	1,785,122	-14,930
Less Void Costs		0	0	0	0	0	0
Less Bad Debt		-18,333	-8,342	9,991	-20,000	0	20,000
Gross Rent Receivable		**1,606,856**	**1,621,930**	**15,074**	**1,780,052**	**1,785,122**	**5,070**
Routine Maintenance		-75,879	-46,050	29,829	-82,734	-67,734	15,000
Void Repairs		0	0	0	0	0	0
Gas and Electrical Safety	1	-18,343	-44,656	-26,314	-20,000	-44,500	-24,500
Property Insurance		-57,733	-57,733	0	-62,981	-62,981	0
Tenant Management Costs		0	0	0	0	0	0
Service Charges / Utilities	2	-171,787	-214,818	-43,031	-187,307	-225,073	-37,766
Ground Rent		-773,245	-773,245	0	-843,540	-843,540	0
Major Repairs Provision		-114,583	-114,583	0	-125,000	-125,000	0
Property Costs Total		**-1,211,570**	**-1,251,086**	**-39,516**	**-1,321,562**	**-1,368,828**	**-47,266**
Net Rental Income		**395,286**	**370,845**	**-24,442**	**458,490**	**416,294**	**-42,196**
Staffing Costs (inc staff overhead)	3	-152,246	-149,510	2,736	-166,000	-157,000	9,000
Site Costs		-103,179	-114,034	-10,855	-121,630	-120,800	830
SLA costs		0	0	0	0	0	0
IT Costs	4	-27,584	-31,318	-3,734	-20,946	-12,000	8,946
Board Expenses		0	0	0	0	0	0
Insurances		0	0	0	0	0	0
Professional Fees (inc marketing)	5	-98,555	-64,531	34,024	-107,459	-88,000	19,459
Miscellaneous Expenses (inc management	6	-49,829	-86,793	-36,964	-54,359	-96,137	-41,778
Total Central Costs		**-431,393**	**-446,185**	**-14,793**	**-470,394**	**-473,937**	**-3,543**
Earnings Before Interest and Tax (EBIT)		**-25,359**	**-47,890**	**-22,532**	**-0**	**-43,343**	**-43,343**
Interest cost		0	0	0	0	0	0
Pre-tax profits/(losses)		**-25,359**	**-47,890**	**-22,532**	**-0**	**-43,343**	**-43,343**

Notes

1	Increased compliance costs due to regulation changes
2	Increased utilies costs - based on forecast from Blackpool Council
3	Savings on staff costs as change in facilities management company from Sept 25
4	Savings due to change in facitlities management company from Sept 25
5	Savings due to change in facitlities management company from Sept 25
6	Increase in facilties management company charge from change in Sept 25

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Blackpool Housing Company Ltd

Balance Sheet (Inc. Tramshed)

31 March 2026

		£	£
FIXED ASSETS			
Goodwill		161,431	
Property		39,499,630	
Acquisition Costs		1,656,162	
Development Costs		17,896,454	
Property Revaluations		7,641,345	
			66,855,022
CURRENT ASSETS			
Debtors		871,068	
Cash in Advance		-2,130	
Bank/Cash		1,070,950	
Intercompany Loan		6,700,000	
Petty Cash		350	
Prepayments		72,597	
		8,712,835	
CREDITORS			
Creditors		-2,033,877	
Rents in Advance		-438,725	
Accruals		-337,808	
Deposits		-2,882	
VAT Liability		-44,156	
Payroll Control A/c		-53,673	
		-2,911,122	
NET CURRENT ASSETS			5,801,713
TOTAL ASSETS LESS CURRENT LIABILITIES			72,656,735
CREDITORS (Falling due after more than one year)			
Loans		-40,400,000	-40,400,000
PROVISION FOR LIABILITIES			
Deferred Tax Provision		-1,548,713	
Reserves/Provisions		-869,434	-2,418,147
PENSION ASSET/(LIABILITY)		1,824,000	1,824,000
NET ASSETS			31,662,588
CAPITAL AND RESERVES			
Shareholders Equity		26,850,001	26,850,001
Profit / (Loss) - Current Year		-140,692	
Revaluation Reserve (Net of Deferred Tax)	6,092,632		
Pension Reserve	1,824,000		
P&L Operating Reserve - Prior Year	- 2,963,354		
Profit / (Loss) - Prior Year		4,953,278	4,812,587
SHAREHOLDER'S FUNDS			31,662,588

Notes

Debtors	Management Fees owed by Customers
Cash	Cash at Bank at month end
Prepayments	Invoices paid in advance
Creditors	Amounts owed by BHC
Accruals	Amounts owed by BHC but invoices not yet received
VAT Liability	Amount owed to/from HMRC
Payroll Control A/c	Amounts owed by BHC in respect of PAYE & Pensions
Pension Fund	Current Pension Fund surplus/deficit following actuarial valuation
Loans	Loan amounts outstanding to Blackpool Council
Shareholders Equity	Amount of Equity which has been drawn down to date (Interest Free)
Profit & Loss	Balance brought in from P&L Account

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Appendix 8e(v)

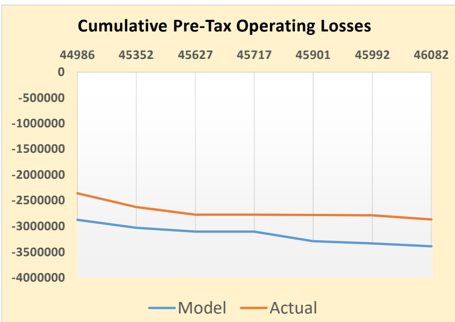
Not for Publication

Blackpool Housing Company Performance Dashboard March 2026

Finance

BHC Financial Headlines	Target Mar-25	Draft Mar-26
Gross Rental Income	5,125,000	4,910,195
Void loss & Bad Debt	-452,409	-288,513
Net Rental Income	4,672,591	4,621,682
Non Rental Income	742,492	970,196
Portfolio Costs	-1,901,703	-1,953,895
Salaries & Central Costs	-1,915,478	-1,962,892
Interest Payable	-1,881,788	-1,767,892
Pre-Tax Position	**-283,886**	**-92,801**

RAG RATING	RAG DESCRIPTION
	+16% negative variance
	+5 - 15% negative variance
	Upto 5% negative variance

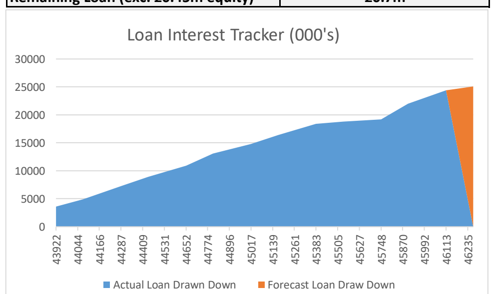


Assets & Development

BHC Business Plan 25/26	BHC Programme 25/26 Target	BHC Programme 25/26 Actual	Variance (+/-)
March C/F		689	
April	689	689	0
May	690	689	-1
June	690	692	2
July	696	693	-3
Aug	701	695	-6
Sept	707	696	-11
Oct	712	699	-13
Nov	718	699	-19
Dec	723	705	-18
Jan	729	706	-23
Feb	729	708	-21
March	735	711	-24

Loan Update

Approved Loan (Trench 2)	**£25.1m**
Loan Drawn Down (Mar 26)	**£24.4m**
Remaining Loan (exc. £0.45m equity)	**£0.7m**



Operations (Lettings)

Properties Let	Dec-25	Mar-26
Owned	654	671
Managed	49	52
Rent Collection	12	10
Housing Options	184	250

Void Breakdown	Dec-25	Mar-26
Lettings & Minor Void Works	30	18
Development / Major Void Works	12	13
Management Held	9	9
New Tenancies in the Month (Inc Lumen, managed & acquisitions)	9	11
Average Void Days (lettings)	38	39
Average Void Days (Undergoing Works)	38	39

	Dec-25	Mar-26	25/26 Cum
Void Percentage for the period	2.95%	1.57%	2.74%

Rent Collection Peformance	Dec-25	Mar-26	25/26 Cum
Rent Collection Rate (All current & former)	**98.5%**	**112.7%**	**101.2%**
Rent Collection Rate (Exc formers)	**98.5%**	**112.7%**	**101.2%**
Rental Income Banked (£)	**£409,633**	**£430,467**	**£4,714,785**

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Report to:	**BLACKPOOL HOUSING COMPANY BOARD**
Relevant Officer:	**Helen Binks – Head of Business and Customer Services**
Date of Meeting:	**28 April 2026**

Housing Performance Update

1.0 Purpose of the report:

1.1 To provide Board with an update on Compliance and Housing Performance Indicators.

2.0 Recommendation(s):

2.1 The Board is asked to receive the Housing Performance report and specifically to;

2.2 Note the updates to the BHC Housing Performance Scorecard reporting to 31 March 2026 (Appendix 8f(i)).

3.0 Background information:

3.1 This report presents the key performance measures featured within the Housing Performance Scorecard, offering an overview of current performance. The Scorecard format focuses on a streamlined set of indicators that are aligned to that of a Registered Provider. It is produced quarterly and the latest edition covering Q4 of 2025/26, up to 31 March 2026, is provided at Appendix 8f(i) for reference.

3.2 Understanding and reporting key housing performance metrics for BHC is an important element in the provision of assurance to Board and the Shareholder. This report is intended to provide a single place for such elements to be considered. This format is being driven by the reporting requirements in social housing, having been adopted by Lumen, and is considered helpful as part of the private rented operation. Some elements will not always be relevant, or information will not be available, perhaps due to system limitations, however consistency of reporting across the housing platforms will help our understanding and drive improvements in operations.

4.0 Housing Performance Scorecard

4.1 The housing performance scorecard is broken down into key reporting categories:

- Rent collection
- Employee wellbeing
- Safety and Quality;
  - Compliance
  - Awaab's Law and
  - Repairs
- Transparency, Influence and Accountability
- Neighbourhood and Community
- Tenancy Standard

Each category includes detailed information and metrics. These metrics are RAG (Red, Amber, Green) rated to indicate changes in performance against target and also compared to the previous reporting period and the equivalent period at the same time the previous year. Reporting frequencies vary, with some measures reported quarterly and others annually, as indicated in the recommended reporting frequency column.

4.2 Rent recovery continues to perform strongly. Following the annual rent increase, enhanced monitoring and targeted management activity are in place to mitigate any potential impact on collection levels. The team has significant expertise in supporting tenants to maximise their income, including ensuring access to all eligible benefits and, where appropriate, providing assistance with Discretionary Housing Payment (DHP) applications for those experiencing financial hardship.

4.3 The data for the Safety and Quality metrics indicates strong performance and little variance from the previous reporting period.

4.4 As at 31 March 2026, there were 19 open damp and mould cases, representing a significant reduction compared to both the previous quarter and the same period last year. Case volumes are influenced by seasonal and weather related factors. We are actively engaging with the Community Housing Partnership, including participation in a round-table discussion to consider the impact of Awaab's Law on social housing providers, particularly in relation to reporting, financial, and operational requirements. The learning from this work will inform BHC's preparations for future implementation within the Private Rented Sector.

4.5 The percentage of significant damp and mould hazards inspected within the Awaab's Law timeframe of 10 working days has improved slightly to within tolerance at 87%. This shortfall relates to two cases where inspections could not be completed within the required timeframe due to tenant cancellations and subsequent unavailability. These instances are being recorded as allowable non-compliance, as the delay was outside our control.

4.6 There was one case that fell outside of the 5 working days to make the property safe or take steps to make safe with triage works. This fell outside by one working day due to the tenant's unavailability.

4.7 There have been two customer complaints in the period. One has been investigated, resolved and concluded within the company complaints handling timescales and the other was still being investigated at the time this report was written.

4.8 Overall repairs satisfaction has decreased compared to the previous reporting period. We have contacted the tenants for additional information to enable us to investigate their concerns. In response, we have engaged with contractors to improve communication, including providing greater notice when scheduling works and offering more flexible appointment options.

4.9 The current average tenancy length stands at four years. As this is a newly introduced metric, historical data is limited to the previous quarter. Compared to that period, the increase indicates improved tenancy sustainment.

5.0 Other relevant events/information

5.1 A recent review of our preparations for the introduction of the Renters' Reform Regulations has been undertaken by the Internal Audit Team. This audit has now concluded and has provided adequate assurance that the organisation is well positioned for the changes coming into effect from 1 May 2026.

5.2 Activities currently underway in preparing for phase 1 implementation of the Renters' Reform Act include:

- A review of the tenancy agreement to facilitate the transition from Assured Shorthold Tenancies to periodic agreements, we are also taking this opportunity to undertake a full review of the tenancy agreement

- Communication with existing tenants to ensure they are informed of the forthcoming changes ahead of the 31 May deadline.
- Strengthening internal procedures relating to statutory grounds for possession.
- Reviewing the Renters' Rights compliance checklist to ensure alignment with new legislative requirements.
- Updating relevant policies and procedures, including those relating to rent arrears, pets, and complaints.
- Assessing the timing and approach for future rent increases.

6.0 Financial Considerations:

6.1 None beyond those set out within the report.

7.0 Legal Considerations

7.1 There are no current legal implications arising from this report.

8.0 Sustainability, climate change and environmental considerations:

8.1 Where necessary, such matters will be considered as part of the contents of the report. We are, however, not aware of any issues associated with this update which would give rise to issues associated with sustainability, climate change or the environment.

9.0 Other considerations (HR, performance, equalities):

9.1 We have considered whether there could be unintended adverse impacts on people because of shared characteristics protected by the Equality Act. We are not aware of any issues associated with this update which could give rise to a particular impact on people because of these characteristics.

9.2 Performance management is considered as a part of everyday operations and includes Board / Committee scrutiny, as part of its audit responsibilities and separate performance reporting. This report provides a snapshot of performance against a set of agreed measures.

10.0 Analysis of risk:

10.1 The report is to provides the Board with the opportunity to consider performance against a set of metrics which are derived from key risk areas that align with Board's risk appetite as outlined in the body of the report.

11.0 Internal / External consultation undertaken:

11.1 None.

12.0 Other alternative options to be considered:

12.1 None, unless outlined in the report and appendix.

13.0 List of Appendices:

13.1 Appendix 8f(i) – BHC Housing Performance Scorecard 31st March 2026

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Not for Publication

BHC: Housing Performance Scorecard

Report date: 31.03.2026

Please see guidance below corresponding to highlighted numbers and 'Performance Against Target'.

No.		Good Is	As at end (Period)	Target	Tolerance	Current value/position	Performance Against Target	Previous reported value	Benchmark (median)	This time last year
	Financial									
1	The percentage of rent loss due to empty properties	LOW	31.03.2026	5%	4.8-5.2%	5.1%		5.2%	N/A	4.44%
2	The percentage of rent collected against rent due (including arrears brought forward) *see guidance below	HIGH	31.03.2026	96%	95.8%-96.2%	101.2%		99.9%	N/A	100.66%
	Employee Wellbeing									
3	The average days lost to sickness absence per full time employee	LOW	31.03.2026	10 days	8-12 days	1 day		1.1 days	N/A	3.2 days
4	The percentage of staff turnover	LOW	31.03.2026	18%	2%	0.0%		0.0%	N/A	3.58%
	Safety & Quality									
	Compliance:									
5	Gas Safety Checks completed in target timescales	HIGH	31.03.2026	100%	N/A	100.0%		100.0%	N/A	100.0%
6	Fire Risk Assessments completed in target timescales	HIGH	31.03.2026	100%	N/A	100.0%		100.0%	N/A	100.0%
7	The percentage of Electrical Safety Checks completed within timescales (as of Nov 2025)	HIGH	31.03.2026	100%	N/A	100.0%		100.0%	N/A	100.0%
8	% of properties with an EPC rating C and above (target is 100% by 2030) based on SAP 9.94	HIGH	31.03.2026	TBC	TBC	66.7%		66.00%	N/A	57.20%
9	The percentage of homes that do not meet the Decent Homes Standard *see notes below	LOW	31.03.2026	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10	% Properties with stock condition surveys completed within 5 years	HIGH	31.03.2026	100%	N/A	100.0%		100.0%	N/A	N/A
11	% of properties with cat 1 hazards identified during stock condition surveys	LOW	31.03.2026	0%	N/A	N/A	N/A	N/A	N/A	N/A
	Awaab's Law									
12	The number of new damp & mould cases raised within the period	LOW	31.03.2026	25	20-30	19		28	N/A	29
13	% of **significant** damp/mould hazards inspected within Awaab's Law timeframes **(10 working days)**	HIGH	31.03.2026	100%	86-100%	87%		82%	N/A	N/A
14	% of **emergency hazards** investigated and made safe within Awaab's Law timescales (**24 hours**)?	HIGH	31.03.2026	100%	86-100%	N/A	N/A	N/A	N/A	N/A
15	% of investigation reports sent to the customer within target timescales (i.e. within 3 working days at conclusion of investigation)	HIGH	31.03.2026	100%	86-100%	100%		100%	N/A	N/A
16	% of properties made safe or steps taken to begin further works within 5 working days at conclusion of investigation (Awaabs law)	HIGH	31.03.2026	100%	86-100%	93%		100%	N/A	N/A
17	% of further works started within 12 weeks after conclussion of investigatuion (Awaabs Law)	HIGH	31.03.2026	100%	86-100%	N/A	N/A	N/A	N/A	N/A
	Repairs									
	Reactive repairs completed within target timescales:									
18	Emergency	HIGH	Date	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	Non-Emergency	HIGH	Date	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Transparency, Influence & Accountability									
20	Complaints relative to the size of the landlord (per 1000 properties) *see guidance below (cumulative)	LOW	31.03.2026	14	12-16	2		0	N/A	0
21	The percentage of complaints responded to within complaint handling code timescales (TSM)	HIGH	31.03.2026	95%	90-100%	N/A	N/A	N/A	N/A	N/A
22	Transactional Survey Overall Satisfaction Complaint handling *see guidance be	HIGH	Date	N/A	N/A	N/A	N/A	N/A	N/A	N/A

23	Transactional Survey Overall Satisfaction Repairs *see guidance below	HIGH	31.03.2026	N/A	N/A	88%		100.0%	N/A	N/A
24	Transactional Survey Overall Satisfaction Neigbourhoods *see guidance below	HIGH	Date	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	Transactional Survey Overall Satisfaction Lettings *see guidance below	HIGH	Date	N/A	N/A	97%		96.0%	N/A	N/A
	Neighbourhood & Community									
26	Anti-social behaviour cases relative to the size of the landlord (per 1000 properties) *see guidance below (cumulative)	LOW	31.03.2026	N/A	N/A	0		0	N/A	0
27	The number of current neighbourhood cases being worked on including ASB & Hate Crime (per 1000 properties).	LOW	31.03.2026	N/A	N/A	0		0	N/A	N/A
28	Hate Crime cases relative to the size of the landlord (per 1000 properties) *see guidance below (cumulative)	LOW	31.03.2026	N/A	N/A	0		0	N/A	N/A
	Tenancy Standard									
29	The percentage of evictions as a percentage of tenancies	LOW	31.03.2026	0.70%	0.68-0.72%	0.00%		0.0%	N/A	0.00%
30	Average Length of Tenancy	HIGH	31.03.2026	3.2 years	2.7 - 3.8 years	4 years		3.2 years	N/A	N/A
31	The number of relets as a proportion of housing stock (Turnover) *see guidance below	LOW	31.03.2026	5%	3.75-6.25%	3.80%		5.00%	N/A	4.93%

Guidance:

Performace Against Target

- Target not being met within tolerance range
- Target being met within tolerance range

2 12	Important to compare this figure next to 'This time last year' as recovery and damp and mould rate fluctuates
20 26 28	The target figure represents the total for the end of the financial year. At the start of the year this will be set at a quarter of the total and will increase by 25% each quarter. e.g. target figure for complaints in quarter 2 will be 20 p/1000 properties.
22 23 24 25	Transactional surveys will only be reported on should the survey response rate be 20% or more.
31	5% per quarter - cumulative 20% per annuam

Report to:	**BLACKPOOL HOUSING COMPANY BOARD**
Relevant Officer:	Sarah Chadwick, Assistant Company Secretary
Date of meeting:	28 April 2026

ALLOTMENT OF SHARES

1.0 Purpose of the report:

1.1 To review the decision taken at the Board meeting held on 22 April 2025 in relation to the issuance and allotment of shares up to an aggregate nominal amount and if deemed fit, agree that the arrangement continues.

2.0 Recommendation(s):

2.1 The Board is asked to agree that the allotment of shares in Blackpool Housing Company Limited in favour of Blackpool Council continues as and when needed to deal with the provisions of the existing facility arrangement and the split between the elements of debt and equity, following on from the drawdown by the company of the facility and to agree that one share be issued and allocated on each subsequent drawdown for the foreseeable until this decision be reviewed in 12 months' time.

2.2 To continue to authorise the Chair and Company Secretary to do all such acts and agree and execute on behalf of the company all such documents to which the company is a party and all other documents as may be required in connection with the proposed allotment and generally to sign all such certificates, notices and other documents as may be necessary in connection with the proposed allotment.

2.3 To agree that the Board reviews this decision in approximately 12 months' time and before 30 April 2027.

3.0 Background information

3.1 Board Members are reminded that at the meeting held on 23 February 2021, following advice from the company's external auditors, the Board agreed to allot shares in favour of Blackpool Council to deal with the provisions of the existing facility arrangement and the split between the elements of debt and equity, following drawdowns by the company of the facility. It was agreed at that time to review the arrangements on an annual basis, with the last review being undertaken on 22 April 2025.

3.2 A number of drawdowns occurred throughout 2025-26 and following the external auditor's recommendation, one share was issued and allotted on each drawdown to account for the current balance on the share premium account.

3.3 The current share capital of Blackpool Housing Company Limited is 40 Ordinary Shares of £0.01 each, issued to Blackpool Council, six of those were allotted during 2025-26 as a result of the drawdowns.

3.4 The Companies Act 2006 ("CA 2006") provides a default position in that there is no constitutional limit on the number of shares that a company may allot. Articles of Association ("Articles") expressly provide that shares in the company can be provided up to a maximum nominal value of £1,000.

3.5 The Directors of the company must not allot shares unless they have authority to do so under sections 550 or 551 of the CA 2006. Authority is given under the company's Articles of Association.

3.6 The company has only one class of share and as such has the power to allot shares (or grant rights to subscribe for or to convert any security into shares) without any further authority.

3.7 Although the statutory restriction on pre-emption has been excluded under the Articles, it is noted that no shares in the company can be allotted other than to the majority Shareholder without the prior consent in writing of the majority Shareholder, which of course is not relevant in these circumstances.

3.8 When funding is provided to the company by the Council, under the existing facility arrangements, this is split between debt and equity. There is still a substantial balance on the company's share premium account. Under the facility arrangements with the Council, the share premium continues to increase as the loan/equity is drawn down. It has been recommended that one share be issued and allocated on each subsequent drawdown to account for this.

4.0 Financial considerations

4.1 Contained within the report.

5.0 Legal considerations

5.1 Contained within the report.

6.0 Sustainability, climate change and environmental considerations:

6.1 Not applicable.

7.0 Other considerations (HR, performance, equalities):

7.1 None.

8.0 Analysis of risk

8.1 The principal risks associated with this arrangement are limited, given the company is wholly owned, however the Board should note the administrative and governance requirements associated with the allotment of shares and the need to ensure ongoing compliance with the Companies Act 2006 and the company's Articles.

9.0 Internal/ External Consultation undertaken:

9.1 Consultation has taken place with the Council's Legal team.

10.0 Other alternative options to be considered:

10.1 The approach is considered the most appropriate funding mechanism at this time.

11.0 Appendices

11.1 None.

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Blackpool Coastal Housing

Report to:	**BLACKPOOL COASTAL HOUSING BOARD**
Relevant Officer:	Vikki Piper, Chief Operating Officer / Stephen Dunstan – Director of Resources /Jamie Weston - Interim Director of Asset Management
Date of Meeting:	28 April 2026

BCH MANAGEMENT TEAM REPORT TO BOARD

1.0 Purpose of the report:

1.1 To inform the Board of any significant development or issue that has arisen since the last Board meeting, to seek decisions where required and provide assurance to the board on operational matters.

2.0 Recommendations

2.1 To note the contents of the report and challenge / seek clarification as appropriate.

2.2 To approve the attached policy updates and strategies.

3.0 Chief Operating Officers Update

3.1 <u>Supported Housing</u>

I am pleased to advise that Denise Williams has been confirmed as the Nominated Individual in respect of Argosy House and Bispham House, following her successful application and interview with Ofsted. This enables us to ensure stability and consistency of delivery in this area.

3.2 <u>Human Resources systems work</u>

I am pleased to report that following additional support from the Council in respect of the management fee, and practical support from the Council's HR systems team, we are now adopting the Council's systems for recruitment, inductions, and appraisals.

The transition has presented some challenges, especially with end of year payroll processes, but will radically modernise HR processes by reducing admin which in turn will create additional capacity within the HR Team and wider management workforce, to focus on more complex HR matters.

4.0 Director of Resources Update

4.1 Finance update

4.2 The most recent reporting was at Month 10, where a £4k favourable variance against budget was forecast (£207k actual deficit, budget £211k). Whilst the wider financial outlook remains unpredictable reasons were given in the budget report why a more favourable result is currently expected in 2026/27, chiefly reduced employer contributions and continuing and extended senior management savings.

4.3 Housing Services

Rents
The figures are still being finalised, and will be included in the performance report, but at the time of writing the headline rent collected figure is anticipated to be just under 98%. Given the remains of Universal Credit cases being migrated in particular this is an excellent level of performance and great credit is due to the Rents Team.

Lettings
An update on the furnished tenancies pilot is included as Appendix 9a(i) to this report.

Neighbourhoods
The service contributed extensively to a multi-agency learning exercise reviewing a number of self-neglect cases including BCH tenants. The next of these exercises is underway and on Domestic Abuse, and the service is contributing to this as well as speaking at the DA Board Development Day on 14 April.

4.4 Business Services

Customer Involvement
The new Customer Engagement Strategy for the next three years is attached at Appendix 9a(ii). A short life group of customers was convened to discuss potential content and the members of that group as well as TOWER have reviewed the draft document.

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The reaccreditation of the service with TPAS is underway. We hope to be able to advise on whether we have retained it by the next board meeting. A third accreditation would lead us to be exemplar status, which is awarded to organisations in recognition of their long-term commitment to effective tenant engagement.

ICT

Migration of Lumen and BHC properties onto the asset management system continues to progress well. The introduction of the new CRM system and related improvements has been slightly delayed by issues at MRI but user acceptance testing is imminent and assurances have been received there will be no further lag.

4.5 Equalities

The mock inspection highlighted the lack of recent review of our equalities framework. A new Equality Policy Framework has been developed by the HR Manager taking appropriate account of the Council's equality policies. This is attached at Appendix 9a(iii).

5.0 Interim Director of Asset Management

5.1 Staffing/ Sickness

Things have improved slightly from previous updates at Board. The Compliance Manager is now back in work full time and the post of Compliance Officer has been recruited to. Unfortunately, BCH's Asset and Investment Manager has now retired on ill health and left the organisation on 13 March 2026. This role has been backfilled from within the team on an interim basis.

A number of Repairs Operatives are still on leave with serious illness which is causing minor operational problems. Some are scheduled to return in the coming weeks which will ease ongoing issues. Two vacancies have also arisen since the last Board, which will be recruited to.

As detailed at the last meeting a decision was taken to close down the BCH Capital Team. This was based on the team effectively coming to a natural end due to projects completing and some staff reaching retirement age. These staff have now all left BCH, with the exception of one Operative who joined the Responsive Repairs Team.

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5.2 Asbestos Incident

An asbestos release occurred at a property in March during the demolition of an outhouse. This was due to the contractor, WRPS, not following their own internal asbestos procedures. They were provided with the required information from BCH but unfortunately chose to commence demolition work prior to the asbestos being removed. As soon as BCH became aware of the issue the site was closed down and the area made safe in conjunction with our two incumbent asbestos consultants Emchia and North Star.

This was an incident that required a RIDDOR to be completed, which WRPS have duly done and reported themselves to the HSE. An investigation is ongoing.

BCH took the decision to withdraw any future work from WRPS that involved working with asbestos, or required asbestos removal to facilitate works until the HSE investigation has been completed and a report produced. BCH and WRPS have met to discuss the incident and will meet again on 9 May 2026 to review the situation. Should any feedback be forthcoming from the HSE prior to this date then the meeting will be brought forward. Until then the situation remains the same and BCH are utilising existing partnering contractors to cover WRPS' work.

5.3 Fires

As reported at the previous Board meeting, BCH had experienced a large fire at a property in December caused by an illegal lithium battery on an e-bike.

In the first quarter of 2026 there have been a further nine reported fires that BCH is aware of. Five of these were attributable to cooking incidents, with the remaining four being caused by arson, a lithium battery, malice and one unknown causation.

The unknown relates to another property which was a fatal fire. A copy of the fire report has been requested from Lancashire Fire and Rescue Service (LFRS) but the likelihood is that this will not be released until the coroner has completed its investigations. BCH has a regular 6 weekly catch-up meeting with LFRS and this fire was discussed and no issues raised by them. All necessary documentation and certification relating to the checking of gas appliances, electrical circuits and smoke detection has been passed to them. This was all in date and compliant.

LFRS is aware of the other fires referenced above too as they attended most of them. They reiterated in our most recent meeting with them that they have no issues with

Blackpool Coastal Housing

how BCH deal with or react to fires and reaffirmed that the majority were tenant related.

5.4 Policy Updates

The Legionella Control, Gas Servicing, Repairs and Maintenance and Electrical Installation and Maintenance Safety policies have all recently been updated by BCH's Compliance Team in line with the Policy Tracker dates. There are no notable changes to report from a policy perspective in terms of Legionella and Gas as there have been no legislative amendments in these areas. There are regulatory changes afoot for electrical works, but these will be noted in the accompanying procedure guide for Electrical Safety. Copies of the policies are included in the appendices.

6.0 Other Information

6.1 Not applicable.

7.0 Financial considerations

7.1 Please note 4.1 and 4.2.

8.0 Legal Considerations

8.1 None at this time.

9.0 Sustainability, climate change and environmental considerations:

9.1 None at this time.

10.0 Other considerations (HR, Performance, Equalities)

10.1 Please note staffing matters in section 5.1 and Equalities Policy.

11.0 Analysis of risk

11.1 Please note issues raised in 5.2 and 5.3.

12.0 Internal / external consultation undertaken

12.1 Please note Customer Engagement Strategy.

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13.0 Other alternative options to be considered

13.1 Not applicable.

14.0 List of Appendices:

14.1 Appendix 9a(i) – Furnished Tenancies
Appendix 9a(ii) – Customer Engagement Strategy
Appendix 9a(iii) – Equality Framework
Appendix 9a(iv) – Legionella Control Policy
Appendix 9a(v) – Gas Servicing Repairs and Maintenance Policy
Appendix 9a(vi) – Electrical Installation and Maintenance Policy

Furnished Tenancy Service Update March 2026

1. Executive Summary

The Furnished Tenancy service supports 59 active households as of March 2026. Arrears levels remain manageable (average £83 with 23% of the tenancies with an arrears balance). Rechargeable repairs remain extremely low, with only one significant case recorded (£1.9k). ASB concerns (12 cases) largely relate to vulnerability, drug, alcohol related issues or noise complaints. Access/compliance concerns are minimal (one case). Finance trends show movement toward surplus in 2026/27 as package volumes increase.

2. Key Statistics

- Total active furnished tenancies: 59
- Average arrears per tenancy: £83
- Tenancies with arrears: 13 (22%)
- Total rechargeable repairs: £1,922
- ASB flagged cases: 12
- Access issues recorded: 1

3. Service Overview

The furnished tenancy service provides essential household items to support tenancy sustainment, reduce homelessness risk, and improve move-on outcomes. Packages include beds, cookers, white goods and soft furnishings. The service has expanded significantly from 7 packages in 2023/24 to a forecast 85 packages in 2026/27.

4. Financial Performance

Year	Income (£)	Expenditure (£)	Net (£)
2023/24	1,110	23,061	-21,951
2024/25	30,995	75,945	-44,950
2025/26 (provisional)	54,000	89,208	-35,208
2026/27 (predicted)	105,638	99,992	5,646

Income grows proportionally with furnished tenancy volumes and surpluses improve as charges stabilise. Expenditure is front-loaded due to procurement, replacements and set-up staffing. The service becomes more self-sustaining during 2026 / 2027.

To give some context to this the very first furnished tenancy started in February 2024 and cost £2440 to furnish the property. A total of £3188 has been collected in service charges between February 2024 and March 2026. The tenant still lives in the property and has a clear balance on his rent account.

5. Risks & Mitigations

Inflation in furniture costs

Mitigation: Review procurement strategy and package specification annually.

Arrears in vulnerable households

Mitigation: Strengthen Alternative Payment Arrangement(APA) uptake, early intervention, and support pathways.

Access issues (Portable Applicance Testing(PAT) / Gas)

Mitigation: Devise an escalation process and work to align PAT testing to be in line with Gas Servicing Programme.

6. Forward Plan (2026/27)

A refreshed KPI dashboard will be introduced with arrears, ASB, Access and compliance metrics available.

The intention is to increase to 85 furnished packages while maintaining compliance performance.

There are also potential to bring options to the Board in future to:

- Develop a model that doesn’t include an initial capital outlay
- Include carpets and voids as part of an improved voids standard

Not for Publication

CUSTOMER ENGAGEMENT STRATEGY 2026 - 2029

Blackpool Coastal Housing

Introduction

Blackpool Coastal Housing (BCH) listens closely to the views and voices of our tenants, and uses this vital information to help inform service delivery and improvements.

Our Customer Engagement Strategy outlines how we will achieve this objective. It aims to ensure our customers have a voice and are able to shape and influence the services we deliver, the safety of their homes and how we spend their rent to deliver services and maintain and improve their homes and communities.

Blackpool Coastal Housing is not just about providing good quality, safe, affordable homes; BCH also supports the key objectives of Blackpool Council to maximise growth and opportunity across Blackpool and to create stronger communities and increase resilience.

We are committed to ensuring all our customers have a voice, are listened to and have meaningful opportunities to engage with us.

This also supports the Council's priority of strong and cohesive communities.

Inspiring People to Build Sustainable Communities

BACKGROUND & NATIONAL CONTEXT

National Context

Since the Grenfell fire tragedy in 2017 and the tragic death of Awaab Ishak in 2020, there have been calls for a strengthening of the customer voice in social housing and placing a greater focus on the customer and the services they receive. This is to ensure customers have the information and resources they need to have a genuine say in how their homes and services are managed. This has now been enacted in law with the establishment of the Social Housing (Regulation) Act 2023 and the Building Safety Act 2023.

The Social Housing (Regulation) Act 2023

The Social Housing (Regulation) Act 2023 significantly strengthens tenant rights and landlord accountability by empowering the Regulator of Social Housing (RSH) with new powers, introducing new consumer standards and commanding greater transparency, conduct, and tenant engagement from social landlords to ensure residents are safe and their voices and complaints are heard.

The Transparency, Influence and Accountability standard requires social housing landlords to be open, act fairly, and empower tenants. The key principles are:

1 TRANSPARENCY

Landlords must share clear performance data (TSMs) so tenants can see how they are performing.

2 INFLUENCE

Landlords must allow tenants to shape service delivery, with evidence showing how feedback was used.

3 ACCOUNTABILITY

Landlords must handle complaints properly, treat residents with respect, and be held responsible for outcomes.

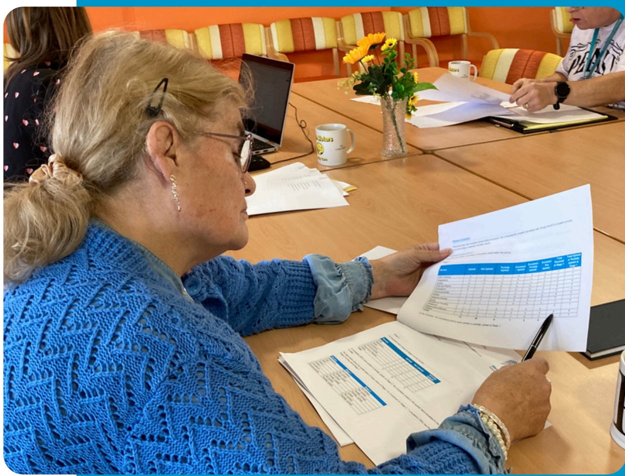
4 FAIRNESS

Ensuring equitable services that meet the diverse needs of all residents.

Blackpool Context

BCH, on behalf of the Council, is the largest social housing provider in the town. We have concentrations of stock on a number of estates, as well as other more dispersed properties across the town. The relatively small footprint covered makes it more achievable to undertake face to face engagement with customers at or near their homes and there are several Housing Revenue Account funded community centres to facilitate this.

The social housing offer in the town includes general needs stock, sheltered housing and some young person's provision. The engagement needs of customers varies with the provision they are housed in, whether they are in employment etc. We also have leaseholders in our stock and it is important that they have opportunities to be involved.



Although transience is a significant issue at a town level, most Council tenancies are longer-term with many tenants who have been in their properties for many years. BCH has been able to develop a network of involved tenants, some of whom have been with us from our formation in 2007. Some of our involvement work, including resident scrutiny and the co-produced annual report has been recognised nationally. We have been TPAS accredited for a number of years, which provides customers with assurance that we meet a recognised national benchmark on involvement and engagement.

We are not complacent, however. We know that there are parts of our customer base we are not actively engaging with. Recruiting new involved tenants is essential to replace those who move on and to ensure we continue to get fresh perspectives. The Tenant Satisfaction Measures (TSM's), whilst generally positive, show some movements that point to where further improvements in involvement and engagement could be made. A SWOT analysis is included as an appendix to this strategy including weaknesses as well as strengths.

ENGAGEMENT FRAMEWORK

Strategy Context

Our strategy aims to build on and develop our existing customer engagement framework. We understand that customers have different needs and preferences and our framework sets out the opportunities for customers to engage with and influence Blackpool Coastal Housing in a way that suits them. This could be from staying informed through the information we provide up to being part of the governance of the organisation. The framework aims to recognise that customers want different things from BCH and their involvement with us.

1 INFORMING

Providing Information about BCH services, updates or matters that affect or interest customers, community news and events, safety information, how BCH are performing, how we act on customer views and new initiatives or projects and how rent money is spent. Examples of how we inform customers are:

- BCH Website
- Social Media
- Newsletters
- Booklets
- E-Newsletters and Email Campaigns
- Area specific leaflets/flyers
- Reports and Strategies
- Annual Report
- Publication of Policies
- Text messages

OUTCOMES

- **To ensure that our customers have the information they need to understand our services and can monitor how we are performing as an organisation.**
- **This information ensures customers can access our services and hold informed views about BCH and the services we offer.**
- **This provides a gateway for customers who want to share their views of our services and influence how we deliver our service.**

2 CONSULTING/INSIGHT

Opportunities to give views in relation to service delivery, projects, performance and policy. Examples include:

Consultation Exercises

Satisfaction Surveys

Customer Complaints and Compliments

Focus Groups

Community Events and Drop-In's

OUTCOMES

- **These are activities and opportunities to give views on service delivery, neighbourhood matters, policies and procedures.**
- **This enables customers to share their views and insights on our services easily and without a lot of time commitment.**
- **These opportunities can be both local (at community events/ estate level) and at a more strategic level through surveys, polls & focus groups.**
- **The views shared through these opportunities will feedback to our Complaint Panel, Tower Scrutiny, Senior Management and the BCH Board, to influence service delivery and policies and procedures.**

3 INVOLVING

Opportunities to influence decision making and service design and delivery at a local and strategic level. Examples of involvement include:

Green and Clean Wardens

Mystery Shoppers

Reading Panel

Procurement Representatives

Neighbourhood Panel

Complaint Panel

Walkabouts

OUTCOMES

- These are opportunities to influence decision making and service design at a local & strategic level.
- These activities are for customers who want to get more involved in influencing decision making and service design.
- These require a greater time commitment than our insight opportunities but have been developed to blend activity that can be done from home, to support accessibility.
- These groups will receive insight gathered through our customer satisfaction surveys, complaints and compliments along with opportunities to speak to staff and managers delivering services to help them make recommendations to improve how we deliver our services.

4 GOVERNANCE

Involvement in the governance structure of BCH, including:

Tenant Board Member	TOWER Scrutiny Panel

OUTCOMES

- **These are opportunities to be involved in the governance structure of BCH, actively influencing and making decisions on how services are delivered based on feedback from customer insight, involvement, performance and good practice.**
- **These options are for customers who are happy to commit time and effort to being directly involved with BCH.**

Strategic Objectives

Following consultation with residents, BCH and Council staff the agreed engagement strategies for the next three years are:

- To enhance the opportunity for tenant and leaseholder involvement in BCH and Council governance and scrutiny of the Council's social housing provision.
- Further develop links between tenant voice and governance structure
- Ensure customer communications are fit for purpose and communication preferences are embedded with new system
- Review current engagement opportunities to capture hard to reach customers and enable representation.

CUSTOMER VOICE

Shaping our strategy

Our strategy has been developed with our customers and a range of views were sought to help inform customer priorities, our involvement framework, engagement activity and how and what we communicate to customers.

1 COMMUNICATIONS SURVEY

In October 2025, we sent out a survey to all customers with the newsletter to obtain views on the customer newsletter and to ask what content customers wanted to see in future newsletters and communications. This is to help us make sure we're providing relevant information that's important to customers. Key areas identified as important were:

- Updates about BCH services
- Community news and events
- How BCH are performing
- Safety information
- How we act on customer views
- New initiatives or projects
- How rent money is spent

2 INVOLVED CUSTOMER SURVEY

This survey was sent to all 76 involved customers in January 2026 to gather feedback from participants about their involvement activities, satisfaction levels, and motivations for engaging with BCH. A total of 21 involved customers completed the survey. Key areas identified:

- **Common motivations for being involved with BCH included a desire to improve community services and contribute positively and commitment to enhancing their living environment.**
- **Recommendations included more feedback, better accessibility to meetings, regular meetings to engage more tenants, and increased training opportunities.**

3 DOOR KNOCKING

A Customer Engagement Survey was conducted as part of a door-knocking exercise in February and March 2026, which focused on gaining views on resident involvement and engagement from residents who are not actively or formally involved with BCH. 46 customers engaged to give us their views. Key areas identified:

- **A significant majority (70%) of respondents are aware of how to engage with BCH by getting involved or sharing their views.**
- **61% of respondents indicated that nothing prevents them from engaging more often, citing a lack of issues or need for involvement. However, some mentioned health issues, childcare needs, or being new to the organisation as barriers to engaging.**

4 ENGAGEMENT STRATEGY FOCUS GROUP

The Focus Group had a mixture of involved customers and those who had been spoken to as part of the Door Knocking Consultation exercise. 7 customers attended to provide input into the strategy, including current experience, barriers, what is important and to agree actions & priorities.

What is important...

- **Communication/being kept informed**
- **Ad-hoc Drop In sessions/ local opportunities**
- **Review demographics of residents/areas and tailor communication**
- **Information on the grounds maintenance service, when grass cutting is due to be completed etc**
- **Local community champions could assist with local level surveys**
- **Sheltered Housing Officers could be more informed and provide information as part of the service**

The barriers...

- Lack of communication
- No reason/wish to get involved
- People don't believe that their voice will make a difference
- People may want to complain but don't want to themselves
- Work priorities/meetings at inconvenient times
- Caring responsibilities

Agreed priorities...

Better communication, including promoting events/services and providing feedback

Localised engagement and opportunities, targeted to demographics

MONITORING AND REVIEW

We produce a quarterly customer voice report detailing how customers influenced services and service delivery. This is submitted to the BCH Board and published on our website. This will include progress with actions in this strategy.
In addition, we produce a six-monthly feedback matters newsletter which is sent to all our involved customers. This is also published on the BCH website.

Customer satisfaction will be monitored through the Tenant Satisfaction Measures and through reviews of individual engagement channels. Success measures for the strategy include an increase in the number of customers reporting; Satisfaction that the landlord listens to tenant views and acts upon them. Satisfaction that the landlord keeps tenants informed about things that matter to them.

Our Annual Report will also evaluate how we are performing against this strategy.

Blackpool Council regularly reviews the impact of tenant feedback on decision-making across its executive and non-executive teams. This monitoring process involves input from the Housing Portfolio Holder and the Consumer Standards lead.

ACTIONS

Tenant Scrutiny

- **Recruit new members, including leaseholders, to widen experience base**
- **Implement interim support to the panel identified in the mock inspection**
- **Ensure scrutiny and panel members are visible with the BCH board**

Further Develop Tenant Voice

- **Refine new Customer Voice report**
- **Promote engagement opportunities to all customer groups including leaseholders**
- **Explore new opportunities for customer involvement**
- **Implement any areas for improvement from TPAS reaccreditation**
- **Ensure that engagement outcomes and the impact of tenant voice are communicated to evidence customer feedback is heard and acted upon**
- **Reduce complaints workload to free up resource for promotion of involvement**
- **Promote local Community Champions where suitable residents can be identified**

ACTIONS

Embed Customer Communications and Preferences

- Use new CRM system to ensure customer communication preferences are kept up to date.
- To ensure that regular communications are maintained regarding matters that are important to customers and feeding back outcomes at a local and organisational level.

Review Engagement Opportunities to Capture Hard to Reach Groups

- Offer sessions at Community Centres
- Offer face to face involvement opportunities outside normal working hours on a trial basis
- Ensure opportunities to get feedback from repairs visits and other interactions are optimised
- Link in with existing forums and panels locally to help develop partnerships

Blackpool Coastal Housing

Equality Policy Framework

April 2026

INSPIRING PEOPLE TO BUILD BETTER COMMUNITIES

Document Information

Issue Date		01/04/2026
Version/Issue Number		1.0
Document Status		Final
Effective From Date		01/04/2026
Scope of Document	This document provides a framework for mainstreaming and culturally embedding BCH's equality objectives across our strategic aims, priorities and service delivery.	
Objective	To advance our equality objectives for workforce equality so that: "our workforce is more representative of the community we serve, and equality and diversity is embedded in our staff culture."	
Who needs to know?	All BCH Staff	
Documentation	Equality in Employment Policy Respecting People at Work Framework Recruitment and Selection Policy Recruitment and Selection Handbook 1-1 and Supervision Policy Managing Poor Performance Policy IPA Policy Probation Policy Grievance Procedure Whistleblowing Policy Training and Development Policy	
Document Sponsor	**Name**	Vikki Piper
	Job Title	Chief Operating Officer
	Division	BCH
Author	**Name**	Kirsten Kennedy
	Job Title	HR Manager
	Team	Human Resources
	Contact Tel:	01253 477470

Amendment Record

Date	Issue No.	Section/Page	Details of Change	Authorised By:
01/04/2026	1.0	All	Review and implementation of updated policy document to support all BCH's EDI aims, in conjunction with the new BCH EDI Strategy	Kirsten Kennedy

Amendment Notes

- Documents at draft status are to use letter designations to denote issue status: a, b, c etc.
- Documents at full issue status are to use number designations to denote issue status after full revision: 1.0, 2.0, 3.0, etc.
- For an amendment to a full issue document you are to use number designation to denote issue status: 1.1, 1.2, 2.1, etc.

- On full issue the draft amendment record should be deleted from the above table.
- Notification of the amendment must be sent to the person maintaining the Central Register

1.0 Introduction

1.1 Blackpool Coastal Housing is committed to equality of opportunity and to positive action to tackle discrimination and promote cohesion. This framework will help to ensure that we deliver on our statutory responsibilities (see Appendix A for further information.)

1.2 As a medium-sized employer, we believe that a clear policy helps communicate our key aims and benefits employees, potential employees, partners, and customers. In turn, leading to a culture of dignity and respect for all, as well as contributing to providing the best possible services to all the communities we serve. This framework applies to all employees.

2. 0 Policy Framework and Key Delivery Drivers

Key Delivery Drivers

DRIVER	DESCRIPTION
Respecting Others Policy framework	An overarching HR policy framework to ensure that all BCH employees are treated fairly. It includes different options that can be used to resolve workplace issues and disputes, such as the informal problem resolution procedure and formal employee complaints procedure.
Performance	The Individual Performance Appraisal is a fundamental part of BCH's performance management framework. It is an annual review that provides an opportunity for employees to have a two-way discussion with their managers. It is an opportunity for managers to promote Equality issues and to address any specific issues.
Recruitment	BCH is committed to recruiting people who can help achieve its priorities and will undertake recruitment in accordance with employment legislation and BCH's employment policies and

	procedures. BCH is committed to treating all applicants on merit with fairness and integrity, and to make reasonable adjustments to processes so to achieve a workforce that reflects the diverse communities it serves.
Flexible Working	Flexible working - an efficient way to deliver services, given the technology available, the needs of our customers and the diverse range of services we provide. It can also help staff achieve a balance between home and work. This policy aims to enable good practice and may include different options such as Flexible Working Hours, Hybrid Working, Compressed Hours and Part Time.
Training and Development	Helping to educate, skill and train the workforce to ensure a culture of equality and diversity in Blackpool.
Employee Engagement	BCH believes listening to employees on Equality issues is vital to attaining a culture embracing Dignity for All. We use a variety of methods which includes Trade Union consultation, Staff Consultation Groups, Manager and Employee Briefings and Annual staff Conferences.

3.0 Monitoring

3.1 It is only by monitoring and evaluating this policy that the Council is able to assess its effectiveness. Otherwise, we have no way of knowing whether there is systemic discrimination built into our processes. The Council will produce an annual Workforce Equality Report to equality monitor our workforce diversity and the main HR functions. Employees will be asked to provide some personal information in support of this. This Information will be treated in the strictest confidence in line with the General Data Protection Regulations (GDPR).

4.0 Responsibilities

4.1 BCH, Senior Management Team and all members of staff are personally and legally responsible for their actions regarding Equality and Diversity.

4.2 **Human Resources (HR)**

HR will ensure that a copy of the Workforce Equality Policy Framework is made available to all employees and will ensure equality is embedded in all HR Policies, procedures and processes.

4.3 **Managers**

Overall leadership for implementing this Framework rests with the Senior Management Team. They are responsible for implementing the Framework and for dealing with matters arising from it within their areas of responsibility.

4.4 **Customers/Visitors to BCH**

BCH’s Service Standards have been developed to enable employees to provide a high standard of customer care to all customers and embody BCH’s vision and core values. The standards include BCH’s commitment to equality, through expected employee behaviours that will be displayed to all customers (working to promote equality of opportunity, combating discrimination and treating everyone fairly) ensure equality of access to BCH services.

5.0 A Diverse workforce

A key objective of BCH is to have a workforce which reflects the diversity of Blackpool’s population. Presently our workforce is not representative of people with disabilities, staff from minority race /ethnic background and sexual orientation. We will address this by measures such as positive action.

6.0 Complaints

Any member of staff who feels that they have not been treated equally under this Framework and particularly if they have been subject to acts of discrimination, has the right to complain. Please see our Respecting others Policy Framework, speak to your line manager, Human Resources, or your Trade Union representative.

7.0 Whistleblowing

The Whistleblowing Procedure aims to encourage and support staff to raise concerns about any serious malpractice including equal opportunities and institutional discrimination. Written into the policy is an assurance that there will be no risk to a person's position if actions are based on good faith.

8.0 Advice and support

Internal Contacts

Human Resources	01253 477230
Unison Branch Office Unison - Equalities Officer	01253 478492
Unite	01253 478422
GMB	01772 555879
AEP	01253 476723
Aspect	01253 476613

See Appendix B for further external sources of information.

9.0 Review

The effectiveness of this policy will be measured actively by completing regular monitoring, assessment and evaluation, and through observation and feedback, to ensure that we consistently operate appropriately and sensitively.

As a minimum, BCH will undertake a formal review of this procedure at least once every three years or following significant legislative changes or challenge.

Appendix A – The law on Equality

The Equality Act 2010

The Act brings together for the first time all the legal requirements on equality that the private, public and voluntary sectors need to follow. It affects equality law at work and in delivering all sorts of services.

It replaces all the existing equality law including:
- The Equal Pay Act 1970
- The Sex Discrimination Act 1975
- The Race Relations Act 1976
- The Disability Discrimination Act 1995.

Most of the new law is based on current legislation which has been streamlined, but there are some important differences, which are detailed in the Equality and Human Rights Commission (EHRC) Code of Practice in Employment.

Who does the law protect?

The Equality Act protects everyone at work or who uses services from discrimination on the grounds of personal characteristics.

There are nine protected characteristics employees might have, these are:

1. Disability
2. Marriage or civil partnership
3. Race
4. Sexual orientation
5. Age
6. Gender reassignment
7. Pregnancy and maternity
8. Religion or belief
9. Sex (gender)

As well as these characteristics, the law also protects people from being discriminated against:

- By someone who wrongly perceives them to have one of the protected characteristics.
- Because they are associated with someone who has a protected characteristic. This includes the parent of a disabled child or adult or someone else who is caring for a disabled person.

Appendix B: Further help and information

Links to Organisations

Organisation	Website
Age UK	Age UK | The UK's leading charity helping every older person who needs us Age UK | Let's change how we age
Young People in Blackpool	Children and young people
Disability	Disability First – The Official Site for Radar Key Company Gold Standard Keys
Gender Reassignment	Press For Change - The UK's Leading Experts in Transgender Law
Pregnancy and Maternity	Home - Maternity Action
Race	Preston & Western Lancashire Racial Equality Council - pwlrec - Preston and Western Lancashire Racial Equality Council Operation Black Vote Welcome to OBV | Home - OBV
Religion or Belief	The Inter Faith Network (IFN)
Sex (Gender)	https://www.fawcettsociety.org.uk/ The Fawcett Society
Sexual Orientation (including Civil Partnership)	The leading charity supporting LGBTQ+ communities in… | Stonewall UK LGBT Foundation – The UK's leading health and wellbeing charity
ACAS	Acas | Making working life better for everyone in Britain
Equally Ours	Home - Equally Ours
Joseph Rowntree Foundation (Social Exclusion, poverty and place)	Home | Joseph Rowntree Foundation

External Helplines

Employee Assistance Programme

The Employee Assistance Programme is provided by Health Assured, an independent organisation offering a FREE CONFIDENTIAL telephone helpline for any of life's ups and downs. This includes access to counselling if appropriate as well as access to debt and legal advice.

This service is available for employees and their immediate families
* 24 hours a day, 7 days a week, 365 days a year.

Contact can be made:

• By Phone: 0800 028 0199 (or add prefix 0044 to call from outside UK – stating they are a UK based employee, calls will be charged). Access to Mincom is arranged via scheduling a consultation using the email address or contact facility on the webpage.

• By App: Download the Health Assured Wisdom app via Google play or Apple store using the code MH A051861 – Here you can access "live chat" facility or request a call back

Please note:

- BCH issued mobile phones will have the App automatically downloaded
- Due to HRMC rules and regulations EAP is only offered to employees, partners of employees, retirees for up to three months after they have left the organisation and dependants who are between the ages of 16-24 years old in full education living at the same household address as the employee.

Key additional sources of guidance

- Mandatory Equality and Diversity Training via iPool Online, which includes a paper-based handbook which is available for those employees without access to I pool.
- Equality and Diversity Confidence for Managers
- Links to related HR Policies and arrangements available on the staff intranet such as Recruitment & Selection Handbook, Parental Handbook, Flexible Working, Respecting others Framework.

Blackpool Coastal Housing

Legionella Control Policy

INSPIRING PEOPLE TO BUILD BETTER COMMUNITIES

Document Information

Issue Date		TBC
Version/Issue Number		3.4
Document Status		Final
Effective From Date		08/04/2026
Scope of Document	BCH policy on managing the risk of Legionella infection. *This document may be subject to dynamic change due to external influences affecting day-to-day working practices.*	
Objective	To provide clear and robust guidance on the steps to be taken to manage the risk of Legionella infection.	
Who needs to know?	Relevant stakeholders	
Documentation	Legionella Control Procedure	
Document Sponsor	**Name**	Jamie Weston
	Job Title	Director of Operations
	Division	Assets & Services
Author	**Name**	Anthony Walker
	Job Title	Mechanical & Electrical Officer
	Team	Compliance Team
	Contact Tel:	01253 477903

Amendment Record

Date	Issue No.	Section/Page	Details of Change	Authorised By:
27/04/15	1	Page 2	Change of Director	Robert Wolstencroft
12/04/16	1.1	13.1, 14.1	Change of Director	Robert Wolstencroft
23/05/16	2.0	Pages 1 & 2	Amended following audit process	Robert Wolstencroft
05/06/17	2.1	Page 2	Annual review, minor changes	Robert Wolstencroft
27/07/18	2.2	Page 2 &10	Annual review, minor changes	Anthony Walker
27/07/20	3.0	Whole document	Annual review, minor changes	Anthony Walker
07/10/21	3.1	Whole document	Annual review, minor changes	Anthony Walker
22/11/22	3.2	Whole document	Annual review, minor changes	Anthony Walker
02/11/23	3.2	Whole Document	Annual review, no changes	Anthony Walker
03/10/24	3.3	Whole document	Annual review, no changes	Anthony Walker
08/04/26	3.4	Whole document	Annual Review, no changes	Diane Strickland

Amendment Notes

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1) Purpose and Scope of the Policy

The purpose of the Legionella Control Policy is to ensure Blackpool Coastal Housing (BCH) complies with L8 The Control of Legionella Bacteria in Water Systems (2013) and its accompanying technical guidance series HSG274, published 2014, and ensures BCH fulfils its responsibilities under The Health and Safety at Work Act 1974, the Control of Substances Hazardous to Health Regulations 2002 (as amended) (COSHH) and Management of Health and Safety at Work Regulations 1999.

2) Aims

The aims of the policy are to:

- Ensure legal compliance
- Ensure the health and safety of BCH's employees, customers and others who may be affected by the water systems operating at its premises
- Maintain valid testing information
- Develop and maintain robust quality control procedures that help ensure the safe and efficient delivery of the water systems contract
- Provide timely and efficient service to customers
- Minimise inconvenience and disruption whilst undertaking system testing, maintenance and risk assessments
- Seek cost effective methods of delivering maintenance
- Have cost effective procedures for managing the water systems of VOID properties
- Have clear monitoring procedures with set timescales

The aims will be achieved by:

- Ensuring effective measures to control the proliferation of Legionella within BCH's premises are in place
- Maintaining the water systems monitoring programme
- Putting in place a contract with an approved Legionella control contractor who is a member of the Legionella Control Association (LCA)
- Maintaining quality control through auditing and monitoring
- Monitoring of contractors' quality control
- Considering best practice and benchmarking with external organisations
- Ensuring continuous improvements in the selection of contractors, products used and methods of working
- Ensuring the diverse needs of customers are considered
- Maintaining a 'No Access' escalation procedure and monitoring the performance of contractors

3) Targets

The target is to maintain an ongoing programme of monitoring and inspection for all appropriate properties and every two years have a risk assessment on the commercial properties.

4) Monitoring

The policy will be reviewed annually by the Mechanical & Electrical Officer, or when new information relating to the control of legionella bacteria in hot and cold water systems becomes available, e.g. via the HSE website or revisions to the ACoP (L8) or its technical guidance (HSG274) published 2014.

The Director of Operations will be responsible for ensuring service provision and repair obligations are met and that relevant contracts are in place to deliver BCH's requirements.

The Mechanical & Electrical Officer or their Deputy will regularly review the legionella documents to ensure compliance with procedures and legislative requirements.

Access will be monitored by the Mechanical & Electrical Officer and the Services Compliance Officer.

This policy is supported by a comprehensive Legionella Control Procedure.

5) Audit

BCH will aim to have the Legionella Control Policy and Legionella Control Procedure reviewed periodically by a third party consultant who are members of the LCA.

Blackpool Coastal Housing

Gas Servicing, Repairs & Maintenance Policy

INSPIRING PEOPLE TO BUILD BETTER COMMUNITIES

Document Information

Issue Date		TBC
Version/Issue Number		1.7
Document Status		Policy
Effective From Date		08/04/2026
Scope of Document	Policy covering Blackpool Coastal Housings approach to Gas Servicing, Repairs & Maintenance.	
Objective	To establish a policy for compliance with the Gas Safety (Installation and Use) Regulations 1998 (which came into force on 31st October 1998) and other repairing obligations and statutory requirements regarding checking and repairing of gas appliances, flues and installations. *This document may be subject to dynamic change due to external influences affecting day-to-day working practices.*	
Who needs to know?	Relevant stakeholders	
Documentation	Gas Maintenance Contract Management Procedure	
Document Sponsor	**Name**	Jamie Weston
	Job Title	Director of Operations
	Division	Assets & Services
Author	**Name**	Mark Midgley
	Job Title	Compliance Manager
	Team	Compliance Team
	Contact Tel:	01253 477903

Amendment Record

Date	Issue No.	Section/Page	Details of Change	Authorised By:
01/09/2013	1.0	Whole document	Policy issue	Mark Shepley
17/10/2016	1.2	Doc info	Change of document sponsor	Mark Shepley
20/09/2019	1.3	Whole document	Grammatical, formatting and content changes	Mark Shepley
11/05/2021	1.3	Whole document	Review	Mark Shepley
25/05/2022	1.4	Whole document	Review	David Scanlon
25/05/2023	1.5	Whole document	Review	David Scanlon
28/11/2024	1.6	Whole document	Gas Audit and Gas Team Leader retirement	Mark Midgley
08/04/2026	1.7	Whole document	Review, minor changes to sections 2.2 & 4.1	Diane Strickland

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1 Purpose and Scope of the Policy

The purpose of this policy is to set out specific guidelines to help enable Blackpool Coastal Housing (BCH) to ensure that gas installations and appliances are maintained and serviced in accordance with the current Gas Safety (Installation & use) Regulations.

2 Aims

2.1
The aims of the policy are to:

- Ensure legal compliance
- Maintain valid certification of all properties managed by BCH
- Maintain valid certification of BCH leasehold properties where applicable
- Develop and maintain robust quality control procedures that help ensure the safe and efficient delivery of gas servicing and repairs
- Provide a timely and efficient service to customers
- Minimise inconvenience and disruption whilst undertaking gas servicing and repairs
- Seek cost effective methods of delivering servicing and repairs
- Have cost effective procedures for managing the gas aspect of void properties
- Have clear monitoring and No Access procedures with set timescales
- Deliver programmed renewal schemes for heating upgrades

2.2
The aims will be achieved by:

- Maintaining a gas servicing monitoring system
- Having a contract in place with an approved Gas Safe registered contractor
- The Leasehold team will write to all BCH leaseholders annually requesting they provide a current copy of a Landlords Gas Safety Record (LGSR) where a known live gas supply is active in the property
- Maintaining an internal quality control audit system
- Monitoring of contractor’s quality control audit system
- Considering best practice and benchmarking with external organisations
- Ensuring continuous improvement in the selection of contractors, products used and methods of working
- Ensuring that the diverse needs of customers are considered
- Maintaining a No Access escalation procedure that has defined timescales setting performance targets and having robust monitoring arrangements in place
- Supporting Asset Management Team to deliver heating upgrades and boiler replacements

3 Targets

All BCH properties will comply with current Gas Safety (Installation & use) Regulations. The target is for all properties to have a current LGSR or valid gas paperwork through a gas servicing programme. This will be carried out over a ten month rolling programme, or alternate where required, to ensure compliance.

4 Monitoring

4.1
The policy will be reviewed annually by the Gas Technical Officer or when there are changes to the current Gas Safety (Installation & use) Regulations.

4.2
The BCH Director of Operations will be responsible for ensuring service provision and repair obligations are met and that relevant contracts are in place to deliver BCH's requirements.

4.3
Regular reviews are undertaken to ensure compliance with procedures and legislative requirements, and the contractor is subject to quality audit inspections of their work by the Compliance Team, using BCH's Quality Audit Inspection procedure. BCH appointed contractor also carries out further audits of gas work undertaken as part of their quality control procedure. Both Quality Control procedures work in tandem using intelligence, risk based analysis. The outcomes of these audits are shared through monthly client/contractor meetings.

4.4
Each stage of the Gas Safety Check No Access procedure is monitored by a dedicated officer in the Compliance Team.

4.5
Any cases where legal action may be required will be assessed individually and any lessons learnt will be incorporated into the procedure to minimise the need for legal action.

4.6
The policy is supported by a comprehensive operational procedure; Gas Maintenance Contract Management Procedure. The procedure is an operational tool designed to assist delivery of the service and as such is fluid and subject to regular review and change.

5 Audit

5.1
The policy is supported by BCH's Gas Servicing No Access procedure, BCH's Quality Audit Procedure, as detailed in the Gas Maintenance Contract Management Procedure.

5.2
In addition the gas servicing engineers are subject to a 100% audit of all submitted certificates and any related gas paperwork, by BCH Gas Officers.

5.3
To ensure BCH's management of gas services is fit-for-purpose 3rd party audits of the gas contractor and BCH's gas management policies, procedures and operational processes are undertaken by independent industry specialist.

Blackpool Coastal Housing

Electrical Installation & Maintenance Safety Policy

INSPIRING PEOPLE TO BUILD BETTER COMMUNITIES

Document Information

Issue Date		TBC
Version/Issue Number		2.0
Document Status		Final
Effective From Date		08/04/2026
Scope of Document	BCH policy on the safety of electrical installations and maintenance.	
Objective	To provide clear and robust guidance on the steps to be taken to safely manage electrical installations and maintenance. *This document may be subject to dynamic change due to external influences affecting day-to-day working practices.*	
Who needs to know?	Relevant stakeholders	
Documentation	Electrical Installation and Portable Appliance Testing Procedure Electrical Quality Control Procedure EICR Contract Management Procedure	
Document Sponsor	**Name**	Jamie Weston
	Job Title	Director of Operations
	Division	Asset Management and Operations
Author	**Name**	Anthony Walker
	Job Title	Mechanical & Electrical Officer
	Team	Compliance Team
	Contact Tel:	01253 477903

Amendment Record

Date	Issue No.	Section/Page	Details of Change	Authorised By:
27/04/2015	1.1	Page 2 and 3	Change of document sponsor and Insert briefing document.	Robert Wolstencroft
09/05/2016	1.2	Page 2	Change of director description	Robert Wolstencroft
05/06/2017	1.2	All	Reviewed, no changes	Robert Wolstencroft
27/07/18	1.3	Pages 3 & 4	Changes in regulation editions	Anthony Walker
27/07/2020	1.4	Whole document	Review, minor changes	Anthony Walker
11/03/2021	1.5	Whole document	Annual review, minor changes	Anthony Walker
05/05/2022	1.6	Whole document	Annual review, minor changes	Anthony Walker
09/05/2023	1.7	Whole document	Annual review, minor changes to section 2.	Anthony Walker
14/05/2023	1.8	Whole document	Annual review, no changes	Anthony Walker
29/05/2025	1.9	Whole document	Annual review	Anthony Walker
08/04/2026	2.0	Whole document	Annual review, minor changes section 2	Diane Strickland

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1. Purpose and Scope of the Maintenance Policy

The purpose of this policy is to enable Blackpool Coastal Housing (BCH) to ensure that the electrical safety of all electrical installations, is met by each property being inspected and maintained at appropriate frequencies to minimise risk of fire, injury and/or death, as detailed in the IEE Wiring Regulations 18th edition including amendments, the Health and Safety at Work Act 1974 and the Electricity at Work Regulations 1989.

2. Aims

The aims of the policy are to:

- Ensure legal compliance.
- Maintain valid Electrical certification for all relevant supplies and equipment.
- Monitor quality to help ensure the safe and efficient delivery of the electrical maintenance contract.
- Provide timely and efficient service to customers.
- Minimising inconvenience and disruption whilst undertaking electrical maintenance.
- Seek cost effective methods of delivering electrical maintenance.
- Have clear monitoring and no access procedures with set timescales.
- To ensure all electrical installations comply with current regulations.
- To provide technical support to Asset Management and Operations Team upon request.

The aims will be achieved by:

- Have a contract in place with an approved electrical contractor who are a member of the National Inspection Council of Electrical Installation Contracting (NICEIC) or Electrical Contracting Association (ECA) to deliver repairs, maintenance and Electrical testing.
- Carry out quality control audits.
- Monitoring of contractors' quality control system and performance targets.
- Considering best practice and benchmarking with external organisations.
- Ensuring continuous improvements/development of the contractors and their working practices, including the use of the latest products and equipment and methods of working.
- Ensuring the diverse needs of customers are considered.
- Maintaining a no access escalation procedure that has defined timescales and robust monitoring arrangements in place.
- Ensure installations comply with the IEE Wiring Installations 18th Edition including amendments.
- Facilitate contract meetings between contractor and BCH departments.

3. Targets

3.1 Ensure all electrical installations are safe and fit for purpose.

3.2 Ensure all properties are visited to complete an EICR through a managed inspection programme in-line with guidance.

3.3 All no access from the EICR programme to go through a No Access procedure and then referred to Housing for access to be arranged.

4. Monitoring

4.1 The policy will be reviewed annually or where required following changes to relevant standards.

4.2 The Head of Asset Management Operations will be responsible for ensuring service provision and repair obligations are met and that relevant contracts are in place to deliver BCH's requirements.

4.3 Regular reviews will be undertaken by a Mechanical & Electrical Officer to ensure compliance with procedures and legislative requirements.

4.4 The contractor will be subject to quality audit inspections of their work by the Mechanical & Electrical Officer.

4.5 The contractor will carry out their own quality control audits.

4.6 The outcome of these audits is shared through monthly client/contractor meetings.

4.7 Each stage of the access procedure is monitored by the Mechanical & Electrical Officer.

5. Audit

5.1 As an industry standard, the electrical contractor is subject to audits by the NICEIC or ECA, which will cover the submitted certificates and any related electrical installation certification and installation. The contractor is to submit a copy of this to BCH annually.

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Blackpool Coastal Housing

Report to:	**Blackpool Coastal Housing Board**
Relevant Officer:	Hannah Cassidy – Blackpool Council Housing Standards and Compliance Manager
Date of Report:	16 April 2026

TENANT SATISFACTION MEASURES SUBMISSION AUTHORISATION

1.0 Purpose of the report:

1.1 To provide assurance to the Blackpool Coastal Housing (BCH) Board that the technical requirements of the Tenant Satisfaction Measures (TSM) have been met, in order that the results can be published and submitted to the National Register of Social Housing (NROSH).

1.2 To provide the Board with the overall results of the TSM: Tenant Perception Survey and Management Measures.

2.0 Recommendation(s):

2.1 To approve publication of the 2025/26 Tenant Satisfaction Results (see Appendix 9b(i)).

3.0 Reasons for Recommendations:

3.1 The survey requirements that have been set out in the Tenant Satisfaction Measures: Tenant Survey Requirements and Technical Requirements were met. A full breakdown of the requirements and how they have been met can be found in Appendix 9b(ii).

4.0 Other alternative options to be considered

4.1 None - Register Providers with 1000 or more units of social housing must submit a TSM submission each year by 30th June.

5.0 Background

5.1 To meet the requirements set out by the Regulator to provide tenants with greater transparency about their landlord’s performance, Blackpool Council, in conjunction with Blackpool Coastal Housing, undertook a tenant perception survey in February 2026. The survey consists of 12 questions that had been prescribed by the Regulator.

5.2 A census approach was taken and all the relevant tenant population received a survey. The relevant tenant population surveyed for BCH were occupants of Low-Cost Rental Accommodation.

5.3 The delivery of the survey mirrored the approach from 2024/25 and was coordinated by Blackpool Council's Housing Standards and Compliance Manager, with expertise and resources being utilised across BCH and the Council, particularly from BCH's Performance Team and the Council's Infusion Team.

5.4 Tenants received their survey based on their communication preferences, which we had more confidence in because of the comprehensive tenant profiling exercise.

5.5 Each survey contained a unique identification number, so results could be matched to key demographic information.

5.6 The Housing Standards and Compliance Manager and Performance Team worked together to calculate the tenant perception results. The Performance Team produced the data for the management measures.

6.0 Key information

6.1 The survey achieved a response rate of 21.42%, with 991 responses from a tenant population of 4626, this was sufficient to reach statistical accuracy.

6.2 On analysis there was under and over-representation within certain age groups that exceed a tolerance range of more or less than 4%, as can be seen in the below table:

Census Age group	BCH Population	Survey Population	Response Rate
16-19	0.69%	0.40%	-0.29%
20-24	3.33%	1.31%	-2.02%
25-34	9.27%	5.35%	-3.93%
35-49	22.40%	13.93%	**-8.47%**
50-64	34.26%	32.29%	-1.97%
65-74	16.90%	25.43%	**8.52%**
75-84	9.99%	16.35%	**6.36%**
85+	2.98%	4.14%	1.15%
Not Known	0.17%	0.81%	0.63%

6.3 As such, in accordance with the technical requirements, weighting relating to age groups has been applied to all tenant perception questions. A breakdown of the weighted and unweighted results, can also be found within Appendix 9b(i). The weighted results will be those published and inputted into NROSH.

6.4 In terms of **tenant perception**, satisfaction in 9 of the 12 measures has increased from the previous year, most significantly in communal areas and approach to anti-social behaviour:

	2025/26		2024/25
Satisfaction that BCH keeps **communal areas** clean and well maintained.	70.87%	+8.63%	62.24%
Satisfaction with BCH's approach to handling **antisocial behaviour**	62.49%	+ 3.40%	59.09%

6.3 In 3 areas, satisfaction has reduced, namely the 2 perception measures relating to repairs and complaint handling. These are areas where BCH is performing in the upper quartile and results remain high.

6.4 Weighted satisfaction results are marginally less that unweighted satisfaction results in all but one case. The most significant impact has been with complaint handling satisfaction. Had weighting not been applied, satisfaction in this area would have improved on last year.

	2025/26 (weighted)	2026/26 (unweighted)	2024/25
Satisfaction with BCH's approach to handling antisocial behaviour	50.75%	54.37%	51.40%

6.5 Satisfaction with BCH's approach to communal areas marginally benefitted (0.09%) from the weighting exercise.

6.6 In terms of the **management measures**, which provides tenants with performance information, positive results include:

	2025/26		2024/25
Non-Emergency Repairs completed in target timescales	98.06%	+5.8%	92.26%
Emergency Repairs completed in target timescales	100%	+ 0.43	99.57
Number of **anti-social behaviour** cases p/1000 properties	106.78	-34.07	140.85

We have also seen a reduction in both Stage 1 and Stage 2 complaints.

6.7 There have been some minor reductions in gas safety inspections and complaints being responded to within timescales, as well as an increase in hate crimes.

6.8 Overall, we should be reasonably satisfied with the initial results of the TSMs. A more detailed report on the findings will be shared at the next Board meeting after further analysis.

7.0 List of Appendices:

7.1 Appendix 9b(i): TSM Results 2025-26
Appendix 9b(ii): Compliance with Technical Requirements Table

8.0 Financial considerations:

8.1 The total cost for delivering on the tenant perception survey, excluding the time of staff outside of the Infusion Team, was £4,032.18 + VAT.

9.0 Legal considerations:

9.1 N/A.

10.0 Risk management considerations:

10.1 N/A.

11.0 Equalities considerations and the impact of this decision for our children and young people:

11.1 N/A.

12.0 Sustainability, climate change and environmental considerations:

12.1 N/A.

13.0 Internal/External Consultation undertaken:

13.1 The logic used to calculate the weighted results was verified by the Senior Public Health Intelligence Analyst at Health Determinants Research Collaboration (HDRC), who is located at Blackpool Council. HDRC works in collaboration with the Department of Health Research at Lancaster University and members of our team all hold Honorary Researcher post with the University.

14.0 Background papers:

14.1 None.

Appendix 9b(i)

TSM Results 2025/26

- Highlighted green = areas where satisfaction increased on 2024/25
- Highlighted red = areas where satisfaction has reduced on 2024/25

BCH: TSM Tenant Perception Survey	Weighted 2025/26	Unweighted 2025/26	2024/25
TP01: OVERALL SATISFACTION: Proportion of respondents who report that they are satisfied with the overall service from their landlord.	**80.64%**	81.98%	79.22%
TP02: REPAIRS: Proportion of respondents who have received a repair in the last 12 months who report that they are satisfied with the overall repairs service.	**80.83%**	82.23%	83.23%
TP03: REPAIR TIME: Proportion of respondents who have received a repair in the last 12 months who report that they are satisfied with the time taken to complete their most recent repair.	**79.99%**	81.40%	81.80%
TP04: HOME WELL MAINTAINED: Proportion of respondents who report that they are satisfied that their home is well maintained.	**78.84%**	80.43%	77.19%
TP05: HOME SAFE: Proportion of respondents who report that they are satisfied that their home is safe.	**79.76%**	81.54%	79.02%
TP06: ACTS ON VIEWS: Proportion of respondents who report that they are satisfied that their landlord listens to tenant views and acts upon them.	**67.65%**	69.03%	66.06%
TP07: KEEP INFORMED: Proportion of respondents who report that they are satisfied that their landlord keeps them informed about things that matter to them.	**73.03%**	74.92%	71.40%
TP08: FAIRNESS & RESPECT: Proportion of respondents who report that they agree their landlord treats them fairly and with respect.	**78.66%**	79.90%	75.94%
TP09: COMPLAINTS: Proportion of respondents who report making a complaint in the last 12 months who are satisfied with their landlord’s approach to complaints handling.	**50.75%**	54.37%	51.40%
TP10: COMMUNAL AREAS: Proportion of respondents with communal areas who report that they are satisfied that their landlord keeps communal areas clean and well maintained.	**70.87%**	70.78%	62.24%
TP11: CONTRIBUTION TO NEIGHBOURHOOD: Proportion of respondents who report that they are satisfied that their landlord makes a positive contribution to the neighbourhood.	**66.60%**	67.78%	63.89%
TP12: ANTI-SOCIAL BEHAVIOUR: Proportion of respondents who report that they are satisfied with their landlord’s approach to handling anti-social behaviour.	**62.49%**	63.31%	59.09%

TSM Management Measures

- Highlighted green = areas where performance improved on 2024/25
- Highlighted red = areas where performance reduced on 2024/25
- Blue = no change

BCH TSM Management Measures	BCH 2025/26	BCH 2024/25
BS01: GAS: Proportion of homes for which all required gas safety checks have been carried out.	99.70%	99.84%
BS02: FIRE: Proportion of homes for which all required fire risk assessments have been carried out.	100%	100%
BS03: ASBESTOS: Proportion of homes for which all required asbestos management surveys or re-inspections have been carried out.	100%	100%
BS04: WATER: Proportion of homes for which all required legionella risk assessments have been carried out.	100%	100%
BS05: LIFT: Proportion of homes for which all required communal passenger lift safety checks have been carried out.	100%	100%
RP01: DECENT HOME STANDARD: Proportion of homes that do not meet the DHS	0.02%	0.04%
RP02(1): NON-EMERGENCY REPAIRS: Proportion of non-emergency responsive repairs completed within the landlord's target timescale.	98.06%	92.26%
RP02(2): EMERGENCY REPAIRS: Proportion of emergency responsive repairs completed within the landlord's target timescale.	100%	99.57%
CH01(1): STAGE ONE COMPLAINTS: Number of stage one complaints received per 1,000 homes.	28.74	33.15
CH01(2): STAGE TWO COMPLAINTS: Number of stage two complaints received per 1,000 homes.	6.71	7.5
CH02(1): COMPLAINT TIME (STAGE 1) Proportion of stage one complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales.	98.48%	98.79%
CH02(2): COMPLAINT TIME (STAGE 2) Proportion of stage two complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales.	100%	100%
NM01 (1) ABS PER 1000 HOMES Number of anti-social behaviour cases, opened per 1,000 homes.	106.78	140.85
NM01 (2) HATE INCIDENTS PER 1000 HOMES Number of anti-social behaviour cases that involve hate incidents opened per 1,000 homes	1.26	0.63

Appendix 9b(ii)

Compliance with Technical Requirements Table

TSM: Survey Requirements			
Requirement	**Point**	**Compliant Y/N**	**Evidence**
Tenant perception measures must be generated only from the survey	8	Yes	Survey conducted as standalone activity and data captured and reported on relates only to this.
Must include survey questions and responses as defined by regulator	10	Yes	
Landlord names substituted	11	Yes	Survey. Available on request and will be published on-line.
Scaling to follow requirements	12	Yes	Survey. Available on request and will be published on-line.
To explicitly explain purpose of perception survey to tenant.	13	Yes	Covering letter and header to on-line survey. Available on request and will be published on-line.
Permitted additional questions	14	Yes	*Q17: Would you like to be entered into a free prize draw to be in with a chance of winning a shopping voucher? Please tick one box only.*
Is (TP01) overall satisfaction the 1st question?	15	Yes	Survey
Is the question on satisfaction with repairs (TP02) before question on timeliness (TP03)	15	Yes	Survey
Providers must take reasonable action to avoid leading tenant to a particular point of view	16	Yes	Nothing leading on letter or survey. Telephone assessments conducted by staff who understood requirement. Tenants asked to specifically answer question in the format/scaling on the survey. Only limited number of telephone surveys were conducted (12)
Tenant informed of approx. completion time.	17	Yes	Description in covering TSM letter *"Few minutes". Covering letter available on request and will be published online.*
Relevant Population	18	Yes	All low-cost rental accommodation (LCRA) households in dwelling units were surveyed (census approach). BCH has no low-cost home ownership schemes. LCRA stock is defined in sections 69 Housing and

			Regeneration Act 2008 ('the Act'): https://www.legislation.gov.uk/ukpga/2008/17/section/69 Hostel accommodation managed by BCH is not made available for rent, so is not included within LCRA stock.
Maximum of 1 response per household.	20	Yes	Survey sent to lead tenant, not all household members.
Exclude 'not applicable/don't know' in count.	21	Yes	Data tables, which shows calculations and available on request.
Include partial response	22	Yes	Shown in data tables
Record response when respondent has only answered 1 question	23	Yes	Data tables, which shows calculations and available on request.
All surveys must collected as part of integrated survey exercise	24,25,26,29	Yes	Annual census survey conducted throughout February 2026
Suitable expertise to design and apply survey methodology	30	Yes	Survey is conducted by departments across Council Infusion Team within Council set up survey and was responsible for the intake of returning paper surveys. Council post team printed and posted surveys. Council Communication team facilitated surveys to be emailed tenants and for a text reminder to be sent. BCH's Involvement and Communications Team advertised survey and promoted participation with tenants and staff. Paper survey inputting conducted by Housing Standards & Compliance Manager, who also conducted telephone surveys, along with the Modern Apprentice at Housing Options. Performance Team in BCH responsibility for producing data that allowed tenants to be surveyed in the appropriate communication preference, as well as data that allowed for results to be calculated. Collaboration between Council and company to calculate data.
External Contractor requirement	31	N/A	
Data protection	32	Yes	A Data Protection Impact Assessment that had been undertaken in 2025 with the Information & Governance

			Team, was reviewed prior to the survey being completed, to ensure compliance with GDPR.
Confidentiality	33, 34	Yes	Confidentiality statement on survey adhered to. More detailed information regarding demographics that may result in identifiable tenants only shared internally.
Publication	35-38	Pending	Will follow these requirements once permission for publication given
Regulatory Data Return	39	Pending	Submission to Regulator will be done by 30th June 2026
Representation	47	Yes	Sample size 4626 LCRA surveyed. Required 532 returns to have a confidence level of 95% with a margin of error of 4% (as defined in 42, Table 5 (p17) of TSM: Tenant Survey Requirements) 991 responses received which is a response rate of 21.42%
Representation of tenant population	48, 49, 50, 54	Yes	During analysis identified under and over representation of certain age demographics. This resulted in need to apply weighting.
Data on requisite tenant characteristics	51-53	Yes	Using unique identification numbers, data has been linked to data held on the integrated and housing management system. A detailed Tenant Profiling exercise had been concluded prior to this survey, giving us confidence that we had current information on tenant characteristics and communication preferences.
Weight total responses and apply consistently	55	Yes	See detail within TSM Publication Report.
Retaining data	59	Yes	Data retained and available in Shared drive folder with permissions to access limited to appropriate staff members.
Collection method	60,61, 63,	Yes	Prior to the survey a comprehensive tenant profiling exercise had been concluded, including identifying and recording communication preference. This provided confidence that communication method met tenant need. Costing exercise for paper surveys was completed prior to appointing Council Print Services to print and post surveys. Working with the Council's Infusion Team we were able to utilise existing software (Snap) to undertake on-line surveys, incurring costs only for staff time.

			We were also able to utilise software from the Council's Communications Team to send reminder texts to tenants at a nominal cost. Translations were done through the Council's translation contractor Dals. Overall cost of survey was: Translations £183.06 Prizes: £225 Printing: £814.52 Envelopes: £275.52 Postage: £2,152.33 Staff time: £160.80 Email survey: £60 Text reminder: £160.95 = £4,032.18 + VAT
Removal of tenants from survey list for medical reasons.	64, 65	Yes	2 removed because they had expressly asked not to be surveyed. No other removals.
Incentivisation	66	Yes	Love2Shop vouchers
Not Applicable	27,28, 56 40-47, 57, 58, 62	Yes	Relating to providers with fewer than 1000 units Relating to Sampling (Census approach taken)

TSM Technical Requirements (related to tenant perception survey)			
Requirement	Point	Compliant	**Evidence**
Specific description	7	Yes	Wording within Board report and will be published. e.g. *Proportion of respondents who report that they are satisfied with the overall service from their landlord.*
Level of reporting for group structures	9,10	N/A	
Relevant Social Housing Stock	11, 12, 13	Yes	All low-cost rental accommodation (LCRA) households in dwelling units were surveyed (census approach). BCH has no low-cost home ownership schemes.
Excluded dwelling units	14, 15, 16, 19	Yes	Leaseholders excluded. LCRA stock is defined in sections 69 Housing and Regeneration Act 2008 ('the Act'): https://www.legislation.gov.uk/ukpga/2008/17/section/69 Hostel accommodation managed by BCH is not made available for rent, so is not included within LCRA stock
Reporting	20	Yes	Reporting for period 2025-26
Data Protection & Confidentiality	22	Yes	DPIA conducted in conjunction with Council's Information Governance Team Confidentiality statement on survey adhered to. More detailed information regarding demographics that may result in identifiable tenants only shared internally.
Responsibility for accuracy	24	Yes	Report to Boards and CLT for ratification.
Calculations	24	Yes	In line with technical requirement
Not Applicable	9,10 22	Yes	Relates to group structures Relates to RPs with fewer than 1000 properties

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Not for Publication

Agenda Item 9c

Blackpool Coastal Housing

Report to:	**BLACKPOOL COASTAL HOUSING BOARD**
Relevant Officer:	Stephen Dunstan, Director of Resources
Date of Meeting:	28 April 2026

CUSTOMER INVOLVEMENT AND COMPLAINTS UPDATE

1.0 Purpose of the report:

1.1 To update Board members on developments relating to customer involvement activity, including complaints and customer voice.

2.0 Recommendations:

2.1 To approve the amendments to the Complaint Policy to ensure compliance with the Housing Ombudsman's review of the policy.

2.2 To note the fourth quarter complaint and customer voice updates.

3.0 Background information:

3.1 BCH takes investigating and learning from complaints very seriously and ensures that our policies and procedures in this area comply with all current guidance from the Regulator of Social Housing and the Housing Ombudsman.

3.2 Regular monitoring of complaint investigation and learning performance is embedded within the management and board reporting structures and ensures that we continue to improve the services that we offer to customers. More recently we have recognised the need for similar reflection and reporting on our wider involvement activity and have introduced a quarterly Customer Voice report.

4.0 Other information:

4.1 The Housing Ombudsman conducted a review of the Complaint Policy and made some recommendations. Blackpool Council's Housing Standards and Compliance Manager and BCH's Director of Resources met the review team on 9 April, and agreed to the recommendations as summarised in the complaint report. The Ombudsman team were positive about the policy and stressed the number of recommendations was low. The updated Complaint Policy is attached at Appendix 9c(i).

4.2 The recommendations from the recent internal audit on complaints have now all been implemented. A summary is included in the complaints report.

4.3 The quarterly complaints data shows a continued commitment to effective complaint resolution. There have been no Housing Ombudsman determinations in the period. Numbers of Stage 1 complaints have reduced, on the other hand numbers escalated to Stage 2 have increased. Evaluations to identify improvements that can be made continue and the points raised are included in the Complaints Report.

4.4 The Customer Voice report for Quarter Four continues to develop the approach and content but we continue to remain open to suggestions from the Board as to how it could be further improved. The recent work of TOWER scrutiny and other involvement groups including the Neighbourhood Panel and the Green and Clean Wardens are featured. Feedback and learning from satisfaction surveys is also detailed. The 'so what' sections show how engagement activity and customer feedback has been used to shape service improvement. The report is attached at Appendix 9c(ii).

5.0 Financial considerations:

5.1 Inadequate customer service and complaints arising as a result can lead to compensation being offered through the internal process, or by Housing Ombudsman determination.

6.0 Legal considerations:

6.1 The Regulator of Social Housing has set out requirements on the Customer Voice in the Transparency, Involvement and Accountability Standard and will assess these at an upcoming inspection.

7.0 Sustainability, climate change and environmental considerations:

7.1 No direct considerations.

Blackpool Coastal
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8.0 Other considerations (HR, performance, equalities):

8.1 The Complaints and Customer Voice report are relevant to ensuring that those with protected characteristics are being heard and that they are given the same opportunities as other customers to have their complaints investigated with appropriate input from them or their advocates.

9.0 Analysis of risk:

9.1 Service failure can arise from failing to listen to customers or inadequate investigation of their complaints.

10.0 Internal /External consultation undertaken:

10.1 The Board Complaints Champions has been consulted on the Complaints Report and has identified Neighbourhoods complaints for focus in the upcoming round of case deep dives.

10.2 The Complaints Panel have reviewed the Complaints Report.

11.0 Other alternative options to be considered:

11.1 N/A.

12.0 Appendices:

12.1 Appendix 9c(i) – Quarter 4 Complaints Report
Appendix 9c(ii) – Quarter 4 Customer Voice Report
Appendix 9c(iii) – updated Complaints Policy

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Appendix 9c(i)

Blackpool Coastal Housing (On behalf of the landlord Blackpool Council)
Quarter 4 Complaint Performance 2025/26

Date of Report: 17th April 2026
Author: Suzanne Tomlinson, Involvement & Communications Manager

This report covers complaints received, actioned or closed by Blackpool Coastal Housing within Q4 (January – March).

An annual complaint report for 2025/26 will be prepared and presented at the July 2026 Board, along with the Complaint Handling Code and Complaint Policy, ahead of submitting to the Housing Ombudsman and publishing.

Complaint Audit Recommendations/tracker

Below are the recommendations following the Internal Audit. All recommendations have been completed.

	Recommendation	Update
	The requirement to make personal contact should be reflected in the BCH Complaint Policy and Procedure document.	Policy amended and approved by Board.
2	Lessons learned from previously closed complaints should factor into the ongoing approach to help maintain the momentum already achieved in ensuring a consistent approach towards complaint handling.	The Involvement, Communications and Complaints Manager will include lessons learned from previously closed complaints in her meetings with managers, so that this can be filtered down to team members. Meetings scheduled during the year for all services.
3	Additional narrative regarding the importance of effective complaint handling in line with the requirements of the Housing Ombudsman's Complaint Handling Code should be included in the BCH Strategic Risk Register.	New SRR now in place.

4	The role of the Complaints Champion should be formally agreed in order to ensure that responsibilities of the role are transparent and understood.	The role of the Complaints Champion has now been agreed and approved by Board.
5	Consideration should be given to recording complaint related detail on a tracker so that any identified areas of concern can be drawn to the attention of the Board members effectively. This is particularly important when potential thematic or systemic issues are identified or suspected.	This will be a regular agenda item at the meetings with the Board complaints champion. Learning will also be shared with the Tenant Complaints Panel.

Complaints opened within period

The table below shows all new complaints opened within the period. This includes complaints from tenants, leaseholders and private residents.

	Q4 (2025/26)	Last Quarter (Q3 2025/26)
Stage 1 (Tenant, Leasehold and Private)	31	39
Stage 2 (Tenant, Leasehold and Private)	9	6
TSM Complaints per 1000 properties (Cumulative, excludes Private)	**36.08**	**27.66**
TSM Stage 1 complaints per 1000 properties (Cumulative, excludes Private)	**28.74**	**22.21**
TSM Stage 2 complaints per 1000 properties (Cumulative, excludes Private)	**6.71**	**4.82**

There has been a decrease of 8 Stage 1 complaints and an increase of 3 Stage 2 complaints compared to the last quarter.

In Q4 78% of complaints (including private) were resolved at Stage 1, meaning the escalation rate to Stage 2 is 22%. This is up 8% from the last quarter.

Year to date 73% of complaints have been resolved at Stage 1.

Housing Ombudsman Cases

No cases were determined in the quarter.

We have had one request for information as an initial assessment in relation to a noise nuisance and electrical safety complaint due to decorations at a neighbouring property.

The Housing Ombudsman completed a check of the Complaint Policy as part of their compliance arrangements and noted some recommendations and requested to meet with Blackpool Council and BCH.

The recommendations are as follows:

1. Reports of anti-social behaviour or breaches of tenancy. The landlord should amend the wording of this exclusion so that it is clear that residents can make a complaint about the landlord's handling of reports of anti-social behaviour and breaches of tenancy.

2. Insurance claims; these will be handed to relevant services within both BCH and the Council. The landlord should amend the wording of this exclusion, so that it is clear that residents can make a complaint about the landlord's handling of insurance claims.

3. The landlord must publish Blackpool Coastal Housing's (BCH) complaint policy on Blackpool Council's website as it has explained that it has an ALMO arrangement with BCH for handling housing complaints on its behalf. Residents must be able to access the correct complaint policy from the landlord's website. The landlord should also review its complaint policy and include an explanation in its policy about its managing agent arrangements.

4. The landlord should review section 4 of its policy and remove the part where it says "we will first try to resolve expressions of dissatisfaction as early resolution, outside of this Policy where possible". The landlord to ensure the wording in section 4 is consistent with it having a two stage complaint process only.
The landlord should also review section 14 of its policy and remove reference to the "Early local resolution" as this is not consistent with the landlord having a two-stage complaint process.

5. The landlord should review section 15 of the policy and amend the wording for escalations to stage 2, it should say "if all or part of the complaint is not resolved to the resident's satisfaction at stage 1, it must be progressed to stage 2 of the complaint procedure".

A meeting was held with the Housing Ombudsman and in attendance were Hannah Cassidy, Housing Standards and Compliance Manager at Blackpool Council and Stephen Dunstan, Director of Resources at BCH. It was noted at the meeting that the Housing Ombudsman complimented the policy and said it was the fewest number of recommendations that had been made by the HO Team undertaking the review.

The actions agreed at the meeting are as follows:

- Blackpool Borough Council ("the Council") agreed to implement all 5 recommendations.
- In respect of Code Provisions 5.4 and 5.5, the landlord clarified that Blackpool Coastal Housing ("BCH") is the sole ALMO responsible for managing its housing complaints service and Blackpool Housing Company Ltd is not involved in any part of the Council's complaint process for housing. The Council confirmed that it is happy to make changes to its website and complaint policy to ensure its arrangements with BCH are clear for residents to understand.
- The Council should also publish the most recent version of its complaint policy to the resident portal area.
- The Council should update its self-assessment when it completes its next annual submission (30 September 2026) to reflect the arrangements with BCH.

BCH is required to implement all 5 recommendations and provide its draft policy to the Ombudsman by 30 April 2026.

Complaint Performance

The tables below show the timescales for acknowledging and responding to Stage 1 and Stage 2 complaints within Housing Ombudsman complaint handling code and Tenant Satisfaction Measures (TSMs.)

Stage 1

Acknowledged within 5 days	33
Acknowledged within 5 days %	**100.00%**
Completed out of time	1
Completed within Time	27
TSM: Stage 1 Completed within 10 working Days Timescales	**98.48%**
Stage 1 Extended	14

There was one slippage of a Stage 1 response. This was due to an error by the Complaint Officer. The cumulative year to date TSM figure for Stage 1 responses within timescale is 98.48%

Stage 2

Acknowledged within time	10
Acknowledged within timeframe	**100.00%**
Completed out of time	0
Completed within Time	9
TSM: Stage 2 Completed within 20 working Days Timescales	**100.00%**
Stage 2 Extended	**0**

The TSM for Stage 2 within timescale remains at 100%

The overall cumulative TSM figure for complaints completed within timescale (Stage 1 & Stage 2) is 98.80%

Refused Complaints

There have been two complaints refused within Q4.

One was in relation to the service of a Community Protection Warning, which is not a BCH responsibility and served by Community Safety. The other was from a private resident making a complaint about a visitor to a property that is not managed by or connected to BCH.

Complaint Category by area

Data taken from Stage 1 and Stage 2 complaints closed within the Q4 period. (Includes private complaints)
A complaint may come under more than one category.

Stage 1:

Q4	Upheld and closed at Stage 1	Not Upheld and closed at Stage 1	Partially Upheld and closed at Stage 1	Escalated to Stage 2 - Upheld at Stage 1	Escalated to Stage 2 - Partially Upheld at Stage 1	Escalated to Stage 2 - Not Upheld at Stage 1	Total	Total upheld or partially upheld at stage 1

Responsive Repairs	7	5	2	1	1	1	17	9
Neighbourhoods	3	2	4	0	0	0	9	7
Choice Based Lettings	2	2	1	0	0	0	5	3
Assets	2	1	0	0	0	1	4	2
Homeownership / Leasehold Services	1	0	0	0	1	2	4	1
Hotline	3	0	1	0	0	0	4	4
Resilience Housing - Sheltered	1	2	1	0	0	0	4	2
Rents	0	2	1	0	0	0	3	1
Adaptations	0	1	0	0	0	1	2	0
Voids	1	1	0	0	0	0	2	1

Stage 2:

Q4	Upheld at Stage 2	Not Upheld at Stage 2	Partially Upheld at Stage 2	Total	Total upheld or partially upheld at stage 2
Responsive Repairs	0	2	4	6	4
Assets	0	2	0	2	0
Homeownership / Leasehold Services	0	2	0	2	0
Neighbourhoods	1	0	1	2	2
Rents	0	1	1	2	1
ASB	0	0	1	1	1
Adaptations Contractor	0	1	0	1	0

Choice Based Lettings	0	1	0	1	0
Hotline	1	0	0	1	1
Contractor	0	1	0	1	0

In the quarter, 30 complaints (56%) were upheld or partially upheld at Stage 1. Eight complaints escalated to Stage 2. A total of 38% of complaints that escalated were upheld or partially upheld and 62% that escalated were not upheld at Stage 1.

The numbers of upheld/partially upheld complaints at Stage 1 which are 50% and over are outlined below:

Repairs Hotline: 4 (100%)
Neighbourhoods: 7 (78%)
Lettings: 3 (60%)
Responsive Repairs: 9 (53%)
Assets: 2 (50%)
Sheltered: 2 (50%)
Voids: 1 (50%)

No complaints closed in the quarter have escalated to the Housing Ombudsman to date.

There were 55 complaints closed at Stage 1 in the quarter and 18 complaints closed at Stage 2. Of the 18 complaints that closed at Stage 2, 17 had the same outcome at Stage 2 as they did at Stage 1. The complaint that had a different outcome at Stage 2 is outlined below:

Service Area	Stage 1	Stage 2	Detail
Repairs	Not Upheld	Partially Upheld	Damp and mould complaint that was not upheld as there was not damp and mould. Partially upheld at Stage 2 due to compensation being given for previously damaged goods, agreed with the S1 response on not upholding other elements.

Complaint Root Causes

Data taken from Stage 1 and Stage 2 complaints closed within the period. A complaint may have more than one recorded root cause.

The tables below show the number of root causes recorded across all complaints, broken down by service area. The request that the information was broken down by service area was from the Customer Complaint Panel, to enable any trends to be identified within services.

Upheld/Partially Upheld

Root Cause	Contractor not performing or managed	Equipment Fault	Human error	Lack of ownership to resolve issue	Lack of staff training or knowledge	Lack of understanding or responsiveness to customer need	Poor Communication	Poor conduct
Adaptations	0	0	0	0	0	0	0	0
ASB	0	0	0	0	0	0	1	0
Assets	0	0	2	0	0	0	1	0
Contractor	0	0	0	0	0	0	0	0
Care & Repair	0	0	0	0	0	0	0	0
Choice Based Lettings	0	0	1	0	1	1	2	0
Homeownership	0	0	1	0	0	0	0	0
Hotline	1	0	0	1	1	2	2	0
Neighbourhoods	1	0	4	0	0	0	5	1
Rents	0	0	1	0	0	0	1	0
Responsive Repairs	0	1	4	0	1	3	9	0
Resilience Housing - Sheltered	0	0	1	0	1	0	5	1
Services (Compliance)	0	0	0	0	0	0	1	0
Voids	0	0	1	0	0	0	0	0
Total	2	1	15	1	4	6	18	2

The main root cause for both upheld and partially upheld complaints at Stage 1 and Stage 2 remains as poor communication (18). Human error was the cause of 15 complaints.

Not upheld:

Root Cause	Complaint was a service request that had not been reported	Customer expectation beyond service provision/standard	Customer unhappy with tenancy condition/responsibility	Issue is responsibility of another organisation beyond BCH control	Unfounded allegation
Adaptations	0	1	0	0	0
ASB	0	1	0	0	0
Assets	0	1	1	0	1
Contractor	0	0	0	0	1
Care & Repair	0	1	0	0	0
Choice Based Lettings	0	2	0	0	1
Homeownership / Leasehold Services	0	2	0	0	1
Hotline	0	0	0	0	0
Neighbourhoods	1	6	2	1	3
Rents	0	1	3	0	0
Responsive Repairs	0	7	0	0	2
Resilience Housing - Sheltered	0	1	0	0	1
Services (Compliance)	0	0	0	1	0
Voids	0	1	0	0	0
Total	1	24	6	2	10

The main theme for complaints not upheld at Stage 1 and Stage 2 was that expectations were beyond service provision and/or standards.

Complaint Outcomes

Data taken from Stage 1 and Stage 2 complaints closed within the period. A complaint may have more than one recorded outcome.

Stage 1:

Outcome Type	Total
Apology Provided	16
Change to Process / Policy / Procedure	3
Compensation Awarded	1
Disciplinary	1
Explanation Provided	26
Individual / Team Discussion	11
Mediation Offered	1
Remedial Service	1

Stage 2:

Outcome Type	Total
Apology Provided	2
Change to Process / Policy / Procedure	1
Explanation Provided	11
Individual / Team Discussion	1

Compensation Spend

Q1 spend	£905
Q2 spend	£495
Q3 spend	£650
Q4 spend	£100
Total	**£2,150**

Specific Area Outcomes/Lessons Learnt

Adaptations:

A written procedure and standard documentation for customers wishing to use their own contractor has been produced.

Assets:

Guidance issued to contractor regarding conducting checks on ownership of sheds or outbuildings should they need to store materials.

Contractor spoken to reiterate they should check tenancy/person alerts when arranging appointments with customers.

Lettings:

All Lettings Officers completed Equality and Diversity Training.

Process for pursuing recharges reviewed and changed to ensure it is more structured.

Neighbourhoods:

Process for reviewing risk markers reviewed and amended, with expiry dates checked.

Customer leaflet developed to provide information on our stock and transfer process.

Staff discussion to reiterate our response time to reports of hate crime.

Rents

Process for serving notices reviewed and amended.

Repairs:

Process reviewed and amended for re-inspection reminders when elements need to dry out.

Going forward a note will be added to situations such as this to remind Inspectors to re-attend.

Process developed to ensure if numerous repairs to the same element are undertaken that this is flagged to look into further.

Process developed for recharge disputes to be reviewed by a Repairs Manager and Recharges Policy is in development.

Sheltered:

Sheltered Housing Handbook reviewed to advise about the role of the Sheltered Housing Officer to clear properties, however they can offer advice and support to access services that can assist individuals with this.

Review and reminder of record keeping with contractor.

Voids

Photographs of empty properties to be reviewed before recharges are raised.

Customer Voice – Complaint Transactional Surveys:

Upon complaint closure, a satisfaction survey is sent to all customers. In the quarter nine satisfaction surveys were received.

The results from the surveys received are summarised below:

How did you make your complaint?

All 9 respondents answered this question

Response	Number	Percentage
Email	3	33%
Telephone	3	33%
Website	3	33%

How easy was it to contact us to make a complaint?

All 9 respondents answered this question

Response	Number	Percentage
Very Easy	8	**89%**
Fairly Easy	1	**11%**
Neither Easy nor Difficult	0	**0%**
Fairly Difficult	0	**0%**
Very Difficult	0	**0%**

100% of respondents found it very or fairly easy to make a complaint.

Was the information provided clear and concise?

All 9 respondents answered this question

Response	Number	Percentage
Strongly Agree	7	**78%**
Agree	2	**22%**
Neither agree nor disagree	0	**0%**
Disagree	0	**0%**
Strongly Disagree	0	**0%**

100% of respondents agreed that the information provided was clear and concise.

Did you receive personal contact (i.e. a phone call or visit) from the Investigating Manager at Stage 1 of your complaint?

All 9 respondents answered this question

Response	Number	Percentage
Yes	6	**67%**

No	3	**33%**

Having reviewed the cases for the 3 respondents who had no contact, the following was established:

Repairs complaint – The Stage 1 response noted that the Manager visited the customer to discuss the complaint and assess the repair prior to the Stage 1 response being issued, however there was a significant period before the customer then escalated. Case escalated to Stage 2 and customer did not wish to attend hearing.

Lettings complaint – Personal contact not made at Stage 1 by Manager. Case escalated to Stage 2 and customer attended hearing.

Adaptations complaint - Personal contact not made at Stage 1 by Manager. Case escalated to Stage 2 and customer attended hearing.

Overall, how satisfied or dissatisfied are you with the way your complaint case was handled by BCH?

All 9 respondents answered this question

Response	Number	Percentage
Very Satisfied	4	**67%**
Fairly Satisfied	2	**0%**
Neither satisfied nor dissatisfied	0	**0%**
Fairly dissatisfied	0	**0%**
Very dissatisfied	3	**33%**

A total of 67% of respondents were satisfied with how their complaint was handled overall and 33% were dissatisfied.

Two respondents who were very dissatisfied did not have a personal contact from the Investigating Manager at Stage 1 and both cases escalated to Stage 2. The reasons for one respondent’s dissatisfaction was that nothing was done about an ASB issue and the other respondent advised that BCH had a biased opinion of a contractor.

The third respondent who was very dissatisfied did receive a personal contact at Stage 1 but advised they had been left out of pocket and not compensated. The complaint was in relation to the conduct of a staff member.

Learning outcome: The requirement for Investigating Managers to make personal contact at Stage 1 has been added to the Complaint Policy In agreement with the Customer Complaint Panel, we are also making this requirement a monitored service standard.

Complaint Monitoring & Customer Voice

A draft of this report was shared and discussed with the Customer Complaint Panel on 15th April. The Panel noted assurance with complaint performance but recommended that Stage 2 escalation rate is monitored due to the increase in this. They requested a breakdown of root cause data into service area so that any trends or concerns can be picked up, particularly with poor communication and human error. The Complaint Panel would like the Board to note this. The Panel meet quarterly and also review examples of Stage 1 and Stage 2 responses to check for quality, clear explanations, resolutions offered, empathy and tone.

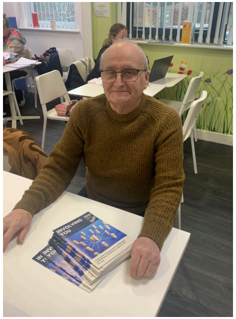
Quarterly meetings are held between the Board Complaint Champion and the Involvement & Communications Manager where updates are provided around performance, trends, risks and any areas of concern.

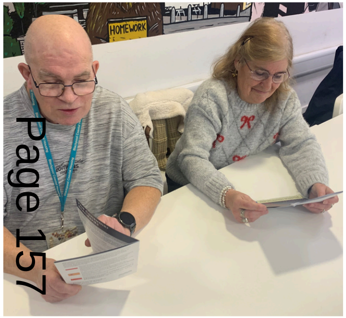
This report has been circulated to the Board Complaint Champion for approval and shared with BCH's Senior Management Team.

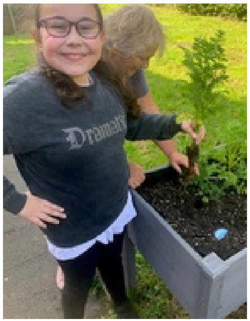
Quarterly meetings are also held with the Member Responsible for Complaints, where they will seek assurance on behalf of the governing body, Blackpool Council that BCH is delivering on an effective complaint handling process.

Appendix 9c(ii)

Not for Publication







Blackpool Coastal Housing

Customer Voice Report

Quarter 4
January- March 2026

HOW CUSTOMERS HAVE BEEN INVOLVED

Transparency, Influence & Accountability Standard:
Engaging With Tenants

TOWER Scrutiny

The panel are midway through the Neighbourhood Service Scrutiny exercise. So far, policies, performance and complaint data has been scrutinised and the panel have interviewed various members of staff from the Neighbourhoods Team at different levels. Benchmarking has been conducted with other organisations and Neighbourhood Satisfaction data has been reviewed and interviews have been arranged with customers who have used the Neighbourhood Service. Recommendations are being tracked in progress and the final report with recommendations will be finalised and presented at the July 2026 Board Meeting.

Panel Members held advertised drop in sessions at Grange Park and Mereside to provide an opportunity for customers to learn more about Tower and discuss any concerns. A new panel member joined up and is participating in the current scrutiny exercise.

Complaint Panel

The panel reviewed and noted the Q3 and Q4 complaint performance report. It was agreed that the panel meetings will be arranged so that the quarterly reports are reviewed prior to Board so that Board can note any customer findings or recommendations.

The panel also agreed the 2026/27 Complaint Satisfaction Survey content and noted that a question should be added about joining the panel to try and recruit new members. The panel also reviewed the current Service Standards in relation to complaints and agreed that the service standards that are covered by the TSM's should be removed as these are already monitored and reported on separately. The panel agreed for Manager contact at Stage 1 to be introduced as a service standard to be reported on.

HOW CUSTOMERS HAVE BEEN INVOLVED

Transparency, Influence & Accountability Standard:
Engaging With Tenants

Not for Publication

Neighbourhood Panel

As a result of including a question on interest in the panel on the Neighbourhood Satisfaction Surveys, 4 new members joined this quarter. Due to this, Anti-Social Behaviour Training was provided in-house in March by Resolve, the UK's leading expert organisation specialising in ASB. The 6 attendees provided positive feedback and agreed they now have a better understanding of ASB and BCH's service which will support them in their role on the panel.

Green & Clean Wardens

Scoresheets received from the Clean Wardens identified issues with some areas of cleaning being missed - the Environmental Contracts and Projects Officer will be completing spot checks in future to ensure the standard improves. 22 feedback forms were received this quarter and 82% noted the overall standard of cleaning as ok or good. 12 responses were received from Green Wardens on the winter works scoresheet with 83% rating the standard as ok or good.

Reading Panel

Our Reading Panel have reviewed the Spring 2026 newsletter, the Block Cleaning booklet and the Managing a Community Garden booklet. Changes were made to the information in the newsletter around the use of e-bikes and e-scooters prior to being published.

Neighbourhood Walkabouts

19 walkabouts took place within the period across the Grange Park, Mereside, South Shore, Bispham and Central areas of Blackpool. 12 residents attended with the Neighbourhood Officers to identify areas for improvement and highlight positive contributions. Detailed feedback is included on the BCH website - www.bch.co.uk/my-neighbourhood/neighbourhood-services/neighbourhood-walkabouts - and will be provided in the next editions of the Neighbourhood newsletters.

HOW CUSTOMERS HAVE BEEN INVOLVED

> Transparency, Influence & Accountability Standard:
> **Engaging With Tenants**

Engagement Strategy Consultations

BCH has developed its new Customer Engagement Strategy using extensive feedback gathered from customers through surveys, door-knocking activities, and a dedicated focus group. The aim was to understand customer priorities, identify barriers to involvement, and shape a more effective and inclusive approach to communication and engagement.

The Communications Survey sent to all customers in October 2025 highlighted key areas of importance for future content in newsletters and communications. This feedback has helped to inform the "Informing" section of the new strategy.

Feedback from involved customers through a targeted survey demonstrated that participation is primarily driven by a commitment to improving services and contributing positively to their community. Respondents recommended more opportunities for regular involvement, improved accessibility of meetings, increased training, and more consistent feedback from BCH.

The Door Knocking Engagement Survey targeted residents not formally involved and demonstrated that most customers understand how to share their views, and many feel no major barriers to engaging. However, some residents identified challenges such as health issues, childcare responsibilities, and being new to the organisation.

HOW CUSTOMERS HAVE BEEN INVOLVED

Transparency, Influence & Accountability Standard:
Engaging With Tenants

Engagement Strategy Consultations cont.

A mixed **Engagement Strategy Focus Group** provided further insights, stressing the importance of being kept informed, offering local and ad-hoc opportunities to engage, tailoring communication to community demographics, and improving transparency around services such as grounds maintenance. Participants also highlighted the potential role of local community champions and frontline staff, including Sheltered Housing Officers, in supporting better two-way communication.

Across all engagement activities, several barriers consistently emerged: perceptions of poor communication, a belief that involvement will not lead to meaningful change, lack of interest, inconvenient meeting times due to work or caring commitments, and reluctance to complain directly.

From these findings, clear strategic priorities have been agreed:

- Strengthen communication and feedback so customers feel informed and heard.
- Develop localised, targeted engagement opportunities tailored to community needs and demographics.

These insights provide a strong foundation for a customer-led engagement strategy that improves transparency, increases participation, and ensures BCH's services continue to reflect the needs and expectations of its customers.

TSM: TP07 - Satisfaction that your landlord keeps you informed about things that matter to you
TSM: TP06- Satisfaction that your landlord listens to your views and acts upon them

ACTING ON CUSTOMER VIEWS

Customers Said	We Did
Throughout the last grass cutting season, we listened to customer views, including TSM results and gathered information to identify and prioritise areas for additional winter grounds maintenance works.	Winter works projects including reinstating grass and addressing raised beds and planters took place at Edmonton Place, Washington Court, Claremont Court, Ibbison Court and Newby Place. Specific works carried out were in consultation with residents.
Some customers raised queries about text messages being sent from BCH as they were unsure if they were genuine messages.	We have developed user guidance for staff sending text messages to ensure that the wording and branding is consistent. We have also done further communications in the all customer newsletter, on the website and on our Facebook page to inform that BCH are using text messages to communicate with customers and to provide assurance that the messages are genuine.
Leaseholders informed us that they were not receiving communications about walkabouts and other local events.	We have updated our mailing lists to ensure that Leaseholders receive the same communications as tenants regarding walkabouts, local events and community updates.

Satisfaction with how report was resolved 45%

Dissatisfaction with how a report was resolved 30%%

35% of respondents were not satisfied with the explanation provided on what action would be taken to deal with the report.

This once again highlights the importance of completing an action plan with your Neighbourhood Officer. Whilst some reporters decline to complete an action plan, it is an opportunity for us to discuss how we will deal with a case and the actions we are able to take.

HIGHLIGHTS - POSITIVE

How satisfied are you that your Neighbourhood Officer was polite and respectful? **75% satisfied**

35% (7 respondents) stated they would be interested in joining the Neighbourhood Panel.

HIGHLIGHTS - NEGATIVE

How satisfied are you that your report to the Neighbourhoods Team was taken seriously? **50% satisfied**

How satisfied are you with the way you were kept informed about the actions taken in response to your report? **45% satisfied**

BCH's Neighbourhoods Manager:

Our actions need to be reasonable and proportionate. We also need to have regards for equalities legislation, ensuring that the subject is fully aware of the impact of their actions.Initially we need to give the subject opportunity to change their behaviour and need to use non-legal actions such as warnings, making referrals and requesting Community Protection Warnings from our colleagues in Community Safety. If these interventions fail, we will move to more formal actions and consider injunctions, serving of notices and lodging at Court.

REPAIRS SATISFACTION SURVEYS

Overall satisfaction with the Repairs Service 82%

Overall dissatisfaction with the Repairs Service 11%

BCH's Interim Director of Assets and Operations:

The satisfaction figures for repair reporting and time to complete the works are still very good. There was also some very positive feedback with regards to individual Operatives performing well and going above and beyond which will be fed back to them.

After a discussion process with the repairs software company we utilise, they now have a 'neither' option on the automated satisfaction survey on their system.

HIGHLIGHTS - POSITIVE

How satisfied are you with the experience of reporting your repair? **80% satisfied**

How satisfied are you that the tradesperson was polite and respectful? **93% satisfied**

HIGHLIGHTS - NEGATIVE

Did the tradesperson who attended show you identification (ID)? 31**% answered No**

Previously we had been undertaking our own satisfaction surveys, with a 'neither' option to allow us to benchmark accurately with our peers.

The automated system will allow satisfaction questionnaires to be sent to residents immediately that a job is completed by an operative. However, the most important benefit of this is that this method will allow us to identify who attended and when, and also what repair was undertaken. This will be particularly beneficial when we receive negative feedback and identify training needs or issues that need to be raised with a member of staff/ contractor. Similarly if a compliment is received without naming who attended we will have this info readily to hand.

WHAT CAN BE IMPROVED:

REPAIR OPERATIVES AND CONTRACTORS SHOWING ID

Previous reports have noted that operatives or contractors not presenting their ID badges when attending to carry out a repair has been an ongoing issue. Numerous tool box talks and meetings with operatives have taken place to address this issue, but the latest satisfaction returns show that 30% are still not doing this according to residents.

The advent of the new method of undertaking repairs questionnaires as described above will allow us to pinpoint exactly who attended a property where it is claimed ID wasn't shown and address this with the individual directly.

RESIDENTS NOTED SPECIFIC DISATISFACTION WITH GARDEN CONDITION CASES

Customers have fedback that conditions around gardens have not improved when they have made reports about neighbouring properties. These details have been passed to a Neighbourhoods Team Leader to contact the reporters and get more information. If it is appropriate cases will be re-opened

WHAT IS GOING WELL:

CUSTOMERS NOTED POLITENESS AND RESPECT

- ***The Neighbourhood Officer was polite and made me aware of the next steps*** - *Neighbourhood Satisfaction Survey*
- ***The Rents Officer provides great customer service and is caring in their approach*** - Compliment
- ***Office staff absolutely amazing and very helpful*** - Repairs Satisfaction Survey
- ***The Cleaning Operative is very willing and helpful*** - Clean Warden scoresheet

CUSTOMERS FEEL LISTENED TO AND THEIR REPORTS DEALT WITH EFFICIENTLY

- ***All the team members are very helpful from phoning to the workers*** - Repairs Satisfaction Survey
- ***All repairs done to a high standard & a very professional & well-mannered tradesman who is a credit to BCH*** - Repairs Satisfaction Survey

CUSTOMERS FEEL BCH IS MAKING A POSITIVE CONTRIBUTION TO THEIR NEIGHBOURHOOD

- ***A resident asked for privets to be reduced in height during the winter grounds maintenance works. The privet was being trimmed by the ground maintenance contractor at the time and so the request was dealt with immediately and the resident was pleased*** - Neighbourhood Walkabout
- ***The Drying Area at Stronsay Place is looking good, it'll be great when it's finished*** - Bispham Consultation Event

Blackpool Coastal Housing

BCH Complaint Policy and Procedure

2025

INSPIRING PEOPLE TO BUILD SUSTAINABLE COMMUNITIES

Document Information

Issue Date		31.03.2024
Version/Issue Number		4.5
Document Status		DRAFT
Effective From Date		TBC
Scope of Document		
Objective		To provide an overview of how BCH will provide a fair and accessible complaints service to its customers.
Who needs to know?		All
Documentation		Unreasonable Behaviour Policy; Reasonable Adjustments Policy, Compensation Policy, Advocacy and Authority to Act Policy
Document Sponsor	**Name**	Stephen Dunstan
	Job Title	Director of Resources
	Directorate	Resources
Author	**Name**	Suzanne Tomlinson
	Job Title	Involvement and Communications Manager
	Team	Involvement and Communications Team
	Contact Tel.	01253 477911

Document Information

Date	Issue No.	Section/ Page	Details of Change	Authorised By:
22.06.2022	3.0	All	Full review and amendment in line with updates to the Housing Ombudsman Revised Complaint Handling Code, published April 2022.	Suzanne Tomlinson
16.09.2022	3.1	All	Review and amendment following completion of Housing Ombudsman self-assessment.	Suzanne Tomlinson

06.10.2022	3.2	16	Removal of Housing Ombudsman Designated Person requirement in line with HO updated guidance.	Suzanne Tomlinson
20.10.2022	3.2	16	Further amendment to designated person wording.	Suzanne Tomlinson
07.11.2023	3.3	All	Full review of policy against Housing Ombudsman Complaint Handling Code. Amendments made to reflect complaint satisfaction surveys and	Suzanne Tomlinson
28.11.2023	3.4	14	Amendment to wording of Local Government Housing Ombudsman to Housing Ombudsman.	Suzanne Tomlinson
31.03.2024	4.0	All	Full review and amendment in line with updates to the Housing Ombudsman Revised Complaint Handling Code, effective April 2024.	Suzanne Tomlinson
28.05.2024	4.1	15	Change to Housing Ombudsman postal address.	Suzanne Tomlinson
11.12.2024	4.2	11	Amendment to the wording of Customer Representatives being involved in Stage 2 appeals.	Suzanne Tomlinson
01.07.2025	4.3	All	Review and amendment following completion of Housing Ombudsman self-assessment and the role of Customer Representatives.	Suzanne Tomlinson
19.12.2025	4.4	4,5, 6, 14 and 15	Amendments regarding recharges and Subject Access Requests. Amendment to Stage 1 process to include personal contact form complaint handler at Stage 1 and Stage 2 to include Head of Service may conduct.	Suzanne Tomlinson
April 26	4.5	**Sections to be detailed**	Review and amendment following Housing Ombudsman policy review and recommendations and completion of Housing Ombudsman self-assessment	Suzanne Tomlinson

Amendment Notes

- Documents at draft status are to use letter designations to denote issue status: a, b, c etc.
- Documents at full issue status are to use number designations to denote issue status after full revision: 1.0, 2.0, 3.0, etc.
- For an amendment to a full issue document you are to use number designation to denote issue status: 1.1, .2, 2.1, etc.
- On full issue the draft amendment record should be deleted from the above table.
- Notification of the amendment must be sent to the person maintaining the Central Register.

1. BCH Complaint Policy

Blackpool Coastal Housing (BCH) is a wholly owned company set up by Blackpool Council (The Landlord) to manage its council housing stock and provide related services to its tenant and leasehold customers. This includes the delegation of complaint handling in relation to the housing management function in line with this policy and the Housing Ombudsman Complaint Handling Code.

BCH does not view complaints as a negative and see them as an opportunity to learn from the issues raised by our residents and to take steps to improve the services we provide. Complaint handling is a priority for us, and we want our residents to feel heard and understood. We understand that things can go wrong, so when this happens, we want to know so that we can try to put things right.

This policy is published on the BCH and Blackpool Council websites. The BCH website also includes information about the Housing Ombudsman and the Housing Ombudsman Complaint Handling Code. The policy is summarised for customers in booklet format and this is also published on the BCH website. Copies of the Complaint Policy and the Complaint Booklet are available upon request and can be provided in alternative formats or languages upon request.

2. Purpose

The purpose of this Policy is:

- To provide a fair complaints procedure which is accessible, clear and easy to use for anyone wishing to make a complaint and is resident focused

- To publicise the existence of our complaints procedure so that people know how to contact us to make a complaint

- To make sure everyone at Blackpool Coastal Housing knows what to do if a complaint is received

- To make sure all complaints are investigated fairly and in a timely way with clear timeframes set out for responses

- To make sure that complaints are, wherever possible, resolved, appropriate redress is applied and that relationships are repaired

- To prioritise complaint handling and gather information which helps us to improve what we do, creating a positive complaint handling culture through continuous learning and improvement

- Blackpool Council are members of the Housing Ombudsman Scheme. The Council, and BCH acting on their behalf commit to follow the Housing Ombudsman Dispute Resolution principles of being fair, putting things right and learning from outcomes. This Policy has been developed in line with the Housing Ombudsman's Complaint Handling Code. We will at all times co-operate with the Housing Ombudsman or other regulatory body with responsibilities for oversight of complaints handling.

This policy applies to all BCH services and activities, including the landlord function provided on behalf of Blackpool Council. This policy also applies where the complaint relates to a contractor that has been instructed by BCH. Where the complaint is in relation to a contractor responsibility for recording, investigating, resolving and responding to the complaint remains with BCH in line with this policy, and the complaint handler will be a BCH staff member. This policy does not apply to any BCH personnel grievances or recruitment complaints. Such complaints are subject to BCH Human Resources policies and procedures.

Residents will not be treated differently by BCH should they raise a complaint and all complaints will be actioned fairly and consistently in line with this policy.

3. Definition of a complaint

A complaint is defined as:

'an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the landlord, its own staff, or those acting on its behalf, affecting an individual resident or group of residents.'

A resident does not have to use the word 'complaint' for it to be treated as such. Whenever a resident expresses dissatisfaction we must give them the choice to make a complaint. A complaint that is submitted via a third party or representative must be handled in line with this policy.

4. Types of complaint

The type of complaint we can consider may include, but is not limited to:

- Failure to provide a service
- Provision of a poor standard of service
- Mistakes in the way we have provided the service
- Failure to meet our existing service standards or comply with our policies

Where applicable, a complaint can also be raised as formal appeal to actions or decisions, for example a lettings offer we have chosen not to proceed, unless there is already a statutory review or appeals process in place.

~~We will first try to resolve expressions of dissatisfaction as early resolution, outside of this Policy where possible. This means putting something right quickly at the first point of contact and offering an apology where necessary. However, if further enquiries or actions are needed to resolve the matter, or if a customer exercises their choice to make a complaint, it will be logged as a formal complaint and dealt with in line with this policy.~~

~~Any complaint about the behaviour or conduct of a staff member or contractor in relation to BCH duties or service provision will always be dealt with formally in line with this Policy and logged at Stage 1, unless an exclusion reason applies.~~

5. Service Requests

BCH recognises the difference between a service request and a complaint. A service request is a request from a resident to BCH requiring action to be taken to put something right.

We do not treat service requests as complaints, however service requests are recorded, monitored and reviewed regularly by the appropriate service.

A complaint will be raised if a resident expresses dissatisfaction with the response to their service request, even if the handling of the service request remains ongoing. We will continue efforts to address the service request if a resident complains.

Queries or disputes about a recharge will initially be dealt with as a service request and be reviewed and responded to by a member of the Repairs Management Team. If the customer is unhappy with the outcome then they can make a complaint.

6. What BCH do not consider to be a complaint

Each complaint will be considered on its own merits, along with the individual circumstances of each complaint. Grounds for dissatisfaction that may not be suitable for the complaints process are outlined below: (ASB report removed)

- Complaints about the actions of an organisation that is not working for, or supported by, BCH
- Where the issue being raised has a statutory review or appeal procedure. Where a resident makes a complaint that should be dealt with as a review or appeal, we will confirm with the resident the process that we will follow
- Personnel matters including issues about staff employment or former employment and applications for employment
- Cases where legal proceedings have started. This is defined as details of the claim, such as the Claim Form and Particulars of Claim, having been filed at Court
- Insurance claims; these will be handed to relevant services within both BCH and the Council. If a customer is unhappy with how an insurance claim has been handled then this will be treated as a complaint.
- The issue giving rise to the complaint or the resident becoming aware of the issue occurred over 12 months ago (BCH may exercise discretion to accept complaints made outside this time limit where there are good reasons to do so)
- Matters that have previously been considered under the Complaints Policy and the process has been exhausted
- Where a complaint has been pursued in a way that we determine is unreasonable or when a resident repeatedly makes serious allegations that employees or contractors have committed criminal, corrupt, or perverse conduct without any evidence. Such matters will be dealt with in line with our Unacceptable Behaviour Policy.
- Anonymous complaints

Although we do not treat these issues as a complaint under this policy, we will deal with them in an appropriate manner. Each complaint is considered on an individual basis and on its own merit. We do not take a blanket approach when excluding complaints.

If we decide not to accept a complaint, we will provide a detailed explanation to the resident within 10 working days setting out:

- The reasons why the complaint will not be dealt with under our Complaints policy.
- Any individual circumstances we considered in making our decision
- The resident's right to take that decision to the Housing Ombudsman.

We record and report on complaints that we have excluded from our complaint's procedure.

If a Subject Access Request is made as part of a complaint then this will be passed to our Performance & GDPR Officer to separately acknowledge and respond to in line with our Subject Access Request Policy.

7. Survey Feedback

An expression of dissatisfaction with services made through a survey is not defined as a complaint, though wherever possible, the person completing the survey will be made aware of how they can pursue a complaint if they wish to.

Where BCH asks for wider feedback about our services, we will provide details of how residents can complain.

8. Who can make a complaint?

A complaint can be raised by any person or group of people affected by an activity or service provided by, or on behalf of Blackpool Coastal Housing, including but not limited to:

- Current tenants / licensees and members of their households
- Former tenants / licensees
- Social housing applicants
- Leaseholders
- MPs and Councillors
- Advocates of the complainant such as friends, relatives or other representatives (prior written consent from the complainant is required)
- A resident or group of residents who have been affected by our activities and/or services in the locality

9. How to make a complaint

We offer a range of ways for our customers to make a complaint.

In writing:

Complaints, c/o Involvement and Communications Team, Blackpool Coastal Housing, Coastal House, 17-19 Abingdon Street, Blackpool, FY1 1DG.

Email:

customerinvolvement@bch.co.uk

Via our website:

www.bch.co.uk/complaints-compliments-and-customer-feedback/howtomakeacomplaint

Via the MyBCH self-service portal:

https://my.bch.co.uk/bch/www/dashboard

By telephone:

01253 477900, then selecting option 4 followed by option 3

Via social media:

For customers wishing to lodge a complaint by social media we request that this is done by private message in order to maintain confidentiality and privacy using the following channels:

- Facebook search for @bchblackpool
- Instagram search for blackpool_coastalhousing

In person:

We are able to accept complaints in person and Coastal House reception is open Monday - Friday 10am - 2pm, or customers can book an appointment in advance. A member of the Involvement and Communications team will agree a convenient venue with the customer (customer's home, a community centre or office site).

Residents can raise a complaint with any member of staff. All staff are aware of the complaints process and can pass the complaint details through to the Involvement & Communications Team who will record and action the complaint.

10. Accessibility

We are committed to making our complaints process accessible to all and can offer help and support to ensure any concerns from customers are listened to and understood. On receipt of a complaint, our Complaint Officers will provide one to one assistance throughout the process. Complainants can also seek assistance or advice through external agencies.

In line with the Equality Act 2010 our Reasonable Adjustments Policy sets out our commitment to equality of opportunity for all and what types of assistance we can provide to support customers to make a complaint.

BCH will keep a record of any reasonable adjustments agreed, as well as a record of any disabilities a resident has disclosed. Any agreed reasonable adjustments will be kept under active review.

Customers may prefer to have a representative deal with their complaint on their behalf, or to be or accompanied at any meeting with us. This may be by an advocate, carer, family member, friend, elected member, agency, or professional body. Where a representative makes the complainant's case we must receive or hold a signed authority from the customer which authorises us to communicate with the customer's appointed advocate or representative.

A customer may contact the Housing Ombudsman at any time throughout the course of their complaint for advice and support.

11. Confidentiality

All complaint information will be handled sensitively and in accordance with relevant data protection requirements.

Where a customer posts a complaint on social media pages, we will ensure privacy at all times by directing the complaint to private message to ensure privacy and confidentiality. If a customer posts personal details on a public post, this will be removed to protect the privacy and confidentiality of themselves and anyone they may also refer to.

12. Protecting the vulnerable

Some complaints received by Blackpool Coastal Housing may have safeguarding elements. This could be where someone's life is at risk or a serious crime has been committed. When complaints of this nature are received, Blackpool Coastal Housing staff will be required to make a safeguarding referral in line our Safeguarding Policy.

Whilst the details of the complaint will be considered, the safety of the service user is paramount and takes precedent over any other procedures.

13. The Complaint Handling Process

Our complaint process consists of two Stages; Stage 1 and Stage 2. We do not to have extra named stages (such as 'stage 0' or 'informal complaint') as this causes unnecessary confusion.

A complaint regarding BCH services and activities, including services and activities carried out on our behalf will be handled by BCH in line with this Policy and consist of our 2 Stage process.

(CHANGED THIS FROM EARLY AND LOCAL RESOLUTION)

14. Stage 1 – Formal Complaint

If a formal complaint is received, the BCH Involvement and Communications Team will take responsibility for facilitating the complaint and be the 'Complaint Officer'. All complaint actions are recorded by the team on our Housing Management System. Any urgent issues that relate to safeguarding or health or safety will be flagged by the Complaint Officer to the relevant service manager.

The Complaint Officers will:

- Act sensitively and fairly
- Be trained to handle complaints and deal with distressed and upset residents
- Access staff at all levels to facilitate quick resolution of complaints
- Have the authority and autonomy to resolve disputes quickly and fairly

Complaints will be acknowledged, defined and logged at Stage 1 of our complaints procedure within five working days of being received.

Within the complaint acknowledgement, we will set out our understanding of the complaint (the 'complaint definition') and the outcomes the complainant is seeking. If any aspect of the complaint is unclear, we will ask the complainant for clarification and agree the complaint definition.

Stage 1 formal complaints will be investigated by a Manager or Team Leader who will act as the complaint handler and must:

- deal with complaints on their merits, act independently, and have an open mind;
- give the resident a fair chance to set out their position;
- take measures to address any actual or perceived conflict of interest; and
- consider all relevant information and evidence carefully.

The complaint handler will make personal contact with the customer to discuss their concerns as part of their Stage 1 investigation.

A complaint response will be sent to the resident when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Records are maintained to ensure that agreed actions are taken.

Where complainants raise additional matters during the investigation, these will be incorporated into the Stage 1 response if they are relevant and the Stage 1 response has not been issued.

Where new issues raised relate to separate matters, the Stage 1 response has been issued, or it would unreasonably delay the response, the complaint will be logged as a new complaint.

Any outstanding actions required to address issues will be allocated to Service Managers to track action promptly, keeping the complainant updated appropriately.

The Stage 1 will response will confirm in writing, in plain language, the following:

- the complaint stage
- the complaint definition
- the decision on the complaint
- the reasons for any decisions made
- the details of any remedy offered to put things right
- details of any outstanding actions
- details of how to escalate the matter to Stage 2 if the complainant is not satisfied with the response

A full response to Stage 1 complaints will be issued within 10 working days of the complaint being acknowledged.

We will consider the complexity of the complaint and if an extension to the expected timescale is required we will inform the complainant of the expected timescale for response. An extension will be no more than 10 working days without good reason and we will clearly explain any reasons to the complainant.

Whenever we inform a complainant about an extension to response timescales, we will provide the contact details of the Housing Ombudsman.

Where a response to a complaint will fall outside the timescales set out in this policy we will agree with the resident suitable intervals for keeping them informed about their complaint.

15. Stage 2 Final stage for internal resolution - Appeal Panel

If a resident is not satisfied with our response to their complaint at stage 1, they can request to escalate the complaint to stage 2.

We encourage residents to let us know as soon as possible, but no later than 25 working days from the date of the stage 1 response. We may apply discretion where the resident was unable to escalate the complaint earlier (for example health grounds or with other good reason) or where the complaint raises safeguarding or health and safety issues. ~~All requests for escalation will be considered on an individual basis and upon their own merit.~~

Once an escalation request has been received, it will be acknowledged within 5 working days, confirming our understanding of the complaint (the 'complaint definition') and the outcomes the resident is seeking. Complainants are not required to explain their reasoning for requesting escalation and BCH will make reasonable efforts to understand why the complainant remains unhappy.

The acknowledgement letter will also provide confirmation of the Appeal Hearing date and the complainant's right to attend. If we have tried to contact the resident to discuss the complaint further but have no response, or if the resident is unable to explain why they are not satisfied with the stage 1 response, we will investigate and review the complaint based on the information we have.

The Stage 2 consideration will not be conducted by the same person(s) that completed the Stage 1 investigation and response.

If we have accepted the complaint and responded at stage 1, we would only refuse to escalate the complaint to Stage 2 for the following reasons:

- If the complaint should not be looked at further because it could compromise legal proceedings to do so
- If it has now become clear that this complaint has previously fully exhausted the complaints process.
- The issue relating to the escalation differs to the complaint definition at Stage 1. In these instances, we will consider the matter as a new complaint.

~~Each request for escalation will be considered on its own merits, along with the individual circumstances of each complaint.~~

If we decide not to escalate a complaint to Stage as there is a valid reason not to do so as an exclusion applies, we will evidence the reasoning and provide a detailed written explanation to the customer setting out the reasons why the matter is not suitable for the complaints process within 10 working days of a request being made. We will not take a blanket approach to exclusions.

All customers have the right to challenge this decision by bringing their complaint to the Housing Ombudsman.

We will only escalate a complaint to Stage 2 once it has completed Stage 1 and at the request of the resident.

The Stage 2 appeal will be heard by the Director responsible for the service area. If the relevant Director is unavailable in the timescales or has already had involvement that may impact on their impartiality another Director, Head of Service or the Chief Operating Officer will substitute for them.

All customers and/or their representative will be extended an invite to attend the Appeal Panel meeting or will be offered the opportunity to provide evidence at the hearing in a way that suits their needs. This means the customer can ask that the panel is held virtually, or at a venue other than BCH's Head Office, for example at a Community Centre or at home via phone call or videoconference.

The response to the Stage 2 complaint will be provided to the complainant in writing within 20 working days of the escalated complaint being acknowledged.

A complaint response will be sent to the resident when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Any outstanding actions will be tracked and the resident will be kept updated.

Where complainants raise additional matters during the investigation, these will be incorporated into the Stage 2 response if they are relevant and the Stage 2 response has not been issued. Where new issues raised relate to separate matters, the Stage 2 response has been issued, or it would unreasonably delay the response, the complaint will be considered as a new complaint.

Any outstanding actions required to address issues will be allocated to Service Managers to track action promptly, keeping the complainant updated appropriately.

Within 20 working days of the Stage 2 complaint being acknowledged a written response to the complainant will be provided in clear, plain language. The Stage 2 response will address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate. The Stage 2 response will also confirm:

- the complaint stage;
- the complaint definition;
- the decision on the complaint;
- the reasons for any decisions made;
- the details of any remedy offered to put things right;
- details of any outstanding actions
- details of how to escalate the matter to the Ombudsman Service if the individual remains dissatisfied.

We will consider the complexity of the complaint, and if an extension to the expected timescale is required we will inform the complainant of the expected timescale for response. An extension will be no more than 20 working days without good reason and we will clearly explain any reasons.

Whenever we inform a complainant about an extension to response timescales, we will provide the contact details of the Housing Ombudsman.

Where a response to a complaint will fall outside the timescales set out in this policy we will agree with the resident suitable intervals for keeping them informed about the progress of the complaint investigation.

Stage 2 is the final response and marks the end of Blackpool Coastal Housing's complaints process.

16. Putting things right

Where something has gone wrong, we will acknowledge this and set out the actions we have already taken or intend to take to put things right.

This may include:

- Apologising;
- Acknowledging where things have gone wrong;
- Providing an explanation, assistance or reasons;
- Taking action if there has been delay;
- Reconsidering or changing a decision;
- Amending a record or adding a correction or addendum;
- Providing a financial remedy;
- Changing policies, procedures or practices.

Any remedy offered must reflect the impact on the resident as a result of any fault identified. The remedy offer must clearly set out what will happen and by when, in agreement with the resident where appropriate. Any remedy proposed must be followed through to completion. BCH will take account of the guidance issued by the Housing Ombudsman when deciding on appropriate remedies and also refer to our Compensation Policy.

17. Closing a complaint

A complaint will be considered closed under the following circumstances:

- After sending a Stage 1 response and there is no further contact from the customer after 25 working days from the issue of the response. (If a complainant makes contact with the same issue, additional evidence or requesting to escalate beyond 25 days then the circumstances will be considered and if appropriate the complaint will be reopened and escalated. If new matters are raised then this will be opened as a new Stage 1 complaint.)
- When a Stage 2 response has been issued as this is the final stage in our complaint process and a resident will be advised of their right to escalate their complaint to the Ombudsman.

18. Case Management

Complaint cases are logged and managed using the MRI Housing Management System. A full record is kept of complaints and the outcomes at each stage of the process. This includes the original complaint and the date received, all correspondence with the resident, correspondence with other parties, and any relevant supporting documentation such as reports or surveys.

19. Reporting and Self-Assessment

We will produce an annual complaints performance and service improvement report for scrutiny and challenge, which will include:

- the annual self-assessment against the Housing Ombudsman Complaint Handling Code to ensure this policy remains in line with its requirements.
- a qualitative and quantitative analysis of BCH's complaint handling performance. This will also include a summary of the types of complaints we have refused to accept;
- any findings of non-compliance with the Complaint Handling Code by the Housing Ombudsman;
- the service improvements made as a result of the learning from complaints;
- any annual report about the landlord's performance from the Ombudsman; and
- any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord.

The annual complaints performance and service improvement report will be reported to the BCH Board and the Shareholder (Blackpool Council) and will be published on the section of our website relating to complaints. The Board's response to the report will be published alongside this.

BCH will carry out a self-assessment following a significant restructure, merger and/or change in procedures, or should the Housing Ombudsman request so after an investigation.

If a BCH is unable to comply with the Housing Ombudsman Complaint Handling Code due to exceptional circumstances, such as a cyber incident, we will inform the Ombudsman, provide information to residents who may be affected, and publish this on their website. We will provide a timescale for returning to compliance with the Code.

20. Scrutiny & oversight: continuous learning and improvement

At the completion of a complaint, an evaluation will be completed to assess the root cause of the complaint, what lessons have been learned and what, if any, actions need to be taken to prevent reoccurrence. Stage 1 evaluations will be completed by Heads of Service and Stage 2 evaluations will be completed by a Director or the Chief Executive. This is to ensure that BCH look beyond the circumstances of the individual complaint and consider whether service improvements can be made as a result of any learning from the complaint.

A satisfaction survey will be conducted with complainants upon the closure of their case to help us identify whether there are any wider steps that we can take to improve our complaint services.

All complaint information will be recorded and performance information will be produced and provided to BCH Senior Management, BCH Board, the BCH Complaint Customer Panel and the Shareholder.

We will look beyond the circumstances of the individual complaint and consider whether service improvements can be made as a result of any learning from the complaint. Themes and trends will be assessed to identify any potential systemic issues, serious risks or policies and procedures that may need reviewing. The themes and trends will also be used to inform training requirements for staff and contractors.

Accountability and transparency are integral to a positive complaint handling culture. We will use complaints as a source of intelligence to identify issues and introduce positive changes in service deliver and report back on wider learning and improvements from complaints in our Annual Report and more frequently to residents, staff and scrutiny panels.

Within BCH the Director of Resources is the accountable lead for our complaint handling. This person will support with assessing any themes or trends to identify potential systemic issues, serious risks, or policies and procedures that require revision.

The Housing Portfolio Holder for Blackpool Council is the Member Responsible for Complaints (MRC).

In addition, as an ALMO we also have a Board Member appointed as Board Champion for Complaints.

The MRC (Member Responsible for Complaints) is responsible for ensuring the governing body receives regular information on complaints that provides insight on BCH's complaint handling performance. This person has access to suitable information and staff to perform this role and report on their findings.

As a minimum, the MRC and the governing body (or equivalent) and the Board Champion will receive:

- regular updates on the volume, categories and outcomes of complaints, alongside complaint handling performance;
- regular reviews of issues and trends arising from complaint handling;
- regular updates on the outcomes of the Ombudsman's investigations and progress made in complying with orders related to severe maladministration findings; and
- an annual complaints performance and service improvement report.

BCH has a standard objective in relation to complaint handling for all relevant employees or third parties, which reflects the need to:

- have a collaborative and co-operative approach towards resolving complaints, working with colleagues across teams and departments;
- take collective responsibility for any shortfalls identified through complaints, rather than blaming others; and
- act within the professional standards for engaging with complaints as set by any relevant professional body. .

Our Customer Complaint Representatives meet quarterly and will monitor compliance with this policy, support with the self-assessment, monitor performance and review complaint data and lessons learnt.

21. Housing Ombudsman

A customer can go direct to the Housing Ombudsman Service at any time but the complaint will usually be referred back to us if it has not been through the full internal complaints process.

The Ombudsman will also only consider the matter if they are contacted within 12 months of the original complaint.

A customer can refer their complaint to the Housing Ombudsman by:

- Visiting http://www.housing-ombudsman.org.uk
- Telephoning 0300 111 3000
- Writing to:
  Housing Ombudsman Service PO Box 1484
  Unit D
  Preston
  PR2 0ET

22. The Local Government and Social Care Ombudsman (LGSCO)

The Local Government and Social Care Ombudsman (LGSCO) look at individual complaints about councils and all adult social care providers (including care homes and home care agencies). Therefore, if the complaint relates to the provision of care, either in the home or a care home setting, complainants may take their complaint to the LGSCO.

Customers who are not tenants but who receive care from us either in their own home or in a care home setting can make a complaint to us.

If the customer self-funds the payment of care services and they remain dissatisfied with our final response to their complaint, they can take their complaint to the Local Government and Social Care Ombudsman.

If the care services are funded by the Local Authority, the customer can complain to the Local Authority before taking their complaint to the Local Government and Social Care Ombudsman.

The Care Quality Commission (CQC) is the independent regulator of health and adult social care in England. Whilst it cannot deal with formal complaints which have to be progressed with the service provider and/or the LGSCO, it encourages receivers of care to provide feedback on the care they receive in order to help it protect others.

23. Compliance

As a member of the Housing Ombudsman Scheme, Blackpool Coastal Housing agrees to comply with the following terms:

- We will establish and maintain a complaints procedure in accordance with any good practice recommended by the Housing Ombudsman and, as part of our procedure, we will inform residents of their right to bring complaints to the Housing Ombudsman under the Scheme.
- We will publish our complaints procedure and make information easily accessible to those entitled to complain on our website and in correspondence with our residents.
- We will manage complaints from residents in accordance with our published policy. The complainant may contact the Housing Ombudsman at any point for guidance or support.
- We will respond promptly to information requests made by the Housing Ombudsman Service as part of the ongoing investigation into complaints from our residents.
- We will carry out an annual, or more frequently if necessary, self-assessment against the Housing Ombudsman Complaint Handling Code and take appropriate action to ensure our complaint handling is in line with the Code.
- The self-assessment outcomes will be reported to elected members, published on the website and included in our Annual Report and complaint handling performance information.

Failure to comply with the conditions of membership may result in a Complaint Handling Failure Order and a requirement to rectify within a given timescale (paragraphs 13 and 73 of the Housing Ombudsman Scheme). Full details of when the Ombudsman will determine that there has been a complaint handling failure can be found here:
https://www.housingombudsman.org.uk/wp-content/uploads/2022/03/Guidance-ondeterminations-ofcomplaint-handing-failure-and-orders-March-2022.pdf.

When carrying out a complaint investigation the Ombudsman will consider whether the landlord dealt with the complaint in accordance with the Code. Any failure identified could result in a finding of service failure, maladministration or severe maladministration for complaint handling and orders and recommendations will be made to put matters right and ensure compliance with the Code.

The Ombudsman Complaint Handling Code can be viewed in full here:

Complaint Handling Code 2024 | Housing Ombudsman Service

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Agenda Item 9d

Blackpool Coastal Housing

Report to:	**BLACKPOOL COASTAL HOUSING BOARD**
Relevant Officers:	Vikki Piper (Chief Operating Officer), Jamie Weston (Interim Director of Asset Management) and Stephen Dunstan, Director of Resources
Date of Report:	28 April 2026

PERFORMANCE REPORT

1.0 Purpose of the report:

1.1 To inform the Board of current performance across several key indicators.

2.0 Recommendation(s):

2.1 To note the contents of the scorecard and summary and challenge / seek clarification as appropriate.

3.0 Performance scorecard:

3.1 The scorecard for Q4 of 2025/26 is attached. A brief narrative highlighting areas for attention is provided below.

3.2 <u>Commentary</u>

Overall Performance:

This scorecard summarises performance for the period up to 31st March 2026 (Quarter 3). The same data is presented to the senior management team on a regular basis so that where needed targeted action can be agreed and undertaken. This information is also presented to the Shareholder (Council).

3.3 Areas of performance to note:

- Rent loss due to empty properties (measure 1) – see separate interim void report
- Damp and Mould cases (measure 6) – Reported cases have increased in the last quarter, which is partly attributable to Q4 covering the winter months.

- Damp and Mould inspections within timescale (measure 14) – this increase is partially linked to the overall increase in volume, but again only relates to a small number of cases (5).

- Anti-Social Behaviour (ASB) caseloads (measure 28) - ASB caseloads are up due to some proactive work in partnership with Police.

- Hate Crimes (measure 29) – this has increased but when broken down relates to just 6 cases and there are no noticeable patterns. This will be monitored closely over the next few quarters though.

4.0 Equalities and risk

4.1 No specific implications arising from this report.

5.0 List of Appendices:

5.1 Appendix 9d(i): BCH Board Quarter 4 scorecard.

6.0 Financial and Legal considerations:

6.1 No additional considerations as a result of this report.

7.0 Internal/External Consultation undertaken:

7.1 All figures are collated from service data and checked by service heads.

8.0 Sustainability, climate change and environmental considerations:

8.1 None as a result of this report.

Not for Publication

BCH Housing Performance Scorecard

Report date: 01/04/2025 - 03/04/2026

No.		Good Is	As at end (Period)	BCH Target	Tolerance Range +/-	Current value/position	Performance Against Target	Previous reported value	Benchmark (median)	This time last year
				1 property = 0.02%						
	Financial						*see guidance below			
1	The percentage of rent loss due to empty properties	LOW	05/04/2026	2.45%	2.43-2.470%	2.91%		2.77%	1.95%	2.70%
2	The percentage of rent collected against rent due (including arrears brought forward) *see guidance below	HIGH	05/04/2026	99.80%	99.6-100%	100.13%		99.90%	100.07%	100.62%
3	Gearing (shows a firms operation funded by lenders versus shareholders)			N/A	N/A					
	Employee Wellbeing									
4	The average days lost to sickness absence per full time employee	LOW	31/03/2025	10	8-12 Days	14.75		11.89	9.50	7.04
5	The percentage of staff turnover	LOW	31/03/2025	18%	16-20%	16.75%		17.18%	13.60%	17.56%
	Safety & Quality									
	Compliance:									
6	Gas Safety Checks completed in target timescales	HIGH	31/03/2026	100%	None	99.70%		99.77%	100.00%	99.84%
7	Fire Risk Assessments completed in target timescales	HIGH	31/03/2026	100%	None	100.00%		100.00%	100.00%	100.00%
8	The percentage of Electrical Safety Checks completed within timescales (as of Nov 2025)	HIGH	31/03/2026	100%	96-100%	97.40%		96.55%	99.04%	95.82%
9	% of properties with an EPC rating C and above (target is 100% by 2030) based on SAP 9.94	HIGH	31/03/2026	83%	81-85%	87.12%		86.48%	73.28%	83.82%
10	The percentage of homes that do not meet the Decent Homes Standard	LOW	31/03/2026	0.00%	0.02-0.00%	0.02%		0.02%	0.30%	0.04%
11	% Properties with stock condition surveys completed within 5 years	HIGH	31/03/2026	100%	80-100%	91.15%		79.48	N/A	48.23%
12	% of properties with cat 1 hazards identified during stock condition surveys	LOW	31/03/2026	4%	3-5%	1.34%		1.19%	N/A	N/A
	Awaab's Law									
13	The number of new damp & mould cases raised within the period	LOW	31/03/2026	2300	2250-2350	2455		1741	N/A	1827
14	% of **significant** damp/mould hazards inspected within Awaab's Law timeframes (**10 working days**)	HIGH	31/03/2026	100%	99-100%	96.77%		97.52	N/A	N/A
15	% of **emergency hazards** investigated and made safe within Awaab's Law timescales (**24 hours**)?	HIGH	31/03/2026	100%	99.98-100%	100.00%		100.00	N/A	N/A
16	% of investigation reports sent to the customer within target timescales (i.e. within 3 working days at conclusion of investigation)	HIGH	31/03/2026	100%	95-100%	95.79%		98.25	N/A	N/A
17	% of properties made safe or steps taken to begin further works within 5 working days at conclusion of investigation (Awaab's law)	HIGH	31/03/2026	100%	95-100%	97.87%		95.18	N/A	N/A
18	% of further works started within 12 weeks after conclusion of investigation (Awaab's Law)	HIGH	31/03/2026	100%	98-100%	100.00%		100.00	N/A	N/A
	Repairs									
	Reactive repairs completed within target timescales:									
19	Emergency	HIGH	31/03/2026	98%	97.5-98.5%	100.00%		100.00%	97.00%	99.87%
20	Non-Emergency	HIGH	31/03/2026	95%	92-98%	98.06%		98.95%	85.64%	92.32%

	Transparency, Influence & Accountability									
21	Complaints relative to the size of the landlord (per 1000 properties) *see guidance below (cumulative)	**LOW**	31/03/2026	40	36-44%	36.08		25.98	62	41.07
22	The percentage of complaints responded to within complaint handling code timescales (TSM)	**HIGH**	31/03/2026	95%	90-100%	98.80%		99.17%	94.25%	99.00%
23	Overall, how satisfied or dissatisfied are you with the way your complaint case was handled by BCH (Transactional Survey) *see guidance below	**HIGH**	31/03/2026	65%	60-70%	69.57%		76.92%	N/A	N/A
24	Overall, how satisfied are you with the service you received from the Repairs Team (Transactional Survey) *see guidance below	**HIGH**	31/03/2026	70%	65-75%	78.26%		75.69%	N/A	N/A
25	How satisfied are you with the way your ASB report was resolved (Transactional Survey) *see guidance below	**HIGH**	31/03/2026	TBC	+/- 5%	54.35%		61.54%	N/A	N/A
26	Transactional Survey Overall Satisfaction Lettings *see guidance below	**HIGH**	31/03/2026	TBC	+/- 5%	N/A	N/A	N/A	N/A	N/A
	Neighbourhood & Community									
27	Anti-social behaviour cases relative to the size of the landlord (per 1000 properties) *see guidance below (cumulative)	**LOW**	31/03/2026	130.0	120-140	106.78		86.97	50.2	140.86
28	The number of current neighbourhood cases being worked on including ASB & Hate Crime (per 1000 properties).	**LOW**	31/03/2026	72	68-78	102.79		95.35	N/A	N/A
29	Hate Crime cases relative to the size of the landlord (per 1000 properties) *see guidance below (cumulative)	**LOW**	31/03/2026	0.60	0.2-1.0	1.26		1.05	1.35	0.63
	Tenancy Standard									
30	The percentage of evictions as a percentage of tenancies	**LOW**	05/04/2026	0.14%	0.09 -0.19%	0.22%		0.09%	0.16%	0.17%
31	Average Length of Tenancy	**HIGH**	05/04/2026	10 years	9-11 years	11.18		11.05	N/A	11.18
32	The number of relets as a proportion of housing stock (Turnover) *see guidance below	**LOW**	05/04/2026	9	8-10	6.63%		7.38%	6.79%	6.93%

Guidance:

- Target not being met within tolerance range (red)
- Target being met within tolerance range (green)

2	Important to compare this figure next to 'This time last year' as recovery rate fluctuates
13 21 27 29	The target figure represents the total for the end of the financial year. At the start of the year this will be set at a quarter of the total and will increase by 25% each quarter. e.g. target figure for complaints in quarter 3 will be 20 p/1000 properties.
23 24 25 26	Transactional surveys will only be reported on should the survey response rate be 20% or more.
32	Turnover in 2025/26 should be higher to reflect increased performance in void turnarounds. This will need to be reduced when void turnaround times are improved.

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Blackpool Coastal Housing

Report to:	**BLACKPOOL COASTAL HOUSING BOARD**
Relevant Officer:	Vikki Piper
Date of Meeting:	28 April 2026

BLACKPOOL COASTAL HOUSING BUSINESS PLAN 2026 - 2027

1.0 Purpose of the report:

1.1 To provide Board with the draft BCH Business Plan 2026/27 for discussion / approval.

2.0 Recommendations:

2.1 That the BCH Business Plan objectives and content for 2026/27 is approved and authorisation is given for the full business plan to be compiled and published.

3.0 Background information:

3.1 An enhanced business planning cycle has been introduced for 2026 to provide additional structure to the process. Key milestones are:

- DECEMBER 2025 - Board away day December (Strategic Direction)
- FEBRUARY 2026 - SMT away day (Priorities, Objectives, Actions)
- MARCH 2026 – Managers briefing
- **APRIL 2026 - Business Plan objectives to board (approval)**
- SPRING 2026 – Staff Awareness session (engage staff)
- SPRING/SUMMER – IPAs (embed)
- AUTUMN – Annual Report to Tenants
- WINTER – Staff Conference (progress updates)

3.2 At the Board Away Day in December the 4 core strategic priorities were agreed:
- Maintaining quality in our core services
- Moving to the next level in managing the Councils assets:
- Increasing resilience
- Making an impact on the wider housing market

3.3 These priorities were discussed in detail by the senior management team in February and an initial set of objectives identified, which the full management team was consulted on in March.

Blackpool Coastal Housing

3.4 The approach taken to this year's business plan was for it to be focused on the priorities, and provide a clear direction of travel from board to frontline delivery . Each objective was therefore measured against the following principles:

- ✓ Seeks to addresses one or more regulatory requirements
- ✓ Measurable and deliverable
- ✓ Influenced by customer voice

3.5 In order to clearly communicate this, the business plan format has been updated to contain a table layout for outlining the objectives, rather than the usual narrative approach.

3.6 The Business Plan objectives, once agreed by Board, will be used to inform service plans and IPAs, to ensure that strategy informs policy and policy informs practice. The Communications Team will also apply the corporate formatting and arrange for publication.

4.0 Other information:

4.1 Not applicable.

5.0 Financial considerations:

5.1 Within agreed budgets.

6.0 Legal considerations:

6.1 No specific implications as a result of this business plan but some objectives link to compliance and regulation.

7.0 Sustainability, climate change and environmental considerations:

7.1 Please note the relevant actions in the Business Plan.

8.0 Other considerations (HR, performance, equalities):

8.1 Please note references to business planning cycles and staff IPAs.

Blackpool Coastal Housing

9.0 Analysis of risk:

9.1 No specific risks identified as a direct result of these objectives.

10.0 Internal /External consultation undertaken:

10.1 Please note reference to customer voice against each objective.

11.0 Other alternative options to be considered:

11.1 Not applicable.

12.0 Appendices:

12.1 Appendix 9e(i): Draft Business Plan 26/27 objectives.

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Blackpool Coastal Housing Business Plan – 2026 – 2027

Introduction

To be finalised

Brief review of last year

To be finalised

Business Plan Objectives – 2026 – 2027

Our priorities for 2026/27:

We believe it is important to have consistency and clarity of purpose for our customers and staff, and therefore our core priorities for 2026/27 remain the same as the past year. These are:

1. Maintaining quality in our core services:
2. Moving to the next level in managing the Councils assets:
3. Increasing resilience
4. Making an impact on the wider housing market

We will do this by:

Maintaining quality in our core services

Objective	How	Why (measure)	Customer Influence
1) Maximise income through rent and arrears collection	• Improve performance on FTA's and Rechargeables • Update Rent Policy • Update Tenancy Agreement • Review Evictions	• To invest in stock. • To comply with Rent Standard	• Policy Consultation
2) Maximise tools for tackling ASB ,and access to properties	• Formalise partnership working with colleagues in Council, Police etc to ensure all powers available are utilised	• To comply with Safety and Quality Standard • To protect our customers and stock • To improve tenant perception on area of home safety	• TSM's • TOWER review
3) Improve methods for capturing and using tenant voice formally and informally	• Develop inclusive Customer Engagement Strategy • External supported review of, and with TOWER (to include scope and purpose) • Embed culture of professional curiosity and to capture customer feedback, both formal and informal	• To comply with the Fairness and Transparency Standard • To improve TSM Fairness and Respect	• External consultants will work with TOWER • Consultation on new strategy

Moving to the next level in managing the Councils assets:

Objective	How	Why (measure)	Customer Influence
4) Reduce void costs and waiting times for customers	• Improve performance on void turnaround through a thorough, evidence based, review	• HRA viability • Customer and shareholder perception of performance	• New tenant surveys • Complaints/feedback
5) Ensure compliance with regulatory property standards	• Introduce processes, policies and resources to improve property access, through both support and enforcement	• Customers are safe in their homes • Customers feel safe (TSM) Positive inspection outcome/maintain reputation	• TSM's safe/well maintained • Consult customers on why no access
6) Ensure best use of stock	• Review and expand (if appropriate) Furnished Tenancies • Seek to develop "sub register" of adapted stock so the right people are allocated the right homes. • Explore opportunities to improve communal spaces	• Improved allocations processes for disabled customers • Improve TSM related to communal spaces • Up to date CHIP	• Customers consulted on adaptations policy • TSM feedback on communal spaces

Increasing resilience

Objective	How	Why (measure)	Customer Influence
7) Ensure the support we are able to offer tenants is accessible and reflects our demographics, and that tenancies can be sustained.	• Introduce an internal tenancy support offer for tenants requiring housing related support to live independently • Maintain specialist support services for specific groups (RHS,PT, Sheltered, 16/17)	• Demonstrate we know our customers • Reduce pressure in other areas of the system (e.g. Neighbourhoods, Access) • Balance of support and enforcement • Prevent evictions	• Customer profiling exercise (understanding our customers)
8) Review Sheltered service to ensure that the right people, are getting the right support, in the right place.	• Continue with the strategic direction to replace old/unpopular/ unadaptable accommodation with new (where possible) • Review rents and caseloads to make	• Improve TSM's • Improve quality of accommodation for older people	• Sheltered review has taken place with residents

	sure service is fit for purpose and sustainable		

Making an impact on the wider housing market

Objective	How	Why	Customer Influence
9) Maintain excellent reputation for "delivery"	• Be well prepared for inspection • Maintain high standards across all regulatory spheres.	• To ensure Blackpool is held in high regard and is "investible" • To ensure our customers receive a consistently good service and live in safe, warm, affordable homes.	• TSM's • TOWER
10) Grow and improve social housing stock in Blackpool	• Maximise all opportunities to develop, or regenerate Council housing	• Reduce social housing deficit • Create good quality affordable homes for local people	• Public consultation • Consultation with existing residents

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Blackpool Coastal Housing

Report to:	**BLACKPOOL COASTAL HOUSING BOARD**
Relevant Officer:	Jamie Weston, Interim Director of Asset Management
Date of Meeting:	28 April 2026

VOIDS DESK-TOP REVIEW PROGRESS UPDATE

1.0 Purpose of the report:

1.1 To inform the Board of initial findings from the voids desk-top review completed by BCH'S Performance Team with regards to the current void process and performance.

2.0 Recommendations:

2.1 Board is requested to note the contents of this report and challenge / seek clarification where necessary.

2.2 Agreement is also requested to approve the proposed further analysis to be undertaken, with a view to a more comprehensive paper being presented at July's Board.

3.0 Background information:

3.1 Following a decline in the performance of void management in recent years, BCH was requested to undertake a desk-top review of the service.

3.2 The most significant area of poor performance related to the amount of time that it took to undertake void works and the increasing costs of undertaking void works.

3.3 The above points were also noted in the 2024/25 House Mark report that was presented to Board in October 2025. This highlighted that average re-let time for major works voids was 186.4 days compared with the national average of 96.7. As well as this, average re-let time (all re-lets, inc. time in works) was 132.7 for BCH compared with 70.1 nationally.

3.4 The review did not include any formal site visits or interviews with staff involved in the voids process. At this stage the review was completely driven by data.

3.5 There is a large amount of raw data available and the most pertinent data tables and have been included in this report.

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4.0 Other information:

4.1 Large amounts of data have been provided by the Performance Team and the analysis by them continues in conjunction with BCH Senior and Executive staff.

4.2 As explained in section 2, the proposal is to bring a more in-depth paper back to July Board with proposals to address ‘process and people’.

4.3 Below is a table that highlights the problem and will give Board an indication of the task at hand:

Average Days between last Pre-inspection and works starting (Void reason)

Financial Year	2223	2324	2425	2526
From Pre-inspection - Void works starting (Minor works)	28.84	16.21	26.42	33.00
From Pre-inspection - Void works starting (Asbestos)	48.04	34.33	32.66	46.38
From Pre-inspection - Void works starting (Major Works)	104.72	86.24	108.00	99.78
From Pre-inspection - Void works starting (Damp works)	120.84	78.66	73.90	105.46
From Pre-inspection - Void works starting (Rewire)	219.98		121.76	177.70
From Pre-inspection - Void works starting (Decent Homes)	69.47	81.11	95.65	109.97
From Pre-inspection - Void works starting (Man Held)	26.82	126.22		119.77

4.4 Additionally, since the early part of 2026, BCH’s Executive Team has undertaken a series of random void visits. The findings from this align with the findings of the initial data presented in the table above, in that it is taking too long to complete works, particularly those requiring minor works and, more concerning, start works.

4.5 The visits have also been useful in allaying some of the myths surrounding empty homes. Those being every property came back hoarded requiring extensive clean and clears; there were always components to replace; no longer get any quick turnaround properties and tenants were causing damage, either accidentally or deliberately.

4.6 With regards to the above point, below is a table that shows a large increase in the cost of clearing properties. This requires further investigation as the review continues.

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Year	Average Cost of All repairs	Average cost of Clean Repairs	Average cost of Clear Repairs	Average cost of Other Repairs	Average cost of All CC Repairs
Aug 15 - Mar 16	£1,664.76	£106.68	£89.86	£4.21	£200.75
Apr 16 - Mar 17	£1,691.57	£117.88	£248.85	£6.27	£373.01
Apr 17 - Mar 18	£1,384.07	£128.37	£243.55	£13.14	£385.06
Apr 18 - Mar 19	£1,888.87	£117.06	£140.92	£1.32	£259.31
Apr 19 - Mar 20	£2,329.48	£94.65	£273.07	£0.84	£368.56
Apr 20 - Mar 21	£4,259.83	£134.74	£337.45	£16.80	£488.99
Apr 21 - Mar 22	£4,535.38	£117.26	£298.73	£12.51	£428.50
Apr 22 - Mar 23	£4,643.78	£122.42	**£440.41**	£8.49	£571.32
Apr 23 - Mar 24	£6,177.46	£158.15	**£511.15**	£24.04	£693.34
Apr 24 - Mar 25	£7,776.47	£197.50	**£719.75**	£35.53	£952.79
Apr 25 - Aug 25	£7,768.74	£184.35	**£559.57**	£23.87	£767.79

4.7 The table below depicts void repair costs by termination reason.

Cost of Repairs by Termination Reasons

Termination Reason	Total	Number of Relets	Average cost
Deceased Total	£4,563,448.43	1076	**£4,241.12**
Abandoned NTQ	£566,155.76	158	£3,583.26
Eviction	£822,665.15	238	£3,456.58
Fire Damaged	£33,919.51	10	£3,391.95
Management Held	£8,931.01	4	£2,232.75
Temporary Decant	£1,739.37	4	£434.84
Acquired Handover	£69,390.54	26	£2,668.87
Conversion Handover	£1,388.80	2	£694.40
Transfer	£3,122,978.51	851	**£3,669.77**
Voluntary Total	£5,894,466.24	1837	£3,208.75

One would expect abandoned or evicted properties to have the highest repair costs. To have high void costs for a transfer, especially if this is to another BCH property appears an anomaly. Further analysis of this with Housing colleagues will be necessary.

4.8 Detail from the initial performance data show that the front end of the process, e.g., inspecting the property and completing a work schedule are well within the required KPIs. The major blockage is getting works started.

Blackpool Coastal Housing

5.0 Next Steps

5.1 As detailed above, the basis of this report is based on initial findings from BCH's Performance Team analysis of void data. This is still ongoing. And a full and comprehensive report of the findings can be brought to the July Board.

5.2 As the data analysis continues over the coming weeks, there are some operational areas which can be investigated in tandem based on the existing data. These include:

- An initial meeting with BHC has taken place to see if there any lessons that can be shared. Follow up meetings to be arranged
- Meeting with the BCH Voids Team to fully understand the current process/ void journey to see if any efficiencies can be made as the review continues.
- Explore options for utilising contractors for medium - large voids while BCH operatives concentrate on minor/ smaller voids (NB: a set number of voids per annum would need to be agreed with contractors to ensure financial efficiency and staffing levels set)
- Potentially procuring a framework for void works that would develop into an SLA with associated KPIs to assist with monitoring contractor performance
- Explore employing a handyman/ decorator type service for low level voids with minimal work (as at BHC)
- Liaise with Lettings regards possible resumption of the Tenancy Termination Officer (TTO) role. This links to point 4.7.
- Consider the Voids Inspector visiting to begin inspecting/ scheduling the property before the property comes back to BCH.
- As per the table in 4.6 investigate reasons for increased clearance costs

5.3 The above are only initial thoughts at present and will be aligned, following feedback from board, and developed as the void review continues.

6.0 Financial considerations:

6.1 Please see 4.3 re loss of rental income. Assuming an average weekly rent of £95 highlights that rental loss for a void needing minor works is £447. For a property requiring a re-wire and other void works this would be £2,402. It should also be noted that this is only to the point of works starting. There will be further rent loss during the completion of the works.

6.2 Data has also shown that the cost of carrying out void works has risen from £1,664 in 2015-16 to £4,259 in 2020-21 to £7,768.74 in August 2025. However, it should be noted that these costs are not direct comparisons due to the level of works completed in voids now compared with over ten years ago. Other factors are at play too such as increased contractor and material costs. This will be expanded on in the full report.

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7.0 Legal considerations:

7.1 The only legal consideration is that properties are left safely and compliant, which they are.

8.0 Sustainability, climate change and environmental considerations:

8.1 None at this time.

9.0 Other considerations (HR, performance, equalities):

9.1 Performance and comparison with our peers is the main consideration. This is expanded on in 10.2.

10.0 Analysis of risk:

10.1 Financial: These risks are obvious given the information included in the table in 4.3. For every week that a property sits empty an average of £95 is lost in rental income.

10.2 Performance: Again, as highlighted in the table in 4.3 the time taken to start maintenance works on a void property are too long. The House Mark data also demonstrates that we perform poorly in this area against both our ALMO and national peers.

10.3 Perception: This is a risk with regards to residents being aware that properties have sat empty for too long which in turn could invite ASB issues to the property or the estate in which it sits.

10.4 Reducing Housing Waiting List: While properties are sat empty and taking too long to get back into the rental stream, the housing waiting list continues to grow which can have a detrimental effect across the town.

11.0 Internal /External consultation undertaken:

11.1 As referenced in 3.3 data from House Mark has been utilised to highlight the problem at hand.

11.2 Also, an initial meeting has taken place with the BHC Empty Homes Team to look at their processes to see if any lessons learnt can be adopted in the interim period.

12.0 Appendices:

12.1 Copies of all raw data from the ongoing desktop review can be provided if required. Further information from this will be included in the July Board paper.

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Joint Board meetings Work Programme 2026

Date of Meeting	Shared / BHC / BCH item	Agenda Item	Detail	Who
17 February 2026 (at BCH offices, Coastal House)	SHARED ITEMS	Audit Committee Minutes	Minutes of the joint BCH/BHC Audit Committee meeting held on 2 February 2026	Chair of Audit
		Register of Interests annual update	To receive an update on Non-Executive Directors and SMT's declarations of interests which are checked on an annual basis.	Company Secretary
		Policy radar update	To provide the Boards with an update on progression and implementation of emerging policy and legislative changes	COO (Housing Management), COO (Regeneration and Development)
		"Failure to prevent fraud" briefing paper	To consider a briefing paper setting out the requirements in the Economic Crime and Corporate Transparency Act 2023 for organisations to ensure they are taking actions to prevent fraud	Company Secretary
		Shareholder Relations	To raise any matters to be discussed with the Shareholder Committee	Board
		Meeting reflections – NEDS and Exec Management only	Private discussion item led by the COOs/Chair (in particular covering Governance, Budget and Shared Services and reflecting on the format of the meeting)	COO (Housing Management), COO (Regeneration and Development)
	BHC ITEMS	Business Plan and Budget 2026/27	To consider for approval BHC's draft Business Plan (including rent setting options) and Budget for 2026/27	COO (Regeneration and Development) / Director of Finance and Resources
		Strategic Risk Register Review	To consider the separation of the joint BHC and Lumen Strategic Risk Register as recommended by Lumen Housing's Board at its meeting on 2 December 2025.	COO (Regeneration and Development) / Director of Finance and Resources

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		Chief Operating Officer / Development update	Written report in relation to the operations, overall performance and future direction of BHC as well as an update on the company's acquisitions and development programme	COO (Regeneration and Development)
		Finance Update and Performance Dashboard	Written update on the current financial position and performance of BHC	Director of Finance and Resources
		Housing Performance update	To receive an update on key Compliance and Housing Performance Indicators.	SMT
	BCH ITEMS	Business Plan and Budget 2026/27	To consider for approval BCH's draft Business Plan and Budget for 2026/27	Director of Resources
		BCH Management Team update	Written report to include financial and operational updates	COO (Housing Management) / Director of Resources / Director of Asset Man & Repairs
		Strategic Risk Register	To approve BCH's revised Strategic Risk Register following consideration by the Audit Committee at its meeting on 2 Feb 2026	Director of Resources
		Complaints Update	To receive an update on the current position with complaints and the actions being taken to manage the process and the increasing volume following the greater scrutiny as a result of the Housing Act.	COO (Housing Management) / Complaints Champion
		KPI Report	Written report and appendices on KPI data	COO (Housing Management) / Director of Asset Man & Repairs / Director of Resources
		"Customer Voice"	To consider the "Customer Voice" report	COO (Housing Management)

Not for Publication

Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings Work Programme 2026

Date of Meeting	Shared / BHC / BCH item	Agenda Item	Detail	Who
28 April 2026 (at BCH offices, Coastal House)	SHARED ITEMS	Audit Committee Minutes	Minutes of the joint BCH/BHC Audit Committee meetings held on 5 March and 14 April 2026	Chair of Audit
		Shareholder update on LGR proposals	The Boards to receive a verbal update from the Shareholder on the government's preferred Local Government Reorganisation model and the implications for the companies	Shareholder representative (Alan Cavill to be invited)
		~~Policy radar update~~	~~To provide the Boards with an update on progression and implementation of emerging policy and legislative changes~~ (consider at every other meeting)	~~COOs / Blackpool Council Housing Standards and Compliance Manager~~
		Fair Employment Charter (New)	The Boards to consider a request from the Shareholder for the companies to sign up to the Council's Fair Employment Charter	COOs
		Shareholder / Member Relations	To raise any matters to be discussed with the Shareholder Committee	Board
		Meeting reflections – NEDS and Executive Management only	Discussion item led by the Chair/COOs (considering governance, Shared Services and reflecting on the format of the meeting), to include an updated action plan incorporating Board, COO and DTP feedback as to the effectiveness of joint meetings (new)	CEO, COO (Housing Management), COO (Regeneration and Development)
	BHC ITEMS	Chief Operating Officer / Development update	Written report in relation to operations, performance and the company's acquisitions and development programme	COO (Regeneration and Development)
		Finance Update and Performance Dashboard	Written update on the current financial position and performance of BHC	Director of Finance and Resources
		Housing Performance update	To receive an update on key Compliance and Housing Performance Indicators.	SMT

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		Housing Regeneration Committee minutes	Minutes of the meeting of the Housing Regeneration Committee held on 16 April 2026	Housing Regeneration Committee Chair
		Housing Regeneration "refresher" (New)	Session to remind Board members of the strategic objectives of the housing regeneration scheme and the communication strategy to affected residents	COO (Regeneration and Development) / Housing Regeneration Committee Chair
		Allotment of Shares	To review the existing arrangement in relation to the issuance and allotment of shares *(decision to be reviewed again by end Apr 2027)*	Company Secretary
	BCH ITEMS	BCH Management Team update	Written report to include financial and operational updates (to include action plan following mock inspection)	COO (Housing Management) / Director of Resources / Director of Asset Man & Repairs
		Tenant Satisfaction Measures	TSM submission authorisation	COO (Housing Management)
		Complaints Update and Customer Voice report	To consider the Customer Voice report and receive an update on the current position with complaints including the actions being taken to manage the process and the increasing volume following the greater scrutiny as a result of the Housing Act.	COO (Housing Management) / Complaints Champion
		Business Plan	To consider BCH's Business Plan for 2026/27	COO (Housing Management)
		Performance Report	Written report and appendices on KPI data	COO (Housing Management) / Director of Asset Man & Repairs / Director of Resources
		Voids Data Review	To consider the review of Voids data	Director of Asset Man & Repairs
		Furnished tenancies	Written report on furnished tenancies	Director of Resources

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Joint Board meetings Work Programme 2026

Date of Meeting	Shared / BHC / BCH item	Agenda Item	Detail	Who
28 July 2026 (At BCH offices, Coastal House)	SHARED ITEMS	Audit Committee Minutes	Minutes of the joint BCH/BHC Audit Committee meeting held on 7 July 2026	Chair of Audit
		Policy radar update	To provide the Boards with an update on progression and implementation of emerging policy and legislative changes (update at every other meeting – last presented at Feb 2026 meeting)	COOs / Blackpool Council Housing Standards and Compliance Manager
		Shareholder / Member Relations	To raise any matters to be discussed with the Shareholder Committee	Board
		Annual review of Committee memberships	To review the current memberships of the Audit Committee, Employment Committee (Senior Management) and Housing Regeneration Committee	Co Sec / Board
		Meeting reflections – NEDS and Executive Management only	Private discussion item led by the COOs/Chair (considering governance, Shared Services and reflecting on the format of the meeting)	CEO, COO (Housing Management), COO (Regeneration and Development)
	BHC ITEMS	Chief Operating Officer / Development update	Written report in relation to operations, performance and the company's acquisitions and development programme	COO (Regeneration and Development)
		Finance Update and Performance Dashboard	Written update on the current financial position and performance of BHC	Director of Finance and Resources
		Housing Performance update	To receive an update on key Compliance and Housing Performance Indicators.	SMT
		Annual Reports 2025/26 - TBC	To consider the BHC Board and Audit Committee's Annual Reports for 2025-26 for submission to the Shareholder. (NB - consideration of the Board Annual report may be done by Written Resolution in Sep instead)	COO (Housing Management / Board Chair / Audit Chair)

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		Strategic Risk Register	To undertake an annual review of the BHC Strategic Risk Register	Director of Resources
		Statutory Accounts for the Year Ended 31 March 2026	Approval of year-end accounts (recommendation from the Audit Committee)	Director of Finance and Resources
	BCH ITEMS	BCH Management Team update	Written report to include financial and operational updates	COO (Housing Management) / Director of Resources / Director of Asset Man. & Repairs
		Statutory Accounts for year ended 31 March 2026	Approval of year-end accounts (and recommendation from the Audit Committee)	Director of Resources
		Tenant Satisfaction Measures review	Analysis of TSM results 2025/26 and consideration of any proposed follow-up actions.	COO (Housing Management)
		Annual Reports 2025/26	To consider the BCH Audit Committee's Annual Report. To consider and approve the BCH Board's Annual Report for submission to the Shareholder Committee.	COO (Housing Management / Board Chair / Audit Chair)
		Strategic Risk Register	To undertake an annual review of the BCH Strategic Risk Register	Director of Resources
		Complaints Self-Assessment and end-of-year report	To discuss the end of year position with complaints and the actions being taken to manage and improve the process. To consider the draft self-assessment for submission to the Ombudsman.	COO (Housing Management) / Complaints Champion
		"Customer Voice"	To consider the "Customer Voice" report	COO (Housing Management)
		KPI Report	Written report and appendices on KPI data	COO (Housing Management) / Director

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				of Asset Man. & Repairs / Director of Resources
		Confidential update - JFH	To receive an update on proposals for the future of the Jobs, Friends & Houses Community Interest Company	Company Secretary / COO (Housing Management)

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Date of Meeting	Shared / BHC / BCH item	Agenda Item	Detail	Who
27 October 2026 (At BCH offices, Coastal House)	SHARED ITEMS	Audit Committee Minutes	Minutes of the joint BCH/BHC Audit Committee meeting held on 6 October 2026	Chair of Audit
		Shareholder / Member Relations	To raise any matters to be discussed with the Shareholder Committee	Board
		Calendar of meetings 2027	To consider the proposed 2027 calendar of meetings	Company Secretary
		Meeting reflections – NEDS and Executive Management only	Private discussion item led by the COOs/Chair (considering governance, Shared Services and reflecting on the format of the meeting)	CEO, COO (Housing Management), COO (Regeneration and Development)
	BHC ITEMS	Chief Operating Officer / Development update	Written report in relation to operations, performance and the company's acquisitions and development programme	COO (Regeneration and Development)
		Finance Update and Performance Dashboard	Written update on the current financial position and performance of BHC	Director of Finance and Resources
		Housing Performance update	To receive an update on key Compliance and Housing Performance Indicators.	SMT
		Review of Policy Framework	Company policy framework to be reviewed and major policies/plans scheduled for consideration	COO (Regeneration and Development)
	BCH ITEMS	BCH Management Team update	Written report to include financial and operational updates	COO (Housing Management) / Director of Resources / Director of Asset Man. & Repairs

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		Review of Policy Framework	Company policy framework to be reviewed and major policies/plans scheduled for consideration	COO (Housing Management), Director of Asset Man. & Repairs, Director of Resources
		Complaints Update	To receive an update on the current position with complaints and the actions being taken to manage the process and the increasing volume following the greater scrutiny as a result of the Housing Act.	COO (Housing Management) / Complaints Champion
		“Customer Voice”	To consider the “Customer Voice” report	COO (Housing Management)
		KPI Report	Written report and appendices on KPI data	COO (Housing Management) / Director of Asset Man. & Repairs / Director of Resources

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Joint Board meetings Work Programme 2026

Date of Meeting	Shared / BHC / BCH item	Agenda Item	Detail	Who
4 December 2026 (Location and time TBC - following business planning away day, joint with BHC, BCH and Lumen Boards)	SHARED ITEMS	Shareholder / Member Relations	To raise any matters to be discussed with the Shareholder Committee	Board
		Meeting reflections – NEDS and Executive Management only	Private discussion item led by the COOs/Chair (considering governance, Shared Services and reflecting on the format of the meeting)	CEO, COO (Housing Management), COO (Regeneration and Development)
	BHC ITEMS	Chief Operating Officer / Development update	Written report in relation to operations, performance and the company's acquisitions and development programme	COO (Regeneration and Development)
		Finance Update and Performance Dashboard	Written update on the current financial position and performance of BHC	Director of Finance and Resources
		Housing Performance update	To receive an update on key Compliance and Housing Performance Indicators.	SMT
	BCH ITEMS	BCH Management Team update (led by the COO)	Written report to include financial and operational updates	COO (Housing Management) / Director of Resources / Director of Asset Man. & Repairs
		Complaints Update	To receive an update on the current position with complaints and the actions being taken to manage the process and the increasing volume following the greater scrutiny as a result of the Housing Act.	COO (Housing Management) / Complaints Champion
		"Customer Voice"	To consider the "Customer Voice" report	COO (Housing Management)
		KPI Report	Written report and appendices on KPI data	COO (Housing Management) / Director of Asset Man. & Repairs / Director of Resources

Appendix 13a

Action	***Description***	***Lead***	***Timescale***
Standard report template	Introduce standard templates (to include Executive Summary) for Board and Committee reports to improve consistency, clarity, and focus	CoSec	Q1
	Review use of standard template to ensure providing appropriate assurance.	*CoSec*	Q4
Agenda and time management	Review agenda structure and time allocation, including longer or differently structured sessions for annual accounts	*Chair / CoSec*	Q2
Review of effectiveness	Undertake a light-touch review of joint meeting effectiveness	*Chair / CoSec*	Q4 (2026/27)

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