

BLACKPOOL COASTAL HOUSING

ANNUAL REPORT 2025/2026

Blackpool Coastal Housing

Contents

A MESSAGE FROM OUR CHAIR OF THE BOARD AND CHIEF OPERATING OFFICER 3

KEEPING HOMES SAFE AND WELL MAINTAINED 4 - 9

ADAPTING TO YOUR NEEDS 10

YOUR TENANCY 11 - 14

NEIGHBOURHOOD AND COMMUNITIES 15 - 18

TENANT VOICE 19 - 26

SUPPORTED HOUSING AND HOUSING PLUS SERVICES 27 - 35

YOUR MONEY COUNTS 36 - 38

TENANT SATISFACTION MEASURES 39 - 42

COMPANY PROFILE, STRATEGIC OVERVIEW AND GOVERNANCE 43 - 59



Introduction from the Chair of the Board and Chief Operating Officer

WELCOME TO THE ANNUAL REPORT OF THE ACTIVITY OF BLACKPOOL COASTAL HOUSING (BCH). WE ARE PROUD TO INTRODUCE YOU TO THIS SUMMARY OF THE EXCELLENT AND VARIED WORK BEING DONE TO PROVIDE QUALITY SOCIAL HOUSING SERVICES IN OUR TOWN.

The year saw continued improvement in delivering our core housing service, building from an already strong base. Rent collection rates remain excellent, and stock condition surveys have been comprehensively rolled out. It is particularly pleasing that the furnished tenancy initiative expands and delivers an enhanced service to customers. This is all reflected in very good Tenant Satisfaction Measure (TSM) results and an excellent record on complaints management.

BCH continues to work more closely with sister company Blackpool Housing Company (BHC). The joint board arrangement is working well, developing synergies and aligned working. We are fortunate to have such a depth of regional housing experience round the table who can take our housing service to new heights. I am confident that through the efforts of BCH and the Council, social housing in Blackpool is in an excellent position.

Looking forward, I am excited by the opportunities that upcoming local government reorganisation may bring to make a difference on a larger footprint across the whole of the Fylde Coast.



Cllr Neal Brookes

Chair of The Board

This is the second report published since I joined Blackpool Coastal Housing in 2025 and it is really pleasing to see the impact of some of the changes and improvements we have made since last year. Most notably in some of the TSM's where we took specific action to address areas of concern.

It is important to BCH, and the Council, to make sure our tenants live in safe, warm, affordable, good quality homes, and we want to continue investing in our existing stock, whilst also creating more good quality homes for local residents. We have also worked hard this year to ensure that the voices of our tenants are heard loud and clear, and that tenant voice genuinely informs decision making – please keep your eyes out for our "Customer Voice" badge, which you will see throughout the report.

Whilst there is much to be proud of in this report, we also acknowledge the areas where improvement is still needed, including in our void turnaround times, and areas where our Tenant Satisfaction Measures are still lower than we would like, and we will continue striving in 2026 to deliver the homes and services our tenants deserve.

Vikki Piper

Chief Operating Officer



Keeping Homes Safe and Well Maintained

Repairs

Damp and Mould - Responding to Awaab's Law:

We have appointed an additional Property Inspector to ensure that we meet the requirements of Awaab's Law and so that damp and mould issues are inspected, and the correct diagnosis is made, as early as possible.

We have also introduced a new Damp and Mould survey. This is carried out during inspections and allows the Property Inspector to discuss issues relating to damp and mould with customers.



The number of properties that had a damp inspection and/or repair was 745. This equates to 15.63% of our homes.

Emergency repairs

100%

2024/25

99.57%

Change between years

+0.43

Non-emergency repairs

98.06%

2024/25

92.26%

Change between years

+5.80

The percentage of emergency hazards investigated

100%

2024/25

100%

Change between years

-

We completed 3,776 emergency (24 hours) 3,524 Urgent (5 Days) and 5,890 appointable repairs (28 Days)

Customer Voice

As a result of customer feedback and complaints, we have made the following service improvements:

A process has been developed to ensure if numerous repairs to the same element are undertaken that this is flagged to look into further.

The process for recharge disputes was amended so that these are now reviewed by a Repairs Manager and a Recharges Policy will be developed.

There have been several team and individual discussions to support communication with the focus on keeping customers informed.

Additional communication was arranged with Repair Operatives about parking considerately.



Asset Management and Planned Maintenance

The Assets Team have managed the following works this year:

63 replacement kitchens

31 replacement bathrooms

17 wet room installations

509 'A' rated gas boilers installed

214 homes have received new windows and doors

130 homes have received new fencing and garden gates

The percentage of properties with stock condition surveys completed within 5 years – 96.56%

Stock Condition surveys are currently ongoing by BCH appointed external surveyors Michael Dysons.

Within the period we carried out 2,011 surveys.



The surveys identify the potential of Category One or Two hazards contained within the property. All hazard findings are fed back to the Assets and Repairs Teams to enable them to be addressed in a timely manner.

The percentage of properties with Category One hazards identified during stock condition surveys is 1.34%. This was 64 properties identified and issues resolved within the year.

Customer Voice

As a result of learning from complaints we developed a process so that resident circumstances and vulnerabilities are taken into account when making decisions around fencing.

Increasing Social Homes

We have supported with the programme to acquire additional suitable social housing homes.

This work has so far resulted in the successful purchase of eight properties within the year, and a further fifteen currently being progressed in partnership with Blackpool Council.

The new sheltered housing scheme on Whitegate Drive, designed to help meet the growing demand for accessible homes in Blackpool, is now nearing completion.



This development will make a real difference for older residents who need support to live independently.

The scheme will provide 25 one-bedroom flats for people aged 67 and over with adapted and sheltered need.

The homes have been built to modern accessibility standards, including wheelchair-friendly layouts and adaptable features to suit residents' individual needs.

Coming Soon!

We will be acquiring 40 new 2 bedroom homes in the Bispham area as part of the Council's commitment to increase social homes.

There are also opportunities to develop further social housing within the Central Regeneration Area.

Compliance and Home Safety

5,707 Gas Safety Checks	78 Fire Risk Assessments		
130 Asbestos Reassurance Surveys	1,668 Water Safety Inspections (Legionella Control)	56 Passenger Lift Services & Inspections	1,172 Electrical Safety Checks
22,828 Smoke Alarms Tested	140 Fire Alarm System Inspections	1,398 Emergency Lights Inspections	140 Carbon Monoxide Alarms Installed
121 Mechanical & Electrical Audits	384 Heating Upgrades	0.02%* Homes that do not meet the Decent Homes Standard	

* This equates to 1 property (due to insufficient heating standards). The resident does not wish for current upgrades by BCH.



The percentage of tenants satisfied with the Gas Safety Check provided by Read and Errington was 98.98%.

The percentage of tenants satisfied with the Electrical Installation Condition Report provided by Technical and Electrical was 98.10%.

Fire safety - Successfully installed 66 new fire extinguishers across commercial buildings, including hostels, young persons' homes, day centres and fleet vehicles.

The introduction of multi-purpose P50 extinguishers has enabled in-house servicing, reduced reliance on external contractors and cut the overall extinguisher asset portfolio by approximately 50%, delivering ongoing cost efficiencies.



Customer Voice

We procured a new electrical maintenance contractor following the tender renewal process, with a tenant on the procurement panel to input into decision making.

We supported the local economy through our principal contract partners, Read & Errington and Evolution, who collectively created 17 new local employment opportunities during the reporting period, demonstrating continued commitment to delivering social value within the community.

Social Value

Read & Errington
GAS, PLUMBING & HEATING ENGINEERS

evolution

Adapting to Your Needs

Our Care & Repair Team carry out major and minor adaptations to support customers to live safely and independently in their own homes.

Over the year, we completed:

349 major adaptations

BCH properties - **67**

Private Properties - **282**

463

minor adaptations

We fitted **4,312** pieces of fixed equipment

13,500 pieces of mobile assistive equipment were delivered

2,040 pieces of assistive equipment were fitted

We recycled **1,167** pieces of assistive equipment, which resulted in **£280,192** efficiency savings

Customer Voice

As a result of customer feedback, we improved customer communications about what to expect from the Adaptations service and developed an information booklet which was reviewed and approved by the BCH customer Reading Panel.

Your Tenancy

Voids and Lettings:

The percentage of rent loss due to empty properties

2.91%

2024/25

2.70%

Change between years

+0.21%

Number of Properties Relet within the year

316

2024/25

358

Change between years

-42

Number of Days for Minor work relets

76.09

2024/25

79.35

Change between years

-3.26

Number of Days for Major work relets*

157.67

2024/25

132.71

Change between years

+24.96

* Major work relets are properties identified as having 2 or more components that make the property a health & safety risk, including but not exclusive to: new windows and doors, asbestos, damp, rewires, new kitchens and bathrooms etc.

We are currently undergoing a Voids Service Review to improve these figures.

We continued to provide furnished tenancies, helping customers to furnish their new homes at an affordable cost with the aim of sustaining tenancies.

- At the end of the year we had 51 furnished tenancies.
- There were 3 furnished tenancies terminated within the year. This is a termination rate of 5.56% compared to 7.22% for the full stock.
- Rent collection was 100.48% for furnished tenancies compared to 100.13% for the full stock.



As a result of customer feedback and complaints, we made the following improvements to the Lettings service:

We reviewed and updated our process for Mutual Exchanges. This has resulted in changes to the paperwork and officers now discuss and confirm the rent and any applicable service charges with customers before approval is granted.

Rents

The % of rent collected against rent due*

100.13%

2024/25

100.62%

Change between years

-0.49%

* This includes former and current rent payments.

If your rent account goes into arrears we will make personal contact within 5 working days to discuss payment. In 2025/26 we made contact in 3.63 days.

The % of tenants in arrears

33.99%

2024/25

29.76%

Change between years

-4.23%

The number of tenants in arrears was 1,563 at year end. This was 33.99% of all our tenants. The previous year it was 1,383 tenants or 29.76%.

Tenants Evicted as a result of rent arrears

6*

2024/25

10

Change between years

+4

The number of tenants evicted as a result of rent arrears was 6*; this is 0.13% of all tenants.

All rental arrears as a percentage of collectable rent was 4.44%. This is current and former tenants. We will be completing a service review on former arrears in the coming year.

*A total of 9 tenants were evicted over the year, 6 for rent arrears and 3 for ASB

Rent Officers completed Universal Credit training, strengthening their ability to support customers with applications, housing costs, managed payments, changes of circumstances, migration to Universal Credit and tenancy sustainment.

The service maximised the use of Esendex, a Text Messaging system, to deliver targeted communication to tenants, improving engagement.



We continued to offer later telephone availability every Wednesday and community drop-in sessions, providing greater flexibility for residents to access support and advice.

Customer Voice

As a result of customer feedback and complaints, we reviewed and amended our process for serving Legal Notices to ensure that the most appropriate contact method is used.

We also updated the information available to customers about service charges and why they are charged.

Neighbourhood and Communities

ASB cases relative to the size of the landlord

106.78

2024/25

140.85

Change between years

-34.07

Hate Crime cases relative to the size of the landlord

1.26%

2024/25

0.63%

Change between years

+0.63%

Responded to all Neighbourhood cases within appropriate timescales

100%

2024/25

100%

Change between years

-

Number of preventative actions

31,438

2024/25

28,655

Change between years

+2,783

Number of Evictions for ASB

3*

2024/25

2

Change between years

-1

Throughout the year, our Neighbourhoods Team carried out 30 out of 48 zonal neighbourhood walkabouts, providing residents with opportunities to raise concerns about their local environment and share their experiences of living in their communities. Over 24 customers joined us for the walkabouts, helping us to better understand residents' priorities and ensure that they feel listened to, valued, and safe within their neighbourhoods.

*A total of 9 tenants were evicted over the year, 6 for rent arrears and 3 for ASB

We used text messages and social media to inform residents about the walkabouts and publish outcomes on our website and in newsletters.

Scan the QR code to check out the latest updates or use the link below

https://www.bch.co.uk/my-neighbourhood/neighbourhood-services/neighbourhood-walkabouts

We reviewed and amended our Grounds Maintenance and Block Cleaning handbooks and these were reviewed and approved by the BCH Reading Panel. Originally, the handbooks were shared with our Clean and Green Wardens but we have now extended these to all customers so they are aware of the expected standards of these contracts.





Community Outreach Hubs were organised in the Bispham area in response to customer concerns and feedback. This further increased presence and ease of access in reporting issues.



Environmental works

We consulted with customers and arranged improvements to the drying area at Stronsay Place which included accessible facilities.





£35,000 was spent on tree maintenance works across 33 BCH managed areas. This was a mixture of removals, crown reductions, deadwood removal and pruning away from buildings all within the scope of our tree policy.

Winter works - You said We did

Throughout the last grass cutting season, we listened to customer views, including Tenant Satisfaction Measure 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.



Our Neighbourhood Panel

Our Neighbourhood Panel support us to monitor the Neighbourhoods service and provide customer insight and collaboration. The panel also help to and ensure the service is reflective of community needs and is compliant with regulatory standards.

- Reviewed our Anti-Social Behaviour (ASB) Policy.
- Influenced the decision for Neighbourhood Officers to wear BCH tabards when out on walkabouts or inspections to increase officer visibility and provide feedback.
- Reviewed the updated ASB risk assessment tool and case studies of some complex cases and provided feedback that informed new service and case management information guides.
- Underwent Anti-Social Behaviour Training which was provided in-house by Resolve, the UK's leading expert organisation specialising in ASB. 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.



7 Neighbourhood Officers, one of whom is now a Team Leader, completed a BTEC Level 3 Advanced Award in Community Safety for Practitioners.

This is a professional qualification and enhances the skills and knowledge of our Neighbourhood Officers, in order to improve the quality of the overall service.

Transparency, Influence and Accountability

Understanding our customers

We continued to collect customer information to help us understand customer needs and preferences and have obtained responses from over 80% of our general needs customers and over 95% of our Sheltered customers. We will continue to collect and check this information.

We have implemented a performance framework that will ensure that BCH has structure and guidance to assist in the understanding of the data it holds. We will use this data to identify tenants needs in both the long and short term.

Developments



We developed a 3 year Engagement Strategy which was influenced by customer input, and the framework, priorities and actions were reviewed and agreed by our Engagement Strategy customer focus group.

We implemented a new Customer Voice report which is now a standard Board agenda item and is published to staff and customers and summarised within newsletters. Acting Upon Views web pages have been revised within the Involvement section of the website. Specific consultations had outcome leaflets and communications produced with feedback and how views have been incorporated in decision making.

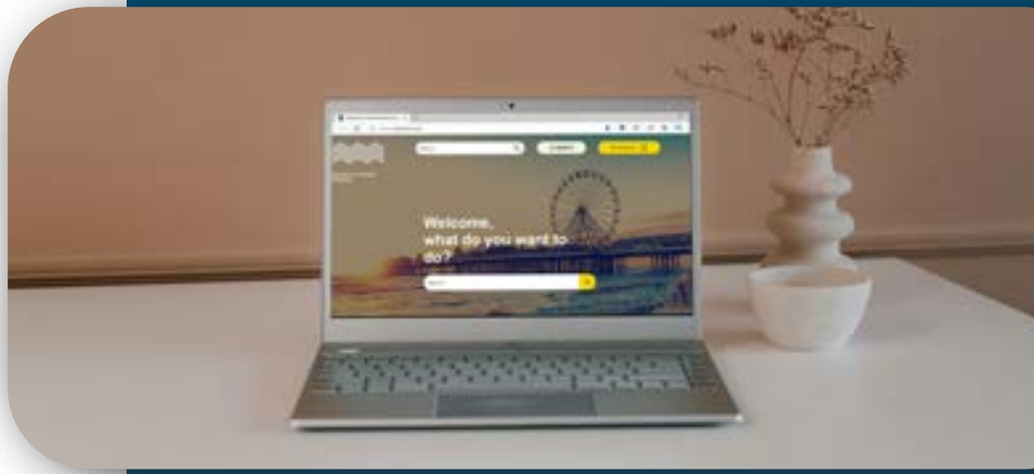
TOWER Scrutiny

The TOWER Scrutiny Panel are an independent panel of BCH customers who work with BCH and Blackpool Council. The panel provides impartial, customer focused support to BCH and Blackpool Council, holding them to account by providing positive scrutiny and challenge and by making recommendations for improvements on how landlord services are delivered to tenants.

TOWER membership has increased with 3 new members.

TOWER worked alongside the Performance Team to complete an internal review of the Repairs Service. They benchmarked with other housing providers, interviewed staff and looked at complaints performance relating to repairs. Their findings fed into the review report and action plan for improvement.

The panel also completed a review of the BCH website and made 17 recommendations to improve content, ease of access and simplification of language.



The panel are working on a Neighbourhood Service Scrutiny exercise. 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 presented at the October 2026 Board Meeting.

Acting Upon Views:

Reading Panel

Feedback from the Reading Panel has resulted in several changes to publications, including fire safety advice for disabled customers, the wording of gas no access letters to focus on safety, and providing additional information about the use of e-bikes and e-scooters.



Mystery Shopping

Customers conducted a Mystery Shop on BCH's Service Standards, including response times, customer service and whether enquiries were adequately dealt with. Whilst the results were mostly positive, the exercise did highlight key areas around standardisation of telephone and email greetings and response times. An action plan was drawn up and completed actions included additional staff communications about standards and expectations and increased manager monitoring.

Green Wardens

Winter Maintenance
12 responses
83% good or ok

Summer Maintenance
98 responses
91% good or ok

Clean Wardens
87 responses
89% good or ok

Information that is important to customers:


CUSTOMER COMMUNICATION SURVEY 2025

WE NEED YOUR VIEWS!

Customer Voice

Customer Information and Communication surveys were sent out with newsletters to gather views on style and content. This included what information is important to customers. This feedback has been used to create content for newsletters, social media activity, website information and publications. It also led to the introduction of Neighbourhood level newsletters.

The language in our communications has been aligned with the language of the Tenant Satisfaction Measures (TSMs) to support customer understanding and help tenants identify ongoing works to address concerns such as issues in communal areas, making a positive contribution to neighbourhoods and acting upon customer views.

Value for Money

As part of the customer profiling project, we collected preferences for newsletters and publications. This has resulted in over a third of newsletters being sent by email, which has seen a reduction in printing and postage costs.

Working alongside Blackpool Council, BCH has submitted its TSM data and it was signed off by the regulator. All data was analysed at a ward level and an improvement action plan was implemented. The TSM survey cost BCH approximately £6,000 instead of £20,000 if an external research company was used.

Subject Access Requests received 77

98.96% responded to within 1 calendar month timescale

Freedom of Information Requests 75

100% responded to within 20 working day timescale

Data Incidents 14

None of these were required to be reported to the Information Commissioners Office

Governance - Internal Audit

The Information Governance Team at the Council conducts a General Data Protection Regulation (GDPR) Audit on BCH annually. All actions from this are placed on an audit tracker which goes to the BCH audit committee for monitoring.

Complaints

Tenants

	2025/26	2024/25
Stage 1	137	159
Stage 2	32	36
TSM Complaints per 1000 properties (Excludes Private)	36.08	40.65
Stage 1 complaints per 1000 properties	28.74	33.15
Stage 2 complaints per 1000 properties	6.71	7.50

Stage 1	2025/26	2024/25
Acknowledged within timescale	100%	100%
Stage 1 Completed within timescale	98.48%	98.79%

Stage 2	2025/26	2024/25
Acknowledged within timescale	100%	97.22%
Stage 2 Completed within timescale	100%	100%

Leasehold and private resident complaints

	2025/26
Stage 1	30
Stage 2	14

100% of leasehold and private resident complaints were acknowledged and responded to within timescales at Stage 1 and Stage 2.

Quarterly complaint reports are published on the BCH website and shared with all staff. Reports continue to focus on lessons learnt and now include compliments as part of feedback.

One determination was made by the Housing Ombudsman. The complaint was in relation to reports of damp and mould, cracks in the walls and pest infestation and the following findings were made:

1. there was maladministration in the landlord's handling of damp and mould
2. there was no maladministration in the landlord's handling of cracks in the internal walls
3. there was service failure in the landlord's handling of the resident's reports of pest infestations

Orders were made to apologise to the resident in writing for the failures noted and to pay the resident £400 compensation for the distress and inconvenience caused.

Both orders were complied with and evidence of compliance provided to the Housing Ombudsman.

Customer Voice

Complaint Learning

Since this complaint was brought to our attention, we have amended our Damp and Mould Policy to ensure that timescales for damp remediation works, and keeping the resident informed, are in line with those contained in Awaab's Law.

Complaint Panel

The Complaint Panel met quarterly:

- **Wording within Stage 1 and 2 complaint responses has been changed following feedback from the Complaint Panel, in addition to manager contact at Stage 1 being made a Service Standard.**

- **The panel have also influenced performance reporting content, with root cause data now being broken down by service area to identify any trends or concerns.**

There is ongoing recruitment to the Complaint Panel as a result of this being highlighted as an opportunity in our Complaint satisfaction surveys.



Our Complaint Panel review complaint performance data, provide effective challenge and help us identify trends and lessons learnt from complaints. Members also assist in ensuring we are compliant with the requirements of the Housing Ombudsman Complaint Handling Code by supporting us to review and complete the annual self-assessment and complaint submission documents.

Supported Housing

Sheltered Housing

	2024/25	2025/26	Difference
% of new Support Plans completed within 25 working days	94.23%	80.26%	-13.97
% of Support Plan reviews completed annually	58.45%	30.25%	-28.20%
Sheltered Occupancy	96.52%	96.22%	-0.30%

- The percentage of tenants with a Support Plan is 99.25%
- Staff capacity issues within the Sheltered Housing service have been recognised and staffing levels are being increased

We reviewed and amended our Sheltered Housing Handbook to include additional information about the role of the Sheltered Housing Officer and the service they provide.



Dunsop Court, Hoyle House and Harvest Court have had new fire safety guidance signs put up in individual flats that are pictorial and easier to follow. This is to support customers with additional needs to understand the process if the fire alarm sounds.





We worked with the Neighbourhoods Team to complete environmental works on the gardens at Harvest Court and Hoyle House and provided garden furniture and a gazebo to enhance the space for tenants.



social value

We secured £15,000 charity funding and provided items such as beds, white goods, small electrical items, carpets, food and fuel vouchers to over 80 sheltered tenants.

Emergency Housing

We have continued our relationship with the Communication Workers Union Humanitarian Aid (CWUHA) charity who donates £8,000 per year to allow us to fund essential items for children and young people.

- School uniforms for our children living in emergency accommodation
- Essential clothing and toiletries for children when they arrive at our emergency accommodation
- Football signing on fees to allow a young person to pursue their passion with a local football team

4 new members of staff completed their DANOS (Drug and Alcohol National Occupational Standards) qualification – the remainder of the team completed this the year prior. This is a drug and alcohol qualification which outlines the core skills and knowledge needed to work with drug and alcohol users. It is undertaken over 7 months and consists of group study and written modules.

Developments:

Many residents were struggling with the transition into their new home, particularly after working so closely with the team, so we now provide move on support. The new 4-week transitional support is to give residents the best chance of success in their new home.

We have streamlined the referral into tenancy support options to ensure that this support is in place before residents move on which increases engagement.

We have developed home safety packs with CWUHA funding which are provided to families at move on. These include essential safety equipment such as stair gates to assist families to safely navigate their new property.

£48,817.19
secured in grant funding and charitable applications for residents

Housing Plus Services

Resilience Housing

The Resilience Housing Service (RHS) continues to grow and support people who have previously been homeless to maintain their tenancies. These tenants have benefitted from the furnished tenancies scheme within BCH.

- 55 tenants have been supported
- 15 have secure tenancies so no longer need support

We have introduced a new Tenancy Support Service; this provides internal support to tenants who may be at risk of enforcement action, potentially leading to losing their home.

- 35 tenants have been supported

Young Person's Resettlement

Positive Transitions (PT)

Our Positive Transitions (PT) motto is 'Once PT always PT'

Total number of young people housed through PT	182
Total number of young people currently living in a PT property	102
Total number of young people housed this year	13
Total number of young people housed and stepped down but stepped back up at crisis point to provide support	20



In-house Tenancy Training has been a huge success working with the wider teams of BCH and now incorporates the voices of young people who have come through the Positive Transitions pathway to share their experiences on their journey through their eyes.

This work has been vital to the success of young people sustaining their tenancy long term.

The new and improved Positive Transitions booklet is now embedded into the service, providing practical activities to build on the young person's independent skills in preparation for living independently.



Young people fed back that loneliness and isolation was something they struggled with when they moved into their new home. This brought about the introduction of 'Together We Grow' sessions, held monthly to improve both physical & mental health and feel part of the wider community.

£1,250 funding received

William Lyons House (WLH)

WLH celebrated its 6th birthday with both current and moved on young people and partner agencies.

19 young people in total housed during this period	3 young people moved on via Positive Transitions
4 young people moved into private rented or My Blackpool Home	8 young people moved in with family/friends

WLH have developed a booklet to support with the planned process of moving on to enable young people to get a better understanding of what they can expect and what landlords expect.



We have recently completed work around ketamine bladder, where staff have incorporated in support meetings, house meetings and provided opportunities for young people to discuss their concerns with an Adolescent's Drug, Alcohol and Sexual Health (ADASH) worker. WLH can identify current trends such as knife crime, cuckooing and the danger of e-bikes/scooters and feed these into our meetings/activities thus helping to make our neighbourhood feel safer.

Lady has received her Gold 'Therapy Dog' certification. Lady comes into WLH 3 times a week to promote wellness, improve mental health and provide a stimulating environment for our young people. Lady, along with a staff member, does walk and talk sessions where young people feel more comfortable to talk about issues/barriers they experience.



Young Person's Resettlement Housing

Young people housed in 25/26	16
Moved into their own PT homes	4
Moved onto William Lyons House	5
Returned home	1

Moved to other accommodation	2
Still in our homes	2

Bispham House maintained and Argosy House gained their Gold standard award when visited by the Young Inspectors.

Our Impact Risk Assessment has been improved and a Team Leader visits the young person in their current home to improve our matching process and the transition into our homes.

We introduced an 'All About Me' noticeboard for new staff to help our young people get to know them and suggestion boxes have been implemented. Our young people were involved in the recruitment process of all new Young Person's Resettlement Officers.

We nominated a number of young people and attended the 'You Rock' awards and celebrated several winners including 'Outstanding Achievement Award'.

Argosy House entered 'Grange in Bloom' and won gold award for 'Best Scarecrow' & silver award for 'Best hanging baskets'.



Warm and Healthy Homes

Cadent
Your Gas Network

Cadent Foundation

Care & Repair continued to deliver our Warm and Healthy Homes project funded by Cadent and the Cadent Foundation and secured more than £108,274 in charitable funding, which enabled us to support 548 customers through a range of interventions, including:



106 food vouchers	36 fuel vouchers	92 essential household goods

75 Households supported to register with the Priority Services Register

94 People received energy-saving advice to help reduce energy consumption and household bills

104 Households received advice and support regarding their benefit entitlement

Your money counts

Income and expenditure explained...

Like other local housing authorities, Blackpool Council manages the income and expenditure for its stock of rented and leasehold homes through the Housing Revenue Account (HRA).
Income items, like rent and service charges for homes and garages, are accounted for directly in the HRA.

Expenditure items include the cost of depreciation in the overall value of the housing stock and other capital costs, such as new developments. Previous borrowing is mainly funded from loans with the annual interest payments on them charged to the HRA. A small amount of spending covers bad debt provision for rent and other charges that cannot be recovered.

The other two major items of expenditure in the HRA are the day to day costs of repairing, maintaining and managing your home. These two items include the cost of the management fee paid to BCH by Blackpool Council. Scan the QR code to view our audited 2025-26 accounts.

The Housing Revenue Account reserves have been built up to fund future property improvements, new services and major capital projects.

Income

£22,545,000 Rents (76%)

£4,476,000 Service Charges (15%)

£2,311,000 Capital Grants & Other Income (8%)

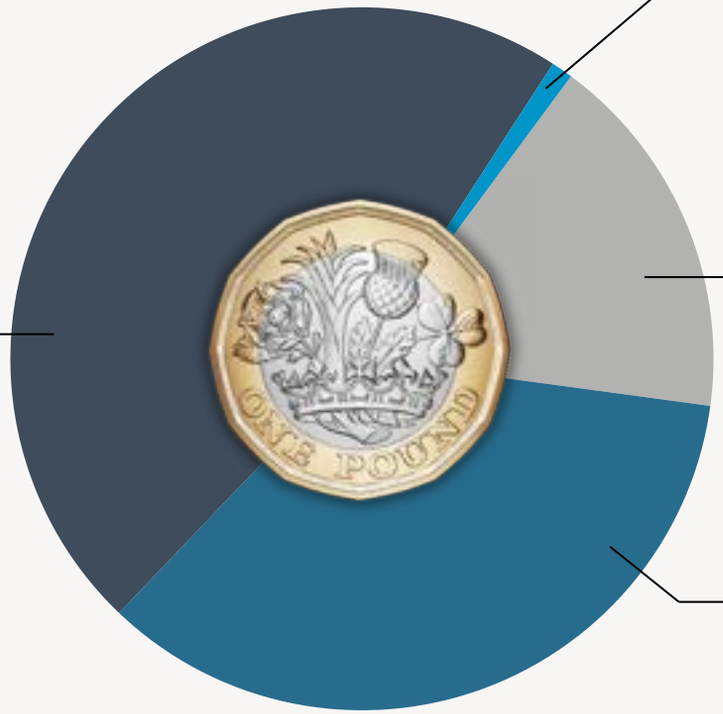
£104,000 Investment Income (1%)

£29,436,000 Total Income

Reserves brought forward 01/04/2025
£1,840,000

Reserves carried forward 01/04/2026
£1,362,000

How we spend your money



£585,000
Unrecoverable rents and service charges

£5,167,000
Repairs and maintenance

£11,676,000
Managing your home

£12,486,000
Capital and Depreciation Costs

£29,914,000
Total Expenditure

Director Remuneration and management costs

The cost of managing and maintaining each home was £3,416.50 per property. This includes repairs and maintenance, neighbourhoods, support and other services.

In addition, there was a total of £11.29m of HRA capital expenditure, including major repairs, kitchen and bathroom upgrades, building new homes etc.



Remuneration payable to the highest paid Director	**£23.56**
Aggregate amount of Remuneration paid to all Directors	**£75.70**
Management cost per property (inc. service charges, repairs etc.)	**£3,416.50**

Tenant Satisfaction Measures

The Tenant Satisfaction Measures are made up of Performance Indicators and Perception Indicators. Part of this information is gathered from an annual survey of tenants, to better understand how satisfied they are with their homes and associated services. The survey took place throughout February 2026.

The average refers to the top 50% of benchmarked providers by the Regulator of Social Housing (RSH)

Overall satisfaction with BCH

80.64%

Average **71.80%**

Satisfaction with repairs

80.83%

Average **73.60%**

Satisfaction that the home is safe

79.76%

Average **77.60%**

Satisfaction that BCH keeps tenants informed

73.03%

Average **74.92%**

Satisfaction that the home is well maintained

78.84%

Average **71.90%**

Satisfaction with the time taken to complete repair

79.99%

Average **69.50%**

Satisfaction that BCH listens to your views and acts upon them

67.65%

Average **69.03%**

Satisfaction with BCH's approach to handling complaints

50.75%

Average **54.37%**

Agreement that BCH treats tenants fairly and with respect

78.66%

Average **79.90%**

BCH makes a positive contribution to neighbourhoods

66.60%

Average **67.78%**

Satisfaction that BCH keeps communal areas clean and well maintained

70.87%

Average **70.78%**

Satisfaction with BCH's approach to handling ASB

62.49%

Average **63.31%**

The areas the survey covered were:

- Overall satisfaction
- Keeping properties in good repair
- Maintaining building safety
- Respectful and helpful engagement
- Effective handling of complaints
- Responsible neighbourhood management

A total of 991 surveys were completed, representing a 21.42% response rate

For further information on the Tenant Satisfaction Measures and to view the full report, please contact us by email to enquiries@bch.co.uk or call 01253 477900 (Select option 4, then 3). You can also view the information on the BCH website by scanning the QR code.

Management Indicators 2025/26

Homes that do not meet the Decent Homes Standard

0.02%

2024/25

0.04%

RSH Upper Quartile

0.10%

Non-emergency repairs completed within target time

98.06%

2024/25

92.26%

RSH Upper Quartile

81.30%

Emergency repairs completed within target time

100%

2024/25

99.57%

RSH Upper Quartile

95.20%

Gas Safety Checks

99.70%

2024/25

99.84%

RSH Upper Quartile

100%

Fire Safety Checks

100%

2024/25

100%

RSH Upper Quartile

100%

Asbestos Safety Checks

100%

2024/25

100%

RSH Upper Quartile

100%

Water Safety Checks

100%

2024/25

100%

RSH Upper Quartile

100%

Lift Safety Checks

100%

2024/25

100%

RSH Upper Quartile

100%

Stage 1 Complaints relative to the size of the landlord (per 1000 properties)

28.74

2024/25

33.15

RSH Upper Quartile

59

Stage 2 Complaints relative to the size of the landlord (per 1000 properties)

6.71

2024/25

7.5

RSH Upper Quartile

8.3

Complaints responded to within Complaint Handling Code timescales - Stage 1

98.48%

2024/25

98.79%

RSH Upper Quartile

93.90%

Complaints responded to within Complaint Handling Code timescales - Stage 2

100%

2024/25

100%

RSH Upper Quartile

93.80%

Anti-Social Behaviour cases relative to the size of the landlord

106.78

2024/25

140.85

RSH Lower Quartile

34.5

Hate Related Cases relative to the size of the landlord

1.26

2024/25

0.63

RSH Lower Quartile

0.7

RSH Upper & Lower Quartile reflects the top performers reported by the Regulator of Social Housing (RSH)

Company Profile

Blackpool Coastal Housing (BCH) is a company wholly-owned and set up by the Council to manage its housing stock and provide related services to its tenant and leasehold customers.

Company Board

The Blackpool Coastal Housing Limited Board is made up of Council-appointed directors, independently recruited directors from the business sector, and a customer representative.

Detail of the current membership of the Board is set out below along with the Company Secretary who supports the Board and its committees.

Company Secretary

Mrs Annette Kerr was appointed as Company Secretary on 16 May 2025 and has been supported by an Assistant Company Secretary throughout the year.

The Board met five times during 2025/26, with meetings being held jointly with Blackpool Housing Company Limited.

There are two committees of the Board:

- Audit Committee (see also the Annual Audit Report set out later in this report)
- Employment Committee (Senior Management)

Company Board



Cllr Neal Brookes
Chair of the Board



Cllr Jim Hobson



Cllr Diane Mitchell



Claire Stone



Karl Tupling
Employment Committee Chair



Marie Thompson



Andrei Szatkowski
Audit Committee Chair



Neil Herring

Company Senior Management Team



Vikki Piper

Chief Operating Officer

Strategic responsibility for Blackpool Coastal Housing



Stephen Dunstan Director of Resources

Responsible for Finance, ICT, Business Support, Performance, Home Ownership, Procurement, Health & Safety, Involvement & Communications, Rents, Lettings and Neighbourhoods.



Jamie Weston

Interim Director of Asset Management

Responsible for planned maintenance programmes, repairs & maintenance and compliance services.

Mrs Maggie Cornall also served as Director of Operations until 28th November 2025.

The other staff who attend the Senior Management Team by virtue of their roles are: Denise Williams (Head of Support), Andrew Walker (Head of Housing), Kirsten Kennedy (HR Manager) and Suzanne Tomlinson (Involvement and Communications Manager). The Head of Finance also attends SMT, the incumbent Lisa Murphy is currently seconded to Blackpool Housing Company.

Workforce and Culture

BCH has 205 employees. Just under 200 are directly involved in the company's operations, the majority of the rest are staff of the LeftCoast arts consortium which BCH has hosted since its inception. Most staff are based at Coastal House in the town centre or @thegrange hub on Grange Park; sheltered staff work from convenient community centres and some staff are based on hostels/homes.



Average staff turnover is currently running at 15.45%. A total of 90% of the workforce live in the Blackpool area. Agile working is encouraged in roles suited to it, following the Council guidance of three days minimum in an office location. The female:male split of the workforce is currently 62:38 and this is also the current balance of the Senior Management Team.



The company won the Blackpool and Lancashire level Active Lancashire awards a couple of years ago for its approach to employee wellbeing. An annual wellbeing event is held promoting healthy living and signposting to wellbeing opportunities. Work life balance is encouraged throughout the organisation.



There has not been a recent staff survey and this is a priority in 2026/27. Since the pandemic, however, the company has held an active Staff Consultation Group bi-monthly to ensure effective two-way communication. An annual staff event is also held, and a satisfaction survey was undertaken after the one in November 2025 to inform future content.



Strategic Overview

Our plan is designed to deliver the best possible service we can for our tenants and customers.
As a wholly owned company of the Council, we continue to support delivery of the Council's two key objectives:

MAXIMISING GROWTH AND OPPORTUNITY ACROSS BLACKPOOL

CREATING STRONGER COMMUNITIES AND INCREASING RESILIENCE

Our priorities for 2026/27 continue to focus on operating from a strong foundation so that we can ensure our tenants live in safe, warm, affordable, good quality homes.

We know from our stock condition survey programme that our properties are of a decent standard, but we still have to work to do on making them more efficient and making our communal areas more welcoming.

We know our repairs service is operating well, and has responded positively to the changes brought about by Awaab's law and other new regulatory standards, but our void turnaround times need to be better.

We have also commissioned in the last year a "mock inspection" from an external company, which has provided vital reassurance in respect of our compliance and inspection readiness, but also had some helpful recommendations of how we can be even better, including providing more structured support to TOWER and our other resident engagement panels.

Our Business Plan for 2026/27 is designed to enable our workforce to focus on the things that matter - investing in our existing stock, supporting our tenants, and creating more good quality homes for local residents.



Strategic Overview

A review of preparation for regulatory inspection across the Council and BCH was undertaken by DTP Associates. This was a comprehensive and valuable piece of work and we have actioned the recommendations arising from it.

An interim management restructure occurred with the departure of the Director of Operations. Given the importance of property risk issues and workloads around the legislative change in this area, an Interim Director of Asset Management was appointed internally. The Head of Support currently reports directly into the Chief Operating Officer as a result of this change.

Increasing monitoring of social housing by both the Regulator for Social Housing and the Housing Ombudsman requires BCH to deliver to an increasingly high standard.

Tenant Satisfaction Measures (TSM) results are currently strong; an inspection of the Council's social housing provision including the company's work is due and will give clarity on compliance with regulatory standards.

The Competence and Conduct Standard is going live on a staged basis from October 2026. This will require all senior housing managers in the Council and BCH to have appropriate housing qualifications. A gap analysis has been undertaken to ensure that the relevant staff who need top-up learning and qualifications are identified and arrangements can be made.



Social Value and Community Impact

The company works with the Council's Procurement team to deliver on this wherever attainable within tendering requirements. Most of the major tendered services are with local suppliers, including Read and Errington for gas, Evolution for electrical, Fylde Council for grounds maintenance, Bambers for adaptations and 5AM Cleaning for office, emergency housing, community centre and communal area cleans.

EMPLOYMENT AND SKILLS

Nine in ten BCH staff live locally. The company attends careers events to promote housing as a potential career. Work placements are arranged annually across the organisation. BCH is working in partnership with Project Search and exploring placements for young people on this programme.

ENVIRONMENTAL RESPONSIBILITY

The company is an active member of the Council's Climate Emergency Steering Group. We work with the Council and Blackpool Housing Company to ensure new builds and major refurbishment works include initiatives that decarbonise the stock and reduce energy bills for customers. Decarbonisation of the wider stock is challenging given social housing financial requirements, however an annual budget is allocated to progress this.

Social Value and Community Impact

COMMUNITY IMPACT

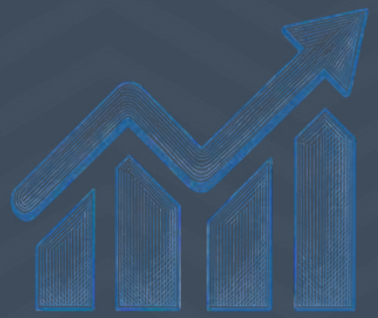
BCH senior management are actively involved in a range of community volunteering. This includes sitting on the Boards of CLEVR Money Credit Union and the Magic Club youth club as well as founding and continuing to support Blackpool's only junior parkrun. Through LeftCoast volunteering, they have also been involved in community activities in priority wards. Two staff were involved throughout the planning of the Grange Park Pride in Place Event, and were joined by several others from the Neighbourhoods Team at the event itself.



MEASURING

BCH generates significant social value in many ways, but we recognise that the recording of this needs a refresh. The Director of Resources has joined the Council's Social Value Group to help progress this, and to ensure BCH are adhering to good practice in this area.

FINANCIAL AND PERFORMANCE OVERVIEW



The financial result for the year ended 31st March 2026 was result was a surplus of £39,000 before pension adjustments. The adjusted surplus after accounting for pension surpluses was £1,092,000.

The company agrees the management fee with the Council and as such aims to break even in the medium to long-term and maintain agreed levels of reserves.

During the year there were some pressures from levels of nationally agreed pay awards and efficiency targets but these were more than offset by savings from senior management vacancies not filled or not directly filled.

BCH does not pay dividends due to the way in which it is funded from the Housing Revenue Account.

ANNUAL KEY PERFORMANCE INDICATOR (KPI) REPORT

Using a balanced scorecard approach, BCH measures performance at organisational, directorate and service levels. The Housing Performance Scorecard has been reviewed in conjunction with the Board and Council to reflect the requirements in the Social Housing Regulation Act, Council need along with our sister company the Blackpool Housing Company.

The scorecard includes the national Tenant Satisfaction Measures (TSMs). The results for BCH in this national comparison of social housing provider performance are generally very positive, with upper quartile results in many of them.

ANNUAL KEY PERFORMANCE INDICATOR (KPI) REPORT

Rental income collection remains a key priority, to maximise the services that can be provided to tenants. Rent collection performance in the year under review was very strong in the circumstances, coming in at 100.13% against a target of 99.80%. Going forward, pressure from benefit changes will remain, but the team is in a good place to respond to these.

Staffing sickness levels across the organisation increased during the year, with an annual result of 14.75 days per full-time employee against a target of 10 days and a result in the previous years of 7.04 days. Long-term sickness issues in the Capital team have now been addressed, and this should lead to some improvement.

Day to day repairs performance remains strong. Performance during the year under review continued to be upper quartile in peer benchmarking. Repairs satisfaction was 80.83% (prior year 82.23%).

The turnaround of void properties also has a significant impact on total rent collected. Rent loss due to empty properties in the year was 2.91%, against a target of 2.45%. Voids processes are under review including Board involvement to ensure rapid improvements in this priority area.

Areas for further improvement in our KPIs include inspecting properties for damp and mould within the ten-day requirement, Anti-Social Behaviour (ASB) caseloads, numbers of hate crimes being reported and gas safety checks completed within timescales.

OUTLOOK

Priorities for next year

The key priority for the company in the coming year is to be fully aligned with the Council in obtaining a regulatory judgement that reflects the high quality social housing service in the town. Other priorities as set out in our 2026/27 Business Plan are:

- Maintaining quality in our core services
- Increasing resilience
- Moving to the next level in managing the Councils assets
- Making an impact on the wider housing market



OUTLOOK

Key risks and opportunities

Key opportunities include local government reorganisation, and the positive developments in social housing finance with regard to rent convergence and rent flexibility.

Regulatory inspection is both a risk and an opportunity. Other risks include being extensively diversified (though this has been scaled back), potential Ombudsman judgements on complaints, deterioration in Tenant Satisfaction Measures and failure to improve void turnaround times.

Expected challenges

Changes in legislation with regard to property condition including Decent Homes 2 need to be factored into capital investment planning and decision-making.

The requirement to ensure all senior housing managers have appropriate professional qualifications will need to be addressed from October 2026 over three years.

Increasingly complex needs of some tenants will continue to require innovative solutions. Impacts are felt by Neighbourhoods and Sheltered Services during tenancies, and potentially Repairs and Lettings when tenancies end.

Key Risks and Mitigations

RISK	DESCRIPTION	MITIGATION	TREND
Stock Quality	Stock may not meet current social housing requirements or upcoming legislation.	Complete stock condition survey programme. Develop next steps for decarbonisation of stock. Develop solutions for steel framed properties. Address properties with lower SAP ratings.	Improving
Health and Safety (H&S)	H&S of customers, staff and the public not adequately safeguarded.	Audit program focused on emerging risks and core compliance. Increased use of H&S incident recording. Improved monitoring of lone working controls.	Improving
Financial Stability	Housing management of the required standard cannot be funded fully.	Implement rent convergence. Develop shared services as appropriate. Ensure any new schemes are viable. Develop decarbonisation solutions subject to available funding.	Stable/ Improving

CORPORATE GOVERNANCE STATEMENT

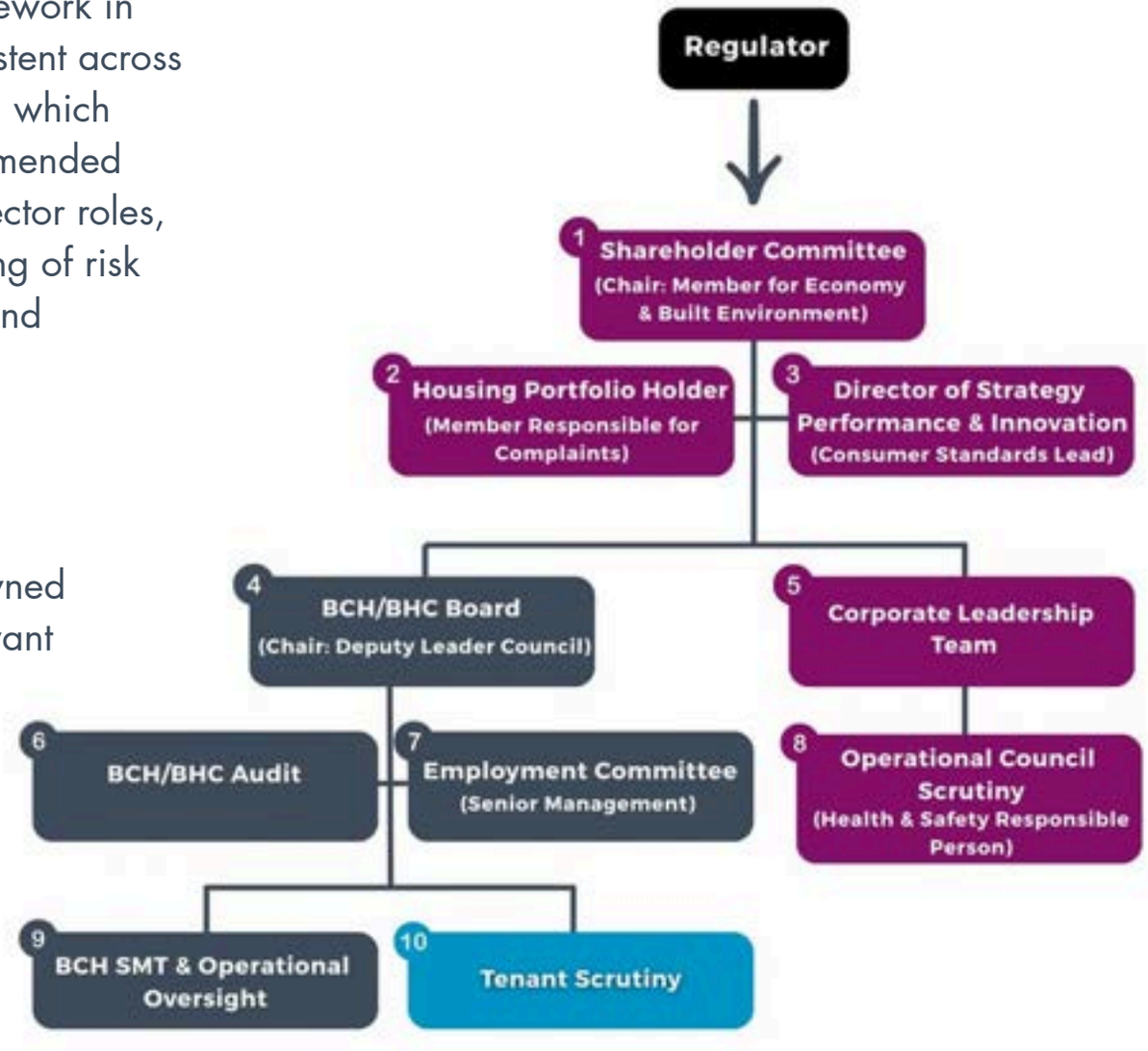
Governance Framework

The company adopted its current governance framework in May 2022 (a model Shareholder framework consistent across Blackpool Council's wholly-owned company group) which covers a wide range of governance matters recommended within best practice guidance including: Board director roles, obligations and training; management and reporting of risk and strategic plans; committee terms of reference and shareholder matters.

In the next financial year, the Company Secretary intends to undertake a review of the framework, alongside those of all the Council's other wholly-owned companies, to ensure that the content remains relevant and up to date.

Work to undertake a high-level review of Non-Executive Directors' terms of office across all the companies was also ongoing, together with a scheduled review of the policy frameworks.

The structure for strategic governance and oversight:



GOVERNANCE ACTIVITIES UNDERTAKEN

Following a "mock inspection" exercise in autumn 2025, an action plan had been drawn up to address best-practice areas of improvement from the findings, including governance related recommendations which the company continues to work towards.

The Board reviewed and approved the joint memberships of the BCH and BHC Audit and Employment Committees in view of the joint housing meeting arrangements.

The Board approved the Tenant Satisfaction Measures and Complaints Self-Assessment for submission to the Ombudsman.

In accordance with the Governance Framework, the Non-Executive Directors' and Senior Officers' register of interests were updated (as required on an annual basis).

The Board took time to reflect on the format of the joint meeting arrangements with Blackpool Housing Company (BHC) following the initial 12 months of meetings. In July 2025 it agreed that single, shared agenda packs should be produced going forward in the spirit of joint working (with the exception of any confidential items).

The effectiveness of joint meetings was discussed further at the housing companies' joint away day in December 2025 which provided positive feedback and strong support for the continuation of the joint meeting model. It was noted that the differing requirements of BCH and BHC (as social housing and private rented sector providers) would need to be reflected in the level of reporting, with a balance 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 mock inspectors' comments and suggestions for improvement from their observation of October's joint Board meeting were also noted.

A number of policies due for review by the Board or Audit Committee respectively were updated by management and approved within agreed timescales, including the Complaints Policy. The Audit Committee met throughout the year (information in the Audit Committee Annual Report attached as an appendix to this report).

Internal Control and Risk Management

The company's Scheme of Delegation and Financial Regulations have been developed from the equivalent Council documents. They are regularly reviewed and considered by the Audit Committee.

BCH is on the same Finance and HR systems as the Council which reduces issues from information interfaces. Using these systems also ensures that there is effective segregation of duties over the key areas of purchase ordering and paying for goods and services.

The company has an internal audit programme provided by the Council. This is set in conjunction with the company senior management and the Audit Committee. Additional assurance on rental income collection is commissioned by the Council as part of compliance testing of core financial systems. Progress on recommendations is reported at every Audit Committee meeting, this also includes tenant scrutiny and other inspection recommendations for a full picture.

Any fraud attempts that are successful are reported to Audit Committee, there were none in the period. The company completes the relevant parts of the National Fraud Initiative data matching exercise on behalf of the Council to highlight potential cases for further investigation.

Risk management arrangements are in line with the requirements of the Council. There is a strategic risk register which is regularly reviewed by the Board. The Audit Committee considers one risk in detail in a 'deep dive' at each meeting. The risk appetite of the company is set by the Board, with the assessment process facilitated by the Company's Internal Audit Advisor.

Shareholder requirements

Following a request from the Shareholder (the Council) to all its wholly owned companies, BCH agreed 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.

The Company continues to adhere to all other previous Shareholder requirements such as the Care Leavers' Covenant and places a strong emphasis on social value.

BUSINESS CONTINUITY AND RESILIENCE

The company's business continuity plan is reviewed annually. The updated version is considered by the joint BCH/BHC Audit Committee with management explaining the rationale for key amendments.

A tabletop test exercise of the plan was conducted during the year facilitated by the Council's Risk Services team. Key findings related to having access to IT in the event of key buildings being unavailable for a period of time.

IT disaster recovery is a joint responsibility of Council ICT and BCH's own internal ICT staff. There are servers at Coastal House and offsite. An email phishing exercise was conducted during the year to promote cyber awareness to staff, with results reported to Board.



To ensure our services are accessible, information can be made available in other formats and languages if required. For more information please get in touch. Alternatively, scan the QR code below.



Blackpool Coastal Housing
Coastal House
17-19 Abingdon Street
Blackpool
FY1 1DG

T: 01253 477900
E: enquiries@bch.co.uk
W: www.bch.co.uk