



25 November 2025

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, 2 December 2025 at 4.00 pm
at Village Hotel, East Park Drive, Blackpool, FY3 8LL

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 Item 5, the Directors will act in their role as Directors of Blackpool Housing Company and make its decisions under that item in that capacity. For Item 6, the Directors will act in their role as Directors of Blackpool Coastal Housing and make its decisions under that item 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 MINUTES OF THE LAST MEETING HELD ON 28 OCTOBER 2025 (Pages 5 - 16)

To approve the minutes of the last joint meeting of the Blackpool Coastal Housing and Blackpool Housing Company Boards held on 28 October 2025 as a true and correct record.

4 MATTERS ARISING

28 October 2025 Board meeting:

Minute 6c – Matters arising

- Mr Burrell and Ms Piper to liaise to draw up an update / tracker document summarising the recent Spending Review announcements for circulation to Board members in advance of the away day to form the basis of the discussions.

Minute 7c – BCH Management Team report

- Ms Piper to organise some positive communications to promote the company's headline achievements, such as the outcome of the Housemark evaluation.
- Mr Burrell to circulate the slides from the housing governance conference that had recently been attended by some of the management team to Board members.

Minute 7e – BCH Strategic Risk Register Review

- Mr Szatkowski discuss the scoring on some of the risk categories further outside of the meeting with Mr Dunstan to help strengthen the document.

Minute 7g – BCH Performance Report

- Mrs Cornall to contribute to the discussions on voids before leaving the company, including the practical steps which could be taken ahead of the Void Review.

5 BLACKPOOL HOUSING COMPANY

To consider items in regards to Blackpool Housing Company.

5a MINUTES OF THE HOUSING REGENERATION COMMITTEE MEETING HELD ON 11 NOVEMBER 2025 (Pages 17 - 20)

To note the minutes of the BHC Housing Regeneration Committee meeting held on 11 November 2025.

5b CHIEF OPERATING OFFICER'S AND DEVELOPMENT UPDATE (Pages 21 - 36)

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.

5c FINANCE UPDATE AND PERFORMANCE DASHBOARD (Pages 37 - 50)

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

- 5d HOUSING PERFORMANCE UPDATE (Pages 51 - 58)
To provide Board with an update on Compliance and Housing Performance Indicators.
- 6 BLACKPOOL COASTAL HOUSING MANAGEMENT TEAM REPORT** (Pages 59 - 62)
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.
- 7 MATTERS FOR THE SHAREHOLDER / MEMBER RELATIONS** (Pages 63 - 66)
1. To note the extracted minutes of the Shareholder Committee meeting attended by BCH and BHC on 19 November 2025.
 2. To consider any matters the Boards wish to raise with Blackpool Council in its role as Shareholder / Member.
- 8 JOINT BOARD MEETING WORK PROGRAMME** (Pages 67 - 76)
To consider the 2026 work programme for joint Blackpool Coastal Housing and Blackpool Housing Company Board meetings and suggest any amendments or additions.
- 9 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.
- 10 DATE OF NEXT MEETING**
To note that the next meeting will take place on Tuesday 17th February 2026 at Coastal House, Abingdon Street, Blackpool.
- 11 CONFIDENTIAL ITEM - MINUTES OF THE LAST MEETING HELD 28 OCTOBER 2025 (BOARD MEMBERS AND COOS ONLY)**
To agree the confidential minutes of the last meeting held on 28 October 2025 as a true and correct record and consider any matters arising.

Note - Due to the confidential nature of this item the minutes will be circulated under separate cover to Board members and COOs only.
- 12 CONFIDENTIAL ITEM - BCH EMPLOYMENT COMMITTEE WRITTEN RESOLUTION (BOARD MEMBERS AND COOS ONLY)**
To note the Written Resolution agreed by the BCH Employment Committee on 12th November 2025.

Due to the confidential nature of this item the Written Resolution will be circulated under separate cover to Board members and COOs only.

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



**Blackpool Coastal
Housing**



**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 TUESDAY 28 OCTOBER 2025 AT 4PM**

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
Ms C Stone, BCH/BHC Non-Executive Director
Mr A Szatkowski, BCH/BHC Non-Executive Director
Mrs M Thompson, BCH/BHC Non-Executive Director [via MS 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 1-12 only]
Mrs H Binks, BHC Head of Business and Customer Services [Items 1-6 only]
Mrs M Cornall, BCH Director of Operations [Items 1-12 only]
Mr S Dunstan, BCH Director of Resources [Items 1-12 only]
Ms H Cassidy, Housing Standards and Compliance Manager [Items 1-12 only]
Mr M Evans, DTP (mock inspector – observing) [Items 1-12 only]
Mrs T Greenhalgh, Audit Advisor to the Board [Items 1-6a only]
Ms R Cross, Audit Advisor to the Board [Items 1-6a only]
Mrs A Kerr, Company Secretary
Mrs S Chadwick, Assistant Company Secretary

		Action
1.	<p>APOLOGIES</p> <p>Apologies for absence were received from Councillor D Mitchell, BCH/BHC Non-Executive Director.</p>	
2.	<p>DECLARATIONS OF INTEREST</p> <p>There were no declarations of interest.</p>	
3.	<p>MINUTES OF THE LAST MEETING HELD ON 15 JULY 2025</p> <p>The Boards agreed: To approve the minutes of the last joint meeting of the Blackpool Coastal Housing and Blackpool Housing Company Boards held on 15 July 2025 as a true and correct record.</p>	

		Action
4.	<p>MATTERS ARISING</p> <p>It was noted that all matters arising from the minutes of the joint meeting of the Blackpool Coastal Housing and Blackpool Housing Company Boards held on 15 July 2025 had either been completed or would be dealt with elsewhere on the agenda.</p>	
5.	<p>MINUTES OF THE JOINT MEETING OF THE BLACKPOOL COASTAL HOUSING AND BLACKPOOL HOUSING COMPANY AUDIT COMMITTEES HELD ON 6 OCTOBER 2025</p> <p>Mr A Szatkowski, Non-Executive Director and Chair of the BCH and BHC Audit Committee, presented the minutes of the last Audit Committee meeting held on 6 October 2025.</p> <p>Two “deep dive” reviews had been considered and a number of internal audit reports received with assurance provided to the Committee in regards to existing procedures and the recommendations that had been identified. Discussion had taken place with regard to the Tramshed and whether the responsibility of Health and Safety lay with BHC or the managing agent and it had been agreed that the issue would be followed up at the next Audit Committee meeting. Conversation had also taken place around BCH’s health and safety compliance data and Mr Szatkowski confirmed that a meeting had subsequently been arranged between himself and Mr S Dunstan, BCH’s Director of Resources, to discuss further the following day.</p> <p>A BHC internal audit recommendation remained outstanding in respect of the integration of ICT systems. The action was in need of resolving, having been on the tracker for a considerable time, although it was acknowledged that the lack of significant progress with shared services may be contributing to the delay. Mrs T Greenhalgh, Audit Advisor to the Board, advised that since the last Audit Committee meeting she had been in contact with Mrs L Murphy, BHC Director of Finance and Resources, to assist in producing a summary report and it was hoped assurance would be provided on the outstanding recommendations by the next meeting. Mr L Burrell, Chief Operating Officer (Regeneration and Development) added that a Compliance Audit was scheduled for later in the financial year to provide further assurance.</p> <p>The Boards agreed: To note the minutes of the joint meeting of the Blackpool Coastal Housing and Blackpool Housing Company Audit Committees held on 6 October 2025.</p>	
6.	<p>BLACKPOOL HOUSING COMPANY</p>	
6a.	<p>INTERNAL AUDIT REPORT – HOUSING REGENERATION PROGRAMME</p>	

	Action
<p>Mrs T Greenhalgh and Ms R Cross, Audit Advisors to the Board, introduced the item which had been presented directly to the Board, rather than just to the Audit Committee, due to the strategic importance of the regeneration programme and the timing of the meetings. The scope of the audit had been to review the robustness of project delivery plans including risk management, the project governance arrangements, the sufficiency of resources for project delivery and compliance with grant funding terms. Whilst it was noted that there would always be inherent risks relating to large-scale programme delivery, the review provided substantial assurance that those risks were being adequately managed at phase one of the project with a sound system of governance, risk management and controls in place. Ms Cross reiterated the good audit outcome and it was noted that no recommendations had been made.</p> <p>The Chair invited Mr K Tupling, Non-Executive Director and Chair of the Housing Regeneration Committee, to bring forward his report of the Housing Regeneration Committee meeting (Item 6d on the agenda) to this part of the meeting. Mr Tupling stated that he was pleased with the substantial assurance that the audit review had provided and went on to provide further detail on the three significant risks to the programme that had been identified, those being non-compliance with the deadlines specified in the Grant Funding Agreement, funding for Phase Two development works and capacity issues with regard to staff resources. It was suggested that capacity and notice periods for senior members of staff could be considered by the Employment Committee at its next meeting. Assurance was provided that any new or worsening risks identified by the Committee would be escalated to the Board if necessary.</p> <p>Mr L Burrell, Chief Operating Officer (Regeneration and Development), acknowledged that resources were stretched however assured the Board that the Senior Management Team and Heads of Service had stepped up to provide additional support. An overview of the work undertaken to date, including engagement work, was provided including upcoming planning applications and acquisition activity. Assurance was provided around a number of concerns raised, with funding confirmed for Phase One and discussions ongoing with Homes England with regard to Phase Two. In response to a specific query about engagement with a small number of residents who had made a joined up approach in opposition to the scheme, Mr Burrell advised that officers had met with the residents involved the previous week and engagement was ongoing in respect of their concerns. The Chair reiterated that engagement was key and placed on record his thanks to the BHC team for its work to date.</p> <p>The BHC Board agreed:</p> <ol style="list-style-type: none"> 1. To note the Internal Audit report into the BHC Housing Regeneration Programme. 2. To note the minutes of the Housing Regeneration Committee meeting held on 13 August 2025. 	

		Action
6b.	<p>[Mrs Greenhalgh and Ms Cross left the meeting at the conclusion of this item.]</p> <p>MINUTES OF THE LAST MEETING HELD ON 15 JULY AND WRITTEN RESOLUTIONS APPROVED ON 16 JULY AND 3 SEPTEMBER 2025</p> <p>The BHC Board agreed:</p> <ol style="list-style-type: none"> 1. To approve the BHC minutes of the last meeting held on 15 July 2025 as a true and correct record. 2. To note the Written Resolution approved on 16 July 2025. 3. To note the Written Resolution approved on 3 September 2025. 	
6c.	<p>MATTERS ARISING</p> <p>An update / tracker document summarising the recent Spending Review announcements had yet to be produced and Mr L Burrell, Chief Operating Officer (Regeneration and Development), suggested that further detailed consideration of the impacts could take place at the away day in December to clarify the areas on which to focus. The Chair noted the suggestion and asked that Mr Burrell and Ms V Piper, Chief Operating Officer (Housing Management) liaised to draw up a paper for circulation to Board members in advance of the away day which would form the basis of the discussions.</p> <p>It was noted that all other matters arising had either been completed or would be covered elsewhere on the agenda.</p>	LB / VP
6d.	<p>MINUTES OF THE HOUSING REGENERATION COMMITTEE MEETING HELD 13 AUGUST 2025</p> <p>[This item had been considered earlier in the meeting as part of agenda item 6a.]</p>	
6e.	<p>CHIEF OPERATING OFFICER'S AND DEVELOPMENT UPDATE</p> <p>Mr Lee Burrell, Chief Operating Officer (Regeneration and Development), presented the highlights and key updates from his report, including a request to authorise the acquisition of a property on Palatine Road which required Board approval due to the total potential investment figure exceeding delegated acquisition and investment levels.</p> <p>The Renters' Rights Act had received Royal Assent on 27 October, although the implementation timetable was yet to be confirmed and more detail was expected from the government in the new year. It was acknowledged that the reforms would have a major impact for most of the private rented sector, including in particular the abolition of Section 21, so-called "no fault" eviction notices. BHC had received some media coverage in recent weeks in respect of</p>	

		Action
6f.	<p>the company's use of those notices and in response Mr Burrell had provided background information to Board members ahead of the meeting by email. Further explanation and context was provided at the meeting, with the notices expected to be abolished as one of the early outcomes of the legislation, and more details including the impact of the reforms would be brought back to the Board as soon as they were available.</p> <p>The Board was reminded of previous updates on the content and intent behind the reforms. Discussion took place in regards to the impact of the Renters' Rights Act and Blackpool Council's Selective Licensing programme. In respect of the effect on the market, Mr Burrell remarked that there had been some signs of contraction however the full impact of the legislation had yet to be established. Board members discussed the need for a forward plan to incorporate various issues, including out-of-town landlords and Blackpool's uniqueness in comparison to other towns.</p> <p>The BHC Board agreed:</p> <ol style="list-style-type: none"> 1. To note the strategic and operational update; 2. To note the acquisitions and development programme position; 3. To authorise the acquisition of and investment in the property at 7-9 and 11-13 Palatine Road, Blackpool, FY1 4BT subject to the information and parameters outlined in Appendix 6e(iii) to the report, with final detail delegated to the COO (Regeneration and Development); 4. To note the work to support Blackpool Council's housing regeneration and new build programme. <p>FINANCE UPDATE AND PERFORMANCE DASHBOARD</p> <p>Mrs Lisa Murphy, Director of Finance and Resources, presented the Board with an update on BHC's financial position and performance.</p> <p>The current forecast outturn position was a positive variation to budget of £194k. BHC, as property owner, would be required to dispose of 23 properties within phase 1 of the housing regeneration scheme and the company had instructed independent valuations, with the relevant Council valuations awaited. Of these, four were currently vacant and could be sold. Of the others, two blocks of flats would need full vacant possession prior to disposal and Mrs Murphy advised that holding properties empty pending disposal was having an operational impact on reinvestment.</p> <p>The management of the Tramshed by the new operator, Student Facility Management Limited, was going well with occupancy levels at over 99% and units were already beginning to be let for the next academic year.</p> <p>Work was due to commence in preparation for 2026/27 budget setting. September's CPI rate, on which social housing rent increases were based, had</p>	

		Action
6g.	<p>been published at 3.8% and although BHC was not directly impacted as a private rented sector landlord, it had previously aligned its own increase with that of the social housing sector (BCH / Lumen) and would take the figure into consideration when bringing forward recommendations.</p> <p>The BHC Board agreed:</p> <ol style="list-style-type: none"> 1. To note the company's financial performance and position as of 30th September 2025; 2. To note the considerations in relation to the 2026/27 Budget Setting and Business Planning; 3. To note the performance dashboard as of 30th September 2025. <p>HOUSING PERFORMANCE UPDATE</p> <p>Mrs Helen Binks, Head of Business and Customer Services, presented the update. It was noted that the overall number of voids had increased during the first six months of the year compared to previous periods. Analysis had been undertaken and no clear trends had emerged, with various reasons reported including changes in tenants' personal circumstances, domestic and health related issues. In response to the increased number of voids the team had taken targeted actions to accelerate turn-around times including enhancing contractor capacity focusing on decoration.</p> <p>Statutory compliance lines remained consistent at 100% and the Board was advised that Damp and Mould remained a key area of operational focus, with learning shared across BHC, BCH and Lumen. The introduction of the Selective Licensing scheme was starting to have an impact on inspection regimes and close monitoring was ongoing to ensure adequate resourcing was in place to deal with any resulting schedules of work.</p> <p>In response to a question from the Chair, Mrs Binks confirmed that tenancy sustainment remained at around 80%. Mr A Szatkowski, Non-Executive Director, praised the overall performance but suggested that the format of the scorecard was revised to focus on key trends that needed bringing to the Board's attention. Ms V Piper, Chief Operating Officer (Housing Management), reminded the Board that an action had been agreed at the last meeting to simplify the scorecard jointly with BCH. It was also noted that minor fluctuations of less than 1% would show on the scorecard as a negative trend even though the change was negligible. A new version of the scorecard had therefore been drafted which presented the data in a simplified manner and with new tolerances incorporated which Mr Szatkowski, having seen the draft prior to the meeting, agreed in principle was an improvement. Mrs M Thompson, Non-Executive Director, added that the scorecard should be made more strategic, not overly operational, and that consideration could be given to reducing the number of metrics.</p>	

		Action
	<p>The BHC Board agreed:</p> <ol style="list-style-type: none"> 1. To note the report 2. To note the content of the BHC Housing Performance Scorecard. <p>[Ms Binks left the meeting at the conclusion of this item]</p>	
7.	<p>BLACKPOOL COASTAL HOUSING</p>	
7a.	<p>MINUTES OF THE MEETING HELD 15 JULY 2025</p>	
	<p>The BCH Board agreed: To approve the BCH minutes of the last meeting held on 15 July 2025 as a true and correct record.</p>	
7b.	<p>MATTERS ARISING</p>	
	<p>It was noted that all matters arising had either been completed or would be covered elsewhere on the agenda.</p>	
7c.	<p>BCH MANAGEMENT TEAM REPORT</p>	
	<p>Prior to the management team presenting its report, the Chair placed on record the Board’s thanks to Mrs M Cornall, BCH Director of Operations, who was due to leave the business on 28th November, for her expertise and advice during her time with the company and wished her the best in her new venture.</p>	
	<p>Ms V Piper, Chief Operating Officer (Housing Management) presented the highlights of the report. It was noted that the Council had commissioned DTP to conduct a mock inspection and as part of that work the meeting was being observed by Mr Marcus Evans from DTP.</p>	
	<p>A significant amount of customer profiling work had taken place over the last 12 months and BCH now held up to date information on over 80% of its customers, with additional support put in place for those with known vulnerabilities. An update was provided on Tenant Satisfaction Measures, following the presentation at the previous Board meeting, with work continuing to review the actions identified in the report.</p>	
	<p>Mr S Dunstan, BCH Director of Resources, presented the finance update. At month 5, the outturn forecast was £374k negative to budget which Mr Dunstan advised was partly attributable to limited progress on shared services.</p>	
	<p>In respect of TOWER Scrutiny, some panel members had expressed concerns however, following meetings between Mr Dunstan and TOWER, those had since been addressed and agreed actions implemented. Mrs Cornall had also met separately with TOWER to address specific concerns around repairs, which</p>	

	Action
<p>TOWER had found very helpful. Ms Piper advised that she and Ms H Cassidy, Housing Standards and Compliance Manager, had met with TOWER to provide further reassurance around the required support and the Board welcomed the building of relationships, with Mr A Szatkowski, Non-Executive Director and Chair of the Audit Committee, reminding members of the crucial role that TOWER played, with the committee tracking its recommendations.</p> <p>Reports of an accident involving a member of the public being hospitalised in the vicinity of a BCH property had been received immediately prior to the meeting. Details were still coming in and it was not yet clear whether the incident had taken place on BCH land therefore Mr Dunstan agreed to circulate any updates to Board members when available.</p> <p>Mrs Cornall drew attention to the HQN Repairs Accreditation report which had been received the previous evening and circulated to Board members earlier in the day. The report had provided positive feedback and was the final annual assessment under the three year accreditation programme.</p> <p>Mandatory electrical testing for social landlords was due every five years under new legislative requirements being introduced in November. Detailed regulations were yet to be issued and although BCH was already undertaking testing every five years in accordance with industry best practice, processes would need to be developed to deal with tenants who refused access.</p> <p>Other matters highlighted were the influence of BCH on its contractors which had resulted in a young person gaining employment following a period of work experience and the award of £1m of further funding to LeftCoast, the community arts association which sat within BCH. Mrs Cornall concluded her update by briefly reporting on new and emerging technologies which could help in the move to net zero by improving the housing stock's energy efficiency ratings from C/D to A/B.</p> <p>Board members thanked the management team for the update and praised the outcome of the Repairs Accreditation report and the Gold Standard that had been awarded to Argosy House supported accommodation. The Chair also highlighted the positive story contained within the Housemark evaluation, suggesting that Ms Piper organised some positive communications to promote the headline achievements. Ms Piper suggested that this could be tied to the publication of the Annual Report. In response to a question from Councillor J Hobson, Non-Executive Director, clarification was provided in relation to the winding up arrangements for Revoelution, the community group for which its 10 years of funding was due to come to an end. It was noted that some members of the management team and Board had recently attended a housing governance conference and Mr L Burrell, Chief Operating Officer (Regeneration and Development) agreed to circulate the slides from that event to Board members after the meeting.</p>	<p></p> <p></p> <p></p> <p></p> <p></p> <p></p> <p>VP</p> <p>LB</p>

		Action
7d.	<p>The BCH Board agreed: To note the update.</p> <p>BCH POLICY RATIFICATION</p> <p>Mr S Dunstan, BCH Director of Resources, presented the item which sought Board approval of three updated policies.</p> <p>The BCH Board agreed: To approve the updated Anti-fraud and Corruption Statement, Contract Procedure Rules and Scheme of Delegation.</p>	
7e.	<p>BCH STRATEGIC RISK REGISTER REVIEW</p> <p>Mr S Dunstan, BCH Director of Resources, presented the revised Strategic Risk Register (SRR) which had been updated by management following a request at the last Board meeting. Previous updates had been undertaken with the support of the Internal Audit team to focus on strategic, rather than operational, risks and the merged health and safety risk had been split into separate property condition and personal safety risks. The quarterly BCH Risk Management Group had met in September to discuss the addition of Awaab’s Law however, on balance, it was felt that this was already covered by the existing property condition risks.</p> <p>Board members welcomed the update and raised a number of comments. The Chair referred to the risk of failing to comply with the regulator, noting that this was already on the Council’s SRR and suggested that it needed to be included on BCH’s too which Ms V Piper, Chief Operating Officer (Housing Management), agreed. Mr A Szatkowski, Non-Executive Director and Audit Committee Chair, reminded the Board that the Audit Committee undertook “deep dive” exercises on the strategic risks and suggested that further detail could be added to strengthen the controls and mitigations. Scoring on some of the risk categories could be re-examined and Mr Szatkowski remarked that he was happy to discuss further outside of the meeting to help strengthen the document. It was therefore agreed that the Strategic Risk Register would be considered again by the Audit Committee at its next meeting before subsequently being re-presented to the Board.</p> <p>The BCH Board agreed:</p> <ol style="list-style-type: none"> 1. To note the revised Strategic Risk Register. 2. That the Strategic Risk Register was considered by the Audit Committee at its next meeting. 	SD
7f.	<p>BCH COMPLAINTS REPORT – QUARTER ONE</p>	

		Action
7g.	<p>Ms V Piper, Chief Operating Officer (Housing Management) introduced the item which provided the Board with an update on current complaints and BCH's performance in managing them.</p> <p>There had been no Ombudsman determinations in the period April to June 2025 however there were four cases awaiting determination for which files had been requested. Ms Piper, Ms S Tomlinson (BCH Involvement and Communications Manager) and Mr Szatkowski (Board complaints champion) met quarterly and assurance was provided that the company was learning from any complaints received and that it was an improving picture, for which Ms Tomlinson was praised.</p> <p>In response to a comment from the Chair that he would prefer to see fewer complaints upheld than not, Mr Szatkowski replied that he was not concerned about the numbers and that instead the learning from and handling of the process was key, adding that BCH performed relatively well compared to other organisations. The varying standards of complaints responses at stage 1 and stage 2 was referenced, with Ms Piper acknowledging that consistency was challenging and that personal contact with customers required more work. Ms Piper concluded the update by highlighting the Customer Voice report, particularly how service delivery was being shaped by listening to tenants, and asked Board members to email any comments after the meeting.</p> <p>The BCH Board agreed: To note the quarter one complaints report.</p> <p>PERFORMANCE REPORT</p> <p>Mr S Dunstan, BCH Director of Resources, presented the item and invited questions from the Board.</p> <p>Concerns were expressed in regard to the voids figure which remained high. The Chair acknowledged that a current voids review was underway however he suggested that improvements needed to be made before that report was completed in the new year, citing the number of re-let days and the cost per property which was impacting on the Housing Revenue Account (HRA). He remarked that BCH needed to ensure properties were made available as soon as possible for people in need of housing and suggested that only essential repairs were completed between tenancies, rather than cosmetic or major works (unless absolutely necessary) in order to turn around the properties more promptly.</p> <p>In response, Mrs M Cornall, BCH Director of Operations, advised that work was already underway to address the issue and the team had been advised not to undertake refurbishment work of kitchens and bathrooms if the existing installations were still serviceable. Essential repairs in respect of damp and</p>	

		Action
	<p>mould, asbestos and electrical re-wiring would continue to be prioritised. A lack of capacity within the system was a major obstacle and Mrs Cornall suggested putting a batch of properties out to tender to reduce the workload and enable a faster turn-around. Although this would have an increased cost implication in the short term, it was expected to have a significant impact on the overall position moving forwards.</p> <p>Board members and the senior management team discussed the matter in detail and raised a number of issues for consideration, including the need to monitor costs, the use of data in determining trends and some of the challenges involved. The Chair suggested that, prior to her leaving the company, Mrs Cornall contributed to the discussions on voids, including the practical steps which could be taken ahead of the Void Review. The Board was also reminded that the performance scorecard was being revised across both BCH and BHC as advised earlier in the meeting.</p> <p>The BCH Board agreed: To note the report.</p>	MC
<p>8.</p>	<p>CALENDAR OF MEETINGS 2026</p> <p>The Boards agreed the proposed calendar of joint Blackpool Coastal Housing and Blackpool Housing Company meetings for 2026:</p> <p><u>Board</u> (at Coastal House) Tue 17 February 2026 (4pm) Tue 28 April 2026 (4pm) Tue 28 July 2026 (accounts) (4pm) Tue 27 October 2026 (4pm) Fri 4 Dec 2026 (away day - time and location TBC)</p> <p><u>Audit</u> (via Teams) Mon 2 February 2026 (5pm) Tue 14 April 2026 (5pm) Tue 7 July 2026 (Accounts) (5pm) Tue 6 October 2026 (5pm)</p>	
<p>9.</p>	<p>MATTERS FOR THE SHAREHOLDER / MEMBER RELATIONS</p> <p>The Boards considered that there were no particular matters they wished to raise at the next Shareholder Committee the companies were due to attend on 4 March 2025.</p>	
<p>10.</p>	<p>JOINT BOARD MEETING WORK PROGRAMME</p> <p>The Boards agreed:</p>	

		Action
	To note the 2025-26 work programme for joint Blackpool Coastal Housing and Blackpool Housing Company Board meetings, noting that items could be added or amended as required.	
11.	<p>ANY OTHER BUSINESS</p> <p>There was no other business.</p>	
12.	<p>DATE OF NEXT MEETING</p> <p>The Boards agreed: To note the date of the next meeting as Tuesday 2nd December 2025, following the away day (at a location to be confirmed).</p> <p>[Mrs Murphy, Mrs Cornall and Mr Dunstan left the meeting at the conclusion of this item].</p>	
13.	<p>CONFIDENTIAL ITEM - MINUTES OF THE LAST MEETING HELD ON 15 JULY 2025 (BOARD MEMBERS AND COOS ONLY)</p> <p>Due to the confidential nature of this item the minutes have been circulated under separate cover to Board members and Chief Operating Officers only.</p>	
14.	<p>CONFIDENTIAL ITEM – JOBS, FRIENDS & HOUSES (BOARD MEMBERS AND COOS ONLY)</p> <p>Due to the confidential nature of this item the minutes have been circulated under separate cover to Board members and Chief Operating Officers only.</p>	
15.	<p>CONFIDENTIAL ITEM – CEO RECRUITMENT AND SHARED SERVICES UPDATE (BOARD MEMBERS AND COOS ONLY)</p> <p>Due to the confidential nature of this item the minutes have been circulated under separate cover to Board members and Chief Operating Officers only.</p>	
16.	<p>REFLECTIONS AND NEXT STEPS (BOARD MEMBERS AND COOS ONLY)</p> <p>Due to the confidential nature of this item the minutes have been circulated under separate cover to Board members and Chief Operating Officers only.</p>	

The meeting ended at 7.14pm

.....
Councillor N Brookes
Chair



**MINUTES OF THE MEETING OF THE
BLACKPOOL HOUSING COMPANY LIMITED HOUSING REGENERATION COMMITTEE
HELD VIA MICROSOFT TEAMS
ON 11 NOVEMBER 2025 AT 12.30PM**

Present: Mr K Tupling, Non-Executive Director (Chair)
Councillor J Hobson, Non-Executive Director
Ms C Stone, Non-Executive Director

In attendance: Mr L Burrell, Chief Operating Officer (Regeneration and Development)
Ms S Speakman, Head of Strategic Developments
Mrs A Kerr, Company Secretary
Mrs S Chadwick, Assistant Company Secretary

		Action
1.	<p>APOLOGIES</p> <p>There were no apologies for absence.</p>	
2.	<p>DECLARATIONS OF INTEREST</p> <p>There were no declarations of interest.</p>	
3.	<p>MINUTES OF THE LAST MEETING HELD ON 13 AUGUST 2025</p> <p>The Committee agreed: To approve the minutes of the last meeting held on 13 August 2025 as a true and correct record.</p>	
4.	<p>MATTERS ARISING</p> <p>There were no matters arising from the minutes of the previous meeting that would not be dealt with elsewhere on the agenda.</p>	
5.	<p>INTERNAL AUDIT REPORT - REVIEW OF BHC HOUSING REGENERATION PROGRAMME</p> <p>The Committee agreed: To note the Internal Audit review of BHC Housing Regeneration Programme.</p>	

6.	PROGRESS UPDATE	Action
	<p>Mr L Burrell, Chief Operating Officer (Regeneration and Development) and Ms S Speakman, Head of Strategic Developments, presented the progress update and outlined any emerging issues and risks.</p> <p>Property valuation and acquisition work was ongoing with a number having had offers agreed or were in active negotiations. Three properties had completed to date, with a further two expected by the end of the month and it was reported that the completion process had been going well with the support of the Council's legal team. BHC's stock was awaiting valuation from JLL, the Council's valuers, and engagement with the Registered Providers who owned properties within the Phase 1 area was ongoing. Weekly meetings were continuing to be held with the acquisitions and land assembly team (Arcadis / JLL).</p> <p>Preparatory work and information gathering was taking place alongside community engagement in anticipation of any potential Compulsory Purchase Order (CPO) and the consultancy team had indicated that the response rate of 33% to the Land Information Questionnaires from those within the red line area was positive and higher than expected.</p> <p>Discussions took place with regard to public engagement and communications, with drop-in sessions continuing to be hosted. Ms Speakman had recently attended meetings with the leaders of Revoelution and Beacon Church, who had been representing some concerned residents, which had identified a number of considerations to move forward with in future, including around direct messaging to households. The engagement team was actively considering the group's concerns as a whole whilst continuing to respond to residents on a one-to-one basis according to their individual needs and circumstance. A key action that had emerged from the meetings was the implementation of varied communication and more robust messaging, and it was confirmed that residents would be reminded that no CPO process had yet begun and that there was no obligation to engage with the process or request a property valuation if they did not wish to. Actions around social impact had also been identified. Mr Burrell added that, although BHC was acting in a project management support role, Blackpool Council had key responsibility for the scheme overall and therefore also had responsibility for messaging around the scheme.</p> <p>The Planning application, including Environmental Impact Assessment, was expected to be submitted by the end of November and was currently undergoing legal review. Discussions were ongoing with Planning Officers and a clear communication strategy would be put in place once the application had been lodged.</p> <p>The Chair praised the progress that had been made and Committee members acknowledged the importance of engagement with residents. In response to a</p>	

	<p>question from Ms C Stone, Non-Executive Director, as to how to improve the appearance of empty properties which had been secured with metal covers to openings, Ms Speakman advised that consideration had been given to covering the properties with vinyl graphics however on balance, as it was a relatively costly exercise, it had been decided not to progress the idea currently, although it would be kept under review.</p> <p>Ms Stone informed the Committee of an inquiry into housing-led regeneration by the Northern Housing Consortium and which was to be chaired by Lord Best. Comments were made that the consortium should be reminded of the work that was already ongoing in Blackpool and Mr Burrell remarked that it may be something that the Council’s communications team would wish to consider.</p> <p>Mr Burrell concluded the update by bringing the key risks from the Blackpool Central Housing Regeneration Area Risk Register to the Committee’s attention. Priority issues that were highlighted included cost forecasting, funding and the overall budget for the programme, evidence provision for Phase 2 delivery and adherence to the programme timetable. Other matters also existed around officer capacity, resilience and succession planning which would continue to be monitored.</p> <p>The Committee agreed: To note the update.</p>	<p>Action</p>
--	---	----------------------

The meeting ended at 1.17pm

.....
Mr K Tupling
Chair

This page is intentionally left blank



Report to:	BLACKPOOL HOUSING COMPANY BOARD
Relevant Officer:	Lee Burrell (Chief Operating Officer)
Date of Meeting:	2 December 2025

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 acquisitions and development programme position;
- 2.3 Note the work to support Blackpool Council's housing programme.

3.0 Strategic and Operational matters:

3.1 Renters' Rights Act;

Board will recall that the Renters' Rights Bill received Royal Assent the day before the October Board meeting. In the intervening period, the government has begun to set out the implementation arrangements, with the first major date being 1 May 2026.

3.2 Phase 1 will introduce the following changes from that date:

- Fixed-term Assured Shorthold Tenancies will be abolished and replaced with Assured Periodic tenancies (essentially meaning tenancies have no end date to support tenancy sustainability);
- Tenants must be given a written tenancy agreement before the tenancy is entered into (standard best practice);



- Rents can only be increased once per year via a Section 13 notice, with a 2 month notice period (standard practice with increased notice period from 1 May);
- Tenants can challenge rent increases at the First tier Tribunal;
- No further Section 21 notices can be served and reformed possession grounds enacted;
- For new tenancies, rent cannot be accepted before signing an assured periodic tenancy and landlords may not demand more than a month's rent at a time after the agreement is signed;
- “Rental bidding wars” banned by requiring adverts list a rental price and banning landlords from accepting or encouraging offers above this listed rent;
- New rules will be introduced that prevent discrimination against tenants with children or those in receipt of benefits; and
- Landlords cannot unreasonably refuse requests for pets.

3.3 The nuances of the changes and impact on BHC operations will become clearer as operational details emerge and bed in. BHC already employs the majority of the measures in respect to tenancy good practice and will report on impacts on performance as a matter of course. As outlined in the Housing Performance report, the team is actively engaged in planning for implementation.

3.4 The Government has also published a timeline setting key dates for the Renters' Rights Act, including aspirations for future phases, which are outlined in Appendix 5b(v). Board will be kept updated.

4.0 Acquisition and Development update:

4.1 The Group portfolio stood at 779 homes at 30 October 2025, comprising 699 in BHC and 80 in the Lumen RP subsidiary. 3 homes have been added to the BHC portfolio in the period since 30 September but is now 13 behind programme. Pipeline remains in line with previous reported levels with 10 in ownership and 10 with deals agreed.

4.2 We currently forecast a shortfall of 10 homes by year end, excluding Lumen where no additional homes are forecast for 2025-6. This would amount to annual growth of 40 homes in BHC at 31 March 2026. Further updates will follow.

4.3 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 October is attached at Appendix 5b(i), which also includes detail on the size and type of properties in the portfolio and development pipeline. Portfolio mapping is provided at Appendices 5b(ii) and 5b(iii). A highlight summary of recent property activity, potential



acquisitions and committed contract activity is outlined in Appendix 5b(iv).

4.4 Lettings Portfolio – 31 October 2025

No. of letting units	Change in Period (+/-)	Target units (end Oct 25)	Acquisition and Development cost	
BHC	699	3	712	£50,319,478
Lumen	80	0	80	£8,153,563
Group total	779	3	792	

25/26 targets;

BHC – 739

Lumen – 90*

Group – 829

(*Lumen – 10 units - no grant funding availability)

Annual target: 60*

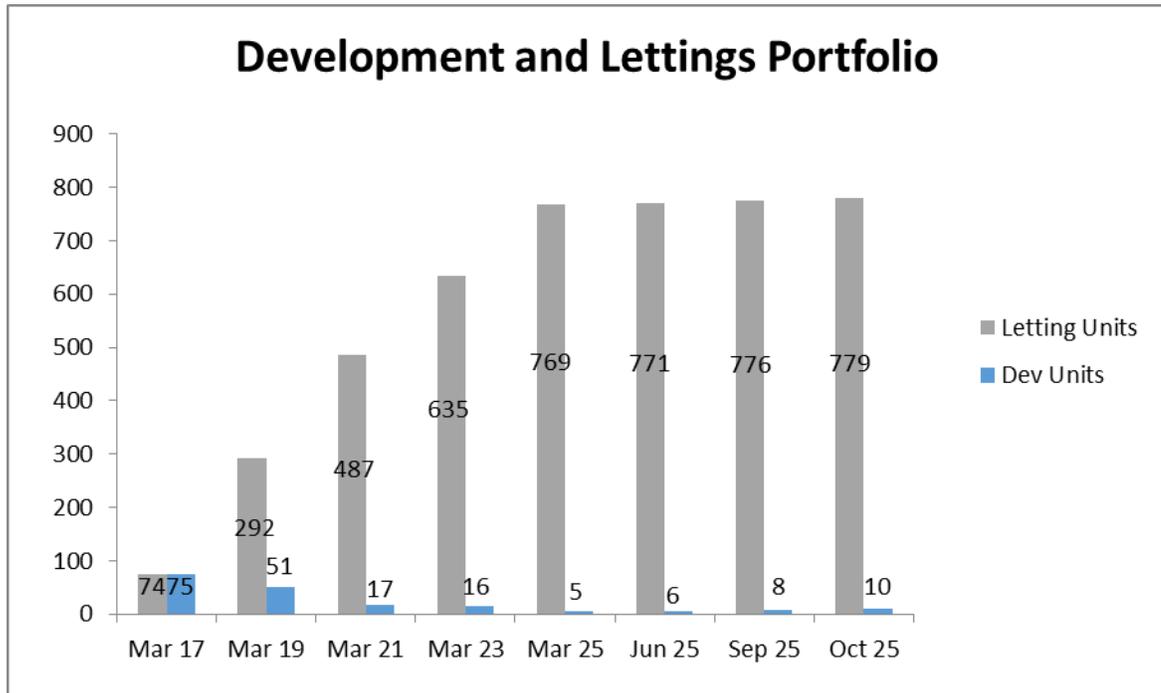
Actual delivery YTD: 10

Development Portfolio – 31 October 2025

Total Pipeline Project sites	Total Pipeline Units
16	20
Projects on site @ 31.10.25	Total units on site @ 31.10.25
5	5

Revoe project – 31 October 2025

No. of units / properties in letting	2025/26 actual (end 31 Oct 25) (units)	Current pipeline (units)
115 (102 properties)	4	9



Graph 1: Group Development and Lettings Portfolio

5.0 Climate Change:

5.1 Given the short gap between meetings, there is no update scheduled.

6.0 Major Developments:

6.1 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.

6.2 Foxhall Village

West Site: Completion remains on track for Spring 2026.

6.3 Whitegate Manor redevelopment (25 sheltered apartments)

Roof works continue to progress, as outlined below. Target completion remains May 2026.



7.0 List of Appendices:

- 7.1 Appendix 5b(i) - BHC Programme Summary 31 October 2025
- Appendix 5b(ii) - Group Portfolio Mapping (Lettings) 31 October 2025
- Appendix 5b(iii) - Group Development & Sale Agreed Mapping 31 October 2025
- Appendix 5b(iv) - Acquisition and Investment Summary 31 October 2025
- Appendix 5b(v) – Renters’ Rights Act implementation timeline

8.0 Equalities and Risk considerations:

- 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.

9.0 Financial and Legal considerations:

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



9.2 There are no legal issues arising from this report that are outside of operational remit covered within the Service Level Agreement (SLA) with the Council or undertaken in the course of normal Company operations.

10.0 Internal/External Consultation undertaken:

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

11.0 Sustainability, climate change and environmental considerations:

11.1 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.



LETTINGS PORTFOLIO

updated 31.10.25

Acquisition & Development Cost	BHC of letting units	No.	LUMEN of letting units	No.	BHC Group of Letting units	No.
£58,473,041.00	699		80		779	

DEVELOPMENT PROJECTS

ADDRESS	POSTCODE	PREVIOUS USE	PROPOSED USE	LUMEN	UNITS CREATED	ACQUISITION	PURCHASE COST	DEVELOPMENT COSTS *	TOTAL TARGET *	TARGET YIELD	STAGE	CONTRACT COMPLETION	PROGRAMME	BUDGET	Mission Priorities
						DATE		Estimated	COST		Design/Planning/Tender/Award/Onsite	(ESTIMATED)	R/A/G	R/A/G	
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	£59,500	£109,500	4.00%	Onsite	11.12.25	O/P	O/B	1,3,4,6,7
37 ERDINGTON ROAD*	FY15EG	House	1x3 bed house		1	17.6.25	£59,500	£55,000	£114,500	4.00%	Onsite	17.11.25	+2wks	O/B	6,7
91 GEORGE STREET	FY13HY	House	1x4 bed house		1	16.7.25	£80,000	£46,000	£126,000	3.80%	Onsite	1.12.25	O/P	O/B	5,7
12 HARRISON STREET*	FY14AP	House	1x2 bed house		1	16.7.25	£63,000	£36,000	£99,000	4.00%	Onsite	12.12.25	O/P	O/B	6,7
12 KIRBY ROAD	FY16EB	Hotel	2x4 bed aptmts		2	1.9.25	£52,500	£240,000	£292,500	4.00%	Design / (asbestos removal)	TBC	O/P	O/B	2,6,7
132 CAUNCE STREET	FY13NG	House	1x4 bed house		1	19.9.25	£62,500	£58,000	£120,500	3.70%	Onsite	30.1.26	O/P	O/B	6,7
6 JAMESON STREET*	FY14AJ	House	1x2 bed house		1	6.10.25	£6,000	£33,000	£39,000	4.10%	Tender	TBC	O/P	O/B	6,7
8 MOORE STREET**	FY41DB	Flats	1x2 bed aptmts		1	16.10.25	£160,000	£34,960	£194,960	5.60%	Tender	TBC	O/P	O/B	1,7
		No. projects	9	0	10		£603,500	£592,460	£1,195,960						

**8 Moore Street - 2 homes also in letting

* excl VAT at appropriate rate

Total Owned 789
Total BHC 709
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

BHC Mission priorities

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

789 homes acquired

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 (Unregistered title - probate)	£62,500	£41,000	£103,500	4.00%
56 ASHTON ROAD*	FY14AQ	House	Major development		1x2 bed house	1	Nov/Dec	£60,000	£33,500	£93,500	4.00%
1,3 & 3a TRAFALGAR ROAD	FY16AW	House/café	Minor refurb / Tenanted		1xshop, 2x4 bed houses	2	TBC	£385,000	£70,000	£455,000	4.00%
23 NELSON ROAD	FY16AS	Flats	Major development (Turnkey)		3x1 bed apartments	3	TBC	Included in 1-3a Trafalgar, above	-	-	-
10 HARRISON STREET*	FY14AP	House	Tenanted - Rolling Investment		1x2 bed house	1	TBC	£59,000	£18,000	£77,000	3.90%
9 ERDINGTON ROAD*	FY15EG	House	Major development		1x4 bed house	1	TBC	£50,000	£55,000	£105,000	3.60%
22 LOUISE STREET*	FY15EF	House	Major development		1x3 bed house	1	TBC	£62,200	£40,000	£102,200	3.60%
				0		10		£678,700	£257,500	£936,200	

799 check

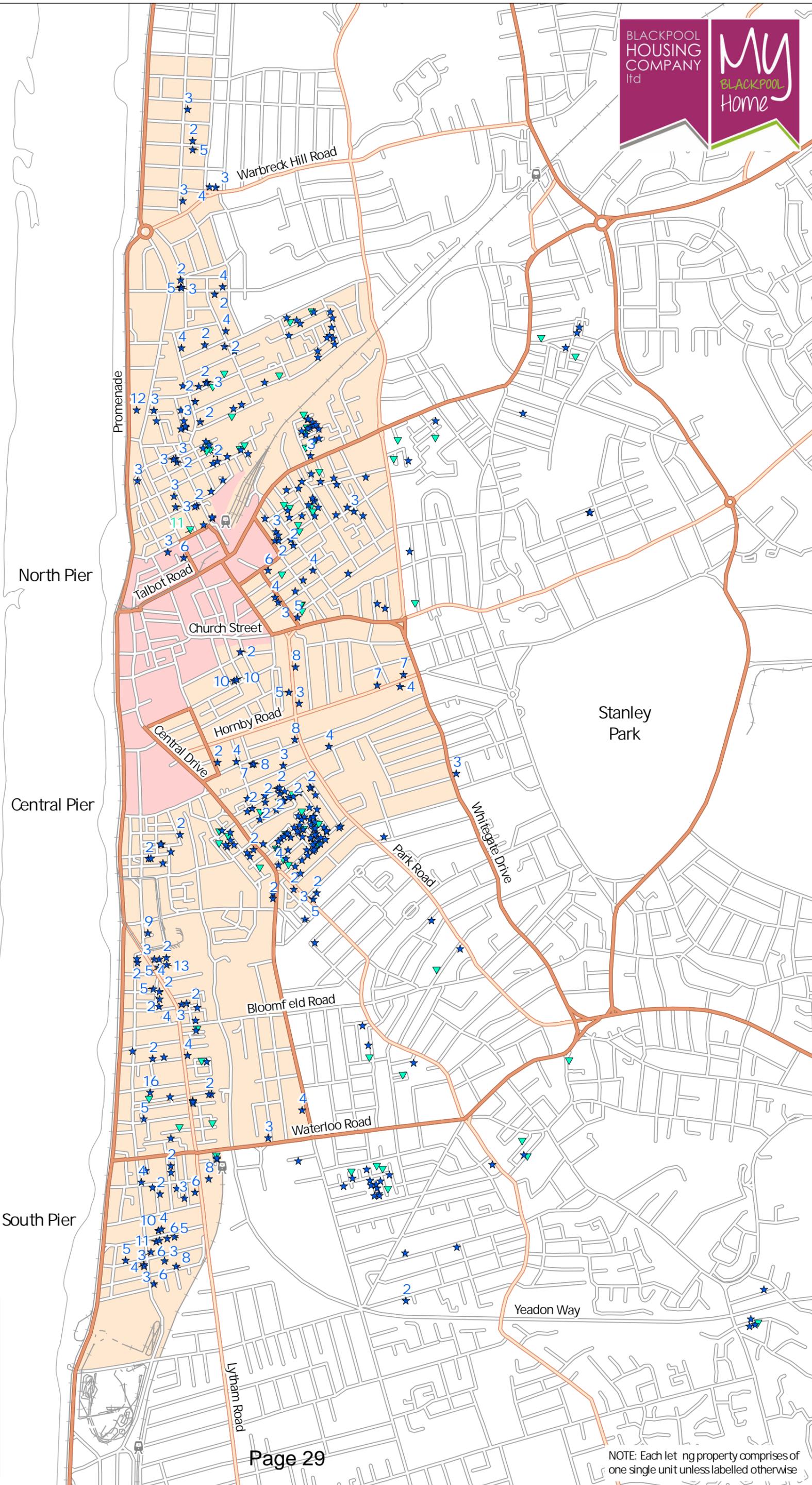
Unit type breakdown

	1 bed		2 bed		3 bed		4+ bed			
	Apartments	Houses	Apartments	Houses	Apartments	Houses	Apartments	Houses		
Portfolio	189	2	247	141	31	113	15	41	779	
Pipeline	3	0	1	4	0	5	2	5	20	
Sub total	192	2	248	145	31	118	17	46	799	
Total	194		393		149		63			
Portfolio Split	Apartments 482		Houses 297		779					
Apartments as a %ge of portfolio		61.87%								
1 bed apartments as %ge of portfolio		24.26%								
2 bed apartments as %ge of portfolio		31.71%								

This page is intentionally left blank



Appendix 5b(ii)

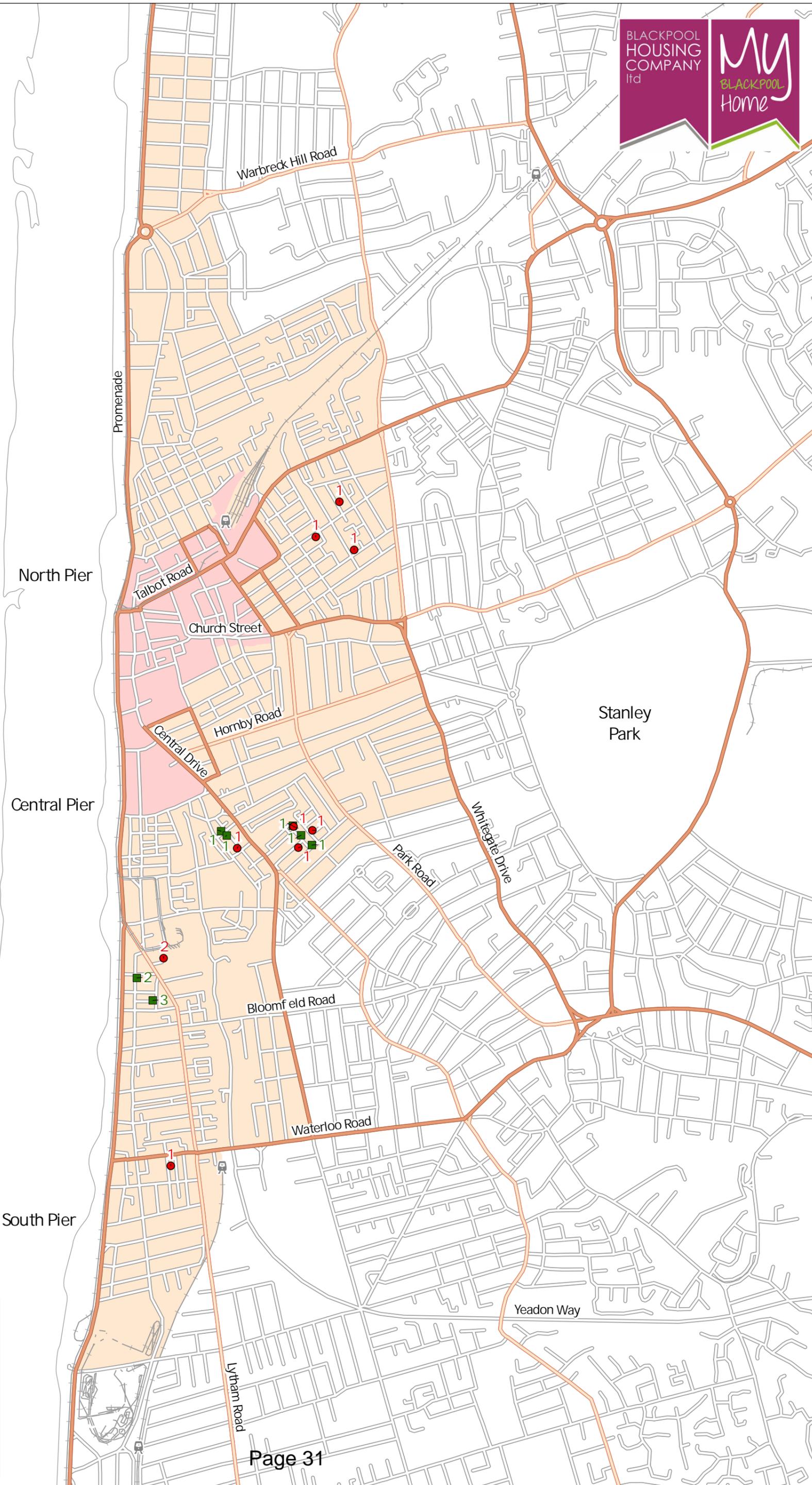


Key	
Property Status	
★	Letting (699)
▼	Lumen Letting (80)
Boundary	
Light Pink	Town Centre
Light Orange	Inner Area

This page is intentionally left blank



Appendix 5b(iii)



North Pier

Central Pier

South Pier

Stanley Park



Key

Property Status

- Development (10)
- Sale Agreed (10)

Boundary

- Town Centre
- Inner Area

This page is intentionally left blank

BHC – Acquisition and Investment Summary

In the period to 31 October 2025;

Acquisition Completed

- Major refurbishment; 6 Jameson Street (2 bed house. £93,000 total investment – 4.1%).
- Minor Refurbishment; -
- Tenanted - Rolling investment; 8 Moore Street (2x2 bed apartments and 1x2 bed for major refurbishment, £194,960 total investment – 5.6%) and 25 Percy Street (2 bed house, £76,000 total investment – 4%).

Offer accepted / with legal / conveyancing

- Major refurb; 9 Erdington Road (4 bed house. £105,000 total investment – 3.6%) and 22 Louise Street (1x3 bed house. £102,200 total investment – 3.6%).
- Minor refurb; -
- Tenanted - Rolling investment; 10 Harrison Street (2 bed house. £77,000 total investment – 3.9%).
- Lumen; -

Contracts awarded in the period to 31 October 2025;

Date	BHC Property Address	Value	Contractor	Comments
07/10/2025	132 Caunce Street	£56,190.00	Bambers	Low value framework (£0-15 k) direct award
14/10/2025	12 Kirby Road	£3,250.00	5AM	Specialist works - <£85k
24/10/2025	23 Ribble Road	£2,520.00	Simmons	Specialist works - <£85k

This page is intentionally left blank

RRA 2025 – Implementation timeline

Date	Milestone
27 December 2025	New local council enforcement and investigatory powers for local councils come into force in time for 1 May 2026.
January 2026	Draft tenancy agreement to be published by HMG. Landlords will need to provide certain information about the tenancy to their tenants in writing. The detail of what information must be provided will be set out in secondary legislation.
March 2026	Publication of the information sheet that will need to be given to existing tenants before 31 May to inform them of the changes.
April 2026	Communications campaign for tenants. Tenant guidance issued outlining the changes.
1 May 2026	Phase 1; Implementation of the first phase of the Renters' Rights Act.
From late 2026	Phase 2; PRS database – requiring landlords to register themselves, along with property details and compliance information – goes live. This will involve a phased, regional roll-out for landlords.
2027	Reforms apply to the social rented sector.
2028	Phase 3; Expected date for the mandatory sign-up to the PRS Landlord Ombudsman.
May 2028	Government to publish an initial evaluation of the impact of the Renters' Rights Act.
May 2031	Government to publish a second evaluation of the RRA at the five year mark.

The timing of the introduction of the following elements have yet to be confirmed:

- **The introduction of Awaab's Law; and**
- **The implementation of the Decent Homes Standard.**

The Government has also confirmed that, separate to the Renters' Rights Act, they will at some point in the future:

- Reform the Housing Health and Safety Rating System (HHSRS) to make it easier to understand;
- Set up a new body or mechanism to make the initial decision on whether or not a rent increase is within market rates.

Source: HMG and NRLA

This page is intentionally left blank

Report to:	BLACKPOOL HOUSING COMPANY BOARD
Relevant Officer:	Lisa Murphy (Director of Finance and Resources)
Date of Meeting:	2 December 2025

FINANCE UPDATE AND PERFORMANCE DASHBOARD

1.0 Purpose of the report:

- 1.1 To provide the Board with an update on the financial position and performance of Blackpool Housing Company Limited (BHC).

2.0 Recommendation(s):

- 2.1 To note the Company's financial performance and position as of 31st October 2025 (Appendices 5c(i), 5c(ii), 5c(iii) and 5c(iv)).
- 2.2 To note the performance dashboard as of 31 October 2025 (Appendix 5c(v)).

3.0 Financial Performance:

- 3.1 Attached at Appendices 5c(i), 5c(ii), 5c(iii) and 5c(iv) are the Profit and Loss (consolidated inc. Tramshed), Profit and Loss (BHC only), Profit and Loss (Tramshed only) and Balance Sheet (consolidated inc. Tramshed) as at 31st October 2025.
- 3.2 Since last reporting to 30th September there has been a further minor improvement in the financial position and forecasts. As detailed in Appendix 5c(i), the year-to-date financial performance (inc. Tramshed) is a positive variation to budget of £194k; a £156k operating deficit is reported, compared to a budgeted deficit of £350k.
- 3.3 The positive variation to date is mainly attributable to BHC (exc. Tramshed), £184k as detailed in Appendix 5c(ii) and a £10k positive variation is attributable to the Tramshed, as detailed in Appendix 5c(iii).
- 3.4 The current forecast outturn (inc. Tramshed) to 31st March 2026 is a deficit of £61k, compared to a budgeted deficit of £284k, a positive variation of £223k, as detailed in Appendix 5c(i). This is broken down as follows;
- BHC (exc. Tramshed) - a positive variation of £223k. A projected deficit of £61k, compared to a budgeted deficit of £284k, as detailed in Appendix 5c(ii).



- Tramshed – a £nil variation. A breakeven position is forecast in line with the original budget, as detailed in Appendix 5c(iii).

The main variations to the budget are summarised below:

3.5 BHC (exc. Tramshed)

- Additional development fees of £178k are estimated in relation to the housing regeneration scheme. This is offset by additional staffing costs relating to managing the scheme. However, the forecast 'overspend' on staffing is significantly less (£40k) due to other savings relating to senior management costs and other vacant posts within the structure.
- Gross rent receivable is projected to be £49k less than budgeted. Loss in budgeted rental income is due to slippage in the acquisition and development programme and properties within the regeneration scheme being held vacant. These losses are partially offset by low levels of bad debts.
- Selective licensing costs remain higher than originally estimated due to assumptions regarding discounts.
- Loan interest costs are still forecast to be £122k less than budgeted. This is due to the slippage in the acquisition and development programme resulting in reduced borrowing, in addition to a reduction in the underlying blended interest rate from 3.24% to 3.12%.

3.6 A further £650k of funding has been drawn down during October, £1.95m in total since 1st April 2025 (£1.2m loan/£750k equity). There is now £4.4m (£2.7m loan / £1.7m equity) remaining from the current funding facility to 31st March 2026. Negotiations with the Shareholder regarding additional funding are ongoing.

3.7 Tramshed

As previously reported, we are in the process of agreeing final accounts with Homes for Students. Although the budget agreed with Student FM for the academic year 2025/26 is expected to generate a surplus, a breakeven position remains the forecast for the current financial year due to the termination and mobilisation costs associated with changing managing agents. Occupancy levels for the current academic year are >99% and sales for the 2026/27 academic year are also positive, 77 lets (24%) agreed to date.



3.8 Pension Scheme Revaluation

We have now received the preliminary results of the Lancashire County Pension Fund 2025 Actuarial Valuation. It is estimated that the scheme is currently 124% funded and £1.103m in surplus. As a result, it is proposed that BHC's employer contribution rate will reduce from 14.6% to 12.1%, with effect from 1st April 2026. This is an estimated saving of circa £25k pa based on the current staffing structure. The new rate will be formally confirmed once the consultation period has expired and will remain in place until 31st March 2029.

4.0 Company Performance Dashboard:

- 4.1 Attached at Appendix 5c(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 number of properties within the lettings portfolio on 31st October 2025 was 699, compared to a business plan target of 712 (-13). 656 properties were let and 43 held void; 21 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 10 properties were owned by BHC on 31st October but not yet handed over to the lettings team, totalling 709 properties (exc. 316 units at the Tramshed).
- 4.3 Void rates at the end of October 2025 were 3.01% cumulative, compared to a 5% budget. Rent collection rates also remained strong; 103.3% during the month and 100.1% cumulative at the end of October 2025.

5.0 Equalities and Risk considerations

- 5.1 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 financial update which could give rise to a particular impact on people because of these characteristics.

6.0 List of Appendices:

- 6.1 Appendix 5c(i) – Profit and Loss (inc. Tramshed) for the period ended 31st October 2025
- Appendix 5c(ii) – Profit and Loss (BHC exc. Tramshed) for the period ended 31st October 2025
- Appendix 5c(iii) – Profit and Loss (Tramshed only) for the period ended 31st October 2025



Appendix 5c(iv) – Balance Sheet (inc. Tramshed) as at 31st October 2025
Appendix 5c(v) – Performance Dashboard at 31st October 2025

7.0 Financial and Legal considerations:

7.1 None beyond those set out within the report.

8.0 Internal/External Consultation undertaken:

8.1 None.

Blackpool Housing Company (Inc. Tramshed)

Variance Report at 31 October 2025



	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		117,253	137,477	20,224	204,396	245,149	40,753
Development Fees		274,167	359,044	84,877	470,000	648,166	178,166
Group Management		46,669	46,667	-2	80,000	80,000	0
Non-Rent Income		438,088	543,187	105,099	754,396	973,315	218,919
Gross Rent		3,680,378	3,642,114	-38,264	6,925,052	6,810,052	-115,000
Less Void Costs		-142,131	-149,436	-7,305	-247,000	-306,000	-59,000
Less Bad Debt		-127,378	-46,060	81,318	-225,409	-100,000	125,409
Gross Rent Receivable		3,410,869	3,446,618	35,749	6,452,643	6,404,052	-48,591
Routine Maintenance		-359,100	-301,752	57,348	-641,294	-559,234	82,060
Void Repairs		-88,907	-124,843	-35,936	-152,407	-222,242	-69,835
Gas and Electrical Safety		-86,994	-97,724	-10,730	-151,887	-169,700	-17,813
Property Insurance		-78,160	-75,139	3,020	-142,981	-137,981	5,000
Tenant Management Costs		-48,419	-76,666	-28,247	-83,000	-136,364	-53,364
Service Charges / Utilities		-158,358	-172,920	-14,562	-297,307	-297,807	-500
Ground Rent		-427,603	-433,661	-6,057	-853,540	-863,540	-10,000
Major Repairs Provision		-515,078	-515,078	0	-900,849	-900,849	0
Property Costs Total		-1,762,619	-1,797,782	-35,163	-3,223,265	-3,287,717	-64,452
Net Rental Income		1,648,250	1,648,836	586	3,229,378	3,116,335	-113,043
Staffing Costs (inc staff overhead)		-901,004	-884,321	16,683	-1,567,478	-1,607,086	-39,608
Head Office Costs		-103,238	-120,509	-17,271	-201,630	-184,900	16,730
SLA costs		-64,750	-56,536	8,214	-111,000	-91,940	19,060
IT Costs		-38,457	-37,193	1,265	-60,946	-60,346	600
Board Expenses		-19,831	-17,160	2,671	-34,000	-29,200	4,800
Insurances		-5,250	-6,036	-786	-9,000	-10,347	-1,347
Professional Fees		-71,536	-60,378	11,158	-137,459	-142,659	-5,200
Group Savings Target		-246,169	-247,432	-1,263	-422,000	-422,000	0
Contribution to Group Savings		147,000	150,074	3,074	252,000	252,000	0
Miscellaneous Expenses		-50,513	-40,355	10,157	-94,359	-94,359	0
Total Central Costs		-1,353,749	-1,319,846	33,903	-2,385,872	-2,390,837	-4,965
Earnings Before Interest and Tax (EBIT)		732,589	872,177	139,588	1,597,902	1,698,813	100,911
Interest cost		-1,082,712	-1,028,568	54,144	-1,881,788	-1,759,445	122,343
Pre-tax profits/(losses)		-350,123	-156,391	193,732	-283,886	-60,632	223,254

This page is intentionally left blank

Blackpool Housing Company (Exc. Tramshed)



Variance Report at 31 October 2025

	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		112,287	129,166	16,879	192,492	233,245	40,753
Development Fees	1	274,167	359,044	84,877	470,000	648,166	178,166
Group Management		46,669	46,667	-2	80,000	80,000	0
Non-Rent Income		433,123	534,877	101,754	742,492	961,411	218,919
Gross Rent	2	2,929,499	2,855,105	-74,394	5,125,000	5,010,000	-115,000
Less Void Costs	3	-142,131	-149,436	-7,305	-247,000	-306,000	-59,000
Less Bad Debt		-117,378	-36,060	81,318	-205,409	-80,000	125,409
Gross Rent Receivable		2,669,990	2,669,609	-381	4,672,591	4,624,000	-48,591
Routine Maintenance		-317,497	-251,628	65,869	-558,560	-476,500	82,060
Void Repairs		-88,907	-124,843	-35,936	-152,407	-222,242	-69,835
Gas and Electrical Safety		-76,937	-82,248	-5,311	-131,887	-149,700	-17,813
Property Insurance		-46,669	-43,649	3,020	-80,000	-75,000	5,000
Tenant Management Costs	4	-48,419	-76,666	-28,247	-83,000	-136,364	-53,364
Service Charges / Utilities		-64,169	-66,311	-2,142	-110,000	-110,500	-500
Ground Rent		-5,833	-11,891	-6,057	-10,000	-20,000	-10,000
Major Repairs Provision		-452,578	-452,578	0	-775,849	-775,849	0
Property Costs Total		-1,101,009	-1,109,812	-8,803	-1,901,703	-1,966,155	-64,452
Net Rental Income		1,568,981	1,559,797	-9,184	2,770,888	2,657,845	-113,043
Staffing Costs (inc staff overhead)	5	-817,530	-802,460	15,070	-1,401,478	-1,441,086	-39,608
Head Office Costs		-46,667	-40,018	6,649	-80,000	-63,270	16,730
SLA costs		-64,750	-56,536	8,214	-111,000	-91,940	19,060
IT Costs		-23,333	-21,612	1,721	-40,000	-39,400	600
Board Expenses		-19,831	-17,160	2,671	-34,000	-29,200	4,800
Insurances		-5,250	-6,036	-786	-9,000	-10,347	-1,347
Professional Fees		-17,500	-17,739	-239	-30,000	-35,200	-5,200
Group Savings Target		-246,169	-247,432	-1,263	-422,000	-422,000	0
Contribution to Group Savings		147,000	150,074	3,074	252,000	252,000	0
Miscellaneous Expenses		-23,333	-21,634	1,699	-40,000	-40,000	0
Total Central Costs		-1,117,363	-1,080,554	36,809	-1,915,478	-1,920,443	-4,965
Earnings Before Interest and Tax (EBIT)		884,740	1,014,120	129,380	1,597,902	1,698,813	100,911
Interest cost	6	-1,082,712	-1,028,568	54,144	-1,881,788	-1,759,445	122,343
Pre-tax profits/(losses)		-197,972	-14,448	183,524	-283,886	-60,632	223,254

Notes:

- 1 Additional housing regen income is off-set by staffing costs.
- 2 Rental income behind budget due to slippage in the acquisition programme
- 3 Additional void loss due to properties 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

This page is intentionally left blank

The Tramshed								
Variance Report at 31 October 2025								
	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		4,966	8,310	3,345		11,904	11,904	0
Gross Rent		750,879	787,009	36,130		1,800,052	1,800,052	0
Less Void Costs		0	0	0		0	0	0
Less Bad Debt		-10,000	-10,000	0		-20,000	-20,000	0
Gross Rent Receivable		740,879	777,009	36,130		1,780,052	1,780,052	0
Routine Maintenance		-41,603	-50,125	-8,521		-82,734	-82,734	0
Void Repairs		0	0	0		0	0	0
Gas and Electrical Safety		-10,057	-15,476	-5,419		-20,000	-20,000	0
Property Insurance		-31,491	-31,491	0		-62,981	-62,981	0
Tenant Management Costs		0	0	0		0	0	0
Service Charges / Utilities		-94,189	-106,609	-12,420		-187,307	-187,307	0
Ground Rent		-421,770	-421,770	0		-843,540	-843,540	0
Major Repairs Provision		-62,500	-62,500	0		-125,000	-125,000	0
Property Costs Total		-661,610	-687,970	-26,360		-1,321,562	-1,321,562	0
Net Rental Income		79,269	89,039	9,770		458,490	458,490	0
Staffing Costs (inc staff overhead)		-83,474	81,861	1,614		-166,000	-166,000	0
Site Costs		-56,571	80,491	-23,919		-121,630	-121,630	0
SLA costs		0	-	0		0	0	0
IT Costs		-15,124	15,581	-456		-20,946	-20,946	0
Board Expenses		0	-	0		0	0	0
Insurances		0	-	0		0	0	0
Professional Fees (inc marketing)		-54,036	42,639	11,397		-107,459	-107,459	0
Miscellaneous Expenses (inc management fees)		-27,179	18,721	8,458		-54,359	-54,359	0
Total Central Costs		-236,386	239,292	-2,906		-470,394	-470,394	0
Earnings Before Interest and Tax (EBIT)		-152,151	141,943	10,208		-0	-0	0
Interest cost		0	0	0		0	0	0
Pre-tax profits/(losses)		-152,151	-141,943	10,208		-0	-0	0

This page is intentionally left blank

Blackpool Housing Company Ltd

Balance Sheet (Inc. Tramshed)

31 October 2025



	£	£
FIXED ASSETS		
Goodwill	166,741	
Property	38,142,600	
Acquisition Costs	1,582,510	
Development Costs	16,579,654	
Property Revaluations	7,641,345	
		64,112,850
CURRENT ASSETS		
Debtors	1,067,413	
Cash in Advance	-2,130	
Bank/Cash	1,518,490	
Intercompany Loan	6,700,000	
Petty Cash	350	
Prepayments	213,933	
	9,498,056	
CREDITORS		
Creditors	-2,487,816	
Rents in Advance	-597,258	
Accruals	-671,825	
Deposits	-4,962	
VAT Liability	-15,607	
Payroll Control A/c	-53,524	
	-3,830,993	
NET CURRENT ASSETS		5,667,064
TOTAL ASSETS LESS CURRENT LIABILITIES		69,779,914
CREDITORS (Falling due after more than one year)		
Loans	-38,400,000	-38,400,000
PROVISION FOR LIABILITIES		
Deferred Tax Provision	-1,548,713	
Reserves/Provisions	-1,258,313	-2,807,026
PENSION ASSET/(LIABILITY)	1,824,000	1,824,000
NET ASSETS		30,396,888
CAPITAL AND RESERVES		
Shareholders Equity	25,600,001	25,600,001
Profit / (Loss) - Current Year	-156,391	
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	4,796,887
SHAREHOLDER'S FUNDS		30,396,888

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

This page is intentionally left blank

Blackpool Housing Company Performance Dashboard October 2025

Finance		
BHC Financial Headlines	Target Oct-25	Actual Oct-25
Gross Rental Income	2,929,499	2,855,105
Void loss & Bad Debt	-259,509	103,499
Net Rental Income	2,669,990	2,669,609
Non Rental Income	433,123	534,877
Portfolio Costs	-1,101,009	-1,100,813
Salaries & Central Costs	-1,117,363	-1,080,554
Interest Payable	-1,082,712	-1,038,568
Pre-Tax Position	-197,972	-14,448

RAG RATING	RAG DESCRIPTION
Red	+16% negative variance
Yellow	+5 - 15% negative variance
Green	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		
Dec	723		
Jan	729		
Feb	729		
March	735		

Loan Update	
Approved Loan (Trench 2)	£25.1m
Loan Drawn Down (Oct 25)	£22.4m
Remaining Loan	£2.7m

Operations (Lettings)		
Properties Let	Sep-25	Oct-25
Owned	646	656
Managed	52	52
Rent Collection	14	12
Housing Options	127	147

Void Breakdown	Sep-25	Oct-25
Lettings & Minor Void Works	27	21
Development / Major Void Works	14	13
Management Held	9	9
New Tenancies in the Month (Inc Lumen, managed & acquisitions)	14	23
Average Void Days (lettings)	37	37
Average Void Days (Undergoing Works)	41	40

Void Percentage for the period	Sep-25	Oct-25	25/26 Cum
	2.88%	2.22%	3.01%

Rent Collection Performance	Sep-25	Oct-25	25/26 Cum
Rent Collection Rate (All current & former)	100.2%	103.3%	100.1%
Rent Collection Rate (Exc former)	100.1%	103.4%	100.7%
Rental Income Banked (£)	£386,315	£419,794	£2,705,669

This page is intentionally left blank



Report to:	BLACKPOOL HOUSING COMPANY BOARD
Relevant Officer:	Helen Binks, Head of Business and Customer Services
Date of Meeting	2 December, 2025

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 since the BHC Housing Performance Scorecard to 30th September 2025 (Appendix 5d(i)) was reported to Board on 28th October 2025.

3.0 Background Information

3.1 A report of key performance measures providing an overview of performance contained in the Housing Performance Scorecard. The Housing Performance Scorecard is prepared quarterly and the latest version for Q2 of 2025/26 to 30th September 2025 was previously reported to Board on 28th October 2025. This is attached for reference at Appendix 5d(i). This report incorporates a written update on Q3 (1st October to 31st December) of 2025/26 to date, which will be reported in full in due course and will also adopt a new format for the Housing Performance Scorecard as agreed in consultation with the Shareholder.

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, 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:

- Asset Management
- Statutory Compliance
- Customer Service
- Landlord Performance
- Financial
- Employee Satisfaction

Each category includes detailed information and metrics, encompassing statutory compliance reporting. These metrics are RAG (Red, Amber, Green) rated to indicate changes in performance compared to the previous reporting period. Reporting frequencies vary, with some measures reported quarterly and others annually, as indicated in the recommended reporting frequency column.

4.2 The Asset Management report highlights the effective management of BHC's assets, with overall performance remaining strong and showing minimal variance from the previous reporting period.

4.3 Although the proportion of void properties relative to total stock improved by the end of Quarter 2, the actual number of voids increased during the first six months of the year compared with previous periods. In Quarter 3, we are observing a reduction in notices received in the lead-up to Christmas.

4.4 Damp and mould remains a key area of operational focus. We have aligned our response times with the requirements set out in Awaab's Law. Although there are currently no timescales for Awaab's Law to apply to the Private Rented Sector (PRS), we are proactively adopting its timescales in preparation for its implementation, enabling us to refine our approach in advance.

4.5 Performance against these timescales will be monitored and reported through the 'new' Housing Performance Scorecard as previously mentioned, which will be presented at future board meetings.

4.6 The separate financial performance report outlines key metrics relating to rent recovery and operational efficiency. Rent recovery has remained strong during the reporting period.



5.0 Other relevant events/information

5.1 Renters' Rights Act will be implemented in stages with the first parts applying from 1st May 2026. The Act will make significant changes to the sector as outlined in the Chief Operating Officer's report.

5.2 In preparation for this, we have established a dedicated working group to monitor and deliver against the key dates and milestones. The group will include a representative from the Shareholder, who will support the implementation process and in seeking assurance that BHC is fully prepared for, and compliant with, the requirements of the Renters' Reform Act.

6.0 List of Appendices:

6.1 Appendix 5d(i) – BHC Housing Performance Scorecard 30th September 2025.

7.0 Equalities and Risk Considerations:

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

7.2 Board has adopted a low tolerance for risk associated with compliance related activities. This stance is reflected in Company policy and activity and in respect of the contents reported within this report and associated scorecard.

8.0 Financial and Legal Consideration:

8.1 None.

9.0 Internal/External Consultation undertaken:

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

10.0 Sustainability, climate change and environmental considerations:

10.1 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 our compliance programme which would give rise to issues associated with sustainability, climate change or the environment. Matters concerning the safety of our tenants, colleagues, contractors and members of the public will always be considered a priority in respect of our activities.

Housing Performance Scorecard

Report date: 01.07.2025 to 30.09.2025

KPI No.	Good Is	As at end (Period)	Target (own target)	Benchmark Source	Benchmark	Current value/position	Previous reported value	Short-term trend	Recommended reporting Frequency	Platform where KPI is already reported to Board				
Asset Management														
1	LOW	30.09.2025	4.00%	n/a	n/a	3.09%	3.31%	↑	Quarterly	Performance Dashboard (Board)				
2	LOW	31.03.2025	n/a	n/a	n/a	£244.70	£188.14	↓	Annual					
3	LOW	30.09.2025	n/a	n/a	n/a	92 days	73 days	↓	Quarterly					
4	LOW	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Quarterly					
5	LOW	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Quarterly					
6	LOW	30.09.2025	n/a	n/a	n/a	65 days	54 days	↓	Quarterly					
7	LOW	31.03.2025	n/a	n/a	n/a	£126.30	£106.29	↓	Annual					
8	HIGH	31.03.2025	n/a	n/a	n/a	94.70%	94.10%	↑	Annual					
9	HIGH	31.03.2025	n/a	n/a	n/a	86.70%	94.20%	↓	Annual					
10	HIGH		There is currently no capability to produce these statistics for BHC due system limitations						Quarterly					
	HIGH	Emergency												
	HIGH	Non-emergency												
	HIGH													
11	HIGH								Quarterly					
12	HIGH								Quarterly					
13	HIGH	31.03.2025	n/a	n/a	n/a	57.20%	48.67%	↑	Annual					
14	LOW	30.09.2025	zero	n/a	n/a	0	0	■ No Change	Quarterly					
15	LOW	30.09.2025	zero	n/a	n/a	0	0	■ No Change	Quarterly					
16	LOW	30.09.2025	zero	n/a	n/a	0	0	■ No Change	Quarterly	H & S Dashboard (Board)				
17	LOW	30.09.2025	zero	n/a	n/a	0	0	■ No Change	Quarterly	H & S Dashboard (Board)				
Statutory Compliance:														
18	HIGH	30.09.2025	100.00%	n/a	n/a	100.00%	100.00%	■ No Change	Quarterly	H & S Dashboard (Board)				
19	HIGH	30.09.2025	100.00%	n/a	n/a	100.00%	100.00%	■ No Change	Quarterly	H & S Dashboard (Board)				
20	HIGH	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Quarterly	n/a				
21	HIGH	30.09.2025	100.00%	n/a	n/a	100.00%	100.00%	■ No Change	Quarterly	H & S Dashboard (Board)				
22	HIGH	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Quarterly	n/a				
23	HIGH	30.09.2025	100.00%	n/a	n/a	100.00%	100.00%	■ No Change	Quarterly	H & S Dashboard (Board)				
24	HIGH	30.09.2025	100.00%	n/a	n/a	100.00%	100.00%	■ No Change	Quarterly					
25	HIGH	30.09.2025	100.00%	n/a	n/a	100.00%	100.00%	■ No Change	Quarterly					
26	LOW	n/a	n/a	We are currently undertaking a full property condition report on every BHC property in preparation for implementation of the new asset management system.						Quarterly				
Damp & mould														
27	LOW	30.09.2025	n/a	n/a	n/a	26	20		Quarterly	H & S Dashboard (Board)				
28	LOW	30.09.2025	n/a	n/a	n/a	17	16		Quarterly	H & S Dashboard (Board)				
29	HIGH	30.09.2025	n/a	n/a	n/a	11	25		Quarterly	H & S Dashboard (Board)				

30	The number of properties identified with 'Other Hazards' (HHSRS)	LOW	n/a	n/a	n/a	n/a	n/a	n/a	Annual		
Customer Service											
Satisfaction											
31	The percentage of new customers satisfied with the overall service provided by their landlord	HIGH	n/a	n/a	n/a	n/a	n/a	n/a	Annual	TSM's related to RSH	
32	The percentage of customers satisfied with the overall service provided by Blackpool Housing Company	HIGH	n/a	n/a	n/a	n/a	n/a	n/a	Annual	TSM's related to RSH	
33	The percentage of customers satisfied that Blackpool Housing Company provides a home that is well maintained	HIGH	n/a	n/a	n/a	n/a	n/a	n/a	Annual	TSM's related to RSH	
34	The percentage of customers satisfied that Blackpool Housing Company provides a home that is safe	HIGH	n/a	n/a	n/a	n/a	n/a	n/a	Annual	TSM's related to RSH	
35	The percentage of customers satisfied that Blackpool Housing Company listens to their views and acts upon them	HIGH	n/a	n/a	n/a	n/a	n/a	n/a	Annual	TSM's related to RSH	
36	The percentage of customers satisfied that Blackpool Housing Company keeps them informed about things that matter to them	HIGH	n/a	n/a	n/a	n/a	n/a	n/a	Annual	TSM's related to RSH	
37	The percentage of customers who agree that Blackpool Housing Company treats them fairly and with respect	HIGH	n/a	n/a	n/a	n/a	n/a	n/a	Annual	TSM's related to RSH	
38	The percentage of customers satisfied with Blackpool Housing Company's approach to complaints	HIGH	n/a	n/a	n/a	n/a	n/a	n/a	Annual	TSM's related to RSH	
39	The percentage of customers satisfied that Blackpool Housing Company keeps communal areas clean and well maintained	HIGH	n/a	n/a	n/a	n/a	n/a	n/a	Annual	TSM's related to RSH	
40	The percentage of customers satisfied that Blackpool Housing Company makes a positive contribution to their neighbourhood	HIGH	n/a	n/a	n/a	n/a	n/a	n/a	Annual	TSM's related to RSH	
41	The percentage of customers satisfied with Blackpool Housing Company's approach to handling anti-social behaviour	HIGH	n/a	n/a	n/a	n/a	n/a	n/a	Annual	TSM's related to RSH	
Landlord Performance											
42	Complaints relative to the size of the landlord (per 1000 properties):	LOW	30.09.2025						Quarterly		
	Stage 1			n/a	n/a	n/a	0.00%	0.00%	■ No Change		
	Stage 2			n/a	n/a	n/a	0.00%	0.00%	■ No Change		
43	The percentage of complaints responded to within complaint handling code timescales	HIGH	30.09.2025						Quarterly		
	Stage 1			100%	n/a	n/a	0.00%	0.00%	■ No Change	Quarterly	
	Stage 2			100%	n/a	n/a	0.00%	0.00%	■ No Change	Quarterly	
44	Anti-social behaviour cases relative to the size of the landlord (per 1000 properties)	LOW	30.09.2025	n/a	n/a	n/a	0.20%	0.00%	↓	Quarterly	
45	The number of relets as a proportion of housing stock (Turnover)	LOW	30.09.2025	n/a	n/a	n/a	5.50%	3.75%	↓	Quarterly	
Tenancy Sustainment/Homeless Prevention:											
46	Proportion of tenancies lasting longer than 12 months (%)	HIGH	30.09.2025	n/a	n/a	n/a	82.32%	80.77%	↑	Quarterly	
47	The percentage of evictions as a percentage of tenancies	LOW	30.09.2025	n/a	n/a	n/a	0.15%	0.00%	↓	Quarterly	
Financial											
48	The percentage of rent collected against rent due (excluding arrears brought forward)	HIGH	30.09.2025	n/a	n/a	n/a	98.2%	97.7%	↑	Quarterly	
49	The percentage of rent collected against rent due (including arrears brought forward)	HIGH	30.09.2025	n/a	n/a	n/a	99.57%	100.50%	↓	Quarterly	Performance Dashboard (Board)
50	Current rental arrears % of annual rent debit (ex HB adjustments)	LOW	30.09.2025	n/a	n/a	n/a	1.38%	1.16%	↓	Quarterly	
51	Former rental arrears % of annual rent debit (ex HB adjustments)	LOW	30.09.2025	n/a	n/a	n/a	0.33%	0.43%	↑	Quarterly	
52	The percentage of rent loss due to empty properties	LOW	30.09.2025	n/a	n/a	n/a	5.29%	5.02%	↓	Quarterly	Performance Dashboard (Board)

53	Gearing (shows a firms operation funded by lenders versus shareholders)		31.03.2025	n/a	n/a	n/a	53.84%	44.89%		Annual	
Employee Satisfaction											
Employee Wellbeing											
54	The average days lost to sickness absence per full time employee	LOW	30.09.2025	7.9 days	Average working days lost per staff year in the Civil Service (31.03.22)	7.9 days	0.99 days	0.65 days		Quarterly	Performance Dashboard (Board)
55	The number of Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) within the period	LOW	30.09.2025	zero	n/a	n/a	0	0		Quarterly	H & S Dashboard (Board)
56	The number of reported accidents within the period	LOW	30.09.2025	zero	n/a	n/a	0	1		Quarterly	H & S Dashboard (Board)
57	The number of workplace violence (physical) incidents reported within the period	LOW	30.09.2025	zero	n/a	n/a	0	0		Quarterly	H & S Dashboard (Board)
58	The number of workplace violence (verbal) incidents reported within the period	LOW	30.09.2025	zero	n/a	n/a	1	0		Quarterly	H & S Dashboard (Board)
Employee Satisfaction											
59	The percentage of staff turnover	LOW	30.09.2025	0.00%	n/a	n/a	3.70%	0.00%		Quarterly	
Short-term trend:											
Improving											
Getting worse											
No Change											

This page is intentionally left blank



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:	2 December 2025

BCH MANAGEMENT TEAM REPORT

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 Chief Operating Officer's Update

2.1 Interim Senior Management Arrangements

Following discussions at the previous Board meeting and confirmation by Written Resolution from the Employment Committee, I am pleased to advise that Jamie Weston will take up the post of Interim Director – Assets and Repairs, with effect from 8 December 2025.

Furthermore Denise Williams, Head of Support, has agreed to take over Maggie's responsibilities as Nominated Individual in respect of our Ofsted registered provision and is currently going through the approval processes with Ofsted.

Both Jamie and Denise will report directly to Vikki Piper, COO, for the foreseeable.

3.0 Director of Resources Update

3.1 Finance update

The position at Month 7 was a modest improvement on the last forecast shared with the Board. The voids review is underway which may offer some insights into efficiencies in this area, progress on shared services has been limited but is partly offset by continuing budget savings from the Chief Executive Officer post remaining



unfilled. The potential employer's pension reduction from 2025/26 mentioned in the last report has not crystallised and will be a reduction of £178k annually for three years. At the Shareholder Committee meeting on 19 November the Council's Director of Resources indicated his view this would be treated as a 'windfall' for the BCH budget to be consistent with previous treatment of, for example, National Insurance contribution increases the company was expected to find with a negative outturn forecast of £316k (previously £374k).

A session was held with elected members on 30 October to go through the rolled forward 30 year Business Plan. This included the Housing Portfolio Holder and Chair of the BCH Board as well as BCH and BHC senior management. All parties are in agreement about the way forward and work is now underway on the 2025/26 rent report.

3.2 ICT update

There have been some small delays in the timescales for introducing the new Customer Relationship Management (CRM) system within our housing management solution whilst the Council ensures it is satisfied with proposed security arrangements but implementation will get underway in earnest in early January.

Meanwhile the organisation has moved across to Windows 11, with the ICT team taking the lead to support the Council from a resource perspective.

An issue with repairs job recording, which has been affecting accurate data collection and reporting, is nearing completion with the collective efforts of ourselves, MRI and Totalmobile who provide the scheduling software.

4.0 **Interim Director of Assets and Repairs Update**

4.1 Stock Condition Reporting

As of Friday 14th November, 1,753 (87.65%) of the scheduled surveys for this year have now been completed. The plan is to have 2,000 completed by the end of December. We anticipate that access is going to be a major factor in the final year (2026) and so are preparing for this.

4.2 Disrepair workshops

Two disrepair workshops have been held jointly with BHC and Legal over the last quarter to try and get upstream and improve our defenses. There were four key learning points which are being embedded:

- Making sure any report/mention of a repair issue, that is made in any part of the organisation, is picked up and referred into repairs;
- Irrespective of us now having up to date information on tenants as a result of our Customer Profiling exercise, Repairs Hotline staff to enquire at point of contact, in all cases, whether there are any household vulnerabilities, disabilities, or illnesses, especially where damp is reported (this has also been highlighted in a recent report from the Ombudsman);
- Making sure that a full check on household personal information (as well as repairs and complaints history) is captured as soon as a claim is made to identify any underlying issues or vulnerabilities;
- Understanding that Awaab’s Law (e.g. reports of potential damp) “trumps” not being able to inspect once a disrepair claim is triggered.

4.3 Staffing Issues

For Boards’ awareness, Assets and Repairs are currently under significant pressure due to unplanned, serious sickness events affecting a number of key personnel, who may be off long term. Interim cover arrangements are being explored.

5.0 **Financial Considerations**

5.1 To note section 3.1.

6.0 **Legal Considerations**

6.1 None at this time.

7.0 **Climate change and environmental considerations**

7.1 None at this time.

8.0 **Other considerations (HR, Performance, Equalities)**

8.1 To note sections 2.1 and 4.3.



9.0 Analysis of risk

9.1 No matters of high risk to note at this time.

10.0 Internal / external consultation undertaken

10.1 None at this time.

11.0 Recommendations to the Board

11.1 To note the update.

12.0 Other alternative options to be considered

12.1 Not applicable.

13.0 List of Appendices:

13.1 None.

8 BLACKPOOL COASTAL HOUSING LIMITED ANNUAL REPORT 2024/25

(The press and public were excluded from the consideration of this item as defined in Paragraph 3 of Part 1 of Schedule 12A of the Local Government Act 1972).

Ms Vikki Piper, Chief Operating Officer, Blackpool Coastal Housing Limited, Mr Stephen Dunstan, Director of Resources, Blackpool Coastal Housing Limited and Councillor Neal Brookes, Chair, Blackpool Coastal Housing Limited joined the meeting from this item.

Ms Vikki Piper, Chief Operating Officer, Blackpool Coastal Housing Limited presented the Annual Report and Annual Audit Report 2024/25 to the Committee noting the high level of performance during the year.

The Committee noted the Annual Report and Annual Audit Report.

9 BLACKPOOL COASTAL HOUSING LIMITED UPDATE

(The press and public were excluded from the consideration of this item as defined in Paragraph 3 of Part 1 of Schedule 12A of the Local Government Act 1972).

Councillor Neal Brookes, Chair, Blackpool Coastal Housing Limited and Ms Vikki Piper, Chief Operating Officer, Blackpool Coastal Housing Limited (BCH) provided an update on the work of the Company. Councillor Brookes referenced the unsuccessful recruitment process for a Chief Executive Officer overarching the two housing companies and noted that further attempts to recruit had been put on hold. He noted the upcoming end to the contract with the Council as a key reason and also cited that this was a reason work on shared services with Blackpool Housing Company Limited had been paused.

Ms Kate Aldridge, Head of Corporate Delivery Performance and Commissioning advised that the Council would be seeking to extend the contract temporarily with BCH until a full review could be completed. The scope and focus of the review was currently being established. It was noted that the previous time that the contract had been reviewed there had been no update to the management agreement, therefore this must be undertaken during the next review.

In response to a question, it was noted that the Company was working with Blackpool Waste Services Limited to pilot how residents in BCH properties could recycle effectively.

Further questions related to the length of voids and in response Councillor Brookes advised that the BCH Board had requested a review of this issue which had resulted in a change of approach. The Company would no longer automatically seek to replace kitchens and bathrooms when properties became vacant but instead prepare them as quickly as possible for re-letting. It was hoped that this would reduce the length of voids and bring properties back into use quicker with works to kitchens and bathrooms now taking place when necessary and when clients were already in situ.

Reference was made to the level of staff turnover and Mrs Piper provided reassurance that she did not believe there was any reason for concern. She did note that there was an underlying concern that similar roles within the town could offer a higher salary than that offered by BCH which did result in some staff turnover. In response to further questions, she noted the work from home policy was being reviewed in order to ensure presence for clients.

Ms Piper also provided assurance that the company had enacted Awaab's Law and work was already ongoing with regards to the new electrical testing legislation with a focus to be placed on clients that would not traditionally allow access to their properties. Assurance was also provided with regards to how the Company dealt with complaints with a recent audit demonstrating improvement.

The Committee noted the update.

Ms Vikki Piper, Chief Operating Officer, Blackpool Coastal Housing Limited and Mr Stephen Dunstan, Director of Resources, Blackpool Coastal Housing Limited left the meeting following the conclusion of this item.

10 BLACKPOOL HOUSING COMPANY LIMITED ANNUAL REPORT AND ANNUAL AUDIT REPORT 2024/5

(The press and public were excluded from the consideration of this item as defined in Paragraph 3 of Part 1 of Schedule 12A of the Local Government Act 1972).

Mr Lee Burrell, Chief Operating Officer, Blackpool Housing Company Limited and Ms Lisa Murphy, Director of Finance, Blackpool Housing Company Limited joined the meeting from this item.

Councillor Neal Brookes, Chair, Blackpool Housing Company Limited (BHC) presented the Annual Report and Annual Audit Report 2024/25 to the Committee. He made specific reference to the performance of the Tramshed highlighting that despite high levels of occupancy the property had reported a loss of £41k in the previous financial year excluding any costs related to staff at BHC. It was noted that the Company operated the building on behalf of the Council who had entered into a lease with the owner.

Mr Alan Cavill, Director of Place advised that the lease had been expected at the time to offer a profit, however, the pandemic had significantly impacted student accommodation. Mr Steve Thompson, Director of Resources added that it was a long-term year lease and it had offered many opportunities to the Company to learn the issues relating to student accommodation prior to the completion of the Multiversity in Blackpool. It was suggested that BHC provide a detailed account of the level of staff time spent on the Tramshed and include this in their accounts for a more accurate understanding of the profitability of the accommodation.

It was reported that a new management company had been appointed to operate the Tramshed and it was hoped that this would result in a reduction of BHC staff time spent on the accommodation. It was noted that much had been learnt regarding building safety,

large structures and a lot of work had been undertaken since BHC took over operation of the building to the fabric of the building and on the replacement of fire doors.

The Committee noted the upcoming 10 year anniversary of the Company and queried what communications would be undertaken to celebrate the achievements made to date. Mr Lee Burrell, Chief Operating Officer, BCH confirmed that work was ongoing to determine the exact arrangements with a focus expected on how much had been delivered and the impact of this on communities and the town.

Members also discussed the value placed on the properties in the accounts and it was noted that this was a desktop exercise based on rental yield. The Committee queried whether it would be possible to determine an actual value based on expected sale price of the properties. The Company advised that discussions were ongoing with the Council's Estates Team in order to provide this valuation, however, emphasised that BHC had not been set up to make profit (though to at least break-even) but to create social impact.

The Committee noted the Annual Report and Annual Audit Report.

11 BLACKPOOL HOUSING COMPANY LIMITED - REPORT ON OVERALL PERFORMANCE AND FINANCIAL POSITION AT PERIOD 6 (2025/26)

(The press and public were excluded from the consideration of this item as defined in Paragraph 3 of Part 1 of Schedule 12A of the Local Government Act 1972).

Councillor Neal Brookes, Chair, Blackpool Housing Company Limited (BHC) noted that recruitment to the position of Chief Executive Officer of both housing companies and work to develop shared services had been paused. In respect of BHC this was due to the loan agreement with the Council which was due to end in March 2026.

Reference was made to the expected impact on the Company of Selective Licensing and the new Renter's Rights Act which would likely result in high costs due to the number of properties let by BHC. However, BHC continued to drive standards for landlords in the town as it was established to do.

Mr Lee Burrell, Chief Operating Officer, BHC advised that a high number of BHC tenants were in receipt of a housing related benefit. Rent collection performance was generally high, albeit with a high tolerance for arrears built into the budget. He noted that there would be a potential impact due to the new legislation, however, cited the additional support offered by BHC in relation to rent support, signposting to hardship funds and maintaining tenancies.

In response to a question, Mr Burrell advised that the 2025/26 business plan included growth of up to 60 homes, split 50 for BHC and an indicative 10 for the Lumen subsidiary. At the end of September 2025 there was a combined group total of 776 homes within the lettings portfolio, compared to a plan target of 787, amounting to in-year growth of seven homes in the period since 1 April 2025.

The Committee noted the update.

This page is intentionally left blank

Blackpool Housing Company / Blackpool Coastal Housing Joint Board meetings rolling Work Programme 2025-26



Date of Meeting	Shared / BHC / BCH item	Agenda Item	Detail	Who
2 December 2025 (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 COOs only	Private discussion item led by the Management Team (considering governance, Shared Services and reflecting on the format of the meeting) Not required following away day	CEO, COO (Housing Management), COO (Regeneration and Development)
	BHC ITEMS	Housing Regeneration Committee minutes	Minutes of the BHC Housing Regeneration Committee meeting held on 11 November 2025 for noting	Committee chair
		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 the 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 Operations
		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. No new information to report since previous meeting	COO (Housing Management) / Complaints Champion
		Performance Report	Written report and appendices on KPI data. No new data since previous meeting	COO (Housing Management) / Director of Operations / Director of Resources

**Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings rolling Work Programme 2025-26**



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 (date TBC)	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
		"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
		Reflections and next steps – NEDS and COOs 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
		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 the BHC	Director of Finance and Resources

**Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings rolling Work Programme 2025-26**



Page 69		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 (led by the COO)	Written report to include financial and operational updates	COO (Housing Management) / Director of Resources / Director of Operations
		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 Operations / Director of Resources
		BCH Risk Appetite	To consider the company's revised risk appetite	Director of Resources

**Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings rolling Work Programme 2025-26**



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 meeting held on (date TBC)	Chair of Audit
		Shareholder / Member Relations	To raise any matters to be discussed with the Shareholder Committee	Board
		Meeting reflections – NEDS and COOs only	Private discussion item led by the Chair / COOs (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 the BHC	Director of Finance and Resources
		Housing Performance update	To receive an update on key Compliance and Housing Performance Indicators.	SMT
		Allotment of Shares	To review the existing arrangement in relation to the issuance and allotment of shares	Company Secretary
	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 Operations
		Tenant Satisfaction Measures	TSM submission authorisation	COO (Housing Management)

**Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings rolling Work Programme 2025-26**



		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 Operations / Director of Resources

**Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings rolling Work Programme 2025-26**



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 (date TBC)	Chair of Audit
		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 the 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)
		Strategic Risk Register	To undertake an annual review of the BHC Strategic Risk Register	Director of Resources

**Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings rolling Work Programme 2025-26**



Page 73		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 (led by the COO)	Written report to include financial and operational updates	COO (Housing Management) / Director of Resources / Director of Operations
		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
		KPI Report	Written report and appendices on KPI data	COO (Housing Management) / Director of Operations / Director of Resources

**Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings rolling Work Programme 2025-26**



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 (date TBC)	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 the 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 (led by the COO)	Written report to include financial and operational updates	COO (Housing Management) / Director of Resources / Director of Operations

**Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings rolling Work Programme 2025-26**



		Review of Policy Framework	Company policy framework to be reviewed and major policies/plans scheduled for consideration	COO (Housing Management), Director of Operations, 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 Operations / Director of Resources

Blackpool Housing Company / Blackpool Coastal Housing Joint Board meetings rolling Work Programme 2025-26



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 the 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 Operations
		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 Operations / Director of Resources