Blackpool Coastal Housing

Dear BCH Board Members

JOINT HOUSING COMPANIES BOARD - TUESDAY, 15TH JULY, 2025

Please find attached the Blackpool Coastal Housing documents for the meeting to be held on **TUESDAY, 15TH JULY, 2025** relating to the item(s) below.

Agenda No	Item
10	**BLACKPOOL COASTAL HOUSING**

10a MINUTES OF THE MEETING HELD 22 APRIL 2025 AND WRITTEN RESOLUTION APPROVED (Pages 5 - 10)

1. To agree the BCH minutes of the last meeting held 22 April 2025 as a true and correct record.
2. To note the Written Resolution approved on 13 June 2025.

10b MATTERS ARISING

Actions from 22 April Board meeting:

Minute 7a – BCH Management Team Report

- The Tenant Satisfaction Measures (TSM) and Complaints Self-Assessment to be approved by way of Written Resolution via the Company Secretary before an in-depth discussion at the next Board meeting. (Action completed – TSM agreed by Written Resolution, Complaints Report submitted at Agenda item 10g)

Minute 7c – Responsive Repairs Review

- Board members to feed back their thoughts and comments on the updated Policy and Review by email to Ms Piper with the updated policy to be considered by the Audit Committee and then brought back to the Board for discussion and approval in July. (Agenda item 10f)

10c STATUTORY ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025 (10 MINUTES)

Following consideration by the Audit Committee at its meeting on 8 July 2025, the Board is recommended:

1. With the judgement of the auditors, Xeinadin Audit Limited and senior management to agree that the Company should continue as a going concern;
2. To approve that the accounts give a true and fair view of the Company's assets, liabilities, financial position and profit and loss;
3. To approve the Statutory Accounts made up to 31 March 2025 as submitted and duly authorise Cllr Neal Brookes as Chair to sign the balance sheet and Directors' report on behalf of the Company;
4. To agree that the accounts, once signed be filed with the Registrar of Companies;
5. To agree the Letter of Representation as submitted and authorise Cllr Neal Brookes to sign the letter on behalf of the Board.

Note – the accounts will be circulated under separate cover following the Audit Committee meeting on 8th July 2025.

10d BCH MANAGEMENT TEAM REPORT (10 MINUTES) (Pages 11 - 18)

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.

10e STRATEGIC RISK REGISTER ANNUAL REVIEW (10 MINUTES) (Pages 19 - 28)

The Board to consider suggested revisions to the BCH Strategic Risk Register.

10f REPAIRS POLICY (5 MINUTES)

To consider the revised Responsive Repairs Policy following consideration by the Audit Committee at its meeting on 8 July 2025.

Note – papers relating to this item will be circulated under separate cover following the Audit Committee meeting on 8 July.

10g END OF YEAR COMPLAINTS REPORT 2024/25 AND 2025/26 UPDATE (10 MINUTES) (Pages 29 - 136)

To update the Board on the end of year position with complaints and the actions being taken to manage and improve the process, to provide a draft self-assessment on complaints and updated policy and to provide a brief interim summary for quarter 1 of 2025/26 to enable any emerging trends to be identified.

10h TENANT SATISFACTION MEASURES 2024/25 EVALUATION REPORT (10 MINUTES) (Pages 137 - 160)

To provide BCH Board with an analysis of the Tenant Satisfaction Measure results 2024/25 and the proposed follow up actions.

10i PERFORMANCE UPDATE - 2025/26 QUARTER ONE (5 MINUTES) (Pages 161 - 166)

To update the Board on current performance.

10j CONSUMER STANDARDS POSITION UPDATE (15 MINUTES) (Pages 167 - 178)

To provide an update to the Board on work being undertaken to ensure we are compliant with the Consumer Standards.

10k ANNUAL REPORTS (Pages 179 - 204)

1. To approve the Audit Committee Annual Report, as recommended by the Audit Committee at its meeting on 8 July 2025, for submission to the Shareholder. [Report to be circulated under separate cover in advance of the meeting.]
2. To consider the draft Board Annual Report for submission to the Shareholder.

10l CONFIDENTIAL ITEM - JOBS, FRIENDS & HOUSES (BOARD MEMBERS ONLY) (10 MINUTES)

To provide options for the Board of Directors on future governance arrangements for the Jobs Friends & Houses Community Interest Company. The report recommends a preferred option setting out the reasons for that recommendation.

Note – due to the confidential nature of this item the report will be circulated under separate cover to Board members only.

Blackpool Coastal Housing Limited

Registered office:
Coastal House
17-19 Abingdon Street
Blackpool
FY1 1DG

Company Number: 05868852

Blackpool Coastal Housing

BLACKPOOL HOUSING COMPANY ltd

My BLACKPOOL Home

MINUTES OF THE JOINT MEETING OF THE BOARDS OF
BLACKPOOL HOUSING COMPANY LIMITED AND BLACKPOOL COASTAL HOUSING LIMITED
HELD VIA HYBRID MEETING AT 348/350 LYTHAM ROAD, BLACKPOOL
ON TUESDAY 22 APRIL 2025 AT 4.00PM

Present:
Councillor N Brookes, Non-Executive Director (Chair)
Mr N Herring, Non-Executive Director
Councillor J Hobson, Non-Executive Director
Councillor D Mitchell, Non-Executive Director
Ms C Stone, Non-Executive Director
Mr A Szatkowski, Non-Executive Director [via Teams]
Mrs M Thompson, Non-Executive Director
Mr K Tupling, Non-Executive Director

In attendance:
Mr L Burrell, Chief Operating Officer (Regeneration and Development)
Ms V Piper, Chief Operating Officer (Housing Management)
Mr S Dunstan, BCH Director of Resources
Mrs M Cornall, BCH Director of Operations
Mrs S Chadwick, Assistant Company Secretary
Mr M Towers, Governance Advisor
Ms A Kerr, Company Secretary Designate

		Action
7.	**BLACKPOOL COASTAL HOUSING** [Mr S Dunstan, Director of Resources and Mrs M Cornall, Director of Operations joined the meeting at the start of this item.]	
7a.	**Minutes of the last meeting held 18 February 2025 and Matters Arising** Board members received an update on matters arising from the BCH minutes of the previous meeting held on 18 February 2025. A Performance Team investigation into emerging trends as to why an increasing number of properties were being handed back in poor condition at the end of tenancies was currently being scoped. Ms V Piper, Chief Operating Officer (Housing Management) confirmed that a Direct Labour Team was already established and an update on the maintenance contract for inspection of the passenger lifts had been provided to the Audit Committee as requested. With regards to the telephony system, Mr S Dunstan, Director of Resources advised that he was due to meet with Mr A Bond, Blackpool Council's Telephony Lead, later that week to explore options for improvements to the system, with Ms	

		Action
	Piper adding that recording facilities were already in place for the repairs hotline. All other matters arising had either been completed or were covered elsewhere on the agenda. **The Board agreed:** To approve the minutes of the last meeting held on 18 February 2025 as a true and correct record.	
7b.	**BCH Management Team report** Ms V Piper, Chief Operating Officer (Housing Management), presented BCH's combined Management Team report which incorporated updates from the Director of Resources and Director of Operations. The annual Tenant Satisfaction Measures (TSM) and Complaints Self-Assessment were due to be submitted to the Ombudsman by 30th June, before the next Board meeting. Ms Piper advised that those documents were likely to be ready by the end of May and it was therefore agreed that the Board approved the submissions by way of Written Resolution via the Company Secretary in the interim before a more in-depth discussion took place at July's Board meeting.	**VP / Co.Sec.**
	The draft 2025/26 Business Plan had been presented for consideration, with the format and values following that of previous years. Ms Piper suggested that, for next year, the format may need to be reviewed in accordance with the shared services agenda. Mrs M Cornall, Director of Operations, updated the Board on a recent incident in which a free-standing cooker in one of the emergency housing units had toppled onto a small child who had received medical attention. The cooker had not been secured to the wall by the installer in accordance with the manufacturer's guidance, which had since been rectified by BCH in all properties, and new processes were being put in place with assurance given that a wider review was being undertaken to include PAT testing of appliances and the securing of other free-standing items, such as furniture, where applicable. The incident had been reported to the Health and Safety Executive and the Chair advised that he had liaised with the local MP, with whom the incident had been raised. No further contact had been received from the resident to date in regards to liability. The Board was grateful for the assurances given but expressed concerns over the incident, with Mr N Herring, Non-Executive Director, highlighting the risk of the company's insurance possibly being void if the appliance had not been installed correctly and that BCH should be mindful of any reputational impact arising from the incident.	

		Action
	Two Ofsted Section 27 Notices had recently been issued in respect of young people aged between 16-18 in care who were being housed. The notices concerned two serious incidents relating to the same individual which had led to the referral however Mrs Cornall assured the Board that BCH had not done anything wrong and staff had responded well to the incidents. In response to a request from Mr A Szatkowski, Non-Executive Director, for an update on the Housing Ombudsman's determination at Q4, Ms Piper informed the Board that there had been a finding of fault but not severe maladministration. In her opinion it had been a proportionate response with some minor recommendations made and the Ombudsman had recognised the challenges faced by BCH. Full details would be provided within the next complaints report. Mr S Dunstan, Director of Resources, provided an update on the late payment penalties that had been received relating to HMRC liabilities. The Board was assured that all payments had been made correctly and in a timely manner, although some early payments had not registered on the HMRC's system which had led to the discrepancy, however the matter was now fully resolved. An update on the latest outturn figures was provided, with the draft forecasting a £49,000 deficit. This was an improvement on the previous figures, with the company getting closer to a breakeven position, and a small loss was expected overall in the 2024-25 financial year. **The Board agreed:** 1. To note the update. 2. To approve the draft Business Plan for 2025/26.	
7c.	**Responsive Repairs Review** The Chair acknowledged the Responsive Repairs Review and draft updated Responsive Repairs Policy that had been submitted for the Board's consideration and noted the additional resources provided by Blackpool Council which would go towards funding additional staff and repairs costs. Following discussion it was agreed for Board members to feed back their thoughts and comments on the updated Policy and Review by email to Ms V Piper, Chief Operating Officer (Housing Management). The updated draft policy (including tracked changes) would initially be considered by the Audit Committee and then brought back to the Board for discussion and approval in July. **The Board agreed:** 1. To note the report 2. That an updated draft of the Responsive Repairs Policy would be brought back to the July Board meeting following consideration by the Audit Committee.	**VP**

		Action
	[Mr S Dunstan, Director of Resources and Mrs M Cornall, Director of Operations left the meeting at the conclusion of this item.]	

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

Company No: 05868852

BLACKPOOL COASTAL HOUSING LIMITED

(the “Company”)

WRITTEN RESOLUTION OF THE BOARD OF DIRECTORS

RESOLUTION (the “**Resolution**”) of the Directors of the Company (the “**Directors**”) passed on **13 June 2025.**

1. **PURPOSE OF THE RESOLUTION**

1.1 **IT WAS NOTED** that the purpose of the Resolution was to approve the publication of the 2024/2025 Tenant Satisfaction Results and submission to the National Register of Social Housing (NROSH).

2. **DECLARATION OF INTERESTS**

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

3. **TENANT SATISFACTION MEASURES**

3.1 It was noted that, as outlined in the report and appendices, a joint tenant perception survey had been undertaken in January – February 2025 which included 12 questions prescribed by the Regulator. Occupants of low cost rental housing were surveyed and a response rate of 24.08% achieved. The data was collated and validated. The Council’s Corporate Leadership Team has reviewed the results and approved publication and submission, subject to Board approval.

3.2 After careful consideration, it was resolved: to approve publication of the 2024/2025 Tenant Satisfaction Results and submission to the National Register of Social Housing (NROSH).

Name of Director	Signature	Date of Signature
Neil Herring	Email	Fri 13/06/25 10:19
Councillor Jim Hobson	Email	Wed 11/06/25 17:43
Councillor Diane Mitchell	Email	Fri 13/06/25 08:58
Claire Stone	Email	Fri 13/06/25 09:32
Marie Thompson	Email	Fri 13/06/25 14:05

Directors entitled to vote passed the resolution via email approval on 13 June 2025

Blackpool Coastal Housing

Report to:	**BLACKPOOL COASTAL HOUSING BOARD**
Relevant Officers:	Vikki Piper – Chief Operating Officer (Housing Management) Stephen Dunstan – Director of Resources Maggie Cornall – Director of Operations
Date of Meeting:	15 July 2025

BCH MANAGEMENT TEAM REPORT TO BOARD

1.0 Purpose of the report:

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

2.0 Chief Operating Officers' Update

2.1 *Regulation and Compliance/Preparation for Inspection*

The Council was recently contacted by the regulator and invited to an annual engagement meeting. The meeting took place on 29 May 2025 and senior officers from BCH were also in attendance.

The meeting was both positive and helpful in confirming that we are going in the right direction and focusing on the right things, in respect of our own understanding of our compliance and areas for attention.

The joint Social Housing Regulation Working Group (SHRWG) continues to meet monthly and the Council will also be commissioning a consultancy to provide an independent review. Hannah Cassidy, Housing Standards and Compliance Manager at Blackpool Council, has provided a separate report with a more detailed update.

2.2 *Business plan/Staff Briefing Sessions*

The Business Plan for 2025/26 has now been socialised with all BCH staff through a series of staff briefing sessions, which included the opportunity for staff to provide operational input against the objectives. The sessions were very well attended and feedback has been positive. The comments from staff have all been captured and managers/Heads of Service will feed these into the service plans.

Four key overarching themes came from all 3 sessions with staff. These were:
- We want to understand more about what our colleagues in other areas of the organisation do and how we can work better together
- We think we need to be more accessible in some areas so that our tenants have more opportunity for face-to-face contact
- We need to improve/streamline IT and other technology to so that we can more joined up, efficient, and accessible.
- We need to demonstrate more how we use tenant voice in everyday decisions/changes.

The Senior Management Team will collectively look at how these four areas can be improved across the organisation.

2.3 *Reception at Coastal House*

Over a 3 month period we asked tenants visiting Coastal House for their views on accessibility.

A simple survey was developed which asked customers the following:
- Reason for visit
- Frequency of visits
- Whether they had visited previously to find us closed
- Whether they find us accessible enough or would like us to expand our opening times

71 customers were consulted over the period and the results were:
- 65% of customers had visited more than once in the last 3 months
- 61% had visited when reception was closed
- 80% would benefit from expanded opening times

As a result of listening to our tenants and our staff, from the 1st of July, reception at Coastal House will be open 5 days per week, for 4 hours per day. This has been facilitated within existing resources/capacity.

The survey will be repeated over the next 3 months to understand whether these changes have made a positive impact, and/or whether we need to expand further. If so a full financial and operational appraisal will be required to secure sufficient additional resource and capacity over the longer term.

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2.4 *Spending Review*

The Chancellor announced a series of measures/policies in respect of social housing at the recent spending review. A summary of the key headlines are below, but we will need to await further detail and guidance to fully understand the impact:

- A 10-year rent settlement at CPI +1% from 2026.
- Announcement of a consultation on how to implement social rent convergence.
- £39bn Affordable Homes Programme over 10 years from 2026/27
- Provision of £2.5bn of low-interest loans over the SR for social housing providers
- £950m of capital investment for a fourth round of the Local Authority Housing Fund to increase the supply of good quality temporary accommodation.
- Committing a further £13.2bn between 2025-26 and 2029-30 for the Warm Homes Plan.
- Confirmation of over £1bn of new investment between 2026/27 and 2029/30 to accelerate the remediation of social housing, by giving social housing providers equal access to government funding as private building owners.

3.0 <u>Director of Resources Update</u>

3.1 *Finance*

As the financial statements being presented to the meeting show the forecast deficit was recovered and a small surplus reported. Whilst this was pleasing further efficiencies are required to meet shared service targets.

The annual business plan roll forward with the Council and our consultants Housing Finance Associates will take place in August. A summary of the implications for the HRA will be given in the autumn.

For board members not on the Audit Committee the Scheme of Delegation and the Contract Procedure Rules have been revised as they were due. The main changes to the Scheme of Delegation have been to permit Directors to sign contracts within existing service budgets and increases in some approval limits for Heads of Service below Director level. The Contract Procedure Rule changes basically reflect changes in national procurement thresholds.

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3.2 *ICT*

An agreement has been reached with MRI on the fee for a CRM system to be added to the housing management system. This and other system improvements will be met from the increase in the management fee granted for this purpose.

The Choice Based Lettings system ('Abritas') is being upgraded to increase functionality. BCH testing was for a two week period from 12 June and was satisfactory. The go live date will be confirmed when all partners have completed their testing and any issues arising been addressed.

Following the cessation of BCH being able to use the government text messaging solution we have reviewed a number of options and signed up to the Essendex system hosted by Mobysoft, who we already use for rent collection support. A free trial was utilised to ensure that this met our needs before a contract was signed.

3.3 *Performance and Policy*

The team has been expanded to three to rightsize following the increased workload arising from increased regulation and the inspection regime. The team is working with the Council's Housing Standards and Compliance Manager to ensure all appropriate policies are in place and recently reviewed.

3.4 *Business Support*

The team has worked with the Council's legal team to sort issues relating to the provisions in some longer-standing leases.

3.5 *Involvement and Communications*

The team has worked with the Complaints Panel to transition from tenants sitting on Stage 2 hearings to offering insight on collective learning through the panel meeting only. This appears to have gone well, and ensures that the approach BCH takes to complaint handling meets best practice.

4.0 Director of Operations Update

4.1 *Repairs and Voids*

Performance for the responsive repairs service has improved. This is due, in the main,

Blackpool Coastal Housing

to a stable staffing structure and improved performance management processes. This improvement can also be seen in this year's TSMs.

The scope for the review of the Voids data review is currently being drafted, for agreement by the Chair.

4.2 *Asset management and compliance*

a) The Department for Energy Security and Net Zero has recently introduced new methodology for assessing the energy performance of domestic dwellings. The Standard Assessment Procedure (SAP) 10 increases the requirements for the energy efficiency of properties. Board Members will note that there is a target for socially rented properties to hit EPC level C by 2030. Under the previous methodology a relatively small number of properties fell below level C, and these were in line to receive measures to reach EPC C ahead of 2030. However, under the new methodology from July 2025, almost 2000 properties may fail EPC C. Many of these properties have had fabric first work to them and will therefore require additional energy efficiency features such as air source heat pumps or PV solar panels. There may therefore be significant investment and budgetary issues. Further analysis work is required to assess this situation and we are in contact with trade bodies to understand how other organisations are tackling the issue. The Government's recent Spending Review suggested there may be future grant funding to support this work but the detail of this has yet to be received.

b) Preparations are being made to undertake investment in the environment around the Bispham area including removing bin stores and replacing them with new refuge facilities. A planning application is currently being prepared and it is anticipated that this work will commence later this year. Additional partnership work has also been prompted by increases in anti-social behaviour within the area and work with the Police to 'design crime out'. Our own Neighbourhoods Service and Enveco, the Council's waste company, have taken part.

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4.3 *Supported Housing*

The purchase of 1 Lostock Gardens from the Council's General Fund into the HRA has taken place for use by Jobs Friends and Houses (JFH). Work to bring the property up to the required standard is currently underway, and we hope to have the building occupied by early autumn

4.4 *Vehicle Procurement*

BCH has a fleet of vehicles within our repairs service on a leased basis. These vehicles are now approaching their 10th birthday and we have kept them going beyond the initial leasing period. The cost of repairs are starting to increase now, and therefore we are exploring with colleagues in the Council's Procurement an exercise for a new fleet of vehicles.

4.5 *Compliance*

The Government has recently confirmed details of the new regulation relating to Awaab's Law due to be implemented in October 2025. Further updates of the regulation encompassing other areas will be introduced over the forthcoming couple of years.

We have also recently been notified that it will become a regulatory requirement for social landlords to undertake electrical condition tests every 5 years for all properties and that any white goods provided by a landlord will receive a PAT test. Whilst we have been anticipating the changes to electrical testing moving voluntarily to a 5 year programme, the details of the regulation have yet to be published.

4.6 *Spotlight on Repairs*

The Housing Ombudsman has recently issued a new 'Spotlight' review, this time on repairs. Key recommendations include understanding the trusted relationship between the operative and tenant and how having an in-house service can be an advantage and help influence external contractors. The report also talks about the benefits of effective procurement, contract management and quality control. In the main we think we can demonstrate delivering on these recommendations or we are working towards them.

Blackpool Coastal Housing

5.0 Financial Considerations

5.1 See section 3.1 and 4.4 regarding vehicle procurement.

6.0 Legal Considerations

6.1 There are a number of legislative changes/requirements outlined throughout this report which will need to be given full consideration. Guidance is still required in a number of areas.

7.0 Climate change and environmental considerations

7.1 See 4.2a in regards to SAP 10.

8.0 Other considerations (HR, Performance, Equalities)

8.1 To note the additional post in the Performance and Policy area.

9.0 Analysis of risk

9.1 There are no high-risk issues proposed in this paper.

10.0 Internal / external consultation undertaken

10.1 Internal and external customer feedback was used in the decision to increase the reception opening times.

11.0 Recommendations to the Board

11.1 The Board is asked to review the management team report and seek assurance as required.

12.0 Other alternative options to be considered

12.1 N/A

13.0 List of Appendices:

13.1 N/A

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Blackpool Coastal Housing

Report to:	**BLACKPOOL COASTAL HOUSING BOARD**
Relevant Officer:	Vikki Piper, Chief Operating Officer
Date of Meeting:	15th July 2025

STRATEGIC RISK REGISTER REVIEW

1.0 Purpose of the report:

1.1 To provide the Board with suggested revisions to the BCH Strategic Risk Register.

2.0 Recommendation(s):

2.1 The Board is asked to note the updates on the existing strategic risks, confirm the net risk score assessments and where appropriate proposed additional actions.

2.2 The Board is also asked to consider whether any new strategic risks are required urgently prior to a fuller review at the strategy away day.

3.0 Background

3.1 The risk register has not been fully reviewed for some time. The attached Appendix 10e(ii) shows an assessment of the current position by Senior Management Team (SMT) for the Board to consider and endorse if appropriate.

3.2 In general it is the view of SMT that the strategic risks in the most recent register, which has been baselined previously by the Council's Head of Audit and Risk, are broadly appropriate. One additional risk relating to the warden call system is offered for consideration, other options include this being dealt with on the respective service register or included under an existing risk such as service disruption.

4.0 Equalities and Risk considerations

4.1 Regular review of the Strategic Risk Register ensures that the key risks faced by the company are effectively managed.

5.0 List of Appendices:

5.1 Appendix 10e(i) – 'current' Strategic Risk Register
Appendix 10e(ii) – SMT assessment of risks on the Strategic Risk Register

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6.0 Financial and Legal considerations:

6.1 None directly as a result of this report.

7.0 Internal/External Consultation undertaken:

7.1 SMT has been consulted in producing the suggestions in Appendix 10e(ii). At the last Risk Management Group a wider group of staff did not identify any further risks.

8.0 Sustainability, climate change and environmental considerations:

8.1 None.

Not for Publication

BCH Strategic Risk Register 2022/23

No.	Description of Risk	Impacts / Consequences	Opportunity	Gross Risk Score			Controls and Mitigation	Net Risk Score			Further Actions to Reduce Risk	Target Risk Score			BCM Risk?	Risk Owner	Target /
				I	L	GS		I	L	NS		I	L	TS	Y/N?		Review Date
1. Strategy																	
1a	Diversification of services from core social housing provision.	Negative impact on core service provision.	Increased sustainability of the company.	4	4	16	Service plans are implemented for any new services to help integrate them into the company.	4	3	12	New service transfers and associated budget implications to continue to be discussed with the Council.	4	1	4	Y	Director of Resources	Mar-24
		Failure to deliver new requirements.	Ensure lessons are learned from any complaints received.				New services are integrated into the performance management framework.				Continued liaison with Blackpool Housing Company and Lumen to identify efficiencies where resources / processes can be shared.					Chief Executive	Mar-24
		Potential budget pressures if additional costs occur as a result of the new services.					Strategic planning process in place.				Embed the changes required in complaints handling and show evidence of learning.					Chief Executive	Dec-23
		Increase in customer complaints.					Understanding of any regulatory requirements which occur as a result of new services transferring over.				Comply with Ofsted requirements relating to new services for care leavers and young people.					Director of Operations	Dec-23
2. Governance																	
2a	Unclear roles and responsibilities / decision making between the Senior Management Team, Board and the Shareholder.	Reputational damage due to a lack of clarity regarding roles and responsibilities.	Clearly defined expectations to ensure that everyone is aware of their role and can implement innovative actions to address these.	4	4	16	Relationship meetings in place to discuss priorities.	4	1	4	Refresh of training programme covering roles and responsibilities including induction of new board members.	4	1	4	Y	Company Secretary (in conjunction with the Managing Director and Board)	Mar-24
							Shareholder Committee in place providing the Board access to the Shareholder to discuss expectations.										
							Adopted the revised Governance Framework for Wholly Owned Companies.										
							Company Secretary in place to provide advice and support to the Board.										
							Independent non-executive directors in place.										
							Open management culture encouraging the raising of issues and a whistleblowing policy in place to further facilitate this.										
							Risk management procedures in place which take account of the RHS sector risk profile.										
							Impact on key initiatives, such as climate change and equality, are built into the decision making process.										
							Audit Committee in place to provide overview and scrutiny of key risks faced by the Company.										
							Annual Report to Shareholder										
3. Operations																	

No operational risks which need escalating to the Strategic Risk Register have been identified at present.

4. Legal																	
4a	Non-compliance with the Social Housing Act requirements.	Regulator enforced action and potential of fines.	Implementation of robust arrangements which have a positive impact on tenants and their communities.	4	5	20	BCH and the Council have undertaken gap analysis against the requirements of the Social Housing Act and addressed obvious non-compliance.	4	2	8	Undertake review against the draft and eventual finalised revised Consumer Standards to ensure continued compliance.	4	1	4	Y	Director of Resources	Mar-24
		Council chooses to cease providing services through the company if expectations are not met.									Continued liaison with the Council and the development of a project plan to ensure that all requirements continue to be adhered to.					Chief Executive	Mar-24
5. Property																	
5a	**Inadequate stock quality**	Increased voids and reduced income	Landlord of choice	5	5	25	Asset management system	5	2	10	Address remaining properties with lower SAP ratings	5	1	5	Y	Director of Operations	Mar-24
		Increased anti-social behaviour and complaints	Increased customer satisfaction				Repairs service external accreditation				Develop next steps on decarbonisation of stock					Director of Operations	Mar-24
		Reduced consumer satisfaction					Programme of improvements to neighbourhoods needing enhancement				Implement Neighbourhub system replacement to continue appropriate prioritisation of stock improvements					Director of Resources	Mar-24
							Processes in place to ensure compliance with statutory property legislation										
							Procurement processes to ensure skill contractors carry out required repairs / capital works										
							Capital programme										
							Compliance Manager post established										
5b	**Health and safety of customers, staff and the public not adequately safeguarded**	Preventable death or serious injury	Opportunity to be a landlord and employer of choice by health and safety track record	5	5	25	Dedicated Health and Safety Advisor	5	2	10	Increased consistency of use of the health and safety management system	5	1	5	Y	Director of Resources	Ongoing
		Reputational damage					Comprehensive health and safety management system				Resumption of health and safety audit activity					Director of Resources	Mar-24
		Customer satisfaction falls					Regular health and safety committee meetings addressing priority areas				Ensure lone working controls are consistently applied					Director of Resources	Dec-23
		Staff turnover / poor morale					Risk assessments at service level regularly reviewed				Consider external accreditation					Director of Resources	Ongoing
		Potential prosecution / fines / civil claims					Link to Council for additional support if required										
							Deliberate increased focus at Audit Committee to ensure full accountability										
							Health and safety weighting in all procurement exercises										

Not for Publication

6. Financial																	
6a	**Financial unsustainability.**	Failure to deliver annual budget.	Development and delivery of robust and ambitious plan to ensure the future financial viability.	5	4	20	Robust budget monitoring and financial reporting to the Board.	5	2	10	Preparing for the financial impact of decarbonisation going forward.	5	1	5	Y	Director of Resources	Mar-24
		Loss of income to invest in homes and services.	Effective void process to maximise opportunities to generate rental income.				Improved management information on voids and debt levels.				Ensure that the implementation of new schemes only takes place if financially viable / external funding received.					Director of Resources	Mar-24
		Lack of funds for major redevelopment schemes.	Undertake regular reviews to ensure that value for money is achieved.				30 year financial business plan reviewed annually with at least quarterly oversight by BCH and the Council				Ensure completion of the National Fraud Initiative (2023) exercise to identify any potential social housing fraud.					Director of Resources	Oct-23
		Increased rental arrears resulting in write-offs.					Improved technology to improve income collection supported by education programmes and incentives for prompt payment.				Continue to review any impacts resulting from the cost of living crisis in terms of inflationary increases in the supply chain.					Director of Resources	Mar-24
		Housing Revenue Account no longer viable resulting in cuts to services to tenants.					The 30 year business plan reflects the impacts of annual rent increases.				Address issues with Housing Benefit funding shortfall on some areas of activity.					Director of Operations	Dec-23
7. Commercial																	
No commercial risks which need escalating to the strategic risk register have been identified at present.																	
8. People																	
8a	**Loss of capacity / capability.**	Failure to retain staff leading to a gap in business knowledge/understanding.	Motivated workforce who strive to deliver good quality services to customers, and maximise opportunities for the company to thrive.	4	4	16	Recruitment/retention monitored by management team on a regular basis.	4	2	8	Undertake an exercise to ensure effective succession planning is in place for key roles.	4	1	4	Y	Chief Executive	Mar-24
		Failure to develop key personnel and lose skill sets impacting on service standards.	Access to effective labour and skills to deliver services.				HR Policies and Procedures in place.				Undertake a review for difficult to recruit to posts and see if alternative strategies can be adopted.					Chief Executive	Mar-24
							Recruitment process in place.										
							Management engage with staff on a regular basis.				Address impacts of professionalisation as they become clear.					Chief Executive	Mar-24
							Induction framework in place and budget for training available to continue to develop staff.										
							Use of contractors and third party suppliers where necessary to deliver services.										
							Introduction of agile working to improve work-life balance and flexibility for staff.										
9. Technology																	
9a	**Critical system failure.**	Inability to undertake business critical activity due to hardware or software failures.	Fit for purpose hardware and software in place which meets business needs.	4	5	20	SLA with Council ICT services gives access to expertise.	4	2	8	Ensure ongoing SLA with the Council delivers required hardware upgrades.	4	1	4	Y	Director of Resources	Ongoing

							Data Protection arrangements in place with a Statutory Data Protection Officer appointed.				Implement Phase 2 and any subsequent finance system enhancements in conjunction					Director of Resources	Apr-24
							Staff training on systems to ensure compliance with key controls.				Move to a fully cloud based system for the Housing Management System.					Director of Resources	Apr-24
10. Information																	
No information risks which need escalating to the strategic risk register have been identified at present.																	
11. Security																	
No security risks which need escalating to the strategic risk register have been identified at present.																	
12. Project / Programme																	
No project / programme risks which need escalating to the strategic risk register have been identified at present.																	
13. Reputation																	
13a	**Inability to deliver services /support residents due to an unplanned incident.**	Lack of resilience results in services not being delivered.	Able to adapt and be flexible to maintain critical functions regardless of the incident.	4	5	20	Business continuity plan in place which is reviewed by the Audit Committee.	4	2	8	Ensure annual review and testing of the business continuity plan.	4	1	4	Y	Director of Resources	Mar-24
		Negative impact on residents in the event of a major incident.	Robust plans in place to help residents in the community should a major incident in their area occur.				Included as part of the Council's Major Emergency Plan and participation in relevant exercises.				Consider any additional training needs for staff in relation to business continuity/dealing with a major emergency and ensure that these needs are met.					Director of Resources	Mar-24
							Disaster recovery plan in place with arrangements over split sites to increase resilience.										

<u>**Key to Scoring:**</u>

I = Impact (5=Catastrophic, 4=Major, 3= Moderate, 2=Minor, 1=Insignificant.
L = Likelihood (5=High Level of Certainty, 4=Likely, 3=Possible, 2=Rare, 1=Unlikely

<u>Diversification of services from core provision</u>

Current score at last review

Amber (impact 4, likelihood 3)

Further actions to reduce risk at last review

New service transfers and associated budget implications to continue to be discussed with the Council (this is largely sorted)

Continued liaison with Blackpool Housing Company and Lumen to identify efficiencies where resources / processes can be shared (some progress but still an ongoing action)

Embed the changes required in complaints handling and show evidence of learning (this is done and ongoing reporting to board in place)

Comply with Ofsted requirements relating to new services for care leavers and young people (this has been done to the level of obtaining registration, but ongoing compliance remains a risk)

Suggested score

Yellow (impact 4, likelihood 2)

Further actions to reduce risk going forward

Continued liaison with Blackpool Housing Company and Lumen to identify efficiencies where resources / processes can be shared

Ongoing review of non-core provision including support to Jobs, Friends and Houses; Left Coast and Revoe-lution.

<u>Unclear roles and responsibilities between SMT, Board and Shareholder</u>

Current score at last review

Green (Impact 4, Likelihood 1)

Further actions to reduce risk at last review

Refresh of training programme covering roles and responsibilities including induction of new board members (this is largely an action on Democratic Services so would need to ask them)

(Other developments have subsequently included identification of a Member Responsible for Complaints and a designated person responsible for Health and Safety at the Council, further clarifying responsibilities)

Suggested score

Unchanged (Green)

Further actions to reduce risk going forward

Given the work done around clarifying the roles of SMT, Board and Shareholder including in complaints there is an argument for removing this risk (stable green)

<u>Non-compliance with the Social Housing Act requirements</u>

Current score at last review

Yellow (Impact 4, likelihood 2)

Further actions to reduce risk at last review

Assess against revised Consumer Standards (this is now complete)

Liaise with the Council and develop a project plan (this is now complete)

Suggested score

Yellow (unchanged scoring, discussed with Housing Client who are of a similar view)

Further actions to reduce risk going forward

Pre-inspection sense check by an external organisation with appropriate experience

<u>Inadequate stock quality</u>

Current score

Amber (Impact 5, Likelihood 2)

Further actions to reduce risk at last review

Address remaining properties with lower SAP ratings (some progress with improving properties, but new SAP 10 definitions mean some properties now effectively downgraded)

Develop next steps on decarbonisation of stock (limited progress due to national funding issues)

Implement Neighbourhub system replacement to continue appropriate prioritisation of stock improvements (not implemented)

Suggested score

Amber Leave score as is until stock condition survey programme implemented.

Further actions to reduce risk going forward

Complete stock condition survey and make any required amendments to stock investment decisions

<u>Health and safety of customers, staff and the public not adequately safeguarded</u>

Current score

Amber (Impact 5, Likelihood 2)

Further actions to reduce risk at the last review

Increased consistency of use of the health and safety management system (some progress)

Resumption of health and safety audit activity (completed)

Ensure lone working controls are consistently applied (some progress)

Consider external accreditation (not implemented)

Suggested score

Amber (unchanged scores)

Further actions to reduce risk going forward

Ensure new personal safety policy is consistently applied across the organisation.

Financial unsustainability

Current score

Amber (Impact 5, Likelihood 2)

Further actions to reduce risk at the last review

Preparing for the financial impact of decarbonisation (some SHDF funding obtained but no comprehensive national solutions yet; new SAP 10 methodology moves more properties to a D classification with obvious budgetary implications)

Ensure implementation of new schemes only takes place if financially viable (consensus on this now)

Ensure NFI exercises are completed to identify any potential social housing fraud (done annually)

Continue to review any impacts from the cost of living crisis in terms of supply chain inflation (management fee uplifts were agreed)

Address issues with Housing Benefit shortfall on some areas of activity (some progress but ongoing monitoring is required)

Suggested score

Amber (unchanged)

Further actions to reduce risk going forward

Develop shared service efficiencies in line with Council aspirations on this to assist with HRA sustainability.

Loss of capacity / capability

Current score

Yellow (Impact 4, Likelihood 2)

Further actions to reduce risk at the last review

Undertake an exercise to ensure effective succession planning is in place for key roles (completed in some services?)

Undertake a review for difficult to recruit to posts and see if alternative strategies can be adapted (some work done including restructuring)

Address impacts of professionalization as they become clear (not moved much, content with current position)

Suggested score

Yellow (unchanged)

Further actions to reduce risk going forward

Job evaluation exercise for any shared service areas as they develop?

<u>Critical system failure</u>

Current score

Yellow (Impact 4, Likelihood 2)

Further actions to reduce risk at the last review

Ensure ongoing SLA with the Council delivers required hardware upgrades (this was delivered in the most recent cycle)

Implement Phase 2 and any other subsequent finance system enhancements (complete)

Move to a fully cloud based housing management system (ongoing)

Suggested score

Yellow (unchanged)

Further actions to reduce risk going forward

Implement managed service arrangement with MRI to increase resilience of core systems

<u>Inability to deliver services / support residents due to an unplanned incident</u>

Current score

Yellow (Impact 4, Likelihood 2)

Further actions to reduce risk at the last review

Ensure annual review and testing of the business continuity plan (completed and ongoing)

Consider any additional training needs for staff in relation to business continuity / dealing with a major emergency and ensure that these are met (Risk Management Group took part in a cyber-attack readiness exercise)

Suggested score

Yellow or Amber.. Leave at yellow or possibly increase to amber given increased threats around cyber-attacks.

Further actions to reduce risk going forward

Obtain ongoing assurance from the Council on cyber security arrangements including penetration testing.

Implement temporary redeployment of existing staff to affected area to maintain service delivery/resident support.

Potential additional risks:

Sheltered warden call system

We are still awaiting Vitaline having their call centre upgrade work completed, we have delayed our upgrading of warden call systems due to this. Whilst Vitaline have given us a timescale of September this is not guaranteed. The risk is BT turn off all analogue, leaving sheltered tenants without any measures to ask for assistance in emergencies.

Blackpool Coastal Housing

Report to:	**BLACKPOOL COASTAL HOUSING BOARD**
Relevant Officer:	Vikki Piper, Chief Operating Officer
Date of Meeting:	15th July 2025

END OF YEAR COMPLAINTS REPORT 2024/25 AND 2025/26 UPDATE

1.0 Purpose of the report:

1.1 To update the Board on the end of year position with complaints and the actions being taken to manage and improve the process.

1.2 To provide the Board with a draft self-assessment on complaints and updated policy.

1.3 To provide the Board with a brief interim summary for quarter 1 of 2025/26 to enable any emerging trends to be identified.

2.0 Recommendation(s):

2.1 The Board is asked to note the report and the attached appendices and seek assurance where required.

2.2 The Board is also asked to approve the draft self-assessment and updated policy.

3.0 Background

3.1 The 2024/25 complaint report reviews our performance over the last year and the summary below draws attention to some areas of note:

- Total complaints for the year have reduced at both stage 1 and stage 2, and the escalation rate has remained stable.
- The number of complaints received in the year remains high (per 1,000 homes) but response times and satisfaction levels are upper quartile.
- The areas of Repairs and ASB generate the most complaints, which is not unusual.
- There is some evidence that where complainants receive personal contact at stage 1, this has a positive impact on satisfaction and this approach is therefore being adopted wherever possible.

- In 2024/25 we had one Housing Ombudsman determination, the full details can be found in Appendix 10g(iv).

3.2 The end of year picture is broadly positive and shows improvement against 2023/24. There are however a large number of complaints upheld, especially in some key areas, which will require further investigation and scrutiny over the coming months in order to understand any patterns and potential solutions.

3.3 There is a requirement to submit a self-assessment to the Ombudsman by September 2025. The complaints report and self-assessment will be accompanied by a statement/response which should be signed by the Member/s responsible for complaints. For BCH and Blackpool Council this will the Complaints Board Champion and the Council's Housing Portfolio holder. The self-assessment and updated version of the policy, which is also required by the Ombudsman, are attached for the Board's comment and approval.

3.4 A brief verbal summary of interim quarterly complaints data will be provided at the meeting to ensure that Board members have the most current data possible.

4.0 Equalities and Risk considerations

4.1 Effective complaint resolution facilitates equal treatment of vulnerable customers. Poor complaint resolution could cause reputational damage. An Equalities Impact assessment will also be completed on the updated Complaint Policy.

5.0 List of Appendices:

5.1 Appendix 10g(i) - 2024/25 Full year complaints report
Appendix 10g(ii) – Complaint Self-Assessment
Appendix 10g(iii) – Revised Complaint Policy
Appendix 10g(iv) - Ombudsman determination

6.0 Financial and Legal considerations:

6.1 None as result of this report.

7.0 Internal/External Consultation undertaken:

7.1 Our Tenant Complaint Panel has reviewed the annual report and the updated policy and self-assessment and provided feedback.

8.0 Sustainability, climate change and environmental considerations:

8.1 None.

Appendix 10g(i)

Not for Publication

BCH Annual Complaint and Service Improvement Report

Blackpool Coastal Housing (On behalf of the landlord Blackpool Council)
Complaint Performance 2024/25

This report covers complaints received or actioned by Blackpool Coastal Housing from 1st April 2024 to 31st March 2025.

The annual self-assessment against the Housing Ombudsman Complaint Handling Code will be submitted on or before 30th September 2025 and published on the BCH website, along with this report and the Member Responsible for Complaints & Board Complaint Champion's response to this report.

Complaints Opened within period

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

	This Period 2024/25	Previous Period 2023/24
Stage 1	159	211
Stage 2	36	45
Housing Ombudsman Determinations	1	4

There has been a decrease in the number of complaints received compared to the last period. In 2024 all staff underwent mandatory customer case training with a focus on 'Right First Time'. The reduction in complaints may be an indication that this training has had a positive impact on customer service.

The complaints process and service has continued to be promoted through various communication channels so that all customers are aware of their right to complain and can access this process. The Involvement & Communications Manager has also attended all staff team meetings to explain the complaints process and responsibilities, outline expectations and discuss any queries. We have continued to promote the 'Four Million Homes' campaign and several of our involved residents have attended training and meetings offered by this campaign. The Four Million Homes programme is a government initiative which has been designed to be a catalyst for change in social housing providing free knowledge, guidance, and training to residents across the sector on their rights and on the duties of social housing landlords.

Whilst the number of Stage 2s have reduced from the previous period, there were also less Stage 1s so the escalation rate has increased slightly from 17% last year to 18% this year.

All cases within period

The table below shows all complaints that were actively managed within the period, both new complaints opened and cases closed.

	This Period 2024/25
Stage 1	196
Stage 2	43
Housing Ombudsman Determinations	1

Complaint Performance

	BCH 2024/25	Benchmarking	Own Target
CH01(1): STAGE ONE COMPLAINTS: Number of stage one complaints received per 1,000 homes.	**33.15**	Lower Median	30
CH01(2): STAGE TWO COMPLAINTS: Number of stage two complaints received per 1,000 homes.	**7.50**	Upper Median	7.5
CH02(1): COMPLAINT TIME (STAGE 1) Proportion of stage one complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales.	**98.79%**	Upper	90%
CH02(2): COMPLAINT TIME (STAGE 2) Proportion of stage two complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales.	**100%**	Upper	90%
TP09: COMPLAINTS Proportion of respondents who report making a complaint in the last 12 months who are satisfied with their landlord's approach to complaints handling.	51.40%	Upper	50%

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

Stage 1

	BCH 2024/25	Housemark early findings 2024/25 year-end results (Median)
Acknowledged within 5 days	100%	
TSM: Stage 1 Completed within 10 working days	**98.79%**	**93.4%**

Stage 1 Extensions	16	
% with extensions	10.06%	

The TSM for Stage 1 responses being completed within 10 days has gone up to 98.79% from 97.93% in the prior year.

Of the Stage 1 responses within the period, 163 were completed within 10 working days and two were out of target. The two out of target were a result of an administration error with the response date being incorrectly calculated at opening. This has been raised with the team and an additional measure has been put in place for Complaint Officers to check response dates calculated at case opening.

The BCH scorecard target for Stage 1 responses to be completed within 10 working days is 85%.

Stage 2

	BCH 2024/25	Housemark early findings 2024/25 year-end results (Median)
Acknowledged within 5 days	97.22%	
TSM: Stage 2 completed within 20 working days	**100%**	**91.5%**
Stage 2 Extensions	5	
% with extensions	13.89%	

The TSM for Stage 2 responses being completed within 20 days remained at 100% from last period.

One Stage 2 acknowledgement was out of target, this was due to a delay in awaiting confirmation from the complainant that they wished to attend the Stage 2 hearing, before sending the acknowledgement.

Service	Total Stage 1 categories	Upheld	Not Upheld	Partially Upheld	Escalated	Withdrawn	Total upheld or partially upheld at Stage 1	% upheld or partially upheld at Stage 1	% escalated to Stage 2
Responsive Repairs	91	21	22	31	16	1	52	70%	18%
ASB	37	1	20	5	11	0	6	23%	30%
Hotline	24	7	3	12	2	0	19	86%	8%
Neighbourhoods	21	7	4	5	5	0	12	75%	24%
Contractors	17	7	5	4	1	0	11	69%	6%
Choice Based Lettings	14	1	6	2	4	1	3	33%	31%
Voids	9	3	1	2	3	0	5	83%	33%
Compliance	8	1	3	3	0	1	4	57%	0%
Homeownership / Leasehold	8	0	2	3	3	0	3	60%	38%
Adaptations	7	0	2	2	3	0	2	50%	43%
Resettlement - Hostels	7	1	3	0	3	0	1	25%	43%
Resilience Housing - Sheltered	5	1	2	0	2	0	1	33%	40%
Assets	4	3	0	1	0	0	4	75%	0%
Rents	4	1	2	1	0	0	2	50%	0%
Other	3	1	0	2	0	0	3	100%	0%
BCH Corporate	3	1	1	1	0	0	2	66%	0%
Care and Repair	3	1	1	0	1	0	1	66%	33%
Technical & Electrical	2	0	2	0	0	0	0	0%	0%
Business Support	1	0	0	1	0	0	1	100%	0%

Resilience Housing - MPT	1	1	0	0	0	0	1	100%	0%
Total	269	58	79	75	54	3	133	63%	20%

Complaint Areas/Categories

A complaint may have more than one recorded category.

Stage 1

Table ordered by total Stage 1 categories.

The total number of complaints upheld or partially upheld at Stage 1 was 133. This is 63% of Stage 1 complaints. A total of 54 complaints were escalated to Stage 2 which represents an escalation rate of 20%, meaning that overall, 80% of complaints were resolved at Stage 1.

Stage 2

Table ordered by total Stage 2 categories

Service	Total Stage 2 categories	Upheld	Not Upheld	Partially Upheld	Escalated	Total upheld or partially upheld at Stage 2	% upheld or partially upheld at Stage 2
Responsive Repairs	22	8	6	8	0	16	73%
ASB	9	2	4	2	1	4	44%
Choice Based Lettings	5	3	2	0	0	3	60%
Neighbourhoods	5	2	0	3	0	5	100%

Adaptations	3	2	1	0	0	2	66%
Resettlement - Hostels	3	0	1	2	0	2	66%
Care and Repair	2	0	2	0	0	0	0%
Homeownership / Leasehold Services	2	1	0	1	0	2	100%
Hotline	2	0	0	2	0	2	100%
Resilience Housing - Sheltered	2	0	1	1	0	1	50%
Voids	3	2	0	1	0	3	100%
Contractors	1	1	0	0	0	1	100%
Capital Works	1	0	1	0	0	0	0%
Total	**60**	**21**	**18**	**20**	**1**	**0**	69%

The total number of complaints upheld or partially upheld at Stage 2 was 41. This is 69% of Stage 2 complaints. One complaint for ASB escalated to the Housing Ombudsman and details of this are provided later in this report.

Complaint Reason breakdown

This process was implemented within 2024/25 period thus the data is not for the full year, it will however be fully reported from April 2025 for the current year.

Note that a complaint may have more than one recorded reason. Reasons are derived from the contents of the initial customer complaint.

Stage 1

Complaint Type	Total
Damp / Mould Issues	**15**
Discrimination	**5**
Dissatisfied with Service	**142**

Missed Appointments	**4**
Poor Communication	**12**
Procedural	**8**
Repairs Fix	**4**
Repairs Request	**2**
Staff Issue	**41**

Stage 2

Complaint Type	Total
Damp / Mould Issues	**6**
Discrimination	**2**
Dissatisfied with Service	**32**
Missed Appointments	**1**
Poor Communication	**3**
Procedural	**2**
Repairs Request	**1**
Staff Issue	**10**

As a service improvement to address the issues with root cause data extraction, new processes have been added to the MRI case management system which will enable more thorough extraction and analysis from the case management system. Evaluations are also tracked on Sharepoint.

Below is an outline of the root causes captured within part of the 24/25 period, when the new process was trialled, however is not reflective of total number of complaints. This covers both Stage 1 and Stage 2 complaints and a complaint may have more than one recorded root cause.

	Customer expectations not managed properly	Human error	IT System failure	Lack of funding or resource	Lack of responsiveness to/understanding of customer need	Policy or Regulatory defined	Poor communication	Poor staff conduct
Adaptations	0	0	0	1	0	0	0	1
ASB	5	0	0	0	1	0	1	0
Assets	0	0	0	0	0	0	1	0
Care & Repair	1	0	0	0	0	0	0	0
Compliance	2	0	0	0	0	1	0	0
Contractor	1	1	0	0	0	0	2	2
Homeownership	3	0	0	0	1	0	1	0
Lettings	0	0	0	0	0	1	0	0
Neighbourhoods	3	3	0	0	0	0	1	0
Rents	2	0	1	0	0	0	0	0
Repairs & Maintenance (Inc Hotline)	16	2	0	2	4	0	8	2
Resettlement (Hostels)	1	0	0	0	0	0	0	0
Resilience (Sheltered)	0	0	0	0	0	0	0	1
Total	34	6	1	3	6	2	14	6

With regards to root cause analysis and recording complaint outcomes and lessons learnt, the complaint evaluation form has been reviewed with Heads of Service and updates have been made to ensure that specific root cause and learning detail is captured. This will be analysed by Senior Management to inform decisions and improvements.

Complaint outcomes

A complaint may have more than one recorded outcome.

Stage 1

Outcome	Upheld	Not Upheld	Partially Upheld	Escalated	Withdrawn
Apology Provided	51	6	48	5	0
Change to Process / Policy / Procedure	6	4	6	0	0
Compensation Awarded	11	0	1	0	0
Compromise Reached	2	0	5	0	0
Expectation Not Managed	0	12	1	2	0
Explanation Provided	2	63	7	39	0
Good will Gesture Made	3	0	4	0	0
Individual / Team Discussion	15	2	9	1	0
Individual / Staff Training	7	0	1	0	0
Mediation Offered	0	0	0	0	0
Remedial Service	4	0	2	0	0
Remedial Works	1	0	2	0	0
Repairs Completed	14	4	18	3	0
Not Needed	0	0	0	0	3
Total	**116**	**91**	**104**	**50**	**3**

There was a total of 311 outcomes/actions taken as a result of complaints at Stage 1. This represents 1.67 resolution reasons per upheld or partially upheld Stage 1 Complaint.

The main outcomes were apologies provided, individual/team discussions, repairs completed and compensation awarded.

Stage 2

Service	Upheld	Not Upheld	Partially Upheld	Escalated	Withdrawn
Apology Provided	13	0	14	1	0
Change to Process / Policy / Procedure	4	1	1	0	0
Changed Management of Contractor	0	0	0	0	0
Compensation Awarded	8	0	5	0	0
Expectation Not Managed	0	4	3	0	0
Explanation Provided	0	15	1	0	0
Good will Gesture Made	5	0	2	0	0
Individual / Team Discussion	2	0	6	0	0
Individual / Staff Training	1	0	0	0	0
Mediation offered	0	0	0	0	0
Moved property	0	0	0	0	0
Remedial Service	1	0	0	0	0
Remedial Works	0	0	0	0	0
Repairs Completed	2	0	2	0	0
Total	**36**	**20**	**34**	**1**	**0**

There was a total of 90 outcomes/actions taken as a result of complaints at Stage 2. This represents 1.89 resolution reasons per upheld and partially upheld Stage 2 Complaint.

The main areas were apologies provided, individual/team discussions, goodwill gestures made and compensation awarded. Again, for the majority of complaints that were not upheld, explanations were provided.

Service improvements and lessons learnt

The following outlines key learning and improvement outcomes from complaints:

Adaptations

- Change to process and form now in place for future customers to sign to confirm items removed will be disposed of by partnering contractor.

ASB & Neighbourhoods

- Process changes in relation to case management and how long cases should be open and a new walkabout procedure has been implemented that focuses on recording outcomes and feeding back to customers.
- Information on our website relating to CCTV has been reviewed and updated and a CCTV Policy is under consideration to provide clarity for both staff and customers.
- Policy review in relation to the cleaning of the communal areas of two storey blocks in consultation with customers.
- Staff have undertaken several relevant courses relating to neurodiversity and related areas. These courses were developed with input from neuro-diverse customers.
- Several individual and team discussions have taken place regarding policies, procedures and communication.

Assets

- Contract Management arrangements reviewed and monitored.
- Communication improvements regarding informing the wider community when planned works are scheduled.

Choice Based Lettings

- The BCH Tenancy Termination Officer has attended different team meetings across the organisation so other services are aware of the role. This is to ensure that other services refer to the Lettings Team if they are made aware that a tenant has died or gone into care permanently.
- Mutual exchange procedure reviewed and updated.
- Process changed in agreement with Housing Options regarding reviewing individual circumstances concerning location of support networks when assisting them to be housed and determining a suitable offer.

Rents

- Internal processes reviewed and contact telephone numbers given to customers by members of the team updated.

Repairs & Maintenance (Including Repairs Hotline)

- Procedure for managing scaffolding has been reviewed and amended and a register of erected scaffolding is now kept and checked on a regular basis by the Responsive Operations Manager and Empty Homes Manager.

- Customer information leaflet developed explaining the damp works process and timescales.

- The procedure for key storage following lock changes has been reviewed and discussed internally. The procedure has been reiterated as to what should be done in these circumstances.

- IT solution developed and implemented regarding the Self-Service Portal.

- Several individual and team discussions have taken place regarding policies, procedures, customer care and communication and this is monitored.
- Several contract management arrangements reviewed and monitored

Resettlement – Hostels

- Customer communications developed regarding communal facilities and how to report if not to the standard expected.

As previously stated, the system and evaluation process for recording complaint outcomes and lessons learnt has been reviewed to improve data and ensure that lessons learnt are a focus.

Compensation

In the period a total of £4,555 was paid in compensation for service failures identified by complaints. This is broken down by service area below:

Service	Amount
Leasehold	£130
Care & Repair	£190
Resettlement - Hostels	£49

Housing Operations	£300
ASB & Estate Management	£200
Choice Based Lettings	£378
Rents	£200
Electricity Contract	£500
Responsive Repairs	£2,608
Total	**£4,555**

Complaints refused

There have been seven complaints made within the period which BCH refused to accept.

The reasons for refusal are given below:

The matter giving rise to the issue occurred over 12 months ago and upon consideration there were no good reasons to investigate as a complaint - 2

The complaint had already been considered through the complaints process *and* the matter giving rise to the issue occurred over 12 months old - 2

Issue was a service request that had not previously been reported - 3

In all instances, the customer received a written response explaining why the complaint was not being accepted and if necessary what other action BCH intended to take to support with the matter. All customers were provided with the contact details of the Housing Ombudsman should they disagree with BCH's decision.

Housing Ombudsman determinations

In 2024/25 there were no complaint handling failure orders made.

There was one case determined by the Housing Ombudsman within the period. The complaint related to Anti-Social Behaviour (ASB) and had two elements. The Housing Ombudsman made one finding of service failure and one finding of no maladministration. This determination has not been published by the Housing Ombudsman as of the date of this report, however the case is summarised below and the full report has been shared with the Senior Management Team and BCH Board and lessons have been learnt around the case management and customer information around the use of cannabis and the Tenancy Agreement.

Case 202406846

The complaint was regarding:

a. Handling of the resident's reports of antisocial behaviour
b. Response to the resident's concerns about staff conduct.

Determination

There was service failure in the landlord's handling of the resident's reports of ASB.

There was no maladministration in the landlord's response to the resident's concerns about staff conduct.

The Housing Ombudsman ordered that within 4 weeks of the determination, the resident was to be paid £50 compensation for the frustration caused by the identified failings in our handling of the resident's reports of ASB. BCH complied with this order and provided confirmation to the Housing Ombudsman.

Housing Ombudsman Annual Report on Performance

The Housing Ombudsman Annual report on landlord performance for 2023/24 can be found at the attached link:
Landlord Report - Blackpool Council (bch.co.uk)

The Housing Ombudsman Annual report on landlord performance for 2024/25 has not yet been published.

Complaint Satisfaction

Tenant Satisfaction Measures (TSM) Results:

	BCH 2024/25	BCH 2023/24	Housemark early findings 2024/25 year-end results (National Median)
TSM: If you have made a complaint, how satisfied or dissatisfied are you with Blackpool Coastal Housings approach to complaints?	51.40%	54.85%	35.3%

BCH Transactional Surveys:

Upon complaint closure, a satisfaction survey is sent. Within the period, 29 satisfaction surveys were received. This represents a 15% return rate.

Halfway through the period a process was put in place to follow up non-responses by phone or email where possible. This will continue in 2025/26 with an aim of increasing return rates.

The results from the surveys received are summarised below:

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

All 29 respondents answered this question

Response	Number	Percentage
Very Easy	16	55%.
Fairly Easy	7	24%.
Neither Easy nor Difficult	2	7%
Fairly Difficult	3	10%
Very Difficult	1	3%

Excluding the respondents who responded neither, 85% found it very or fairly easy and 15% found it fairly or very difficult.

Of the four respondents who said they found it fairly or very difficult, two complaints were made via the complaint form on the website and two were made via telephone directly to Involvement & Communications Team.

Learning/Improvement Point: *As a result of this feedback we arranged for our Customer Complaint Panel representatives to review the complaint section of the website to see if it was clear on ways a complaint can be made and if the web form was easy to fill in. The panel reported that the way to make a complaint was clear and easy to access. An issue was picked up with a mandatory field on the online complaint form which was causing some confusion. This has now been amended.*

When your complaint was acknowledged, you were provided with a copy of our Complaints Policy. Did you find this helpful?

All 29 respondents answered this question

Response	Number	Percentage
Yes	21	72%
No	8	28%

The reasons given for the ‘No’ responses were:

Can't remember

Didn't read it

Didn't understand it

Learning/Improvement Point: *As a result of this feedback we will not be sending out the full complaint policy with acknowledgement letters as this is a lengthy document and can appear very formal. We will send a link to the policy on the website and outline that copies are available upon request. We will instead use our customer complaint booklet, which summarises the policy and explains the process. This booklet has been reviewed by our Customer Reading Panel and the feedback was that it was clear and easy to understand.*

Was Your Complaint Officer polite and courteous?

All 29 respondents answered this question

Response	Number	Percentage
Strongly Agree	**20**	**69%**
Agree	**6**	**21%**
Neither agree nor disagree	**2**	**7%**
Disagree	**0**	**0%**
Strongly Disagree	**1**	**3%**

Excluding the respondents who noted neither, 96% found their Complaint Officer to be polite and courteous. The one respondent who disagreed was unhappy with all aspects of their complaint and follow-up contact was made but no response received.

Was the information provided clear and concise?

All 29 respondents answered this question

Response	Number	Percentage
Strongly Agree	**20**	**69%**
Agree	**5**	**17%**

Neither agree nor disagree	**1**	**3%**
Disagree	**1**	**3%**
Strongly Disagree	**2**	**7%**

Excluding the respondents who noted neither, 89% of respondents agreed information provided was clear and concise. Three respondents answered that they did not agree.

Learning/Improvement Points: *We have amended the 2025/26 satisfaction survey to allow opportunity for customers to provide feedback on why they found the information unclear so that we can understand this further and future improvements can be made. Our Customer Complaint Panel will also be reviewing Stage 1 and Stage 2 sample responses on a quarterly basis for quality assurance and for feedback to be given on any areas of improvement.*

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

28 of 29 respondents answered this question

Response	Number	Percentage
Very Satisfied	**16**	**57%**
Fairly Satisfied	**5**	**18%**
Neither satisfied nor dissatisfied	**3**	**11%**
Fairly dissatisfied	**0**	**0%**
Very dissatisfied	**4**	**14%**

Excluding the respondents who noted neither, 84% of respondents were satisfied with how their complaint was handled overall and 16% of respondents were dissatisfied.

The four respondents who were very dissatisfied in summary responded that they had not had an apology, a staff member was not dealt with harshly enough, outstanding actions and dissatisfaction with a neighbour respectively.

Follow-up contact was made with the customers who had stated they were dissatisfied to find out why. In the case of an issue still not being resolved, it was established that some repair works were still outstanding and the customer had not been updated. This was passed to Repairs and the customer has now had an update, an apology and works confirmed.

Learning/Improvement Point: *When cases are being closed and closure letters/surveys are being sent, it has been confirmed to the Complaint Officer that they must liaise with the Manager/Complaint Handler to ensure that any outstanding works/actions outlined in the Stage 1 response have been completed or are scheduled in and the customer has been informed of any necessary updates.*

What do you think we could do in order to improve the complaints service?

18 of 29 respondents answered this question

Key themes were improvements on timescales for repairs, staff training and better communication, both with customers and within departments/contractors, listening and empathy.

Learning/Improvement Point: *Managers/Complaint Handlers are now being asked to make a personal contact with complainants as part of their Stage 1 investigation to improve communication, understanding and empathy. The ASB & Neighbourhoods Team have completed neuro-diversity training, which was developed alongside customers who are neuro-divergent and this has now been rolled out to all staff. IT improvements are underway in relation to a Customer Relationship Management (CRM) system that will improve communication both internally and externally. The BCH Performance Team, supported by our Tower Scrutiny Panel have also undertaken a review of the Repairs Service and an action plan is being developed.*

Appendix A: Self-assessment form

This self-assessment form should be completed by the complaints officer and it must be reviewed and approved by the landlord's governing body at least annually.

Once approved, landlords must publish the self-assessment as part of the annual complaints performance and service improvement report on their website. The governing body's response to the report must be published alongside this.

Landlords are required to complete the self-assessment in full and support all statements with evidence, with additional commentary as necessary.

We recognise that there may be a small number of circumstances where landlords are unable to meet the requirements, for example, if they do not have a website. In these circumstances, we expect landlords to deliver the intentions of the Code in an alternative way, for example by publishing information in a public area so that it is easily accessible.

Section 1: Definition of a complaint

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
1.2	A complaint must be defined as: *'an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the landlord, its own staff, or those acting on its behalf, affecting a resident or group of residents.'*	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website	Exact definition included in BCH Complaint Policy and Procedure (Section 3), BCH Complaint Booklet and definition is stipulated on website. https://www.bch.co.uk/complaintscompliments-and-customer- feedback/how-to-make-a-complaint
1.3	A resident does not have to use the word 'complaint' for it to be treated as such. Whenever a resident expresses dissatisfaction landlords must give them the choice to make complaint. A complaint that is submitted via a third party or representative must be handled in line with the landlord's complaints policy.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website BCH Staff Complaint Guidance	This is stipulated in the BCH Complaint Policy and Procedure (Section 3), and the BCH Complaint Booklet. Staff Complaint Guidance is also available and cascaded to ensure staff understand the complaints process and that dissatisfaction should be addressed by all staff at point of contact and the choice given to make a complaint. The policy and guidance also stipulates that a complaint from a third party or representative is handled using the same policy and procedure.

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1.4	Landlords must recognise the difference between a service request and a complaint. This must be set out in their complaints policy. A service request is a request from a resident to the landlord requiring action to be taken to put something right. Service requests are not complaints, but must be recorded, monitored and reviewed regularly.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website BCH Staff Complaint Guidance Housing Ombudsman Flowcharts Staff Team Meetings	This is stipulated in the BCH Complaint Policy and Procedure (Section 5), and the BCH Complaint Booklet Staff Complaint Guidance also outlines this and Housing Ombudsman flow charts regarding service requests have been cascaded to staff and are available on the Staff Intranet in the Complaints quick link. Involvement and Communications Manager has attended all Staff Team Meetings to discuss the complaints process and provide advice and guidance.
1.5	A complaint must be raised when the resident expresses dissatisfaction with the response to their service request, even if the handling of the service request remains ongoing. Landlords must not stop their efforts to address the service request if the resident complains.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Staff Complaint Guidance	This is stipulated in the BCH Complaint Policy and Procedure (Section 5), the BCH Complaint Booklet and Staff Complaint Guidance. The Involvement and Communications Manager has attended all Staff Team

			2024/25 Staff Team Meeting Minutes	Meetings as an ongoing refresher about the complaints process and requirements.
1.6	An expression of dissatisfaction with services made through a survey is not defined as a complaint, though wherever possible, the person completing the survey should be made aware of how they can pursue a complaint if they wish to. Where landlords ask for wider feedback about their services, they also must provide details of how residents can complain.	Yes	BCH Complaint Policy & Procedure BCH Staff Complaint Guidance	This is stipulated in the BCH Complaint Policy and Procedure (Section 7), and the BCH Complaint Booklet and Staff Complaint Guidance.

Section 2: Exclusions

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
2.1	Landlords must accept a complaint unless there is a valid reason not to do so. If landlords decide not to accept a complaint they must be able to evidence their reasoning. Each complaint must be considered on its own merits	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet MRI Housing Management System where refused complaints are recorded along with evidence and reasoning. 2024/25 Quarterly Complaint Reports	This is stipulated in the BCH Complaint Policy and Procedure (Section 6), and the BCH Complaint Booklet.
2.2	A complaints policy must set out the circumstances in which a matter will not be considered as a complaint or escalated, and these circumstances must be fair and reasonable to residents. Acceptable exclusions include: • The issue giving rise to the complaint occurred over twelve months ago.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website	This is stipulated in the BCH Complaint Policy and Procedure (Section 6 and Section 15), and the BCH Complaint Booklet

	• Legal proceedings have started. This is defined as details of the claim, such as the Claim Form and Particulars of Claim, having been filed at court. • Matters that have previously been considered under the complaints policy.			
2.3	Landlords must accept complaints referred to them within 12 months of the issue occurring or the resident becoming aware of the issue, unless they are excluded on other grounds. Landlords must consider whether to apply discretion to accept complaints made outside this time limit where there are good reasons to do so.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet	This is stipulated in the BCH Complaint Policy and Procedure (Section 6), and the BCH Complaint Booklet
2.4	If a landlord decides not to accept a complaint, an explanation must be provided to the resident setting out the reasons why the matter is not suitable for the complaints process and the right to take that decision to the Ombudsman. If the Ombudsman does not agree that the exclusion has been fairly applied, the Ombudsman may tell the landlord to take on the complaint.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet MRI Housing Management System	This is stipulated in the BCH Complaint Policy and Procedure (Section 6), and the BCH Complaint Booklet

2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.	Yes	BCH Complaint Policy & Procedure	This is stipulated in the BCH Complaint Policy and Procedure (Section 6)

Section 3: Accessibility and Awareness

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation

3.1	Landlords must make it easy for residents to complain by providing different channels through which they can make a complaint. Landlords must consider their duties under the Equality Act 2010 and anticipate the needs and reasonable adjustments of residents who may need to access the complaints process.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet Reasonable Adjustments Policy Advocacy & Authority to Act Policy BCH Website Customer Profiling MRI Housing Management System	This is stipulated in the BCH Complaint Policy and Procedure (Sections 8, 9 and 10) BCH have a Reasonable Adjustments Policy to support customers with disabilities and an Advocacy Policy to support vulnerable customers. All staff have access to language interpretation and print services and there is a specific section on the Staff

				Intranet regarding reasonable adjustments. Any known communication needs, required reasonable adjustments or disabilities are recorded on the MRI Housing Management System.

3.2	Residents must be able to raise their complaints in any way and with any member of staff. All staff must be aware of the complaints process and be able to pass details of the complaint to the appropriate person within the landlord.	Yes	BCH Complaint Policy & Procedure BCH Staff Complaint Guidance BCH Staff Intranet Staff Briefings Staff Team Meeting Minutes 'Right First Time' all staff mandatory training,	This is stipulated in the BCH Complaint Policy and Procedure (Section 9) All staff have been issued with BCH's Staff Complaint Handling Guidance. This includes information about the complaints process and FAQ's on what to do and are advised to refer the complaint to the dedicated Involvement and Communications Team. This information is also available on the Staff Intranet in the Complaint quick link so can be accessed by all staff and new starters. The staff induction process also covers information on complaints and the process.

				Complaints and the process has been covered at staff briefings and continues to be an ongoing team meeting agenda item. The Involvement & Communications Manager regularly attends Staff Team Meetings to explain the process. All staff have undergone 'Right First Time' training which is a bespoke customer care and complaint mandatory training course and training is arranged for new starters.
3.3	High volumes of complaints must not be seen as a negative, as they can be indicative of a well-publicised and accessible complaints process. Low complaint volumes are potentially a sign that residents are unable to complain.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website Staff Complaint Guidance	This is stipulated in the BCH Complaint Policy and Procedure (Section 1 and 2) and the BCH Complaint Booklet. There is clear message on this with ongoing publication of the complaints process to both customers and staff.

			BCH Staff Intranet Customer Complaint Communications.	BCH have supported national campaigns on our website and social media channels such as the 'Put things Right' campaign and the 'Four Million Homes' campaign. The complaints process is also communicated with residents in newsletters, provided to all customers at least biannually. Outcomes are published to outline the improvements made and lessons learnt from complaints and customer feedback.

3.4	Landlords must make their complaint policy available in a clear and accessible format for all residents. This will detail the two stage process, what will happen at each stage, and the timeframes for responding. The policy must also be published on the landlord’s website.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website Reasonable Adjustments Policy	The Complaint Policy and Procedure is available on the BCH website as a PDF but also as a web page for web accessibility. The policy includes the 2 stage process, what happens at each step and timeframes for responding. Hard copies are available upon request.

				The Complaint Booklet was developed to summarise the complaint policy and process and was approved by our Customer Reading Panel as being easy to read and understand. The booklet is available online, in Coastal House Reception, @the Grange, at BCH roadshows and events, at Community Centres and upon request. Staff have access to language interpretation and alternative format print services to provide translation where needed..
3.5	The policy must explain how the landlord will publicise details of the complaints policy, including information about the Ombudsman and this Code.	Yes	BCH Complaint Policy & Procedure BCH Website Blackpool Council Website	This is stipulated in the BCH Policy and Procedure (Section 1) The complaint section of the BCH website has the published policy, along with links to the Housing Ombudsman Complaint Handling Code and the Housing Ombudsman Website. Blackpool Council's website also publishes the BCH Complaint Policy and Procedure.

3.6	Landlords must give residents the opportunity to have a representative deal with their complaint on their behalf, and to be represented or accompanied at any meeting with the landlord.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet & form BCH Customer Reasonable Adjustments Policy BCH Authority to Act and Advocacy Policy BCH Staff Complaint Handler Guidance BCH Staff Intranet	This is stipulated in the BCH Complaint Policy and Procedure (Section 8, 10 and 15) BCH have a Reasonable Adjustments Policy and an Authority to Act and Advocacy Policy which supports residents to have representatives deal with their complaint or represent them regarding any housing or tenancy related matters.

3.7	Landlords must provide residents with information on their right to access the Ombudsman service and how the individual can engage with the Ombudsman about their complaint.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website Stage 1 and Stage 2 Complaint template letters Stage 2 responses BCH Facebook page Newsletters	Reference to the Housing Ombudsman and customers right to access is stipulated in the Complaint Policy and Procedure (Sections 6, 14, 15, and 21) The Housing Ombudsman website and complaint handling code are direct links on the BCH website under the complaint section, Tenant and Leaseholder complaint templates letters have the Housing Ombudsman and contact details in the footer.

				Information is detailed in the BCH Complaint Booklet The Housing Ombudsman Service is publicised on the BCH website, in BCH Newsletters and on Social Media.

Section 4: Complaint Handling Staff

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation

4.1	Landlords must have a person or team assigned to take responsibility for complaint handling, including liaison with the Ombudsman and ensuring complaints are reported to the governing body (or equivalent). This Code will refer to that person or team as the 'complaints officer'. This role may be in addition to other duties.	Yes	BCH Complaint Policy & Procedure BCH Staff Complaint Guidance Housing Ombudsman Portal Training Records	This is stipulated in the Complaint Policy and Procedure (Section 14) The Involvement and Communications Team are the designated team to record, allocate and manage complaints to ensure compliance with the

				Housing Ombudsman Complaint Handling Code. All complainants are allocated a designated officer from within the team as their 'Complaint Officer'. The team allocate Stage 1 and Stage 2 complaints to the 'Complaint Handler' who is the manager or Director of the service and monitor and co-ordinate timescales and outcomes. The Complaint Officers have all had training on the Housing Ombudsman Complaint Handling Code, Housing Ombudsman Conflict Training and attend regular webinars and networking meetings. As an ALMO, the link officer with the Housing Ombudsman sits with Blackpool Council. The link officer allocates any Housing Ombudsman

				requests to the Involvement and Communications Team.

				Both the Link Officer and the Involvement and Communications Team have access to the Housing Ombudsman Portal.
4.2	The complaints officer must have access to staff at all levels to facilitate the prompt resolution of complaints. They must also have the authority and autonomy to act to resolve disputes promptly and fairly.	Yes	BCH Complaints Policy & Procedure	This is stipulated in the Complaint Policy and procedure – (Section 14)

4.3	Landlords are expected to prioritise complaint handling and a culture of learning from complaints. All relevant staff must be suitably trained in the importance of complaint handling. It is important that complaints are seen as a core service and must be resourced to handle complaints effectively	Yes	BCH Complaints Policy & Procedure Housing Ombudsman Conflict Resolution Training Housing Ombudsman Micro Learning BCH Staff Complaint Guidance BCH Intranet Complaint Section Ipool Online Training Courses Right First Time mandatory training programme BCH Customer Newsletters Team Meeting Minutes	Learning from complaints is stipulated in the Complaint Policy and Procedure (Sections 1,2 and 19) Complaints are centrally managed by the Involvement and Communications Team and additional officer and admin resource has been provided.

			Staff Briefings	compliance with the Housing Ombudsman Code. The Complaint Officers have all had training on the Housing Ombudsman Complaint Handling Code, Housing Ombudsman Conflict Training and attend regular webinars and networking meetings. Complaint cases are monitored by the Involvement and Communications Manager and Team Leader for quality and audit purposes. All staff have undergone mandatory customer care and complaint training with a focus of 'Right First Time'. Ongoing internal communications are produced to staff regarding the importance of complaint management and complaint

				processes, both on the Staff Intranet and at face to face staff briefings.

				The Involvement and Communications Manager regularly attends Team meetings to discuss complaints and lessons learnt. Complaint information, performance and lessons learnt is sent to customers in our all customer newsletters, in our annual report and published on our website.

Section 5: The Complaint Handling Process

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
5.1	Landlords must have a single policy in place for dealing with complaints covered by this Code. Residents must not be treated differently if they complain.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet	BCH Complaint Policy & Procedure Specific reference to residents not being treated differently of they complain is stipulated in Section 2.
5.2	The early and local resolution of issues between landlords and residents is key to effective complaint handling. It is not appropriate to have extra named stages (such as 'stage 0' or 'informal complaint') as this causes unnecessary confusion.	Yes	BCH Complaint Policy & Procedure BCH Staff Compliant Guidance 'Right First Time' mandatory training	The BCH Complaint Policy and Procedure (Section 13) supports early and local resolution in agreement with the customer, however at such interactions then customers are advised of their choice to make a complaint. There is no Stage 0.
5.3	A process with more than two stages is not acceptable under any circumstances as this will make the	Yes	BCH Complaint Policy & Procedure	There are only 2 Stages in the BCH complaint process.

	complaint process unduly long and delay access to the Ombudsman.			
5.4	Where a landlord's complaint response is handled by a third party (e.g. a contractor or independent adjudicator) at any stage, it must form part of the two stage complaints process set out in this Code. Residents must not be expected to go through two complaints processes.	Yes	BCH Complaint Policy & Procedure BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 2) Any complaints regarding contractors or third parties working on behalf of BCH will be logged, investigated and responded to by BCH, in line with our policy. BCH do not have any 3rd parties handling complaints.
5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.	Yes	BCH Complaint Policy & Procedure BCH Staff Complaint Guidance	Any complaints regarding contractors or third parties working on behalf of BCH will be logged and managed by BCH. (Section 2)
5.6	When a complaint is logged at Stage 1 or escalated to Stage 2, landlords must set out their understanding of the complaint and the outcomes the resident is seeking. The Code will refer to this as "the complaint definition". If any aspect of the complaint is unclear, the resident must be asked for clarification.	Yes	BCH Complaint Policy & Procedure BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure – (Sections 14 and 15)) Stage 1 and 2 response template letters.

5.7	When a complaint is acknowledged at either stage, landlords must be clear which aspects of the complaint they are, and are not, responsible for and clarify any areas where this is not clear.	Yes	BCH Complaint Policy & Procedure	This is stipulated in the Complaint Policy and Procedure (Sections 14 and 15) The complaint definition is included in all Stage 1 and 2 acknowledgement letters. This confirms the aspect of the complaint we are responsible for. For elements within the complaint that are not the responsibility of BCH, this is stipulated in the Acknowledgement letters, with an explanation and signposting where necessary.

5.8	At each stage of the complaints process, complaint handlers must: a. deal with complaints on their merits, act independently, and have an open mind; b. give the resident a fair chance to set out their position; c. take measures to address any actual or perceived conflict of interest; and d. consider all relevant information and evidence carefully.	Yes	BCH Complaint Policy & Procedure BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Sections 14 and 15) BCH Staff Complaint Guidance includes specific sections on Stage 1 and Stage 2 complaint handling
5.9	Where a response to a complaint will fall outside the timescales set out in this Code, the landlord must agree with the resident suitable intervals for keeping them informed about their complaint.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet MRI Housing Management System	This is stipulated in the Complaint Policy and Procedure (Sections 14 and 15)

5.10	Landlords must make reasonable adjustments for residents where appropriate under the Equality Act 2010. Landlords must keep a record of any reasonable adjustments agreed, as well as a record of any disabilities a resident has disclosed. Any agreed reasonable adjustments must be kept under active review.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Complaint Form BCH Staff Intranet Staff Complaint Guidance Customer Reasonable Adjustments Policy BCH Customer Advocacy Policy BCH Website MRI Housing Management System	This is stipulated in the Complaint Policy and Procedure (Section 10) Our Reasonable Adjustments Policy is published on our website There is a specific section on the Staff Intranet relating to Reasonable Adjustments, which includes the policy and access to language interpretation and print services. When a complaint is taken, the customer (or their advocate) are asked if any reasonable adjustments are needed or if there are any specific communication needs. BCH are in the process of completing a full customer profiling exercise and all

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				information will be recorded on our MRI Housing Management system.
5.11	Landlords must not refuse to escalate a complaint through all stages of the complaints procedure unless it has valid reasons to do so. Landlords must clearly set out these reasons, and they must comply with the provisions set out in section 2 of this Code.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website	This is stipulated in the Complaint Policy and Procedure (Section 15)
5.12	A full record must be kept of the complaint, and the outcomes at each stage. This must include the original complaint and the date received, all correspondence with the resident, correspondence with other parties, and any relevant supporting documentation such as reports or surveys.	Yes	BCH Complaint Policy & Procedure MRI Housing Management System	This is stipulated in the Complaint Policy and Procedure (Section 18) All complaints are centrally recorded and managed by the Involvement and Communications Team using the Feedback Module on the MRI Housing Management System. All complaint cases logged receive a unique reference number and all complaint information documentation relating to the case is recorded on the system against the specific reference number.

5.13	Landlords must have processes in place to ensure a complaint can be	Yes	BCH Complaint Policy and Procedure	Stage 1 formal complaints are investigated by Managers who have responsibility for the service and decisions.

	remedied at any stage of its complaints process. Landlords must ensure appropriate remedies can be provided at any stage of the complaints process without the need for escalation.		Staff Complaint Handler Guidance BCH Staff Intranet Right First Time Training BCH Compensation Policy	Complaint Policy and Procedure (Section 14) Stage 2 complaints are considered by the Director of the Service or the Chief Operating Officer. Complaint Policy and Procedure (Section 15) Complaint Handlers at both Stage 1 and Stage 2 have the authority and autonomy to act and make decisions and offer remedial action, apologies, good will gestures and financial compensation to resolve the complaint at any stage. They all have access to the BCH Compensation Policy and the Housing Ombudsman Guidance on Remedies. Early Resolution is referred to in the Policy (Section) and all staff have undergone Right First Time Training with a focus on resolving

				issues at the first opportunity.

5.14	Landlords must have policies and procedures in place for managing unacceptable behaviour from residents and/or their representatives. Landlords must be able to evidence reasons for putting any restrictions in place and must keep restrictions under regular review.	Yes	Unacceptable Behaviour Policy	BCH have an Unacceptable Behaviour Policy and this is published on our website and has been shared with all staff.
5.15	Any restrictions placed on contact due to unacceptable behaviour must be proportionate and demonstrate regard for the provisions of the Equality Act 2010.	Yes	Customer Reasonable Adjustments Policy Unacceptable Behaviour Policy	The BCH Customer Reasonable Adjustments Policy has been developed in line with the Equality Act 2020 and the Housing Ombudsman Reasonable adjustment and special considerations guidance. The BCH Unacceptable Behaviour Policy has been developed in line with the Housing Ombudsman Unacceptable user action policy.

Section 6: Complaints Stages

Stage 1

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.1	Landlords must have processes in place to consider which complaints can be responded to as early as possible, and which require further investigation. Landlords must consider factors such as the complexity of the complaint and whether the resident is vulnerable or at risk. Most stage 1 complaints can be resolved promptly, and an explanation, apology or resolution provided to the resident.	Yes	BCH Complaint Policy and Procedure Staff Complaint Handler Guidance Complaint Handler Checklist BCH Staff Intranet Right First Time Training BCH Compensation Policy	Complaint Handlers all have the authority and autonomy to act and make decisions and offer remedial action, apologies, good will gestures and financial compensation to resolve the complaint at any stage. They all have access to the BCH Compensation Policy and the Housing Ombudsman Guidance on Remedies. Early Resolution is referred to in the Policy (Section 14) and all staff have undergone Right First Time Training with a focus on resolving issues at the first opportunity. All known vulnerabilities, communication needs or reasonable adjustments are logged as alerts so staff are

				aware and these factors can be taken into account to assess risk and respond or action matters accordingly.
6.2	Complaints must be acknowledged, defined and logged at stage 1 of the complaints procedure **within five**	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet	This is stipulated in the Complaint Policy and Procedure (Section 14)

	<u>working days of the complaint being received</u>.		MRI Housing Management System BCH Website BCH Staff Complaint Guidance BCH Service Standards	This is also a BCH service standard.
6.3	Landlords must issue a full response to stage 1 complaints **<u>within 10 working days</u>** of the complaint being acknowledged.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet MRI Housing Management System BCH Website BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 14) This is also a BCH service standard.

6.4	Landlords must decide whether an extension to this timescale is needed when considering the complexity of the complaint and then inform the resident of the expected timescale for response. Any extension must be no more than 10 working days without good reason, and the reason(s) must be clearly explained to the resident.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 14)

6.5	When an organisation informs a resident about an extension to these timescales, they must be provided with the contact details of the Ombudsman.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 14)
6.6	A complaint response must be provided to the resident when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Outstanding actions must still be tracked and actioned promptly with appropriate updates provided to the resident.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 14) Stage 1 and 2 Complaint Handler Guidance also outlines this

6.7	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.	Yes	BCH Complaint Policy & Procedure BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Sections 14 and 15) Stage 1 and 2 Complaint Handler Guidance also outlines this
6.8	Where residents raise additional complaints during the investigation, these must be incorporated into the stage 1 response if they are related and the stage 1 response has not been issued. Where the stage 1 response has been issued, the new issues are unrelated to the issues already being investigated or it would unreasonably delay the response, the new issues must be logged as a new complaint.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 14) Stage 1 and 2 Complaint Handler Guidance also outlines this

6.9	Landlords must confirm the following in writing to the resident at the completion of stage 1 in clear, plain language: a. the complaint stage; b. the complaint definition; c. the decision on the complaint; d. the reasons for any decisions made; e. the details of any remedy offered to put things right; f. details of any outstanding actions; and g. details of how to escalate the matter to stage 2 if the individual is not satisfied with the response.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 14) Stage 1 and 2 Complaint Handler Guidance also outlines this

Stage 2

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.10	If all or part of the complaint is not resolved to the resident's satisfaction at stage 1, it must be progressed to stage 2 of the landlord's procedure. Stage 2 is the landlord's final response.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 15)

6.11	Requests for stage 2 must be acknowledged, defined and logged at stage 2 of the complaints procedure within five working days of the escalation request being received.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website MRI Housing Management system BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 15) Stage 1 and 2 Complaint Handler Guidance outlines this.
6.12	Residents must not be required to explain their reasons for requesting a stage 2 consideration. Landlords are expected to make reasonable efforts to understand why a resident remains unhappy as part of its stage 2 response.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 15) Stage 1 and 2 Complaint Handler Guidance also outlines this

6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 15) Stage 1 and 2 Complaint Handler Guidance also outlines this All Stage 2 complaints are heard by the Director of the Service or the Chief Operating Officer

6.14	Landlords must issue a final response to the stage 2 **<u>within 20 working days</u>** of the complaint being acknowledged.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website BCH Staff Complaint Guidance BCH Service Standards	This is stipulated in the Complaint Policy and Procedure (Section 15) Stage 1 and 2 Complaint Handler Guidance outlines this. This is also a BCH service standard.

6.15	Landlords must decide whether an extension to this timescale is needed when considering the complexity of the complaint and then inform the resident of the expected timescale for response. Any extension must be no more than 20 working days without good reason, and the reason(s) must be clearly explained to the resident.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 15) Stage 1 and 2 Complaint Handler Guidance also outlines this
6.16	When an organisation informs a resident about an extension to these timescales, they must be provided with the contact details of the Ombudsman.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website	This is stipulated in the Complaint Policy and Procedure (Section 15)
6.17	A complaint response must be provided to the resident when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Outstanding actions must still be tracked and actioned promptly with appropriate updates provided to the resident.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 15) Stage 1 and 2 Complaint Handler Guidance also outlines this

6.18	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website BCH Staff Complaint Guidance Complaint Action Tracker	This is stipulated in the Complaint Policy and Procedure (Section 15) Stage 1 and 2 Complaint Handler Guidance also outlines this
6.19	Landlords must confirm the following in writing to the resident at the completion of stage 2 in clear, plain language: a. the complaint stage; b. the complaint definition; c. the decision on the complaint; d. the reasons for any decisions made; e. the details of any remedy offered to put things right; f. details of any outstanding actions; and g. details of how to escalate the matter to the Ombudsman Service if the individual remains dissatisfied.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 15) Stage 1 and 2 Complaint Handler Guidance also outlines this

6.20	Stage 2 is the landlord's final response and must involve all suitable staff members needed to issue such a response.	Yes	BCH Complaint Policy & Procedure BCH Complaint Booklet BCH Website BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 15) Stage 2 complaints are conducted by a Director or the Chief Operating Officer.

Section 7: Putting things right

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation

7.1	Where something has gone wrong a landlord must acknowledge this and set out the actions it has already taken, or intends to take, to put things right. These can include: • Apologising; • Acknowledging where things have gone wrong; • Providing an explanation, assistance or reasons; • Taking action if there has been delay; • Reconsidering or changing a decision; • Amending a record or adding a correction or addendum; • Providing a financial remedy; • Changing policies, procedures or practices.	Yes	BCH Complaint Policy & Procedure BCH Compensation Policy BCH Staff Complaint Guidance Housing Ombudsman Guidance on Remedies Complaint Evaluation Forms	This is stipulated in the Complaint Policy and Procedure (Section 16) Stage 1 and 2 Complaint Handler Guidance also outlines this
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.	Yes	BCH Complaint Policy & Procedure	This is stipulated in the Complaint Policy and Procedure (Section 16)

			BCH Compensation Policy BCH Staff Complaint Guidance Housing Ombudsman Guidance on Remedies	Stage 1 and 2 Complaint Handler Guidance also outlines this
7.3	The remedy offer must clearly set out what will happen and by when, in agreement with the resident where appropriate. Any remedy proposed must be followed through to completion.	Yes	BCH Complaint Policy & Procedure BCH Compensation Policy BCH Staff Complaint Guidance Housing Ombudsman Guidance on Remedies Complaint Action Tracker	This is stipulated in the Complaint Policy and Procedure (Section 16) Stage 1 and 2 Complaint Handler Guidance also outlines this All remedies offered are tracked on a complaint action tracker and monitored by the Service Manager

7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.	Yes	BCH Complaint Policy & Procedure BCH Staff Complaint Guidance BCH Staff Intranet	This is stipulated in the Complaint Policy and Procedure (Section 16) The BCH Staff Complaint Guidance refers to this and the link to the guidance is available on the BCH Staff
				Intranet under the complaints quick link.

Section 8: Putting things right

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
8.1	Landlords must produce an annual complaints performance and service improvement report for scrutiny and challenge, which must include: a. the annual self-assessment against this Code to ensure their complaint handling policy remains in line with its requirements. b. a qualitative and quantitative analysis of the landlord's complaint handling performance. This must also include a summary of the types of complaints the landlord has refused to accept; c. any findings of non-compliance with this Code by the Ombudsman; d. the service improvements made as a result of the learning from complaints; e. any annual report about the landlord's performance from the Ombudsman; and f. any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord.	Yes	BCH Complaint Policy & Procedure BCH Complaint Report BCH Board Minutes BCH Website	This is stipulated in the Complaint Policy and Procedure (Section 19)

Not for Publication

8.2	The annual complaints performance and service improvement report must be reported to the landlord's governing body (or equivalent) and published on the on the section of its website relating to complaints. The governing body's response to the report must be published alongside this.	Yes	BCH Complaint Policy & Procedure BCH Complaint Report MRC and Board Champion Response Board Minutes BCH Website	This is stipulated in the Complaint Policy and Procedure (Section 19) Awaiting guidance from SD/VP
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.	Yes	BCH Complaint Policy & Procedure	This is stipulated in the Complaint Policy and Procedure (Section 19)
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.	Yes	BCH Complaint Policy & Procedure	This is stipulated in the Complaint Policy and Procedure (Section 19)
8.5	If a landlord is unable to comply with the Code due to exceptional circumstances, such as a cyber incident, they must inform the Ombudsman, provide information to residents who may be affected, and publish this on their website Landlords must provide a timescale for returning to compliance with the Code.	Yes	BCH Complaint Policy & Procedure BCH Business Continuity Plan	This is stipulated in the Complaint Policy and Procedure (Section 19)

Section 9: Scrutiny & oversight: continuous learning and improvement

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation

9.1	Landlords must look beyond the circumstances of the individual complaint and consider whether service improvements can be made as a result of any learning from the complaint.	Yes	BCH Complaint Policy & Procedure Quarterly Board and SMT Complaint Reports Board Meeting Minutes SMT meeting minutes Customer Complaint Panel meeting minutes Complaint Evaluations	This is stipulated in the Complaint Policy and Procedure (Section 20) Following the closure of a complaint, Heads of Service (Stage 1) or Directors (Stage 2) complete a complaint evaluation which covers the root cause of the complaint, what was done to resolve it and wider actions needed to improve services or prevent reoccurrence. Complaint data is reported regularly to the BCH Senior Management Team, the BCH Board and the Shareholder, along with identified trends and areas that may need reviewing. Our Customer Complaint representatives meet quarterly to assess and review complaint

				information and scrutinise performance, with a focus on lessons learnt and recommended actions.
9.2	A positive complaint handling culture is integral to the effectiveness with which landlords resolve disputes. Landlords must use complaints as a source of intelligence to identify issues and introduce positive changes in service delivery.	Yes	BCH Complaint Policy & Procedure Board Complaint Reports Board Meeting Minutes SMT meeting minutes Customer Complaint Panel meeting minutes Team Meeting Minutes Staff Briefings BCH Website (learning page in development) Annual Report	As above in 9.1

9.3	Accountability and transparency are also integral to a positive complaint handling culture. Landlords must report back on wider learning and improvements from complaints to	Yes	BCH Website (learning page to be developed) Annual Report Customer Newsletters	As above in 9.1 Complaint information and lessons learnt are also shared with customers in the Annual Report,
	stakeholders, such as residents' panels, staff and relevant committees.		BCH Website BCH Complaint Policy & Procedure Board Complaint Reports Board Meeting Minutes SMT meeting minutes Customer Complaint Panel meeting minutes	newsletters and on the BCH website.

9.4	Landlords must appoint a suitably senior lead person as accountable for their complaint handling. This person must assess any themes or trends to identify potential systemic issues, serious risks, or policies and procedures that require revision.	Yes	BCH Complaint Policy & Procedure SMT meeting minutes Board Complaint Reports Board Meeting Minutes	This is stipulated in the Complaint Policy & Procedure (Section 20) The Director of Resources is appointed as the senior lead accountable for complaint handling.
9.5	In addition to this a member of the governing body (or equivalent) must be appointed to have lead responsibility for complaints to support a positive complaint handling culture. This person is referred to as the Member Responsible for Complaints ('the MRC').	Yes	BCH Complaint Policy & Procedure Board Complaint Reports Board Meeting Minutes SMT meeting minutes	This is stipulated in the Complaint Policy & Procedure (Section 20) As an ALMO, the appointed MRC is Blackpool Council's Housing Portfolio Holder and there is an appointed Complaint Champion on the BCH Board.

9.6	The MRC will be responsible for ensuring the governing body receives regular information on complaints that provides insight on the landlord's complaint handling performance. This person must have access to suitable information and staff to perform this role and report on their findings.	Yes	Complaint Policy & Procedure Board Complaint Reports Board Minutes	This is stipulated in the Complaint Policy & Procedure (Section 20)
9.7	As a minimum, the MRC and the governing body (or equivalent) must receive: a. regular updates on the volume, categories and outcomes of complaints, alongside complaint handling performance; b. regular reviews of issues and trends arising from complaint handling; c. regular updates on the outcomes of the Ombudsman's investigations and progress made in complying with orders related to severe maladministration findings; and d. annual complaints performance and service improvement report.	Yes	Complaint Policy & Procedure Quarterly SMT and Board Complaint Reports Board Minutes SMT Minutes Annual Complaint and service improvement report	This is stipulated in the Complaint Policy & Procedure (Section 20)

9.8	Landlords must have a standard objective in relation to complaint	Yes	Complaint Policy & Procedure	This is stipulated in the Complaint Policy &
	handling for all relevant employees or third parties that reflects the need to: a. have a collaborative and cooperative approach towards resolving complaints, working with colleagues across teams and departments; b. take collective responsibility for any shortfalls identified through complaints, rather than blaming others; and c. act within the professional standards for engaging with complaints as set by any relevant professional body.		Complaint Performance Reports SMT Meeting Minutes JOMM Minutes Board Minutes BCH Values Expected Staff Behaviours Staff Intranet Job Descriptions Employee Induction Programme Customer Complaint Panel Minutes	Procedure (Section 20)

Blackpool Coastal Housing

BCH Complaint Policy And Procedure

2024

INSPIRING PEOPLE TO BUILD SUSTAINABLE COMMUNITIES

Document Information

Issue Date	TBC	
Version/Issue Number	4.3	
Document Status	Draft	
Effective From Date	TBC	
Scope of Document		
Objective	To provide an overview of how BCH will provide a fair and accessible complaints service to its customers.	
Who needs to know?	All	
Documentation	Unreasonable Behaviour Policy; Reasonable Adjustments Policy, Compensation Policy	
Document Sponsor	**Name**	Stephen Dunstan
	Job Title	Director of Resources
	Division	Resources
Author	**Name**	Suzanne Tomlinson
	Job Title	Involvement and Communications Manager
	Team	Involvement and Communications
	Contact Tel:	01253 477911

Amendment Record

Date	Issue No.	Section/Page	Details of Change	Authorised By:

22.06.2022	3.0	All	Full review and amendment in line with updates to the Housing Ombudsman Revised Complaint Handling Code, published April 2022.	Suzanne Tomlinson
16.09.2022	3.1	All	Review and amendment following completion of Housing Ombudsman self-assessment	Suzanne Tomlinson
06.10.2022	3.2	16	Removal of Housing Ombudsman Designated Person requirement in line with HO updated guidance	Suzanne Tomlinson
20.10.2022	3.2	16	Further amendment to designated person wording.	Suzanne Tomlinson

of

07.11.2023	3.3	All	Full review of policy against Housing Ombudsman Complaint Handling Code. Amendments made to reflect complaint satisfaction surveys and	Suzanne Tomlinson
28.11.2023	3.4	14	Amendment to wording of Local Government Housing Ombudsman to Housing Ombudsman.	Suzanne Tomlinson
31.03.2024	4.0	All	Full review and amendment in line with updates to the Housing Ombudsman Revised Complaint Handling Code, effective April 2024.	Suzanne Tomlinson
28.05.2024	4.1	15	Change to Housing Ombudsman postal address.	Suzanne Tomlinson
11.12.2024	4.2	11	Amendment to the wording of Customer Representatives being involved in Stage 2 appeals.	Suzanne Tomlinson
01.07.2025	4.3	All	Review and amendment following completion of Housing Ombudsman self-assessment and	Suzanne Tomlinson

			the role of Customer Representatives.	

Amendment Notes

- Documents at draft status are to use letter designations to denote issue status: a, b, c etc.
- Documents at full issue status are to use number designations to denote issue status after full revision: 1.0,
2.0, 3.0, etc.
- For an amendment to a full issue document you are to use number designation to denote issue status: 1.1,
1.2, 2.1, etc.
- On full issue the draft amendment record should be deleted from the above table.
- Notification of the amendment must be sent to the person maintaining the Central Register.

of

1. BCH Complaint Policy

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

This policy is published on the BCH and Blackpool Council websites. The BCH website also includes information about the Ombudsman and the Housing Ombudsman Complaint Handling Code. The policy is summarised for customers in booklet format and this is also published on the BCH website.

Copies of the Complaint Policy and the Complaint Booklet are available upon request and can be provided in alternative formats or languages upon request.

2. Purpose

The purpose of this Policy is:

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

- To publicise the existence of our complaints procedure so that people know how to contact us to make a complaint
- To make sure everyone at Blackpool Coastal Housing knows what to do if a complaint is received
- To make sure all complaints are investigated fairly and in a timely way with clear timeframes set out for responses
- To make sure that complaints are, wherever possible, resolved, appropriate redress is applied and that relationships are repaired
- To prioritise complaint handling and gather information which helps us to improve what we do, creating a positive complaint handling culture through continuous learning and improvement
- As members of the Housing Ombudsman Scheme, we commit to follow the Housing Ombudsman Dispute Resolution principles of being fair, putting things right and learning from outcomes. This Policy has been developed in line with the Housing Ombudsman's Complaint Handling Code. We will at all times co-operate with the Housing Ombudsman or other regulatory body with responsibilities for oversight of complaints handling.

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

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

3. Definition of a complaint

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

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

4. Types of complaint

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

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

Where applicable, a complaint can also be raised as formal appeal to actions or decisions, for example a lettings offer we have chosen not to proceed, or a rechargeable repair.

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

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

5. Service Requests

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

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

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

6. What BCH do not consider to be a complaint

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

- Reports of anti-social behaviour or breaches of tenancy
- Complaints about the actions of an organisation that is not working for, or supported by, BCH
- Where the issue being raised has a statutory review or appeal procedure. Where a resident makes a complaint that should be dealt with as a review or appeal, we will confirm with the resident the process that we will follow.

- Personnel matters including issues about staff employment or former employment and applications for employment
- Cases where legal proceedings have started. This is defined as details of the claim, such as the Claim Form and Particulars of Claim, having been filed at Court
- Insurance claims; these will be handed to relevant services within both BCH and the Council

- The issue giving rise to the complaint or the resident becoming aware of the issue occurred over 12 months ago (BCH may exercise discretion to accept complaints made outside this time limit where there are good reasons to do so)
- Matters that have previously been considered under the Complaints Policy and the process has been exhausted.
-
- Where a complaint has been pursued in a way that we determine is unreasonable or when a resident repeatedly makes serious allegations that employees or contractors have committed criminal, corrupt, or perverse conduct without any evidence. Such matters will be dealt with in line with our Unreasonable Behaviour Policy.
- Anonymous complaints

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

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

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

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

7. Survey Feedback

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

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

8. Who can make a complaint?

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

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

9. How to make a complaint

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

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

Email: customerinvolvement@bch.co.uk

Via our website: www.bch.co.uk/complaints-compliments-and-customer-feedback/howtomakeacomplaint

Via the MyBCH self-service portal: https://my.bch.co.uk/bch/www/dashboard

By telephone: 01253 477900, then selecting option 4 followed by option 3

Via social media: For customers wishing to lodge a complaint by social media we request that this is done by private message in order to maintain confidentiality and privacy using the following channels:
Facebook search for @bchblackpool
Instagram search for blackpool_coastalhousing

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

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

10. Accessibility

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

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

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

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

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

11. Confidentiality

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

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

12. Protecting the vulnerable

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

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

13. Early and local resolution

Due to the nature of our services, our residents may present a wide range of problems or queries to staff members on a daily basis.

In many cases, issues raised by our customers are best resolved by the service responsible for the problem arising, as they may be able to resolve it swiftly to the satisfaction of the complainant. These matters will be dealt with outside of this Policy as Early Resolution cases, however records will be kept for audit and learning purposes. In such cases the customer will be advised of their choice to make a formal complaint.

If the customer remains dissatisfied, or requests complaint is made, we will log the issue as a formal complaint in line with this Policy.

14. Stage 1 – Formal Complaint

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

The Complaint Officers will:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Once an escalation request has been received, it will be acknowledged within 5 working days, confirming our understanding of the complaint (the 'complaint definition') and the outcomes the resident is seeking. Complainants are not required to explain their reasoning for requesting escalation and BCH will make reasonable efforts to understand why the complainant remains unhappy. The acknowledgement letter will also provide confirmation of the Appeal Hearing date and the complainant's right to attend. If we have tried to contact the resident to discuss the complaint further but have no response, or if the resident is unable to explain why they are not satisfied with the stage 1 response, we will investigate and review the complaint based on the information we have.

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

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

• If the complaint should not be looked at further because it could compromise legal proceedings to do so.

• If it has now become clear that this complaint has previously fully exhausted the complaints process.

The issue relating to the escalation request differs to the complaint definition at Stage 1. In these instances we will consider the matter as a new complaint.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

16. Putting things right

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

- Apologising;
- Acknowledging where things have gone wrong;
- Providing an explanation, assistance or reasons;
- Taking action if there has been delay;
- Reconsidering or changing a decision;

- Amending a record or adding a correction or addendum;
- Providing a financial remedy;
- Changing policies, procedures or practices.

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

17. Closing a complaint

A complaint will be considered closed under the following circumstances:

- After sending a Stage 1 response and there is no further contact from the customer after 25 working days from the issue of the response. (If a complainant makes contact with the same issue, additional evidence or requesting to escalate beyond 25 days then the circumstances will be considered and if appropriate the complaint will be reopened and escalated. If new matters are raised then this will be opened as a new Stage 1 complaint.)

- When a Stage 2 response has been issued as this is the final stage in our complaint process and a resident will be advised of their right to escalate their complaint to the Ombudsman.

18. Case Management

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

19. Reporting and Self-Assessment

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

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

- any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord.

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

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

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

20. Scrutiny & oversight: continuous learning and improvement

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

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

All complaint information will be recorded and performance information will be produced and provided to BCH Senior Management, BCH Board, the BCH Complaint Customer Panel and the Shareholder. We will look beyond the circumstances of the individual complaint and consider whether service improvements can be made as a result of any learning from the complaint. Themes and trends will be assessed to identify any potential systemic issues, serious risks or policies and procedures that may need reviewing. The themes and trends will also be used to inform training requirements for staff and contractors.

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

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

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

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

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

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

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

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

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

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

21. Housing Ombudsman

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

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

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

Visiting http://www.housing-ombudsman.org.uk

Telephoning 0300 111 3000

Emailing: info@housing-ombudsman.org.uk

Writing to:
Housing Ombudsman Service PO
Box 1484
Unit D
Preston
PR2 0ET

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

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

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

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

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

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

23. Compliance

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

- We will establish and maintain a complaints procedure in accordance with any good practice recommended by the Housing Ombudsman and, as part of our procedure, we will inform residents of their right to bring complaints to the Housing Ombudsman under the Scheme.
- We will publish our complaints procedure and make information easily accessible to those entitled to complain on our website and in correspondence with our residents.
- We will manage complaints from residents in accordance with our published policy. The complainant may contact the Housing Ombudsman at any point for guidance or support.

- We will respond promptly to information requests made by the Housing Ombudsman Service as part of the ongoing investigation into complaints from our residents.
- We will carry out an annual, or more frequently if necessary, self-assessment against the Housing Ombudsman Complaint Handling Code and take appropriate action to ensure our complaint handling is in line with the Code.
- The self-assessment outcomes will be reported to elected members, published on the website and included in our Annual Report and complaint handling performance information.

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

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

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

Complaint Handling Code 2024 | Housing Ombudsman Service

Housing Ombudsman Service

REPORT

COMPLAINT 202406846

Blackpool Council

18 February 2025

Our approach

The Housing Ombudsman's approach to investigating and determining complaints is to decide what is fair in all the circumstances of the case. This is set out in the Housing Act 1996 and the Housing Ombudsman Scheme (the Scheme). The Ombudsman considers the evidence and looks to see if there has been any 'maladministration', for example whether the landlord has failed to keep to the law, followed proper procedure, followed good practice or behaved in a reasonable and competent manner.

Both the resident and the landlord have submitted information to the Ombudsman and this has been carefully considered. Their accounts of what has happened are summarised below. This report is not an exhaustive description of all the events that have occurred in relation to this case, but an outline of the key issues as a background to the investigation's findings.

The complaint

1. The complaint is about the landlord's:

    a. Handling of the resident's reports of antisocial behaviour (ASB).

    b. Response to the resident's concerns about staff conduct.

Background

2. The resident is a secure tenant of the landlord. The property is a flat within a sheltered accommodation scheme. The landlord told this Service that the resident has physical health vulnerabilities, including asthma and a lung condition that causes significant breathing difficulties.

3. On 27 February 2024, the resident raised a complaint. He said the landlord:

    a. Failed to appropriately deal with his reports of ASB against various neighbours.

    b. Wrote him a letter and allowed the police to deliver it to his address. This made him upset and caused significant distress as the landlord knew he had just had a medical procedure. It should have posted the letter.

    c. Had no empathy or understanding of how the issues affected him, despite its awareness of his medical conditions.

4. The landlord acknowledged the complaint on the same day. It contacted the resident again on 6 March 2024 and advised it would send a stage 1 response by 27 March 2024. It advised that it needed additional time to respond so it could gather further information.

5. The landlord issued its stage 1 response on 25 March 2024. It:

   a. Confirmed that the resident had complained about a neighbour smoking cannabis while near, and walking past, his flat. It had spoken to the neighbour who agreed to walk an alternative route. It believed that the matter had since been resolved.

   b. Said that the resident had made other reports about noise nuisance. It believed that situation had since improved, and sound recording equipment had never picked up sustained noise nuisance.

   c. Explained the police had offered to deliver the letter on behalf of the landlord as a goodwill gesture. It apologised for any distress that it caused him. It was aware that the resident was due to undergo a medical procedure, but was unaware of what date it was happening.

   d. Apologised if the resident felt that landlord staff lacked empathy. It confirmed that it had visited the resident several times and spoke at length about the resident's reports.

6. The landlord determined that there was no evidence that it had failed to deal with the resident's ASB appropriately. However, it would ensure that the issues with the letter delivery would not happen again. It assured the resident that it would communicate via email moving forward.

7. The resident escalated his complaint and provided his reasons on 10 April 2024. He said that the landlord's ASB officer had told his neighbour to not smoke cannabis in his property, outside it or walking past the resident's flat. However, the neighbour had ignored this request and continued to smoke near his kitchen window. This endangered his health and wellbeing due to inhaling cannabis smoke.

8. He also said that the ASB officer had breached General Data Protection Regulation (GDPR) by handing over a letter, that contained his personal data, to someone that was not employed by it. The resident said that the ASB officer was guilty of "gross misconduct" and asked that it dismissed them. He also asked for an apology, and for the landlord to report the data breach to the police.

9. The landlord issued its stage 2 response on 20 May 2024. It said:

   a. It understood that cannabis smoke in the vicinity of the resident's property was a particular concern due to his health conditions.

   b. Smoking cannabis inside a property was not a breach of the tenancy agreement but was a criminal matter.

c. It had spoken to the resident's neighbour and asked them to be considerate of his needs. The resident had advised that the situation regarding the cannabis smoke had recently improved.
d. It accepted that it should not have allowed a police officer to deliver the letter. It explained that the police were offering to help, but it was not appropriate for the landlord to accept this offer given the content of the letter. It reiterated its apology for the distress and upset that it had caused.
e. It had identified ways it could improve its handling of ASB in the future, which included working with external organisations to identify best practice when dealing with ASB. It had also rolled out customer care training that all landlord staff had to attend.

10. The resident remains dissatisfied as he does not agree with the landlord's statement that cannabis use is not a breach of its tenancy agreement.

Assessment and findings

Scope of investigation

11. The resident said during the complaints process that he believed that the landlord had breached the GDPR. While the serious nature of the resident's concerns is noted, the Information Commissioners Office (ICO) considers complaints about data handling, compliance with the Data Protection Act and the GDPR. The resident may wish to contact the ICO. We have, however, considered the reasonableness of the landlord's response to the concerns that were raised by the resident.

12. The resident said that the ASB, namely cannabis smoke, had a detrimental impact on his health. However, it is outside our remit to draw conclusions on the causation of, or liability for, impacts on health and wellbeing.

13. The resident may wish to seek independent legal advice regarding this aspect of his complaint. The resident may also be able to make a claim via the landlord's liability insurance. If this is something he wishes to do, he should make enquiries with the landlord accordingly. We will, however, consider whether the landlord's response to the reports of ASB caused any distress to the resident.

14. The resident has raised concerns regarding individual staff members, including his housing officer. It is outside the Ombudsman's role to consider or comment on how a landlord should deal with identified service failings by the individual members of staff involved, in terms of any disciplinary proceedings or employment matters.

15. When investigating a complaint about a landlord, the Ombudsman will consider the response of the landlord as a whole and will only comment on the actions of individuals in so far as they are acting on behalf of the landlord. Therefore, if the actions of an individual member of staff give rise to a failure in service, the Ombudsman's determination and any associated orders and recommendations would be made against the landlord rather than the individual.

ASB

16. We acknowledge that the incidents the resident has reported have had a significant impact on him and affected his enjoyment of his home. However, when considering complaints relating to ASB, it is not the role of the Service to reach a decision on whether ASB has occurred. Instead, our role is to consider whether the landlord has taken reasonable and appropriate steps to respond to the resident's reports. This report will therefore assess whether the landlord has acted in accordance with its policies and procedures and acted in a manner that is fair and reasonable in all of the circumstances.

17. The Housing Act 1996, as amended by the ASB Crime and Policing Act 2014, defines ASB as:

    a. conduct that has caused, or is likely to cause, harassment, alarm or distress to any person.
    b. conduct capable of causing nuisance or annoyance to a person in relation to that person's occupation of residential premises.
    c. conduct capable of causing housing-related nuisance or annoyance to any person.

18. The landlord's ASB policy outlines that ASB can include its residents dealing or taking drugs.

19. The landlord's tenancy agreement says that residents are responsible for their behaviour in their home, surrounding land and in the local area around their homes. Clause 8.2 in the agreement states that residents and any other person living in or visiting a property must not take part in the consumption or possession of illegal substances.

20. When ASB is reported by a resident, a landlord has a duty to undertake a proportionate investigation to establish whether ASB is occurring, and if so the nature and extent of the ASB. To undertake a thorough investigation, the landlord is expected to engage with the resident. Likewise, a landlord has a duty to engage with the alleged perpetrator, in an effort to resolve the issues.

21. The landlord took appropriate steps to investigate the resident's reports of cannabis use. It spoke to the neighbour, provided advice and engaged with the

police occasions. While the neighbour denied any cannabis use, the landlord warned the neighbour that they could face tenancy enforcement action if any visitors were found to be smoking cannabis in and around the property. This was reasonable.

22. The resident sent photographs and videos to the landlord, that he believed evidenced the neighbour using cannabis. The landlord reviewed them, which was reasonable. However, this was not sufficient evidence for the landlord to take any action against the neighbour. This is because the landlord could not definitively prove that the neighbour was engaging in behaviours that breached his tenancy agreement. It explained this to the resident, which appropriately managed his expectations.

23. The Ombudsman appreciates that the resident feels that the neighbour in question was responsible for the cannabis smell and does not dispute that there may well have been a regular smell of cannabis which was causing him distress. However, the landlord can only act based on the evidence available to it.

24. Nevertheless, the landlord said in its stage 2 response that cannabis use was not a breach of the neighbour’s tenancy. This was inappropriate as the tenancy agreement clearly outlines that residents and their visitors must not participate in drug use. While there is no evidence that the landlord had enough evidence to take tenancy enforcement action against the neighbour in the circumstances, this statement was inevitably frustrating for the resident given it was a direct contradiction from the conditions in the tenancy agreement. This caused avoidable confusion.

25. The landlord wrote to the resident in August 2024 and explained that to take action against a tenant under that clause, it needs sufficient evidence that illegal activity had taken place beyond a report. The evidence would also need to be sufficient to obtain a criminal conviction. In this case, the landlord said that the appropriate route to resolve the issue was to utilise its ASB team as there was no prospect of obtaining a criminal conviction for recreational drug use by a visitor to the property.

26. While this explanation was reasonable, the landlord should have provided this clarity during the complaints process. That it did not was a failing. Given the failings identified by this investigation, we have found service failure in the landlord’s handling of the resident’s reports of ASB.

Staff conduct

27. Where a resident reports inappropriate behaviour from a member of the landlord’s staff, it would be expected to take reasonable steps to verify the

resident's reports. It is expected the landlord will adequately investigate and respond to the complaint, and take proportionate action based on the information available.

28. When the resident raised concerns about the landlord allowing a police officer to deliver a letter to him, the landlord:

    a. Sought an explanation from the relevant staff.
    b. Explained to the resident the reason why it made the decision at the time i.e. Accepting the offer of help from the police.
    c. Acknowledged that it was inappropriate.
    d. Apologised for its error and assured the resident that it would not happen again.

29. The above actions were fair and proportionate to acknowledge and remedy the upset and distress caused to the resident. Subsequently, there is no evidence of maladministration.

Determination

30. In accordance with paragraph 52 of the Scheme, there was service failure in the landlord's handling of the resident's reports of ASB.

31. In accordance with paragraph 52 of the Scheme, there was no maladministration in the landlord's response to the resident's concerns about staff conduct.

Orders and recommendations

Orders

32. Within 4 weeks of the date of this report, the landlord is ordered to pay the resident £50 compensation for the frustration caused by the identified failings in its handling of the resident's reports of ASB.

33. The landlord must provide evidence of compliance with the above order to this Service.

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Blackpool Coastal Housing

Report to:	**Blackpool Coastal Housing Board**
Relevant Officer:	Hannah Cassidy, Housing Standards and Compliance Manager
Date of Report:	03 July 2025

TENANT SATISFACTION MEASURES 2024/25 EVALUATION REPORT

1.0 Purpose of the report:

1.1 To provide the Board with an analysis of the Tenant Satisfaction Measure (TSM) results 2024/25 and the proposed follow up actions.

2.0 Recommendation(s):

2.1 For the Board to receive and note the TSM Analysis Report 2024/25 report (Appendix 10h(i))

2.2 For Board to consider follow up actions arising from the Senior Management Team evaluation meeting.

3.0 Background

3.1 Following on from the completion of the TSM Analysis Report (see Appendix 10h(i)), BCH's senior management team and Council's Housing Standards and Compliance Manager met to discuss the findings of the report and make the following proposal for follow up actions.

3.2 While we performed in the upper, upper median and median ranges in most areas, we performed in the lower and lower median range in the following areas:

- Fairness and Respect
- Communal Areas
- Contribution to Neighbourhoods
- CH01 (2) – Stage 2 complaints

3.2 It was considered important that additional investigations should be made into why these areas were not performing in higher quartiles.

Blackpool Coastal Housing

3.3 Actions considered were:

3.4 Fairness and Respect: further investigation including looking more closely at places like Layton, who were particularly dissatisfied and correlating with intelligence from complaints and across BCH departments as to why this may be. Equally to explore with other providers who perform highly in this areas, how they are achieving this.

3.5 Communal Areas: To explore where dissatisfaction arose and whether they were in areas that BCH have responsibility to maintain or whether they are in areas where BCH does not have sole control of.

3.6 Contribution to Neighbourhoods: To explore what demographics and areas (below wards) may be more dissatisfied.

3.7 Stage 2 Complaints: This is analysed and monitored within the Complaints report.

3.8 Other additional actions for consideration were explorations into:

- Dissatisfaction amongst 18-25 year olds
- Repairs dissatisfaction in Stanley and Anchorsholme
- Reviewing publications to tenants around home safety
- Gas Safety – this is picked up within Compliance Reporting
- Complaints – review Anchorsholme complainants (ST)
- ASB Satisfaction: to review when Regulator publish national findings of large landlord. It was also noted that there was on-going work in Ingthorpe to tackle ASB.

4.0 List of Appendices:

- Appendix 10h(i): TSM Analysis Report 2024/25
- Appendix 10h(ii): TSM Results
- Appendix 10h(iii): TSM Publication Report

Not for Publication

Tenant Satisfaction Measures – Analysis 2024/25

Blackpool Council

Contents

Background

In order to meet the requirements set out by the Regulator, Blackpool Council, supported by Blackpool Coastal Housing's Performance Team and Information & Communications team, undertook a tenant perception survey between 30th January and 7th March 2025.

The purpose of the survey is to provide tenants with greater transparency about their landlord's performance. The survey consists of 12 questions that have been stipulated by the Regulator. Alongside this landlords are required to produce data on 14 management measures.

Throughout the report performance will be measured against the Regulator's [TSM: Headline Report 2023/24](), last year's results, benchmarking and BCH's own targets. Ward satisfaction tables will be where there were 10 or more responses unless otherwise stated.

The survey achieved a response rate of 24.80%, with 1149 responses from a tenant population of 4633.

A full list of results for 2024/25 (comparing with previous years) can be found in Appendix A.

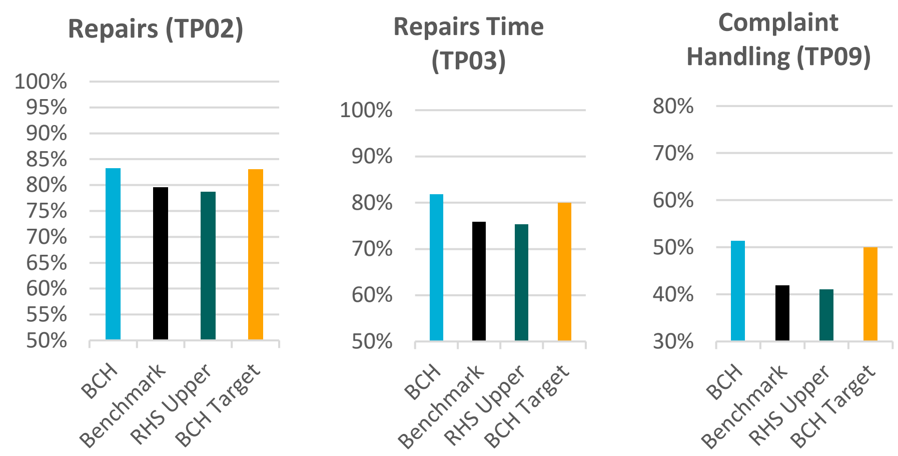
Executive Summary

Overall we should be reasonably pleased with the outcomes of the TSMs this year. BCH performance remains consistent and in most areas and performs in the median range.

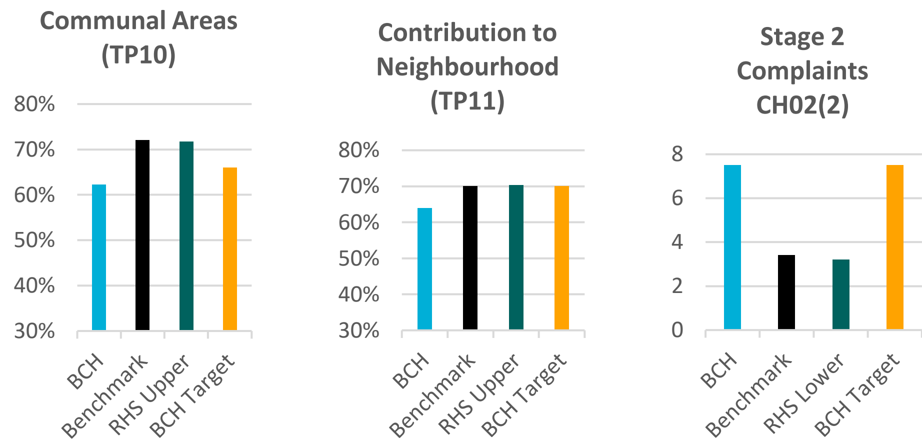
Satisfaction with the Repairs Service and Complaint handling are the upper range, these areas also exceed BCH targets.

Areas performing in the lower median range includes satisfaction with maintenance of communal areas, contribution to the neighbourhood & Stage 2 complaints.

Upper Range Satisfaction (Top 25%)



Lower Median Range Satisfaction (Bottom 50%):



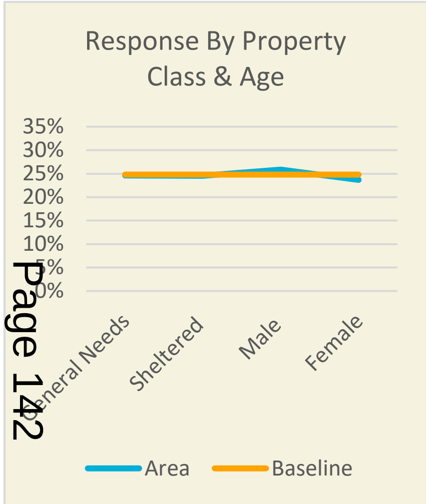
Wards: Anchorsholme, Bloomfield & Tyldesley were wards who reoccurred most in least satisfied wards.

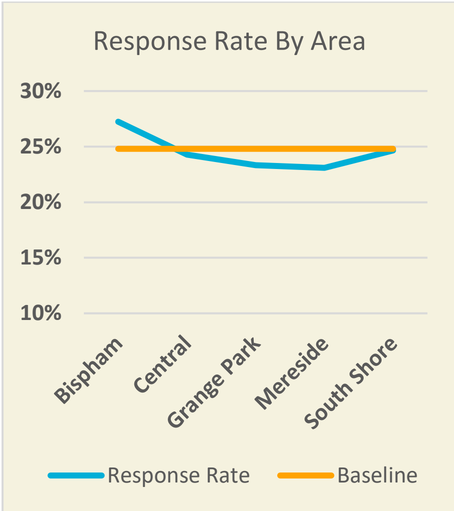
Brunswick, Claremont & Greenlands reoccurred most often in most satisfied wards.

Representation

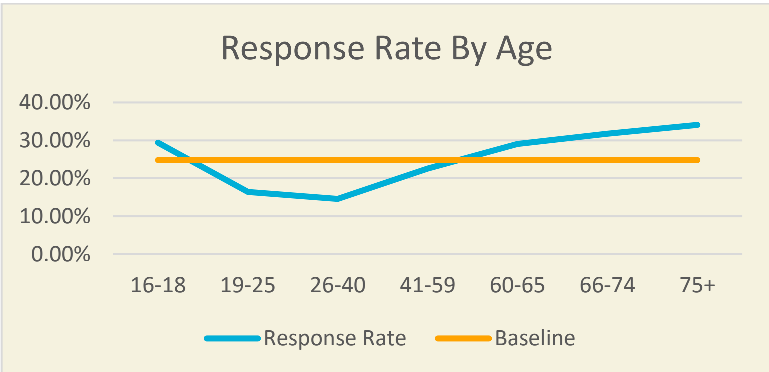
Survey participation remained consistent with last year, with a baseline response rate of 24.80% (2023/24 26.68%).

Response rates in terms of area, property class and sex were consistent with the baseline:



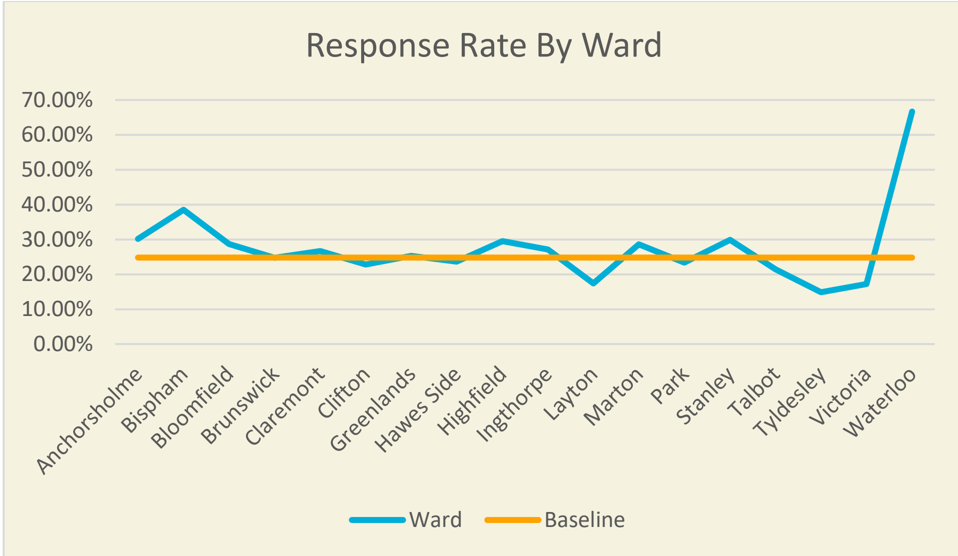


As we have seen in previous years, there is an over-representation for those aged 60 or over, and under representation for those aged between 19 and 40.



Ward representation

The response rates for most wards was within 1-5% either way of the baseline (24.80%).



Those areas that had higher or very much lower participation rates tended to be those with small numbers of properties in the ward e.g. Waterloo had a 66.67% response rate and has 3 properties in the ward.

There were 3 areas with larger tenant populations that had much lower response rates than the 24.80% baseline.

Layton	• **17.42%**
Victoria	• **17.24%**
Tyldesley	• **14.86%**

Overall satisfaction TP01

Overall satisfaction remains consistent with last year's performance with 79.22% tenants reporting overall satisfaction and 11.32% expressing dissatisfaction.

Ward: Areas with the lowest levels of satisfaction (more than 5% above the baseline) were Anchorsholme, Bispham, Talbot, Tyldesley and Victoria.

Areas reporting more than 5% above baseline satisfaction were Brunswick and Greenlands.

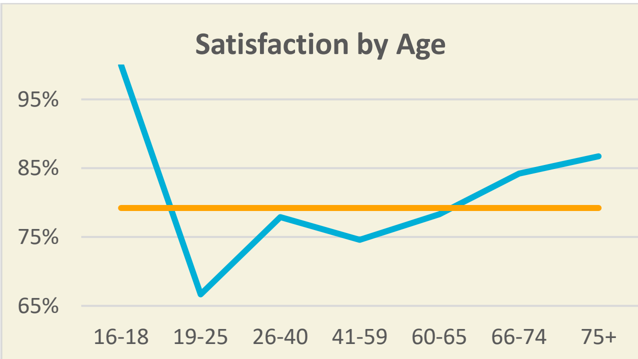
Where there were more than 10 responses, satisfaction by ward was as follows.

Overall Satisfaction (TP01)		
	2024/25	2023/24
Talbot	66.67%	87.50%
Victoria	72.00%	67.86%
Tyldesley	72.73%	64.29%

Overall Satisfaction (TP01)		
	2024/25	2023/24
Claremont	88.71%	88%
Brunswick	87.50%	85.48%
Greenlands	83.33%	90.77%

A graph with satisfaction for all wards is at Appendix B. It shows a dip in satisfaction in all areas but Layton, Clifton, Tyldesley and Victoria.

Age: Those aged 16-18 and those aged 66+ were the most satisfied, while those aged 19-25 were the least satisfied.



Fairness & Respect (TP08)

Last year tenant satisfaction in this area was 80.96%, it is now 75.94%

An administrational error resulted in the paper surveys having incorrect scaling answers for this question.

A decision was made by the Housing Standards & Compliance Manager and BCH Performance Manager to omit these results. As such 358 returned paper surveys were not included for this question. However, we still received 780 responses with the correct scaling questions, which still exceed the required number for statistical accuracy (532).

Had they have been included, there would have been a 1.12% increase in satisfaction in this area.

However, there has been a reduction in satisfaction. While we are performing well against the RHS findings we are not meeting our own target or benchmarking.

BCH 24/25
75.94%

Benchmark
83.38%

RHS UQ
66.50%

BCH Target
82%

BCH 23/24
80.96

These are the areas who were most and least satisfied that they had been treated with fairness & respect:

Treat with fairness & respect (TP08)		
	2024/25	2023/24
Layton	50%	62.50%
Highfield	70%	85.48%
Victoria	71.43%	70.37%

Treat with fairness & respect (TP08)		
	2024/25	2023/24
Brunswick	91.67%	85.94%
Claremont	85.37%	87.10%
Greenlands	82.05%	89.33%

Safety & Quality Standard

There are 3 TPS questions and 2 Management Measures associated with repairs and maintenance. As we have seen satisfaction with Repairs and Repairs Time has increased.

Satisfaction by Wards:

Repairs Satisfaction (TP02)		
	2024/25	2023/24
Bloomfield	62.96%	90.00%
Stanley	73.68%	85.19%
Anchorsholme	78.38%	81.82%

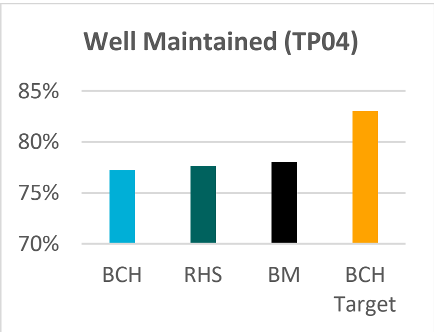
Repairs Satisfaction (TP02)		
	2024/25	2023/24
Claremont	92.31%	94%
Greenlands	90.57%	91.80%
Victoria	88.24%	70.83%

From the above table we can see satisfaction with repairs has improved in Victoria but has significantly reduced in Bloomfield and Stanley.

Repair Time Satisfaction (TP03)		
	2024/25	2023/24
Bloomfield	68.75%	86.67%
Stanley	68.75%	76.92%
Anchorsholme	70.83%	78.13%

Repair Time Satisfaction (TP03)		
	2024/25	2023/24
Brunswick	93.02%	81.40%
Highfield	91.18%	79.25%
Claremont	89.36%	89.80%

From the above table we can see satisfaction with repairs has improved in Brunswick and Highfield but has significantly reduced in Bloomfield.



In terms of satisfaction that homes well-maintained, BCH achieved 77.19%.

Performance does not meet own targets (83%), but does perform close to the RHS upper quartile (77.6%).

Home Well-Maintained (77.19%) by Ward

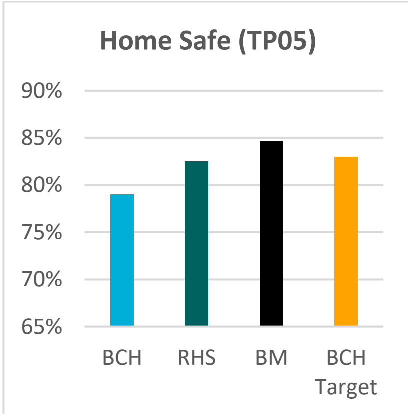
Home Well-Maintained (TP04)		
	2024/25	2023/24
Layton	68.18%	62.50%
Marton	70.00%	66.67%
Bloomfield	70.27%	84.21%

Home Well-Maintained (TP04)		
	2024/25	2023/24
Claremont	88.89%	90.77%
Greenlands	87.10%	85.33%
Brunswick	84.38%	77.42%

We can see that satisfaction has dropped in Bloomfield.

In other wards we have seen significant changes in Hawes Side – where satisfaction dropped from 85.71% to 74.14%. In Tyldesley there was a significant increase in satisfaction where 57.14% increased to 72.73%.

Home Safe (79.02%)



BCH are currently performing in the upper median range in this area. However, are not meeting their own target or benchmarking.

The below tables show a significant drop in performance in Bloomfield. But while Tyldesley still have low rates of satisfaction for home safety, there has been a large increase in satisfaction. Brunswick has also seen an increase in satisfaction.

Home Safe (TP05)		
	2024/25	2023/24
Bloomfield	64.86%	79.49%
Victoria	70.83%	71.43%
Tyldesley	72.73%	57.14%

Home Safe (TP05)		
	2024/25	2023/24
Brunswick	93.75%	85.71%
Claremont	85.71%	90.77%
Greenlands	85.25%	89.33%

Safety & Quality Management Measures

In terms of completing repairs in target timescales, while we are not meeting our own targets, performance has increased on last year and exceeds benchmarking and the RHS upper quartile.

	BCH 2024/25	BCH 2023/24	Bench-marking	RHS Upper	BCH Target
RP02(1): Non-Emergency	92.26%	89.08%	89.08%	89.20%	97%
RP02(2): Emergency	99.57%	98.29%	98.50%	98.70%	99.70%

Health & Safety Measures

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- Non-decency (RP01) remained at 0.04% (top 25% against benchmarking).
- Fire Risk Assessment (BS02) completion reached 100% (last year performance was 99.57%).
- 100% compliance remained for Asbestos (BS03), Water (BS04) and Lift (BS05) safety checks
- Gas Safety (BS01) performance dipped by 0.1% on last year and was 99.84%

No Access issues remain the barrier to achieving full compliance with gas safety checks.

Transparency, Influence & Accountability

Tenant engagement is at the heart of the new Consumer Standards with the responsibilities for meeting compliance with this standard sitting across all BCH departments.

As we have seen performance in complaint handling, that while dipped for BCH (last year was 54.85% satisfaction) still exceeded our own targets and benchmarking for this area.

Complaints (51.40%)

We have already seen that satisfaction with complaint handling is in the highest quartile. In terms of ward perception (when 7 or more responses have been received):

Complaint Handling (TP09)		
	2024/25	2023/24
Anchorsholme	28.57%	64.29%
Park	45.83%	52.17%
Highfield	47.37%	56.52%

Complaint Handling (TP09)		
	2024/25	2023/24
Claremont	70.00%	54%
Greenlands	66.67%	52.00%
Brunswick	57.14%	66.67%

Anchorsholme satisfaction was particularly low, where Claremont and Greenlands had high levels of satisfaction. It is also worth noting that last year Layton's satisfaction with complaint handling was 33.33%. This has now increased to 54.55%

Complaints Management Measures:

While we have seen a reduction in numbers of complaints, we are experiencing higher volume than other landlords.

	BCH 24/25	RHS	Bench-mark	BCH Target	BCH 23/24
CH01(1): Stage One complaints per 1,000 homes.	33.15	24.4	26.43	30	44.08
CH01(2): Stage Two complaints per 1,000 homes.	7.5	3.2	3.4	7.5	9.4

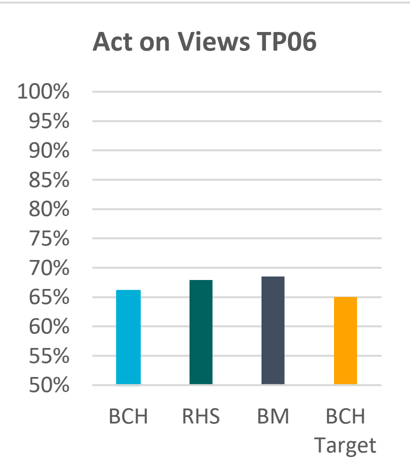
In terms of completing complaints within timescales, BCH performs highly in this area – which may be a reason why they score highly in satisfaction in this area.

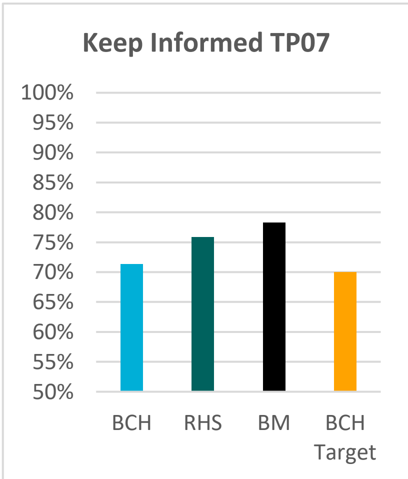
	BCH 24/25	RHS	Benchmark	BCH Target	BCH 23/24
CH02(1) Stage One Completed in timescales	98.79%	64.60%	94.65%	90%	97.00%
CH02(2) Stage Two completed in timescales	100%	64%	95.95%	90%	93.35%

Note: The Regulator has made it clear that it should not be inferred that high numbers of complaints necessarily indicate poor landlord performance, and higher numbers of complaints can be viewed as landlords having an accessible and transparent complaints process.

Acts on Views (66.06%) and Keeps Informed (71.40%):

In terms of Acting on Tenants View and Keeping Tenants Informed we are exceeding own targets but not reaching benchmarking or the RHS upper quartile (though we are performing in the upper median range – so top 50%).





In terms of ward performance in these areas:

Stanley saw a marked reduction in satisfaction with Acting on Views - last year they were one of the most satisfied area.

Acts on Views (TP06)	2024/25	2023/24
Tyldesley	60.00%	57.14%
Stanley	60.71%	80.00%
Anchorsholme	61.70%	62.00%

Acts on Views (TP06)	2024/25	2023/24
Brunswick	76.56%	71.43%
Greenlands	74.58%	78.67%
Claremont	73.61%	73.44%

In terms of keeping informed, satisfaction dropped most significantly in Bloomfield and Greenlands (albeit satisfaction remains high), while Brunswick satisfaction increased most noticeably:

Keep Informed (TP07)	2024/25	2023/24
Ingthorpe	66.04%	71.68%
Bloomfield	66.67%	78.38%
Tyldesley	66.67%	71.43%

Keep Informed (TP07)	2024/25	2023/24
Brunswick	80.33%	75%
Claremont	78.26%	75.41%
Greenlands	74.19%	84.00%

Neighbourhood & Community

There are 3 TPS questions linked to the Neighbourhood & Community Standard and 2 Management Measures. As we have seen, there has been a drop in satisfaction in Communal Areas and Contribution to the Neighbourhood.

In terms of Ward performance: Communal Areas 62.24%

Communal Areas (TP10)		
	2024/25	2023/24
Bloomfield	53.57%	68.00%
Clifton	55.36%	70.59%
Claremont	56.25%	72.34%

Communal Areas (TP10)		
	2024/25	2023/24
Brunswick	80.00%	68.75%
Highfield	75.61%	63.16%
Greenlands	70.59%	59.75%

We can see significant improvements in satisfaction in Brunswick, Highfield and Greenlands. But we can also see significant reductions in satisfaction in Bloomfield, Clifton and Claremont.

Positive Contribution to the Neighbourhood 63.89%

Positive Contribution to Neighbourhood (TP11)		
	2024/25	2023/24
Tyldesley	40.00%	57.14%
Victoria	52.17%	70.37%
Bloomfield	54.29%	64.86%

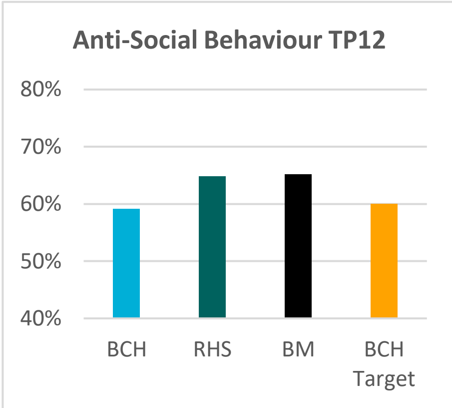
Positive Contribution to Neighbourhood (TP11)		
	2024/25	2023/24
Brunswick	74.60%	77.42%
Greenlands	74.58%	68.00%
Stanley	74.19%	76.47%

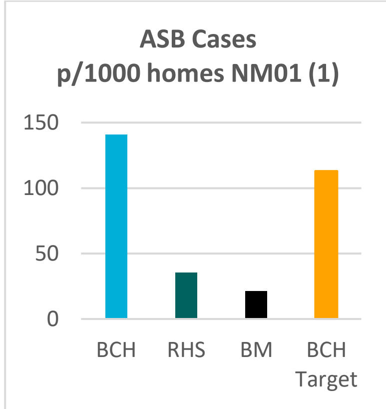
We can see an improvement in satisfaction in Greenlands, but we also see significant reduction in satisfaction in Tyldesley, Brunswick and Victoria.

Anti-Social Behaviour (59.09%)

Satisfaction was similar to last year and is the upper median range . It is also slightly under our own target and less than benchmarking.

There has been a reduction in ASB cases from 161.90 to 140.85 but numbers remain high – though, like complaints, we do not necessarily conclude that high numbers of reports mean poor landlord performance in this area.

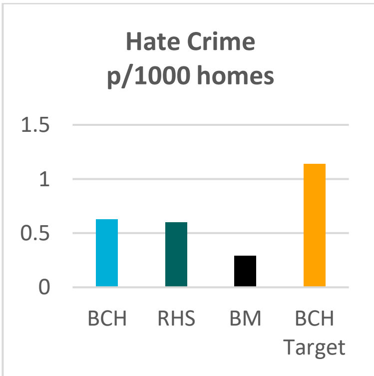




In terms of wards:

Anti-Social Behaviour (TP12)		
	2024/25	2023/24
Tyldesley	50.00%	42.86%
Ingthorpe	51.32%	60.92%
Bloomfield	54.29%	50.00%

Anti-Social Behaviour (TP12)		
	2024/25	2023/24
Greenlands	72.55%	63.51%
Victoria	66.67%	55.56%
Hawes Side	65.31%	67.74%



NMO1 (2): Hate Crime

Last year hate crime incidences were 1.46 per 1000 properties. This has reduced to 0.63 but is still higher that RHS (0.2) and benchmarking (0.29)

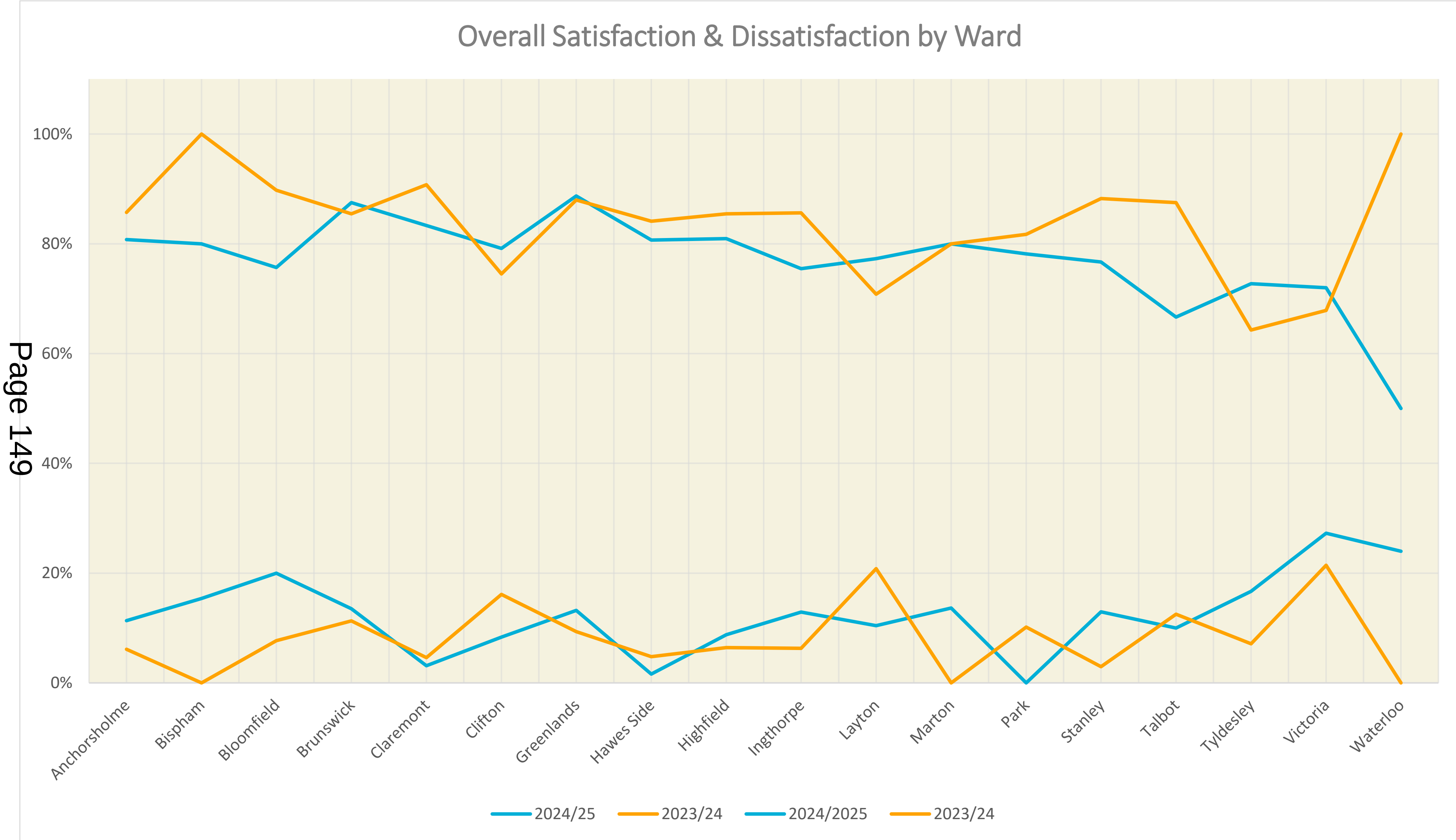
Appendix A: Tenant Satisfaction Measure 2024/25

TSM Perception Measures (LCRA)	BCH 24/25	BCH 23/24	BCH 22/23	Bench-Mark	RHS UQ 23/24
TP01: OVERALL SATISFACTION Proportion of respondents who report that they are satisfied with the overall service from their landlord.	79.22%	80.96%	77.56%	80.95%	78.4%
TP02: REPAIRS Proportion of respondents who have received a repair in the last 12 months who report that they are satisfied with the overall repairs service.	83.23%	81.74%	82.09%	79.60%	78.7%
TP03: REPAIR TIME Proportion of respondents who have received a repair in the last 12 months who report that they are satisfied with the time taken to complete their most recent repair.	81.81%	78.34%	76.61%	75.90%	75.3%
TP04: HOME WELL MAINTAINED Proportion of respondents who report that they are satisfied that their home is well maintained.	77.19%	77.92%	82.10%	78%	77.6%
TP05: HOME SAFE Proportion of respondents who report that they are satisfied that their home is safe.	79.02%	79.91%	82.58%	84.70%	82.5%
TP06: ACTS ON VIEWS Proportion of respondents who report that they are satisfied that their landlord listens to tenant views and acts upon them.	66.06%	67.89%	58.77%	68.50%	67.9%
TP07: KEEP INFORMED Proportion of respondents who report that they are satisfied that their landlord keeps them informed about things that matter to them.	71.40%	73.10%	67.32%	78.30%	75.9%
TP08: FAIRNESS & RESPECT Proportion of respondents who report that they agree their landlord treats them fairly and with respect.	75.94%	80.96%	81.66%	83.38%	82.8%
TP09: COMPLAINTS Proportion of respondents who report making a complaint in the last 12 months who are satisfied with their landlord's approach to complaints handling.	51.40%	54.85%	46.91%	41.88%	41.1%
TP10: COMMUNAL AREAS Proportion of respondents with communal areas who report that they are satisfied that their landlord keeps communal areas clean and well maintained.	62.24%	66.78%	65.82%	72%	71.7%
TP11: CONTRIBUTION TO NEIGHBOURHOOD Proportion of respondents who report that they are satisfied that their landlord makes a positive contribution to the neighbourhood.	63.89%	68.52%	69.30%	74%	70.4%
TP12: ANTI-SOCIAL BEHAVIOUR Proportion of respondents who report that they are satisfied with their landlord's approach to handling anti-social behaviour.	59.09%	60.29%	59.93%	65.13%	64.8%

TSM Management Measures	BCH 2024/25	BCH 23/24	BCH 22/23	Bench-Mark	RHS UQ 22/24
BS01: GAS Proportion of homes for which all required gas safety checks have been carried out.	**99.84%**	99.94%	99.96%	100%	100%
BS02: FIRE Proportion of homes for which all required fire risk assessments have been carried out.	**100%**	99.57%	95.96%	100%	100%
BS03: ASBESTOS Proportion of homes for which all required asbestos management surveys or re-inspections have been carried out.	**100%**	100%	100%	100%	100%
BS04: WATER Proportion of homes for which all required legionella risk assessments have been carried out.	**100%**	100%	100%	100%	100%
BS05: LIFT Proportion of homes for which all required communal passenger lift safety checks have been carried out.	**100%**	100%	100%	100%	100%

RP01: DECENT HOME STANDARD: Proportion of homes that do not meet the DHS	**0.04%**	0.04%	0.04%	0.29%	3.43%
RP02(1): NON-EMERGENCY REPAIRS: Proportion of non-emergency responsive repairs completed within the landlord's target timescale.	**92.26%**	89.08%	91.58%	89.08%	89.2%
RP02(2): EMERGENCY REPAIRS: Proportion of emergency responsive repairs completed within the landlord's target timescale.	**99.57%**	98.29%	99.93%	98.50%	98.7%
CH01(1): STAGE ONE COMPLAINTS: Number of stage one complaints received per 1,000 homes.	**33.15**	44.08	17.61	26.43	24.4 (LQ)
CH01(2): STAGE TWO COMPLAINTS: Number of stage two complaints received per 1,000 homes.	**7.50**	9.4	5.73	3.4	3.2 (LQ)
CH02(1): COMPLAINT TIME (STAGE 1) Proportion of stage one complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales.	**98.79%**	97.00%	88.89%	94.65%	82.3%
CH02(2): COMPLAINT TIME (STAGE 2) Proportion of stage two complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales.	**100%**	93.35%	92.31%	95.95%	83.6%
NM01 (1) ABS PER 1000 HOMES Number of anti-social behaviour cases, opened per 1,000 homes.	**140.85**	161.90	161.09	21.24	20.7
NM01 (2) HATE INCIDENTS PER 1000 HOMES Number of anti-social behaviour cases that involve hate incidents opened per 1,000 homes	**0.63**	1.46	x	0.29%	0.2%

Appendix B



Overall Satisfaction & Dissatisfaction by Ward
100%
80%
60%
40%
20%
0%
Anchorsholme
Bispham
Bloomfield
Brunswick
Claremont
Clifton
Greenlands
Hawes Side
Highfield
Ingthorpe
Layton
Marton
Park
Stanley
Talbot
Tyldesley
Victoria
Waterloo
2024/25
2023/24
2024/2025
2023/24

Document Control

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Last edited:	

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Date	Version	Amended by	Description of changes

Approved By:

Name	Title	Signature	Date

Appendix 10h(ii)

Tenant Satisfaction Measures Results 2024/25

TSM Perception Measures (LCRA)	BCH 2024/25
TP01: OVERALL SATISFACTION Proportion of respondents who report that they are satisfied with the overall service from their landlord.	79.22%
TP02: REPAIRS Proportion of respondents who have received a repair in the last 12 months who report that they are satisfied with the overall repairs service.	83.23%
TP03: REPAIR TIME Proportion of respondents who have received a repair in the last 12 months who report that they are satisfied with the time taken to complete their most recent repair.	81.81%
TP04: HOME WELL MAINTAINED Proportion of respondents who report that they are satisfied that their home is well maintained.	77.19%
TP05: HOME SAFE Proportion of respondents who report that they are satisfied that their home is safe.	79.02%
TP06: ACTS ON VIEWS Proportion of respondents who report that they are satisfied that their landlord listens to tenant views and acts upon them.	66.06%
TP07: KEEP INFORMED Proportion of respondents who report that they are satisfied that their landlord keeps them informed about things that matter to them.	71.40%
TP08: FAIRNESS & RESPECT Proportion of respondents who report that they agree their landlord treats them fairly and with respect.	75.94%
TP09: COMPLAINTS Proportion of respondents who report making a complaint in the last 12 months who are satisfied with their landlord's approach to complaints handling.	51.40%
TP10: COMMUNAL AREAS Proportion of respondents with communal areas who report that they are satisfied that their landlord keeps communal areas clean and well maintained.	62.24%
TP11: CONTRIBUTION TO NEIGHBOURHOOD Proportion of respondents who report that they are satisfied that their landlord makes a positive contribution to the neighbourhood.	63.89%
TP12: ANTI-SOCIAL BEHAVIOUR Proportion of respondents who report that they are satisfied with their landlord's approach to handling anti-social behaviour.	59.09%

TSM Management Measures	BCH 2024/25
BS01: GAS Proportion of homes for which all required gas safety checks have been carried out.	**99.84%**
BS02: FIRE Proportion of homes for which all required fire risk assessments have been carried out.	**100%**
BS03: ASBESTOS Proportion of homes for which all required asbestos management surveys or re-inspections have been carried out.	**100%**
BS04: WATER Proportion of homes for which all required legionella risk assessments have been carried out.	**100%**
BS05: LIFT Proportion of homes for which all required communal passenger lift safety checks have been carried out.	**100%**

RP01: DECENT HOME STANDARD: Proportion of homes that do not meet the DHS	**0.04%**
RP02(1): NON-EMERGENCY REPAIRS: Proportion of non-emergency responsive repairs completed within the landlord's target timescale.	**92.26%**
RP02(2): EMERGENCY REPAIRS: Proportion of emergency responsive repairs completed within the landlord's target timescale.	**99.57%**
CH01(1): STAGE ONE COMPLAINTS: Number of stage one complaints received per 1,000 homes.	**33.15**
CH01(2): STAGE TWO COMPLAINTS: Number of stage two complaints received per 1,000 homes.	**7.50**
CH02(1): COMPLAINT TIME (STAGE 1) Proportion of stage one complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales.	**98.79%**
CH02(2): COMPLAINT TIME (STAGE 2) Proportion of stage two complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales.	**100%**
NM01 (1) ABS PER 1000 HOMES Number of anti-social behaviour cases, opened per 1,000 homes.	**140.85**
NM01 (2) HATE INCIDENTS PER 1000 HOMES Number of anti-social behaviour cases that involve hate incidents opened per 1,000 homes	**0.63**

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Appendix 10h(iii)

Report to:	Blackpool Council and Blackpool Coastal Housing Shared Board
Relevant Officer:	Hannah Cassidy
Date of Report:	29th May 2025

1.0 Purpose of the report:

1.1 To provide assurance to Blackpool Council and Blackpool Coastal Housing (BCH) Shared Board that the technical requirements of the Tenant Satisfaction Measures have been met.

2.0 Recommendation(s):

2.1 To approve publication of the 2024/25 Tenant Satisfaction Results on the BCH website (see Annex A)

2.2 Reference an over-representation of tenants aged 60+ when publishing the data.

2.3 To submit the Tenant Satisfaction Measures (TSM) return to NROSH.

2.4 Review approach for 2025/26 TSM for Autumn Board

3.0 Reasons for Recommendations:

3.1 The survey requirements that have been set out in the Tenant Satisfaction Measures: Tenant Survey requirements were met, with one exception (see 7.0), which provides assurance that the survey was conducted correctly.

3.2 The survey requirements that have been set out in the Tenant Satisfaction Measures: Technical requirements were met, which provides assurance that the survey results are statistically accurate.

4.0 Other alternative options to be considered

4.1 N/A
Note: Register Providers with 1,000 or more units of social housing must submit a TSM submission each year by 30th June.

5.0 Background

5.1 In order to meet the requirements set out by the Regulator to provide tenants with greater transparency about their landlord's performance, Blackpool Council, in conjunction with Blackpool Coastal Housing, undertook a tenant perception survey between January and February 2024. The survey consists of 12 questions that had been prescribed by the Regulator. Alongside this, there is a requirement to submit Tenant Management Measure data.

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

5.3 Blackpool Council was responsible for delivering on the tenant perception survey requirements with the Housing Standards and Compliance Manager coordinating activity and ensuring that the survey technical requirements, as set out by the Regulator, were achieved. This included producing a covering letter to tenants and making available for publication the set of 12 questions in the prescribed format. They also arranged for the survey to be produced in another language when required.

5.4 The Infusion Research Team led on the administrational tasks of the survey including producing an on-line and postal survey and subsequently ensuring it was received by all tenants (working in conjunction with the Council's Communication team and Print Service). They also inputted survey data.

5.5 BCH's Performance Team was responsible for providing initial data to conduct the tenant perception survey. They are also responsible for producing data for the Tenant Management Measures.

5.6 BCH's Involvement and Communication Team publicised the survey on-line and with staff, in order to encourage participation.

5.7 Before beginning the fieldwork a Data Protection Impact Assessment was undertaken with the Information and Governance Team to ensure compliance with GDPR.

5.8 Tenants could choose to participate in a variety of methods including online survey, by post (with freepost envelope), via telephone and via text link. Tenants were provided with the contact details of the Housing Standards and Compliance Manager should they have had any queries regarding the survey or if they would like to complete the survey via telephone.

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

5.10 The Housing Standards and Compliance Manager collated the raw data and provided an initial calculation of the tenant perception measure results to BCH's Performance Team.

5.11 The Performance Team matched the raw data to the demographics information and also calculated the tenant perception survey score. This was cross-referenced with the results by the Housing Standards and Compliance Manager and were subsequently agreed.

5.12 The Performance Team also produced the management measure scores.

5.13 A timetable of events can be found in Annex B.

6.0 Key information

6.1 The survey achieved a response rate of 24.80%, with 1149 responses from a tenant population of 4633. The TSM: Tenant Survey requirements tells us the required minimum level of statistical accuracy for landlords with less than 9,999 properties is 95% with a margin of error of +/- 4%. This equates to 532 responses. The results exceeded this requirement.

6.2 An administrational error resulted in the paper surveys having an incorrect scaling questions for TP08 i.e. instead of Strongly Agree/Disagree, etc. it was written as Satisfied/Fairly Satisfied. Online surveys had the correct scaling questions asked. No other questions were incorrect. 358 surveys with the error on this question were received. As we had 780 responses in the required format, and that still exceeded statistical accuracy, a decision was made by the Housing Standards and Compliance Manager and BCH Performance Manager to omit the results for this question only. Had the surveys been included, there would have been a 1.12% increase in satisfaction in this area.

6.3 On analysis there was an over-representation within age groups of 60+ of 5-10%. While weighting is not required in a census survey, we should make reference to this when we publish the data.

6.4 The decision made not to weight was made in consultation with the Senior Public Health Analysist and their academic lead at Lancashire University.

6.5 In line with the survey requirements, the letter sent to tenants, explicitly explained the purpose of perception survey to tenants and what the results informed. It also informed the tenant of the approximate length of time it would take to complete the survey.

6.6 In line with the survey requirements, the relevant tenant population surveyed for BCH were occupants of Low Cost Rental Accommodation.

6.7 The survey requires providers to take reasonable action to avoid leading tenant to a particular point of view. There were no leading questions in the survey and when surveys were conducted over the telephone, the Housing Standards and Compliance Manager read the questions as written.

6.8 Satisfaction scores were calculated in line with the technical requirements. This included not using ‘Not known/Not Applicable’ responses, when asked, within the calculation.

6.9 As per the technical requirements, the Performance Team produced the management measure data as at 31st March 2024.

7.0 List of Appendices:

7.1 Annex A: TSM Results 2024-25
Annex B: Timetable of Activity

8.0 Financial and Legal considerations:

8.1 The total cost for delivering on the tenant perception survey, excluding the Housing Standards and Compliance manager and Blackpool Coastal Housing's time, so far is approximately:

- £1,677.35 Printing, Stationary and email survey
- £960 Translation
- £348 return envelops
- £100 additional postage costs

= £3,085.35

Note: There may be an additional cost for the time of the Infusion Research Team

9.0 Legal considerations

9.1 N/A

10.0 Risk management considerations

10.1 N/A

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

11.1 N/A

12.0 Sustainability, climate change and environmental considerations

12.1 N/A

13.0 Internal/External Consultation undertaken:

13.1 A exploratory conversation was had with IFF research to quote for conducting the survey. Had we have used them the basic costs for a compliant survey (surveying 532 households) would have exceeded £10,000.

13.2 The decision made not to weight was made in consultation with the Senior Public Health Analyst and their academic lead at Lancashire University.

14.0 Background papers

14.1 N/A

Annex A: TSM Results 2024/25

TSM Perception Measures (LCRA)	BCH 2024/25
TP01: OVERALL SATISFACTION Proportion of respondents who report that they are satisfied with the overall service from their landlord.	79.22%
TP02: REPAIRS Proportion of respondents who have received a repair in the last 12 months who report that they are satisfied with the overall repairs service.	83.23%
TP03: REPAIR TIME Proportion of respondents who have received a repair in the last 12 months who report that they are satisfied with the time taken to complete their most recent repair.	81.80%
TP04: HOME WELL MAINTAINED Proportion of respondents who report that they are satisfied that their home is well maintained.	77.19%
TP05: HOME SAFE Proportion of respondents who report that they are satisfied that their home is safe.	79.02%
TP06: ACTS ON VIEWS Proportion of respondents who report that they are satisfied that their landlord listens to tenant views and acts upon them.	66.06%
TP07: KEEP INFORMED Proportion of respondents who report that they are satisfied that their landlord keeps them informed about things that matter to them.	71.40%
TP08: FAIRNESS & RESPECT Proportion of respondents who report that they agree their landlord treats them fairly and with respect.	75.94%
TP09: COMPLAINTS Proportion of respondents who report making a complaint in the last 12 months who are satisfied with their landlord's approach to complaints handling.	51.40%
TP10: COMMUNAL AREAS Proportion of respondents with communal areas who report that they are satisfied that their landlord keeps communal areas clean and well maintained.	62.24%
TP11: CONTRIBUTION TO NEIGHBOURHOOD Proportion of respondents who report that they are satisfied that their landlord makes a positive contribution to the neighbourhood.	63.89%
TP12: ANTI-SOCIAL BEHAVIOUR Proportion of respondents who report that they are satisfied with their landlord's approach to handling anti-social behaviour.	59.09%

TSM Management Measures	BCH 2024/25
BS01: GAS Proportion of homes for which all required gas safety checks have been carried out.	**99.84%**
BS02: FIRE Proportion of homes for which all required fire risk assessments have been carried out.	**100%**
BS03: ASBESTOS Proportion of homes for which all required asbestos management surveys or re-inspections have been carried out.	**100%**
BS04: WATER Proportion of homes for which all required legionella risk assessments have been carried out.	**100%**
BS05: LIFT Proportion of homes for which all required communal passenger lift safety checks have been carried out.	**100%**

RP01: DECENT HOME STANDARD: Proportion of homes that do not meet the DHS	**0.04%**
RP02(1): NON-EMERGENCY REPAIRS: Proportion of non-emergency responsive repairs completed within the landlord's target timescale.	**92.26%**
RP02(2): EMERGENCY REPAIRS: Proportion of emergency responsive repairs completed within the landlord's target timescale.	**99.57%**
CH01(1): STAGE ONE COMPLAINTS: Number of stage one complaints received per 1,000 homes.	**33.15**
CH01(2): STAGE TWO COMPLAINTS: Number of stage two complaints received per 1,000 homes.	**7.50**
CH02(1): COMPLAINT TIME (STAGE 1) Proportion of stage one complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales.	**98.79%**
CH02(2): COMPLAINT TIME (STAGE 2) Proportion of stage two complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales.	**100%**
NM01 (1) ABS PER 1000 HOMES Number of anti-social behaviour cases, opened per 1,000 homes.	**140.85**
NM01 (2) HATE INCIDENTS PER 1000 HOMES Number of anti-social behaviour cases that involve hate incidents opened per 1,000 homes	**0.63**

Annex B: Timetable of Activity: TSM Tenant Perception Survey 2024/25

Action	By Who	Date
Social Housing Regulation Act Project Board approved method for 2024/25 survey.		31/10/2024
Postage Quotes attained from Lancashire Leaflet Distribution (subsequently withdrew), Leaflet Deliver UK (£1430 – delivery only), and Blackpool Council's Corporate Print Service (£1,610.35 delivery and printing)	Infusion Research Team	17/12/2024
Data base, including communication preferences and personal ID numbers for BCH tenants provided to Blackpool Council	BCH Performance Team	19/12/2024
Covering Letter (produced by HC) sent to TOWER Scrutiny for approval	BCH Involvement & Comms. Team	20/12/2024
Decision made to use Council's Corporate Print Service as most VFM - as no costs for stuffing envelopes.	Housing Standards & Compliance Manager (HSCM)	20/12/2024
DPIA submitted	HSCM	20/12/2025
Quotes for translation sent out to Absolute Interpreting (£800 + VAT) , Language Line (£1,485.16 + VAT), m::four Translations (£1543.80 +VAT) and lifeline Languages (£1326.87+VAT)	HSCM	23/12/2025
TOWER Scrutiny approval of covering letter received	BCH Involvement & Comms. Team	06/01/2025
Final copy of TSM covering letter and questions sent to Infusion Research Team	HSCM	07/01/205
Translation quotes agreed with Absolute Interpreting	BCH Performance Team	14/01/2024
TSM information provided to staff on the BCH Intranet	BCH Involvement & Comms. Team	23/01/2025
On-line survey set up on SNAP Survey Link www.blackpool.gov.uk/TSMBC2025	Infusion Research Team	23/01/2025
TSM information published on BCH website Tenant Satisfaction Measures (TSM's) - Blackpool Coastal Housing	BCH Involvement & Comms. Team	27/01/2025
Surveys sent by post and on-line survey goes live. Email address showing to resident is: communications@yourblackpool.blackpool.gov.uk	Corporate Print Service Infusion Research Team	31/01/2025
Translated surveys sent out. Also letters sent to tenants where there was the same email address held for more than 1 tenant address.	HSCM	03/02/2025
At HC's request, reminder email sent out to tenants	BC Comms Team	11/02/2025
Paper surveys received. Information inputted onto separate SNAP account. www.blackpool.gov.uk/TSM2025 Note: This is the link from QR code for postal surveys also	Infusion Research Team	Feb 2025
At HSCM 's request reminder email sent out to tenants with change to BCH boarder appearing on top.	BC Comms Team	27/05/2025
At HSCM 's request and arranged by Infusion Research Team , Blackpool Communications Team send text to tenants encouraging them to respond to email.	BC Comms Team	28/02/2024
Survey Closed		07/03/2025
Survey validation check to ensure surveys had been inputted correctly. All checked.	HSCM	March 2025
Information collated and passed across to Performance Team	HSCM	02/04/2025
Data Tables produced, linking UIDs with demographic information.	BCH Performance Team	09/05/2025
TSM results agreed.	HSCM/ BCH Performance Team	12/05/2025

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Blackpool Coastal Housing

Report to:	**BLACKPOOL COASTAL HOUSING BOARD**
Relevant Officers:	Vikki Piper, Chief Operating Officer Stephen Dunstan, Director of Resources Maggie Cornall, Director of Operations
Date of meeting:	15 July 2025

PERFORMANCE UPDATE – 2025/26 QUARTER ONE (April-May)

1.0 Purpose of the report:

1.1 To update the Board on current performance.

2.0 Recommendation(s):

2.1 To note the contents of the report and appendices and raise questions as appropriate.

3.0 Details:

3.1 Due to the timing of the meeting because of accounts approval deadlines it is not possible to do a full quarter one performance update within the timeframes for papers. It was therefore agreed to prepare an interim scorecard covering the first two months of the year so Board members have some current information to assess trends.

3.2 The senior management team is happy to take questions on the direction of travel of any indicators. In some cases there is a known lag at the start of the year which does not mean there will ultimately be issues meeting the overall target. Rent collection in particular comes into this category and the service has no concerns at this stage about final collection figures.

3.3 On 1 July the Chief Operating Officer, Director of Resources and the Council's Housing Standards and Compliance Manager met with the Chair of Audit Committee to discuss potential streamlining and amendment to items in the scorecard. This was a very helpful discussion and, whilst the needs of the Council as Shareholder need to be considered, proposals to make the scorecard more user-friendly for all stakeholders will be developed.

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4.0 Equalities and Risk considerations

4.1 No direct considerations.

5.0 List of Appendices:

5.1 Appendix 10i(i) – Interim 2025/26 Quarter 1 Performance Scorecard

6.0 Financial and Legal considerations:

6.1 No direct considerations.

7.0 Internal/External Consultation undertaken:

7.1 See section 3.3.

8.0 Sustainability, climate change and environmental considerations:

8.1 No direct considerations.

Appendix 10i(i)

Not for Publication

Housing Performance Scorecard

Report date: 01/04/2025 to 01/06/2025

	Good Is	As at end (Period)	Target (own target)	Benchmark	Current value/position	Performance against Target	Previous reported value	Short-term trend
Asset Management								
The percentage of void properties as a percentage of all stock	LOW	01/06/2025		0.67%	2.66%		2.76%	
Average void repairs costs per property	LOW	31/05/2025		£2,622.61	£4,159.29		£3,175.19	
Average re-let time in calendar days - all properties	LOW	01/06/2025		34.21	78.19		82.96	
Average re-let time in calendar days - all properties but excluding hostels	LOW	01/06/2025		72.43	129.40		132.71	
Average relet time in calendar days including properties undergoing Major Repairs Works - Hostels only	LOW	01/06/2025		N/A	9.90		24.45	
Average cost for a reactive repair per property	LOW	31/05/2025		£138.58	£106.95		£112.45	
% of properties with an EPC rating C and above (SAP 9.94)	HIGH	31/05/2025		64.42%	83.98%		83.82%	
The number of current Public Liability claims	LOW	31/05/2025		N/A	15		15	
The % of disrepair claims opened per 1000 properties	LOW	31/05/2025		3.36%	0.21%		0.94%	
The number of fires in homes	LOW	31/04/2025		N/A	5		17	
The number of fires in communal areas	LOW	31/04/2025		N/A	1		11	
Statutory Compliance:								
Damp & mould								
The number of Live cases at period end	LOW	31/05/2025		N/A	286		212	
The number of new cases raised within the period	LOW	31/05/2025		N/A	223		452	
The number of closed cases within the period	HIGH	31/05/2025		N/A	300		336	
Other Hazards (HHSRS)	LOW	31/05/2025		N/A	17		8	
Tenant Satisfaction Measures								
Customer Satisfaction								
The percentage of customers satisfied with the overall service provided by Blackpool Coastal Housing	HIGH	31/05/2025		81.00%	79.22%		80.96%	
The percentage of customers satisfied that Blackpool Coastal Housing provides a home that is well maintained	HIGH	31/05/2025		78.00%	77.19%		77.92%	
The percentage of customers satisfied that Blackpool Coastal Housing provides a home that is safe	HIGH	31/05/2025		84.70%	79.02%		79.91%	
The percentage of customers satisfied that Blackpool Coastal Housing listens to their views and acts upon them	HIGH	31/05/2025		68.50%	66.06%		67.89%	

The percentage of customers satisfied that Blackpool Coastal Housing keeps them informed about things that matter to them	HIGH	31/05/2025		78.30%	71.40%		73.10%	
The percentage of customers who agree that Blackpool Coastal Housing treats them fairly and with respect	HIGH	31/05/2025		83.38%	75.94%		80.96%	
The percentage of customers satisfied with Blackpool Coastal Housings approach to complaints	HIGH	31/05/2025		41.88%	51.40%		54.85%	
The percentage of customers satisfied that Blackpool Coastal Housing keeps communal areas clean and well maintained	HIGH	31/05/2025		72.00%	62.24%		66.78%	
The percentage of customers satisfied that Blackpool Coastal Housing makes a positive contribution to their neighbourhood	HIGH	31/05/2025		74.00%	63.89%		68.52%	
The percentage of customers satisfied with Blackpool Coastal Housings approach to handling anti-social behaviour	HIGH	31/05/2025		65.13%	59.09%		60.29%	
Landlord Performance								
Complaints relative to the size of the landlord (per 1000 properties)	LOW	31/05/2025		N/A	6.25		40.65	
Stage 1 Complaints relative to the size of the landlord (per 1000 properties)	LOW	31/05/2025		26.43	5.21		33.15	
Stage 2 Complaints relative to the size of the landlord (per 1000 properties)	LOW	31/05/2025		3.40	1.04		7.50	
The percentage of complaints responded to within complaint handling code timescales (TSM)	HIGH	31/05/2025		N/A	100.00%		99.00%	
The percentage of complaints responded to within compliant handling code timescales (Stage 1)	HIGH	31/05/2025		94.65%	100.00%		98.79%	
The percentage of complaints responded to within compliant handling code timescales (Stage 2)	HIGH	31/05/2025		95.95%	100.00%		100.00%	
Anti-social behaviour cases relative to the size of the landlord (per 1000 properties)	LOW	31/05/2025		21.24	39.61		140.85	
Hate Crime cases relative to the size of the landlord (per 1000 properties)	Low	31/05/2025		0.43	0.00		0.63	
The percentage of homes that do not meet the Decent Homes Standard	LOW	31/05/2025		0.29%	0.04%		0.04%	
The number of relets as a proportion of housing stock (Turnover)	LOW	06/04/2025		4.60%	5.66%		6.93%	
Repairs								
The percentage of customers satisfied with the overall repairs service from Blackpool Coastal Housing over the last 12 months	HIGH	31/05/2025		79.60%	83.23%		81.74%	
The percentage of customers satisfied with the time taken to complete their most recent repair after it was reported	HIGH	31/05/2025		75.90%	81.81%		78.34%	
Reactive repairs completed within target timescales:	HIGH	31/05/2025		N/A	99.17%		94.00%	
Emergency	HIGH	31/05/2025		98.50%	100.00%		99.57%	
Non-emergency	HIGH	31/05/2025		89.08%	98.83%		92.26%	
The percentage of appointments made and kept	HIGH	31/05/2025		98.09%	98.79%		98.09%	
The Percentage of Repairs completed at first visit	HIGH	31/05/2025		94.07%	93.27%		88.20%	

Compliance - Statutory								
Gas Safety Checks (TSM BS01)	**HIGH**	31/05/2025		100.00%	99.43%		99.84%	
Asbestos Safety Checks (TSM BS03)	**HIGH**	31/05/2025		100.00%	89.01%		100.00%	
Water Safety Checks (TSM BS04)	**HIGH**	31/05/2025		100.00%	100.00%		100.00%	
Fire Risk Assessments (TSM BS02)	**HIGH**	31/05/2025		100.00%	100.00%		100.00%	
Lifts Safety Checks (TSM BS05)	**HIGH**	31/05/2025		100.00%	100.00%		100.00%	
The percentage of Electrical Safety Checks completed within timescales	**HIGH**	31/05/2025		99.83%	95.25%		93.98%	
The percentage of properties with CO Alarms installed	**HIGH**	31/05/2025		N/A	100.00%		100.00%	
The percentage of smoke alarms inspected	**HIGH**	31/05/2025		N/A	100.00%		100.00%	
Proportion of tenancies lasting longer than 12 months (%)	**HIGH**	01/06/2025		N/A	93.47%		93.56%	
The percentage of evictions as a percentage of tenancies	**LOW**	01/06/2025		0.06%	0.00%		0.24%	
Financial								
The percentage of rent collected against rent due (excluding arrears brought forward)	**HIGH**	01/06/2025		100.23%	95.94%		100.62%	
The percentage of rent collected against rent due (including arrears brought forward)	**HIGH**	01/06/2025		98.14%	83.96%		98.89%	
Current rental arrears % of annual rent debit (ex HB adjustments)	**LOW**	01/06/2025		2.04%	2.27%		1.79%	
Former rental arrears % of annual rent debit (ex HB adjustments)	**LOW**	01/06/2025		0.71%	2.11%		2.02%	
The percentage of rent loss due to empty properties	**LOW**	01/06/2025		0.95%	2.78%		2.70%	
Gearing (shows a firms operation funded by lenders versus shareholders)								
Services								
Complaints								
ASB								
Domestic Violence								
Consumer Standards								
Home								
Neighbourhood								
Tenancy								
Tenant Involvement								
Employee Satisfaction								
Employee Wellbeing								
The average days lost to sickness absence per full time employee	**LOW**	31/04/2025		8.00	7.05		7.04	
The number of Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) within the period	**LOW**	31/05/2025		N/A	0		0	
The number of reported accidents within the period	**LOW**	31/05/2025		N/A	2		7	

The number of workplace violence (physical) incidents reported within the period	**LOW**	31/05/2025		N/A	8		29	
The number of workplace violence (verbal) incidents reported within the period	**LOW**	31/05/2025		N/A	4		50	
Employee Satisfaction								
The percentage of staff turnover	**LOW**	31/04/2025		10.55%	18.59%		17.56%	

Key				
Performance Against Trend:		Warning	× Alert	✓ OK
Short-term trend:		Getting worse	Improving	No Change

Blackpool Coastal Housing

Report to:	**Blackpool Coastal Housing Board**
Relevant Officer:	Hannah Cassidy, Housing Standards and Compliance Manager
Date of Report:	03 July 2025

CONSUMER STANDARDS POSITION UPDATE JULY 2025

1.0 Purpose of the report:

1.1 To provide an update to the Board on work being undertaken to ensure we are compliant with the Consumer Standards.

2.0 Recommendation(s):

2.1 The Board is asked to note the report.

3.0 Background and key information

3.1 On 29th May 2025, senior managers at Blackpool Council and Blackpool Coastal Housing (BCH) met with the Regulator at an Annual Engagement Meeting.

3.2 The Regulator stressed at the meeting that the inspection process is an 'Outcomes Based' approach, so it is not enough to display a range of activity to show compliance, we have to show that this activity is generating positive outcomes for our tenants and that we can demonstrate proficiency in the performance of landlord services through accurate data.

3.3 It is also important to note that a compliant grade is not a mark of excellence or good practice, it demonstrates a provider is performing competently and meeting the requirements set out within the standards.

3.4 Following on from the meeting, Blackpool Council's Housing Standards and Compliance Manager met with the Council's Corporate Leadership Team and provided them with a current picture of BCH/Council compliance with the Consumer Standards and what areas of the standards were currently being prioritised and strengthened.

3.5 The Social Housing Regulation Act Working Group meets monthly to monitor activity to ensure that we meet and maintain compliance with the Consumer Standards. The Working Group consists of senior manager and directors from BCH, the Council and

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Blackpool Housing Company and has the operational responsibility to ensure requirements of the legislation are embedded within Blackpool Council's housing companies (Blackpool Coastal Housing, Blackpool Housing Company and Lumen Housing).

3.6 In October 2024, the Housing Standards and Compliance Manager provided BCH Board with an update from the Working Group describing priority activity to provide reassurance of compliance against these standards in relation to the Regulator's inspection framework.

3.7 This report provides an update on that activity, as well as identifying current priority areas that the Working Group is concentrating on. This is broken down to actions relating to:

- Safety and Quality
- Transparency, Influence and Accountability
- Governance and Oversight (including Regulatory preparation)

3.8 Please note that a comprehensive assessment of risks and actions associated with all the required outcomes of the Regulations is contained within the Consumer Standards Risk Register.

3.9 A summary of the position statement can be found at Appendix 10j(i).

4.0 Safety and Quality Standard

4.1 Following a review of our self-assessment in 2024, the highlighted priority areas were identified as:

4.2 <u>Stock Quality:</u> *Not having an accurate record of the condition of all homes at an individual property level i.e. a physical assessment.*

4.3 UPDATE: There is an established quinquennial programme of stock condition surveys of component parts and Housing Health and Safety Rating hazards, which is being conducted by a specialist building consultancy company. Years 3 and 4 of the programme have been combined and as of June 2025:

Blackpool Coastal Housing

4.4 IMPACT:

- 72% of properties have been surveyed within 5 years.
- All properties have had a physical inspection (no cloned data).
- Information on life-cycle components matches data held on the system.
- Category 1 and 2 hazards are being managed and tracked.
- Around 3.5% properties surveyed have Cat 1 or 2 hazards which is below industry standard of 5%

4.5 Repairs, maintenance and planned improvements: *Not demonstrating delivery of an effective, efficient and timely repairs, maintenance and planned improvements service for the homes and communal areas.*

4.6 UPDATE: There was an acknowledgment that there had been a dip in performance from the Repairs Team and a review of service initiated several activities including identifying gaps in resources and procedural weaknesses, which have been actioned.

4.7 IMPACT: At end of March 2025 Tenant Satisfaction and Management measure data has shown the following improvements in performance, which is in the upper median or upper quartile (UQ) for benchmarking:

	2024/25	2023/4	UQ
Repair Satisfaction	83.23%	81.74%	82.10%
Repair Time Satisfaction	81.80%	73.34%	77.59%
Emergency Repairs Completed in timescales	99.57%	98.29%	99.03%
Non-emergency Repairs completed in timescales	92.26%	89.08%	93.60%

4.8 Health and Safety: *That we are not delivering on actions arising from legally required health and safety assessments and that we are non-compliant with health and safety requirements.*

4.9 UPDATE: No Access issues for gas safety checks have prevented us from reporting 100% compliance in this area within the 2024/25 TSMs. We are also not consistently reporting 100% compliance with Health and Safety measures on the scorecard.

4.10 BCH's Compliance Manager reports on this, including strategies to address, to the Audit Committee. Within the Working Group, activity is taking place to strengthen our approach to Access, with support from the Council's Legal and Enforcement Teams to gain entry to these properties before certificates expire, as well as identifying potential gaps in resources.

4.11 The arrival of Awaab’s Law in October 2025 further stresses the importance of gaining entry to address hazards, including damp and mould that have a severe detriment to our tenants.

4.12 Preparation for Awaab’s Law includes:

- The Stock Condition Surveys provide us with some assurance that our homes are free from hazards and where hazards have been identified. Action to address defects is being tracked and completed.
- Damp and Mould Policy reflects prescribed repairs timescales within Awaab’s Law
- Data captured on Scorecard is being reviewed to ensure that it is pertinent (this includes data on damp and mould cases and hazards)
- The No Access Policy and Tenancy agreement is being reviewed to strengthen the approach. On-going work to identify resource gaps (including within Local Authority) to ensure we are utilising powers available to us to gain entry
- MHCLG have provided draft Regulations and will be proving materials to support us to deliver on the new administrational burdens of the law imminently and this will inform further planning for preparedness
- Tenant Profiling Exercise will support us to be able to understand when a tenant’s vulnerabilities may be more adversely affected by damp and mould.
- Monthly meeting between Assets Management and Neighbourhoods team to discuss individual No Access cases and develop procedures.

4.13 IMPACT: In TSM 2024/25 we reported 100% compliance with 4 of the 5 required health and safety outcomes and maintained 99.94% compliance with Decent Homes Standards.

4.14 NEXT STEPS / PRIORITY ACTIONS:

4.15 <u>Access:</u>

- No Access Policy draft end of July
- To continue to work collaboratively across companies and Council to ensure that we have effective strategies and sufficient resources in place to utilise powers available to us to gain entry.
- To ensure that we continue to learn from other providers, experts and the Regulator to develop and deliver best practice in this area.

4.16 <u>Performance Data:</u>

Blackpool Coastal Housing

- To utilise data available from Stock Condition Surveys to form planned maintenance programmes (Council Housing Investment Programme). How we deliver on the next CHIP is to be decided, with consideration for shared services.
- 22nd July to review Scorecard and Service Outcomes to ensure data captured facilitates effective scrutiny.

5.0 Transparency, Influence and Accountability Standard

5.1 Following a review of our self-assessment in 2024, the highlighted priority areas were identified as:

5.2 Diverse Needs: *That we do not have current information on tenants' communication and support needs, which impacts how we deliver fair and equitable services to all tenants.*

5.3 UPDATE: It is recognised that to deliver equitable services to tenants, it is imperative that we can effectively communicate and allocate landlord services to them based on their needs. This information historically has only been captured at sign up stage, during tenancy audits and (albeit not always consistently) during tenants' interactions with landlord services.

5.4 IMPACT: To ensure that we have contemporary information for all tenants, a tenant profiling exercise is currently underway. As of June, communication needs and vulnerabilities have been captured for 3 quarters of tenants.

5.5 Complaints: *Not being able to demonstrate that the service is responding to complaints in accordance with their complaints policy and that data relating to complaints is not routinely undergoing route cause analysis and used for service improvement.*

5.6 UPDATE: It had been identified that route cause data was not being captured, scrutinised or fed back on. As such, processes were introduced to ensure that we can do this.

5.7 IMPACT: Route course data is now reported on.

5.8 Engagement with tenants: *Not taking tenants' views into account in its decision-making about how landlord services are delivered or developed and not communicating how tenants' views have been considered.*

Blackpool Coastal Housing

5.9 UPDATE: BCH benefits from an embedded tenant voice with TOWER scrutiny, who routinely evaluate service delivery and report to the Board. There are a range of ways that tenants are engaged with and informs how we deliver services e.g. Clean Wardens, Green wardens, Neighbourhoods Panel and Complaints Panel. Tenant feedback is also collected and informs service delivery via TSMs, complaints and transactional surveys.

5.10 It was recognised that work could be done to strengthen how 'You Said, We Did' information was captured and made available for scrutiny. The Working Group also determined that work could be done to ensure that there was a consistent approach to undertaking transactional surveys. Alongside this, there is a recognition that there are inconsistencies in how we are reporting and monitoring service standards. Equally there would be a benefit to reviewing how KPIs are set and what information is captured on the Scorecard.

5.11 IMPACT: TOWER Scrutiny has been involved in developing a performance poster to complement other published performance information in an accessible format to tenants. This information will be published on the website in July.
A bi-annual Feedback Matters newsletter has been developed to capture how tenant voice has influenced and informed delivery of landlord services.

5.12 Next Steps/Priority Actions:

5.13 <u>Performance Data</u>

- 22nd July to review Scorecard and Service Outcomes to ensure data captured facilitates effective scrutiny.

5.14 <u>Silent Tenant</u>

- Strategy for maintaining tenant profiling information to be developed.
- Investment into CRM system to facilitate maintaining tenant details (operational aim for end of March 2026).

5.15 <u>Tenant Voice</u>

- 14th July Transactional Survey Review
- 31st July: Tenant Voice Workshop: To develop methodology and assess impact of tenant voice within all aspects of service delivery

6.0 Governance and Oversight

Blackpool Coastal Housing

6.1 Preparation for Regulatory Inspection: *That we are unable to demonstrate to the Regulator how we are compliant with the components of the Consumer Standards*

6.2 UPDATE: While we will not be graded on governance, the Regulator is clear that they expect to see effective oversight and scrutiny at all levels.

There have been several pieces of work completed to strengthen these arrangements including:

- Briefing session on Regulatory Inspection to Corporate Leadership Team and update to Council's Shareholder Committee.
- Capital Programme and Asset Compliance meeting established by Blackpool Council's Head of Asset and Property Management to ensure that the strategic priorities of the CHIP are being met and that Council owned stock managed by its ALMO is safe, of good quality and is compliant with legislative health and safety requirements.
- An oversight arrangement map has been drafted (see Appendix 10j(ii)).
- Meeting and attending sessions with providers who have undergone inspection including Rykneld Homes, Berneslai and Great Places.
- Scoping specialist providers to support with preparation for Regulatory inspection.

6.3 IMPACT: The importance of preparedness for Regulatory inspection, including demonstrating effective scrutiny, is being embedded across the Council and companies. Blackpool Council CLT has approved funding for specialist support to prepare for Regulatory Inspection.

6.4 Next Steps / Priority Actions:

6.5
- Appointment of specialist consultancy company to support with preparation (this has been approved by Council's CLT)
- 8th August: Social Housing Regulation Delivery Board reconvening

7.0 List of Appendices:

7.1 Appendix 10j(i): BCH Consumer Standards Position June 2025
Appendix 10j(ii) Summary of Oversight Arrangements

Key Priorities

Tenant Voice
Ensuring it is at the heart of strategic decision making

Health & Safety Access
To ensure completing essential health & safety checks & repairs

Silent Tenant
Understanding needs of **ALL** tenants

Governance & Oversight
Ensuring key information is scrutinised at all levels and that companies performance is being held to account

Performance Data
Using data (Inc. Stock condition, tenant voice & complaints) to drive service delivery

10th June	• CLT approval for specialist **Consultancy** to support with Regulatory preparation
17th June	• Developing strategy for maintaining **tenant profiling data**. Starting conversation at next **JOMM**
2nd July	• **SMT:** To review of TSM data to decide follow up action to take to Board.
8th July	• **Responsive Repairs Policy** to be ratified at Board
14th July	• Next SHRAWG: **Transactional Survey Review** process and update on actions arising from surveys
22nd July	• **Scorecard & Service Outcomes** : Review KPIs to ensure data allows effective scrutiny..
31st July	• **Tenant Voice Workshop**: To develop methodology & assess impact of tenant voice within all aspects of service delivery
31st July	• Draft **No Access Policy** & **Rent Setting Policy**
30th Sept	• **Complaints Submission**. Complaints self-assessment co-produced. Both reports contain information on lessons learned & actions arising

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Not for Publication

Safety & Quality Standard

- 72% Stock Condition Survey inc. HHSRS (last 5 years). No cloned data. This is informing preparedness for Awaab's Law and planned maintenance.
- Gas Safety not reaching 100% compliance & some FRA outstanding in communal areas. Prioritising No Access work
- 99.96% compliance DHS
- TSM Repairs performing highly (satisfaction & timescales)

Council's Housing Investment Programme to be updated (with consideration for shared services)

Transparency, Influence & Accountability

- 75% complete tenant profiling exercise. Work on-going to engage with hard-to-reach
- Mid/high levels complaints (esp. stage 2)
- TSM Complaints Handling performing highly (satisfaction & timescales)
- Engagement & Communication strategy review (Sept) – priority to increase representation and to increase examples of how tenant involvement has shaped service delivery
- On-going work to ensure key performance data is available to tenants.
- Investment in IT has been agreed to improve CRM (implementation by April 2026)
- Performance Poster publication from quarter 2 (2025/26) – produced in collaboration with TOWER scrutiny and Lumen.

Neighbourhood & Community

- Team manages high volumes of ASB reports (3x higher than nationally)
- Delivery of service reshaped to increase visibility & accessibility of neighbourhood services. Professional qualification for staff & onus on managing caseload timescales.
- Focus on community based work (inc. joint working) e.g. surgeries & neighbourhood walkabouts. Outcomes from walkabout activity published.
- Increased activity with how we manage communal areas & shared spaces inc. joint working and tenant involvement.

Tenancy Standard

- Pending tenancy agreement review (which will support No Access approach).
- Publishing allocations data under review
- MyHomeChoiceFyldeCoast partnership resetting following system upgrade.

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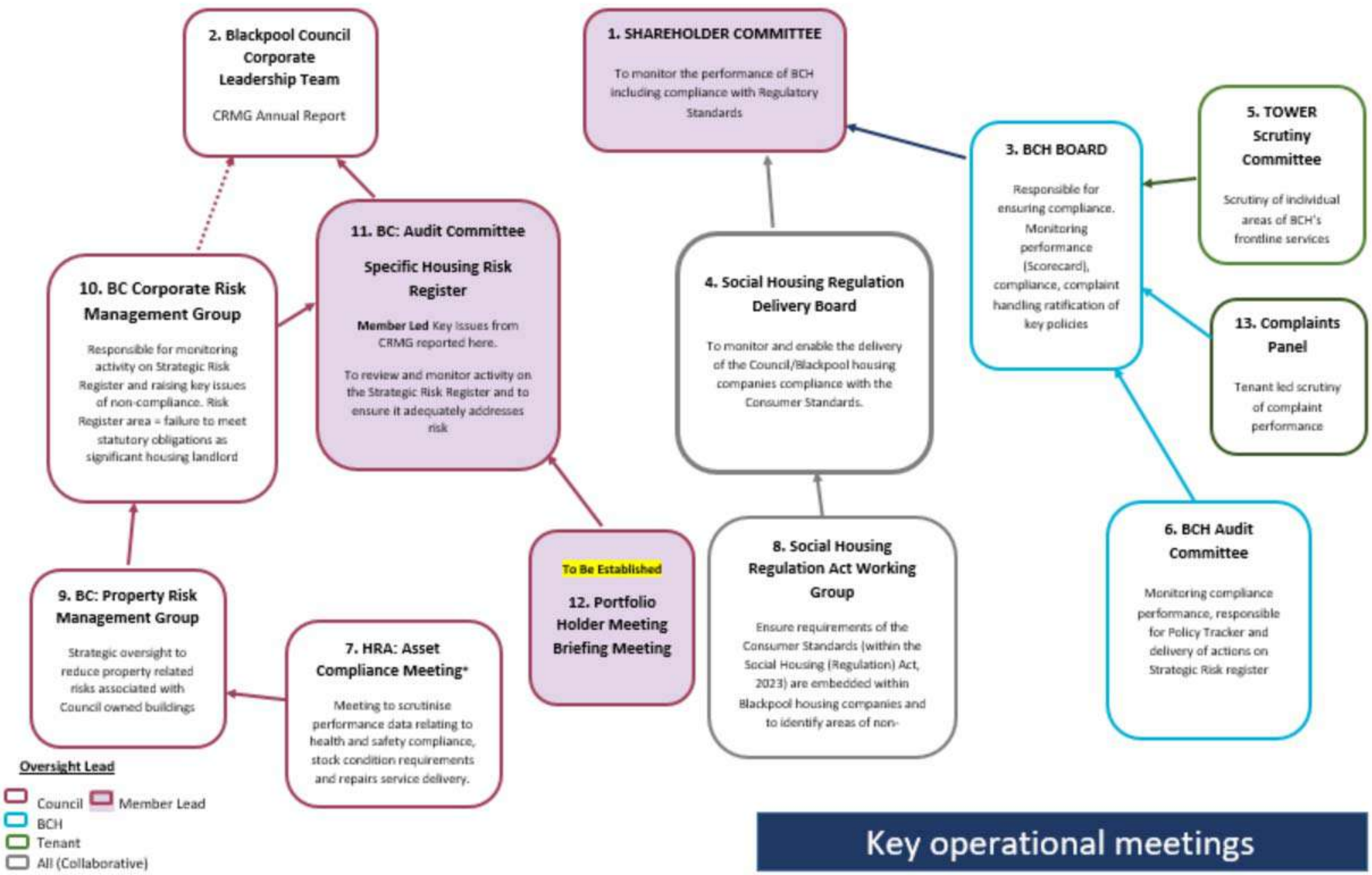
Blackpool Coastal
Housing

Summary of oversight arrangements for the requirements of the Social Housing (Regulation) Act 2023 - BCH



Blackpool Coastal Housing Limited
Company Reg. No. 05868852

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Report to:	**BLACKPOOL COASTAL HOUSING BOARD**
Relevant Officers:	Vikki Piper, Chief Operating Officer Stephen Dunstan, Director of Resources Maggie Cornall, Director of Operations
Date of meeting:	15 July 2025

ANNUAL REPORT TO THE SHAREHOLDER

1.0 Purpose of the report:

1.1 To provide the Board with a draft of the annual report to the Shareholder for review.

2.0 Recommendation(s):

2.1 To note the contents of the report and appendices and suggest amendments as appropriate.

3.0 Details:

3.1 All wholly owned companies of Blackpool Council we are required to complete an annual report to the Shareholder in a standard format. The draft 2024/25 report for BCH is attached. The financial statements and the Audit Committee Chair's report will be added in when they have been approved by the Audit Committee at the meeting on 8 July.

4.0 Equalities and Risk considerations

4.1 No direct considerations.

5.0 List of Appendices:

5.1 Appendix 10k(i) – BCH 2024/25 Annual Report To Shareholder (draft)

6.0 Financial and Legal considerations:

6.1 Financial summary and financial statements included in the report.

Blackpool Coastal Housing

7.0 Internal/External Consultation undertaken:

7.1 No specific consultation. A separate annual report is produced for tenants and the contents of this are consulted on with involved customers.

8.0 Sustainability, climate change and environmental considerations:

8.1 No direct considerations.

BLACKPOOL COASTAL HOUSING

ANNUAL REPORT 2024/2025

www.bch.co.uk

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INTRODUCTION FROM THE CHAIR OF THE BOARD

I am proud to be Chair of the Board at Blackpool Coastal Housing, and to present to you the BCH Annual Report for 2024/25. I also Chair BCH's sister company the Blackpool Housing Company (BHC), and the staff of both share my passion for providing good quality, stable and affordable housing to the residents of the town.

In my introduction to last year's annual report I mentioned the significant housing challenges we face in the resort, and the welcome funding that the Council had received from central government. Over the last twelve months we have identified professional support to deliver this exciting project and recently agreed the 'red line' of the area for redevelopment. The Council, BCH and BHC will combine our respective knowledge of the town and housing management to deliver regeneration where it is needed in our inner wards.

BCH in conjunction with the Council's strategic housing team have made great strides during the year in terms of complying with evolving regulatory guidance and preparing for inspection. Senior staff from both the Council and BCH recently met with our engagement contacts at the Regulator for Social Housing. I am confident that when it is our turn for inspection we will be able to demonstrate that we are efficient and effective as landlord to our social housing tenants.

As new communities have formed following the redevelopment at Layton (Queens Park), Troutbeck Crescent on Mereside and within Grange Park we have taken further steps to improve the service to our residents during the year. A full programme of stock condition surveys is well underway to inform future capital investment decisions. A tenant profiling exercise is also nearing completion which will enable us to better serve all customers, especially those with vulnerabilities.

Following successful bids to the Social Housing Decarbonisation Fund we have been able to invest in further projects to increase the energy efficiency of our stock. Funding full decarbonisation is a challenge nationally but our recent new build programme and work with other providers through a Zero Carbon Club enable us to move forward from a relatively solid foundation.

Succession planning has borne fruit with appointments at Chief Operating Officer following the retirement of the postholders at both BCH and the Blackpool Housing Company. This brings new perspectives and a can-do attitude into BCH at a time when there is a big agenda and creative solutions are needed. It is pleasing that we have also retained the expertise at Director level within BCH to give great support to the new COO in her endeavours.

The innovation across the organisation has included further expansion of our offer to recent care leavers and vulnerable young adults. We have introduced a furnished tenancies pilot which has gone very well, enabling us to move forward from proof of concept. The back office provides financial management and other support to other several key partners of the Council.

This is all underpinned by a focus on getting the essentials of housing management right. Rent collection performance in 2024/25 was again outstanding despite cost of living issues for much of the tenant base. Repairs performance was reflected in outstanding Tenant Satisfaction Measure results (TSMs). Numbers of complaints began to drop and the determinations from the Ombudsman were fewer. From this strong standpoint the company will move forward supporting the Council in delivering its ambitious but achievable housing ambition.

Neal Brookes
Chair Blackpool Coastal Housing

COMPANY PROFILE

Company Board

The Blackpool Coastal Housing Limited Board is made of Council-appointed directors and independently recruited directors from the business sector. Details of the current membership of the Board is set out below along with the Company Secretary who supports the Boards and its committees.

Council appointed Non-Executive Directors

Councillor Neal Brookes
Chair of the Board

Councillor Jim Hobson

Councillor Diane Mitchell
(from 20/06/24)

Independent Non-Executive Directors

Claire Stone

Karl Tupling
Vice Chair
Employment Committee Chair

Marie Thompson

Andrei Szatkowski
Audit Committee Chair

Neil Herring
(from 28/10/24)

The following persons also served as Non-Executive directors during the course of the 2024-25 year:

- Ms Tracey Johnson (until 11 February 2025)
- Councillor Julie Sloman (until 19 June 2024)

Mr Mark Towers served as Company Secretary until 24 September 2024.
Ms Deborah Earnshaw served as Company Secretary from 24 September 2024 until 18 December 2024.

The Board met six times during the financial year.

There are two committees of the Board:

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

Company Employees

The current employee total is 204 which includes 5 Left Coast and one Revoe-lution staff members as BCH host them as the accountable body. Staffing numbers have remained fairly constant over the last year with the exception of supported housing and repairs which have grown in response to growing need. The More Positive Together team have transitioned into supporting the Enforcement Pilot for the £90m regeneration programme, starting early engagement with the local community, as part of the Council's consultation plan.

Company Senior Management Team

Chief Operating Officer
Vikki Piper (1)

Director of Operations
Maggie Cornall

Director of Resources (2)
Stephen Dunstan

The structure chart below shows where key operational responsibilities lie:

Head of Support
Denise Williams

Head of Asset Management and Operations

Jamie Weston

Head of Finance
Lisa Murphy

Head of Housing
Andrew Walker

Areas of responsibility

Head of Support – Denise Williams:

Sheltered Housing

Resilience

Housing Resettlement Services

Emergency Housing

Care and Repair

Jobs Friends and Houses

Revoe-lution

Head of Asset Management and Operations – Jamie Weston:

Asset Management and Investment

Compliance

Repairs Service

Voids and Capital works

Head of Finance – Lisa Murphy:

Finance Services

Budget Control

Head of Housing – Andrew Walker:

Rent collection

ASB services

Neighbourhood Management

Lettings

(1) Human Resource report direct to the Chief Executive
(2) Business Support, ICT, Health and Safety and Performance Management and Involvement and Communications report directly to the Director of Resources

STRATEGIC OVERVIEW

Review of the year

Our achievements against our last plan produced 12 months ago include:

We said…..	We did…..
We would maintain quality in our core housing services	- Maintained our existing external accreditations, but also conducted an extensive self-assessment to ensure we know ourselves, and are ready for future regulation. - Implemented improvement actions in our ASB and Neighbourhoods Team getting them fit for accreditation and inspection. - Worked hard to improve our performance around complaint handling to ensure we are responsive and provide a fair and transparent service to customers. - Maintained high levels of rent collection, despite challenging financial times for our customers. - Completed and let the new council homes at Grange Park, which provides 131 units ranging from 6 bedroom family homes to 1 bed accessible properties for older people.

We said…..	We did……
We would move to the next level in managing Council assets	- Commenced a full stock condition survey which will ensure we have an up to date picture of all out current stock. - Stock condition survey, and all associated works, completed for the first 2,000 properties.

	- Continued to update kitchens, bathrooms and rewires, at void stage . - Been successful in securing over £500,000 to improve the carbon efficiency in 96 homes - Undertaken a number of projects where we are improving surrounding areas of properties and the internal entrances, stairways and landings. - Undertaken a programme of works to address Fire Risk Assessment recommendations including replacing internal fire doors.

We said…… **We would foster resilience among our tenants and customers**	**We did…..** - Consolidated our provision for young people to provide a full pathway from 16+. This includes provision of supported housing accommodation for young people aged 16-17, independent accommodation with floating support for young people aged 18, and supported housing for young people 18-24 who are not yet ready for independent living - Obtained Ofsted Registration for our supported housing accommodation for 16-18 year olds in care - Continued to expand the number and types of emergency accommodation for homeless people to support the Council's temporary accommodation pressures, including the use of our new facility at Clare Street and increasing the number of dispersed units from within the housing stock. - Reinstated the annual staff wellbeing event, and also held a well-received Staff Awards event. - Continued to deliver the Council's Household Support Fund and utilise our

	sheltered community rooms to provide warm hubs during the cold winter months to help those in fuel poverty and to maintain social connections. - Supported the establishment of a Recovery Hub as part of Jobs Friends and Houses to support the Council's (Public Health) wider recovery agenda. - Continued to support LeftCoast in their "engagement through art" at Hawes Side, Mereside, Boston Way, Revoe and at Claremont. - Received a Cadent Award for Care and Repair around supporting people in financial crisis and with fuel poverty

We said….. **We would work with our partners to make an impact on the wider housing market**	**We did…..** - Supported the Council and our sister Company BHC in securing significant housing regeneration monies for the town. - Used our CHIP acquisitions programme to bring additional units of accommodation into the social housing sector. - Utilised the skills of our MPT team to support the Council's regeneration programme through the delivery of localised engagement and support activity. - Utilised the skills of our MPT team to support the Council's "Decent Homes Pilot", in inspecting over 1,000 properties in the private rented sector.

	- Worked with our sister housing company BHC to deliver the final phase of newbuild accommodation at Grange Park including the opening of a new sheltered housing scheme, and supported the community to settle into the new accommodation and area.

Trends likely to affect future performance

Our wider challenges remain similar to previous years and are related to our dysfunctional local housing market, and national pressures such as the continued cost of living pressure for many of our residents. We will continue therefore to retain focus on providing good quality, warm, safe, affordable homes, and supporting our tenants and communities through tough times.

Challenges

The Housing Market:

Blackpool's housing market is failing in terms of quality, stability and security, particularly in the private rented sector. Supply is not the primary issue, but quality is, and we do not have sufficient social housing to meet local needs. This dysfunctional housing market comes an increased pressure on public services and contributes to our residents having some of the poorest health outcomes in the country. Our shareholder, the Council, is clear that the future prosperity of the town and its' residents lies in two key objectives – maximising growth and opportunity across Blackpool, and creating stronger communities.   Good quality, secure, affordable housing is central to both these objectives.

The Cost of Living Crisis:

Our fundamental purpose of providing stable, secure and affordable housing to those in need remains the same. We have seen a greater pressure on income collection as disposable income is restricted and the rising cost of energy and food put households under ever increasing pressure. We will need to continue to directly support our tenants and also work in partnership with organisations across the town to maximise the use of our community centres.

We will retain an agile working culture as this has proven to be a benefit to many staff while retaining high levels of productivity but will also be reviewing our accessibility levels to make sure they are still fit for purpose and that our customers can contact us when they need us, in a way that works for them.

Climate Change

Since our last plan we have completed the 131 new homes at Grange Park which contain a number of energy saving measures, including solar panels and heat pumps, and we will aim to make sure any new homes we build are as close to carbon neutral as possible. The challenge remains however in respect of our existing stock as we still need to see technology progress to be able to deliver heating systems that are both affordable and carbon neutral. We will however continue to focus on the fabric of our current stock wherever we can, and seek to use any external funding available to make our home more efficient and reduce our carbon footprint.

Opportunities

Despite the continuing challenging operating environment, there are also a number of significant opportunities in the 12 months ahead. In brief these include some of the following:

Regulation

As well as the new regulatory environment for social housing providers, new legislation in the shape of the Renters Rights Bill is currently passing through the House of Lords which should, over time, create a greater degree of quality and stability within the private rented sector. Alongside this Blackpool Council has received Secretary of State approval to introduce selective licensing within 8 inner wards of Blackpool. This will continue the positive work of the Decent Homes Pilot through an expanded proactive inspection programme, which will hold landlords to account and provide support to vulnerable tenants. Consultation is also under way on the implementation of the Supported Housing Regulation Act passed in 2023. The main purpose of the act was to create greater local control over quality and supply, but as a provider ourselves, this creates both challenges and opportunities.

Meanwhile the Council and BCH continue to jointly respond to the requirements of the Awaab's Law and the Social Housing Regulation Act, in preparation for a proactive inspection at a future date.

Funding and supply

The new government has expressed a clear ambition to bring forward more social housing and to providing the funding to enable this. Although HRA’s are under increasing pressure, Blackpool Council is still in a relatively good position to respond to these opportunities, and our continued move towards shared services with BHC will also create further efficiencies and opportunities for investment.

Regeneration

Perhaps Blackpool's greatest opportunity lies in delivering the Council's ambitious housing regeneration programme which has received £90m funding from Homes England for a first phase. We will be working closely with the Council and Blackpool Housing Company to support this programme, as its success is vital in order to make the significant and long term change to people's living standards so desperately needed.

Overview of business plan / strategic objectives

Maintaining quality in our core services:

- Review how we use performance management data to improve service delivery and set realistic targets that reflect our strategic approach to doing the right thing at the right time.
- Make sure we understand our data and what is in our control, and what is not so that we can prioritise activity towards things that are in our control.
- Exploring alternatives to external accreditation to make sure we really know ourselves ,and reassessing how we reflect industry best practice, taking into account the diminished number of ALMO's
- Fully understand the needs of our tenants and ensure our services are accessible, especially to those with protected characteristics (e.g. ; tenant profiling, reception access)
- We will develop our relationship with our partners to improve how we maintain the shared spaces BCH operates within. This will include the management of our green spaces, waste collection and recycling
- Collaborate with the Council's public protection team on a joined up approach to areas of commonality (e.g. neighbourhoods, ASB and property access)
- Explore the feasibility of undertaking a review of the tenancy agreement in conjunction with the Council.
- Continue to review and improve our approach to tackling ASB at an early stage through our new "Neighbourhoods" approach.
- Further embed and expand our furnished tenancy offer

Moving to the next level in managing the Councils assets:

- Delivering a continued programme of capital investment designed to keep all our property at Decent Homes Standard or above.

- We will work with the Council to review Council Homes Investment Plan to align our work with the wider housing market investment programme while seeking to grow the social housing stock where we have the opportunity.
- Work with the Council to bring forward policies and practice that will protect and strengthen the HRA so that we able to continue investing in our properties and our tenants
- Conduct a further 2,000 stock condition surveys.
- Deliver wave 3 of SHDF to improve the EPC ratings of 96 homes.
- Continue to improve our sheltered housing offer with the addition of a further 25 fully accessible units being developed on Whitegate Drive
- We will use the annual Tenant Satisfaction Measures and our own internal information to give us insight on performance at a neighbourhood level. This will help us shape and develop ideas for more localised service improvements.
- Explore how we can make best use of existing and new stock to meet the needs of our residents
- Continue to work positively and collaboratively across all areas of the organisation to improved performance within voids and repairs.

Increasing resilience:

- Seek to work with our community partners to maximise the use of our community centres to help alleviate the cost of living crisis all our communities face.
- Continue to work with our partners in health to jointly invest in tackling poor health by creating opportunities for people to engage in physical activity, and by focusing on prevention and resilience and maximising the access to good quality, stable and affordable housing.
- Review our portfolio of temporary accommodation to ensure that it is fit for the future
- Review the full spectrum of our “housing plus” services to ensure that there is sufficient capacity and the services are both delivering on the Council’s objectives, and complementing our core housing services.
- Review the provision of tenancy related support within BCH and the wider town to understand any gaps.

Making an impact on the wider housing market:

- Continue to address the problem of steel framed properties in the Hawes Side area as part of a wider neighbourhood renewal plan.

- Fully explore the opportunities for greater efficiency and impact on the wider housing market through the delivery of shared services with Blackpool Housing Company.
- Support the Council's regeneration programme in whichever way we can , including the provision of people related support to support with the engagement activity, and potential disruption
- Similarly, use the skill and expertise of our MPT team to support the Council's new 5 year selective licensing programme through the provision of attached housing related support.

Key risks in the Strategic Risk Register and mitigation

The Key risks in BCH's strategic risk register are generally similar to those of other social housing providers. The key ones and the mitigation in place are as follows:

- financial viability (annual review of the HRA business plan with a housing finance expert, ensuring all new schemes cover their costs, effective rent collection procedures, living within the means of the management fee)

- property condition (cyclical maintenance programme, complete stock condition survey programme, efficient responsive repairs service preventing issues becoming more serious, modification / mothballing of some stock)

- health and safety of customers and staff (health and safety training, recording and investigation of incidents, dedicated health and safety officer, lone working policy and safety devices issued to those who need to work alone at times)

- regulatory inspection (self-assessment against the consumer standards over several years, gap analysis on standards worked on in conjunction with the Council, stock condition exercise, customer profiling exercise, programme of external accreditations during the inspection hiatus period)

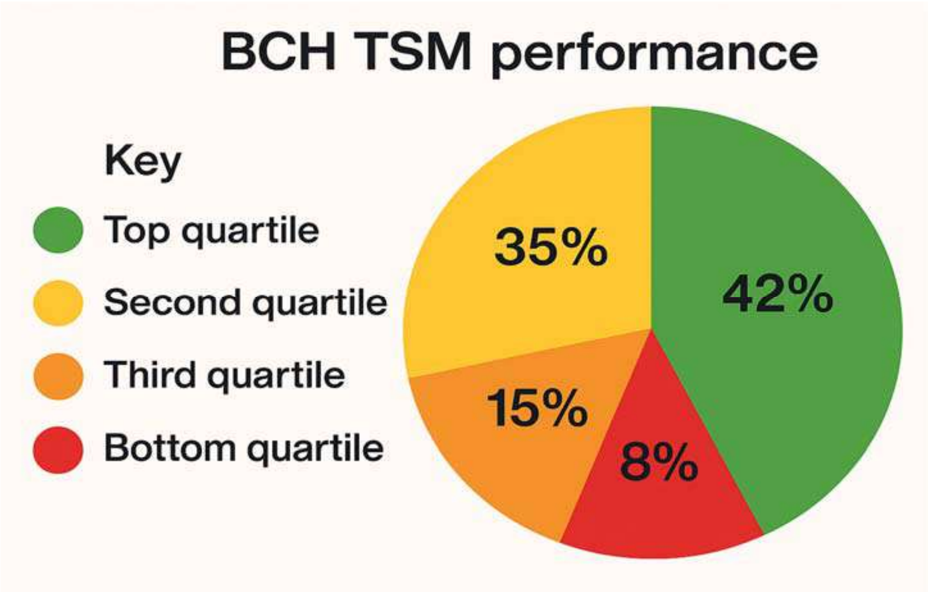
FINANCIAL AND PERFORMANCE OVERVIEW

Finance

In the 2024/25 financial year BCH reported a surplus of £9k. Given the £11k loss in 2023/24 this means essentially the company has broken even over the last couple of years. The situation was assisted by an adjustment to the management for construction and repairs related inflation being higher than general inflation. Some pressures remained however, and these were largely offset by the secondment of the Head of Finance to Blackpool Housing Company not being backfilled. Going forward the need to drive shared service savings across the housing companies to assist the sustainability of the Housing Revenue Account is the key challenge. Other focuses will include reducing void turnaround times so that rental income is optimised.

Performance

Performance through the year held up well despite the challenging financial environment and increasing regulatory requirements. This is reflected in the summary of the company performance with regard to the Tenant Satisfaction Measures as shown in the table below.



Areas of particularly strong performance included satisfaction with the repairs service and the level of rent collected. On the other hand as mentioned in the finance summary reducing void turnaround times is important to get those needing homes into properties more quickly. There is also work to be done to ensure that our tenants feel safe in their neighbourhood, particularly in specific areas as highlighted by the granular detail in the TSM outcomes.

There are initiatives underway which will assist with moving performance forward. The comprehensive stock condition survey will assist with asset management decision-making. Refreshing our knowledge of tenants through the current profiling exercise will give us a 360 view of our customers, including information on any vulnerability and contact preferences. The introduction of a CRM system on the housing management system will enable more joined-up service to be provided to customers when they contact us.

(INSERT DASHBOARD)

CORPORATE GOVERNANCE STATEMENT

Governance Framework

In May 2022, the company adopted the revised Shareholder governance framework (the model framework across Blackpool Council's wholly-owned company group) which covers a wider range of governance matters recommended within best practice guidance including: Board director roles, obligations and training; management and reporting of risk and strategic plans; and shareholder matters.

- The Board approved the publication and submission of the draft Annual Complaints Performance and Service Improvement Report, including the annual self-assessment against the Complaint Handling Code.

- In April 2024 the Complaint Handling Code became statutory, with a legal duty placed on the Housing Ombudsman to monitor compliance with the Code. The Council was required to submit the self-assessment by the end of June 2024. Going forward landlords would need to submit their self-assessment annually to the Ombudsman.

- The Board approved the memberships of the Blackpool Coastal Housing (BCH) and Blackpool Housing Company's (BHC) Board, Audit Committee and Employment Committees in view of the new joint housing meeting arrangements.

- All policies due for review by the Board or Audit Committee respectively were updated by management and approved within agreed timescales. The Audit Committee met regularly with a quorum of members present, and received deep dives into risks from the Strategic Risk Register. The Audit Committee conducted an annual review of their effectiveness.

Internal Control and Risk Management

Financial management risks were considered by the Board and Audit Committee. The main issue remained migration of customers onto Universal Credit, though rent collection performance in the year was still strong. In the longer-term the viability of the HRA requires careful monitoring, this is a reflection of national issues about the viability of social housing. Board members and the Council housing portfolio holder met with our retained housing finance consultant again to review the position and model options.

The new Technology1 finance system continued to be embedded, with a second phase going live giving greater functionality. An internal audit programme was undertaken with three reviews providing assurance to the Audit Committee and Board, no high priority weaknesses were found in these reviews.

The Strategic Risk Register was kept under regular review. The Risk Management Group met regularly and considered direct level risks, and whether these needed to be elevated to the corporate risk register. A risk appetite was set for the first time by a combination of Board members and senior staff. The Risk Management Framework was reviewed and the opportunity taken to align it with that of Blackpool Housing Company.

There were no fraud or irregularity issues brought to the attention of the Audit Committee during the year, either by line management or the Head of Internal Audit, where loss occurred. Staff provided information to a Council Whistleblowing Panel case which was not directly related to BCH, but involved an organization we support.

Monitoring and review of compliance with the Regulator for Social Housing's Consumer Standards continued, in conjunction with the Council's Housing Standards and Compliance Manager. Steps taken during the year including ensuring all appropriate policies to demonstrate compliance with the standards are in place and up to date, and reviewing Housing Ombudsman Spotlight Reports to ensure emerging issues are being adequately responded to.

The external audit was again 'clean', with no adjustments deemed necessary as a result of the audit work.

Shareholder requirements

There were no specific new requirements of the Shareholder the Company was asked to sign up to during the year. The Company continues to adhere to all previous requirements.

VALUE FOR MONEY AND SOCIAL VALUE

Value For Money (VFM)

Since its creation BCH has always placed a strong emphasis on VFM, economy and efficiency enable us to provide better services to tenants and other customers. The management fee set by the Council reflects this by requiring savings, and whilst this gets more challenging over time the organisation has delivered.

We work with the Council Procurement team to ensure that all significant purchasing of goods and services complies with regulations, and within this wherever possible promotes local investment and jobs. We do not take a ‘one size fits all’ approach. We have an in-house direct labour team for repairs, supplemented by contractors where this is more cost-effective or efficient. As well as partnering with two local companies on gas and electrical works we use a local authority team to provide ground maintenance services.

Going forward increased sharing of services with Blackpool Housing Company (BHC) will be at the heart of driving further value out of our operations where similar processes occur in each organisation. Initial progress on this has included inter-organisational secondments rather than recruitment to some posts, and sharing housing management and asset management systems to avoid duplication in this area.

All vacancies within BCH are considered by the Senior Management Team before being recruited to so that any alternative options around sharing resource are introduced where feasible. We also opt in to a national benchmarking service (Housemark) that shows how all our core services are performing on a cost and quality of service matrix. This enables priority services for internal review to be identified, which then work with the Performance Team on an improvement action plan. We have similar processes in place for the social housing stock to facilitate decision-making by the Council on regeneration / capital investment issues.

Social Value

In terms of the Care Leavers Covenant BCH have been signed up for several years, and have continued to promote the life chances of care leavers as part of our ‘housing plus’ approach.

We have the Positive Transitions team who help young people leaving care to help them to be able to sustain a tenancy. We also run a number of establishments providing accommodation and support to care leavers on the journey to having their own homes.

Our Capital and Repairs Teams have provided placements for the Project Search programme. We have also provided employment opportunities to our care leavers within BCH and partner organisations. We also engage contractors who agree to a social value element in the contracts awarded, reflected in employing local staff and making Christmas gifts available to children in emergency accommodation at Christmas.

We have received some funding from the Social Housing Decarbonisation Fund to help with the carbon footprint of our housing stock. This has focused on fabric of the stock at this stage, but we plan to extend this to other elements including solar panels. We have a target to achieve EPC C across our housing stock by 2030 and the percentage of our stock already at this status is well above the social housing average. We are working with other council companies to address other environmental initiatives including improved refuse collection arrangements on the Kincraig estate and collecting food waste.

Through LeftCoast we provide community engagement activities and often contractors support their activities to deliver opportunities for residents to learn new skills and social interact. We provide back office and other support to organisations including Jobs, Friends and Houses CIC, The Recovery Hub, Revoe-lution Community Partnership, The Boathouse Youth and Magic Club youth provisions, Egerton Road Community Office and Claremont Park Community Centre.

AUDIT COMMITTEE ANNUAL REPORT

To be inserted

FINANCIAL STATEMENTS AND INDEPENDENT AUDITOR’S REPORT

To be inserted

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Dear Board Members

JOINT HOUSING COMPANIES BOARD - TUESDAY, 15TH JULY, 2025

Please find attached the supporting **Blackpool Coastal Housing** documents for the meeting to be held on **TUESDAY, 15TH JULY, 2025** relating to the item(s) below.

Agenda No	**Item**
10c	STATUTORY ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025 (10 MINUTES) (Pages 3 - 54)
10f	REPAIRS POLICY (5 MINUTES) (Pages 55 - 64)
10k	AUDIT COMMITTEE ANNUAL REPORT (Pages 65 - 74)

Yours sincerely

Company Secretary

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Blackpool Coastal Housing Limited

Audit Findings Report

For the year ended 31 March 2025

Circulated to the Board 15 July 2025

Prepared by
Xeinadin Audit Limited
Sidings House
Sidings Court
Lakeside
Doncaster
DN4 5NU

Contents

Introduction

Firstly we would like to take this opportunity to thank the staff and management at Blackpool Coastal Housing for all their assistance with our audit procedures and commend their diligence and professionalism throughout the audit process.

This report summarises our key findings in connection with the audit of the financial statements of Blackpool Coastal Housing Limited in respect of the period ended 31 March 2025.

The scope of our work has been communicated to management via our Pre Audit Letter.

A summary of adjusted and unadjusted misstatements identified during the audit has been prepared, and presented to the audit committee and agreed by them on 8 July 2025, and is included on Page 6.

We consider that the audit approach adopted will provide the Directors with the required confidence that a thorough and robust audit has been carried out and confirm that, at the date of this report, we anticipate no modifications from our pro-forma audit report.

Summary of the business

Material Uncertainty relating to Going Concern
We draw attention to the Going Concern note on page 18 of the Financial Statements, which indicates that the Company's principal contract, contributing significantly to revenue, will expire on 31 March 2026, and its renewal is uncertain. These conditions indicate that a material uncertainty exists that may cast significant doubt on the Company's ability to continue as a going concern. Our opinion is not modified in respect of this matter.

Blackpool Coastal Housing Limited (BCHL) has reported a surplus for the year ended 31 March 2025.

The accounts for year ended 31 March 2025 show an operating surplus of £9,000 (2024: Deficit £11,000). There is an actuarial gain on the pension scheme defined benefit obligations of £3,060,000. Leaving the total comprehensive income for the year of £3,407,000 (£2,750,000 in 2024).

The actuarial gain amounts to an accounting estimate of the pension scheme valuation included within the financial statements. The pension scheme is valued by Mercer, who are independent of BCHL at April 2025. The accounting treatment of the actuarial valuation and hence gain is in accordance with current accounting standards. The overall pension position is that it now a 'Capped' asset of £12.67mn, increasing from £9.29mn at 31/03/2024. The reasons for this movement include an increase in the discount rate used in their assumptions that reduces the current value of the future obligations of the scheme. The discount rate moved from 4.9% at 31/03/2024 to 5.9% at 31/03/2025. The actual surplus per the report is £14.37mn however, this is capped per the IAS19 to the lower of the net present value of the scheme assets or the reported surplus.

Revenue has increased to £17.4mn from £15.8mn in 2024. The increase relates to uplift in main service contract to Blackpool Council – as agreed to pay for staff pay awards and inflationary uplift.

Operational costs have increased to £17.5mn (2024 - £16.0mn). This includes increase of £659k in wages (including agency), £566k in maintenance costs and £120k re Coastal House rent (no formal lease in place between company and Council with regards to this property)

Debtors due to Blackpool Council have decreased from £1,629k to £1,332k and creditors due to the council have decreased from £1,225k to £861K. The net position of £470k owing from council is an increase of only £66k over the previous year. These movements are all timing of receipts / payments. Blackpool Council have confirmed both the amounts due from and to them at the year end date.

Audit and Accounting Issues identified at Planning Stage

Based on our knowledge and experience of the business and initial review of the draft accounts and accounting software we identified the following areas as significant risk in the accounts:

Management Override of internal controls	
Area of Audit Focus	Systems of internal control are designed to mitigate inherent risks of error within the core control systems to an acceptable level. By nature, a management override or by-pass of controls cannot be eliminated by the implementation of controls and therefore as part of our audit we will perform additional tests of detail to address the risk.
Our Approach	We will test the appropriateness of a sample of journal entries recorded in the general ledger and other adjustments made in the preparation of the financial statements, tracing selected entries to the underlying documentation. We will review significant accounting estimates and policies which could involve bias resulting in material misstatement. We will discuss the basis and business rationale for any significant non-routine or contentious transactions which come to our attention during the course of our audit and will report the outcomes of our testing in our audit findings report. The basis for the journals testing will be selecting journals on high risk criteria, for example postings to revenue where the other side isn't to an expected account or seldom used accounts and journals posted by members of finance whom we wouldn't expect to post journals.
Response	We have tested a sample of large and unusual entries throughout the accounting period. As a result of our review, we confirm that nothing has come to our attention which is indicative of fraud through management override of controls.

Revenue Recognition	
Area of Audit Focus	As determined by the Xeinadin audit policies Revenue recognition is automatically a high risk to any audit. Revenue is recognised at the point of service delivery and received monthly in arrears. We have therefore identified a risk that revenue could be measured incorrectly or recognised in the incorrect period.
Our Approach	System walkthrough tests have been performed throughout the year to ensure transactional data is being recorded correctly through to the ledger and accrued income is correctly recorded in the accounts. Reconciled Grant Income to claim statements and the bank and ensured that the correct amount had been accrued for. Reviewed cut off around either side of the year end for potential accrued income. It was noted that management fees are invoiced near the last day of the month.
Response	We have performed our testing as planned with this work incorporating discussions with management. This work did not identify any significant issues and therefore we have concluded Turnover/Revenues are not materially misstated.

Recognition of pension scheme asset	
Area of Audit Focus	Value of pension scheme is material to the financial statements and also an accounting estimate. Asset is recognised in accordance with IAS19. We have therefore identified a risk that pension scheme could be measured incorrectly.
Our Approach	We have obtained a copy of the valuation as provided by Mercers (Mercers appointed by Lancashire County Pension Fund) and agreed valuation and disclosures in accounts. We have completed a net present value calculation of the pension asset as required under the IAS19 standard (the asset cap).

Response	We have performed our testing as planned with this work. The net present value of the asset is lower than the reported surplus and hence reporting the capped asset is the correct treatment. This work did not identify any significant issues and therefore we have concluded the Pension Asset is not materially misstated.

Unadjusted/Adjusted Misstatements

A summary of the unadjusted /adjusted errors identified during the course of the audit is set out below, analysed between errors of fact and differences in judgement.

The materiality threshold set for the audit of the financial statements is £521,600.

We have not disclosed below those items that we consider to be "clearly trivial" in the context of our audit. For this purpose we consider "clearly trivial" to be any matters less than £26,050.

Adjusted Misstatements	Profit (£) Dr/(Cr)	Net Assets (£) Dr/(Cr)	Details

There are no adjusted misstatements in the financial statements for the year ended 31 March 2025.

Unadjusted misstatements	Xeinadin Ref	Profit (£) Dr/(Cr)	Net Assets (£) Dr/(Cr)	Details
Right of Use Asset – Property			43,961	Recognition of The Recovery Hub premises under lease and release of funds held in deferred income as neutral effect on surplus for the year.
Lease liability			(26,653)	
Lease liability more than 1 year			(17,308)	
Depreciation charge		5,495		
Right of Use Asset – Depreciation			(5,495)	
Lease liability			6,000	
Rent Costs		(6,000)		
Interest charge		1,758		
Lease liability			1,758	
Income		(1,253)		
Deferred income			1,253	

There would be no effect on the company result for the year due to the nature of funding.

Adequacy of Internal Control

We are of the opinion that the company has adequate financial control systems for the size and complexity of the organisation.

We would point out that the financial control evaluation covered in this report, was assessed during the course of our normal audit work, such work being primarily undertaken for the purpose of expressing our opinion on the financial statements of your company as set out in our letter of engagement. Our audit work did not include a detailed review of all aspects of your company's systems and, for this reason, the contents of the report do not necessarily include all the weaknesses which might exist in your accounting systems.

The purpose of the audit was to enable us to express an opinion on the financial statements. The audit included consideration of internal controls relevant to the preparation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of internal control.

Significant Findings from the Audit

Financial statement disclosures

During the course of our audit, we reviewed the adequacy of the disclosures contained within the financial statements and their compliance with both relevant accounting standards and the requirements of the Companies Act 2006.

The disclosures in the financial statements are deemed to be adequate and meet the requirements of the International Accounting Reporting Standard and the Companies Act 2006.

During the audit committee a query was raised regarding the size of the BCH Board as per the current memorandum and articles. It is noted that this states there should be 12 overall directors, split between 4 Council appointed /nominated, 4 Independents and 4 Tenants. This is to be reviewed by the relevant parties moving forward.

Going concern
It is noted whereas the Council will continue to support the company and will cover any external debt, the current contract for services finishes on 31 March 2026, no negotiations have commenced to renew this contract due to Council internal procedure. At the time of writing, it would be impossible to say if the company will continue to operate at such an existing level in the subsequent period and at a time of 12 months from signing the Financial Statements – the disclosures regarding a material uncertainty regarding the Going Concern basis are deemed adequate for this purpose. This also affects the Going Concern disclosure in the audit report.

Accounting estimates

The pension scheme asset of £14.37mn as capped by calculation to £12.69mn (2024: £9.29mn) is valued by Mercer. An externally appointed expert (appointed by Lancashire County Pension Fund). They are deemed a suitable qualified actuary and are independent of both the company and its directors.

Outstanding Matters

Before completion of the audit and final sign off the accounts, the following matters should be resolved:

- A final subsequent events review is required between completion of our audit procedures and final sign off.

Appendix 1 – Draft Letter of Representation

Xeinadin Audit Limited
Sidings House
Sidings Court
Lakeside
Doncaster
DN4 5NU

15 July 2025

Dear Sirs

We confirm that the following representations are made on the basis of enquiries of management and staff with relevant knowledge and experience (and, where appropriate, of inspection of supporting documentation) sufficient to satisfy ourselves that we can properly make each of the following representations to you in connection with your audit of the financial statements of the company for the period ended 31 March 2025.

1. We have fulfilled our responsibilities, as directors, under the Companies Act 2006 for preparing financial statements, in accordance with the applicable financial reporting framework, (IFRSs) that give a true and fair view and for making accurate representations to you as auditors.

2. We confirm that all accounting records have been made available to you for the purposes of your audit, in accordance with your terms of engagement, and that all transactions undertaken by the company have been properly reflected and recorded in the accounting records. All other records and related information, including minutes of all management and shareholders' meetings, have been made available to you. We have given you unrestricted access to persons within the company in order to obtain audit evidence and have provided any additional information that you have requested for the purposes of your audit.

3. The methods, data and significant assumptions used by us in making accounting estimates, and their related disclosures, are appropriate to achieve recognition, measurement and disclosure that is reasonable in the context of the applicable financial reporting framework. Significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable.

4. We confirm that all known actual or possible litigation and claims whose effects should be considered when preparing the financial statements have been disclosed to the auditor and accounted for and disclosed in accordance with the applicable financial reporting framework (IFRSs).

5. We confirm that there have been no events since the balance sheet date which require disclosing or which would materially affect the amounts in the financial statements, other than those already disclosed or included in the financial statements.

6. We confirm that the related party relationships and transactions set out below are a complete list of such relationships and transactions and that we are not aware of any further related parties or transactions.

Party	Relationship	Nature of transaction(s)
Blackpool Council	Parent Entity	Intercompany trading and operational balances
Blackpool Housing Company	Common ownership	Management fees charged
Blackpool Transport Services	Common ownership	Purchases of goods / services on ad hoc basis
Jobs, Friends & Houses	Common control	Award of grant

7. We confirm that all related party relationships and transactions have been accounted for and disclosed in accordance with the applicable financial reporting framework IFRSs.

8. We confirm that the company has had, at no time during the year, any arrangement, transaction or agreement to provide credit facilities (including loans, quasi-loans or credit transactions) for directors, nor to guarantee not provide security for such matters except as already disclosed in the accounts.

9. We confirm that the company has not contracted for any capital expenditure other than as disclosed in the financial statements.

10. We confirm that we are not aware of any possible or actual instance of non-compliance with those laws and regulations which provide a legal framework within which the company conducts its business and which are central to the company's ability to conduct its business.

11. We acknowledge our responsibility for the design and implementation of controls to prevent and detect fraud. We confirm that we have disclosed to you the results of our risk assessment of the risk of fraud in the business.

12. We confirm that there have been no actual or suspected instances of fraud involving management or employees who have a significant role in internal control of that could have a material affect on the financial statements. We also confirm that we are not aware of any allegations of fraud by former employees, regulators or others.

13. We believe that the company's financial statements should be prepared on a going concern basis on the grounds that current and future sources of funding or support will be more than adequate for the company's needs. We have considered a period of twelve months from the date of approval of the financial statements. We believe that the disclosures relating to the material uncertainty with regard to the company's ability to continue as a going concern due to the current contract for services to Blackpool Council coming to an end on 31 March 2026 are sufficient.

14. We confirm the following specific representations made to you during the audit:
    - There are no capital commitments as at 31 March 2025.

15. We confirm that due to its status as an ALMO to Blackpool Borough Council the company is not liable to any Corporation Tax and does not file a Corporation Tax Return.

16. We acknowledge our legal responsibilities regarding disclosure of information to you as auditors and confirm that:

- so far as each director is aware, there is no relevant audit information of which you as auditors are unaware: and
- each director has taken all the steps that they ought to have taken as a director to make themselves aware of any relevant audit information and to establish that you are aware of that information.

Yours faithfully,

....
Cllr N T Brookes - on behalf of the Board of Directors

Appendix 2 – Final Going Concern and Fraud Risk Assessment

GOING CONCERN ASSESSMENT

The current position re Blackpool Coastal Housing Limited as a going concern is assessed as positive for the following reasons;

- The liquidity is in line with expectations and the budgets.
- Financial support is available from Blackpool Council the sole member and funding provider for the foreseeable future not less than 12 months from the signing for the audit report.

FRAUD RISK ASSESSMENT FORM

1. Is the Board aware of any actual, suspected or alleged fraud? **No**

   If yes, please give details below.

2. In the opinion of the Board, our assessment of the risk that a fraud may occur is considered to be **low.**

Please explain below the basis of you risk assessment.

- Blackpool Coastal Housing Ltd has a dedicated staff team who have been with the organisation for a few years and are knowledgeable about running the business and the risks involved
- Financial controls are in place and proportionate to the organisation to reduce the risk of fraud – separation of duties, dual signatures, authorisation of payments separate from processing
- Senior management meet regularly throughout the year to review the budget and expenditure
- Directors meet regularly throughout the year and have a regular financial update

Signature: **Date: 15/07/2025**

Cllr N T Brookes – On Behalf of the Board of Directors

Appendix 3 – Draft Management Letter from Xeinadin Auditing to the Board

Our Ref: KF/MSC/K7512

Date: 15 July 2025

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

Dear Directors

Following the completion of our audit of the financial statements for the period ended 31 March 2025 and in accordance with our normal practice, we are writing to draw your attention to various matters that arose during the course of our work.

Expected modifications to the audit report

There are no expected modifications to the audit report.

Unadjusted misstatements

There are no unadjusted misstatements in the financial statements, other than those that we consider to be trivial.

Weaknesses in the accounting and internal control systems

We are of the opinion that the company has good financial control systems.

We would point out that the financial control weaknesses covered in this letter would only be discovered during our normal audit work, such work being primarily undertaken for the purpose of expressing our opinion on the financial statements of your company as set out in our letter of engagement. Our audit work did not include a detailed review of all aspects of your company's systems and, for this reason, the contents of this letter do not necessarily include all the weaknesses which might exist in your accounting systems.

The purpose of the audit was to enable us to express an opinion on the financial statements. The audit included consideration of internal controls relevant to the preparation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of internal control. The matters reported above are limited to those deficiencies that we, as auditors, identified during the audit and concluded are of sufficient importance to merit being reported to those charged with Corporate governance.

Qualitative aspects of the entity's accounting practices and financial reporting

We are of the opinion that the company has in place good accounting practices and systems for financial reporting.

Other matters required by auditing standards to be communicated

We did not encounter any significant difficulties during the audit and there are no other matters that we need to formally communicate to you.

Other matters relating to the audit

There are no other matters relating to the audit that we are required to communicate to you.

This letter has been prepared for your private use. It should not be disclosed to a third party without our written consent, nor will we accept any responsibility whatsoever in respect of its contents to any other person.

May we take this opportunity of thanking you and your staff for the assistance received and co-operation during the conduct of our audit.

Yours faithfully,

Xeinadin Audit Limited

Blackpool Coastal Housing

Report and Financial Statements

For the year ended 31st March 2025

INSPIRING PEOPLE TO BUILD SUSTAINABLE COMMUNITIES

Company Registration Number: 05868852

Blackpool Coastal Housing Limited
Company Limited by Guarantee

CONTENTS

Blackpool Coastal Housing Limited

Company Limited by Guarantee

OFFICERS AND PROFESSIONAL ADVISERS

DIRECTORS

Cllr Neal Brookes (Chair)	
Cllr Jim Hobson	
Cllr Julie Sloman	Resigned 19 June 2024
Cllr Diane Mitchell	Appointed 20 June 2024
Neil Herring	
Andrei Szatkowski	
Marie Thompson	
Tracey Johnson	Resigned 11 February 2025
Claire Stone	Appointed 28 October 2024
Karl Tupling	Appointed 28 October 2024

SECRETARY

Mark Towers	Resigned 18 October 2024
Deborah Earnshaw	Appointed 18 October 2024 / Resigned 18 December 2024
Annette Kerr	Appointed 16 May 2025

SENIOR MANAGEMENT TEAM

Vikki Piper	Chief Operating Officer
Stephen Dunstan	Director of Resources
Maggie Cornall	Director of Operations

REGISTERED OFFICE
Coastal House
17-19 Abingdon Street
Blackpool
Lancashire
FY1 1DG

AUDITOR
Xeinadin Audit Limited
Sidings House
Sidings Court
Lakeside
Doncaster
DN4 5NU

BANKERS
Barclays Bank
3 Hardman Street
Manchester
M3 3HF

SOLICITORS
Legal and Democratic Services
Blackpool Council
Town Hall
Blackpool
FY1 1NB

ACTUARY
Mercer
Mercury Court
Tithebarn
Liverpool
L2 2QH

Blackpool Coastal Housing Limited

Company Limited by Guarantee

STRATEGIC REPORT

INCORPORATION

Blackpool Coastal Housing Limited ("BCH") was incorporated on 6 July 2006 and commenced operations on 15 January 2007 as a result of entering into a fifteen year management agreement between Blackpool Council and the Company.

CONSTITUTION

The Company is incorporated as a private company limited by guarantee under the Companies Act 2006. As such it has no share capital and is effectively owned by its sole member, Blackpool Council.

BUSINESS REVIEW AND RESULTS FOR THE PERIOD

The year ended 31 March 2025 was the eighteenth full year of operation for the Company and the financial result was a surplus of £9,000 (pre adjustment for International Accounting Standard (IAS) 19) (2024: £11,000 loss). The Company's revenue for the year was £17,388,000 with a pre-tax surplus of £347,000 (2024: £112,000 surplus). The adjusted surplus from £9,000 to £347,000 is as a result of the adjustments required by the recognition of the pension scheme accounted for under IAS 19. Included within these results is revenue of £458,000 relating to the Art Council's Creative People and Places programme and expenditure of £498,000. The difference of £40,000 represents the Company's match funding contribution.

Excluding the IAS 19 adjustments a surplus of £9,000 would have been reported. The reconciliation between these figures is set out below reversing the IAS 19 adjustments currently shown as a surplus within the income statement.

	Yr ended 31 March 2025 £ '000	Yr ended 31 March 2024 £ '000
Surplus for the period under IAS 19 (revised)	347	112
Current service cost	1,070	1,078
Administration Expenses	40	37
Curtailments/settlements	-	-
Operating charge under IAS 19	1,110	1,115
Actual employer pension contributions	(969)	(902)
Net interest cost	(479)	(336)
IAS 19 adjustment in the period	(338)	(123)
(Loss) / Surplus for the period excluding IAS 19 (revised)	9	(11)

VISION AND PRIORITIES

Vision

Our vision is ‘Inspiring People to Build Sustainable Communities’.

Priorities

As a wholly owned company of the Council we continue to support delivery of the Council’s two key objectives:

- Maximising growth and opportunity across Blackpool, and
- Creating stronger communities and increasing resilience

Our Priority Areas Looking Ahead

Maintaining quality in our core services:

- Review how we use performance management data to improve service delivery and set realistic targets that reflect our strategic approach to doing the right thing at the right time.
- Make sure we understand our data and what is in our control, and what is not so that we can prioritise activity towards things that are in our control.
- Exploring alternatives to external accreditation to make sure we really know ourselves, and reassessing how we reflect industry best practice, taking into account the diminished number of ALMO’s
- Fully understand the needs of our tenants and ensure our services are accessible, especially to those with protected characteristics (e.g ; tenant profiling, reception access)
- We will develop our relationship with our partners to improve how we maintain the shared spaces BCH operates within. This will include the management of our green spaces, waste collection and recycling
- Collaborate with the Council’s public protection team on a joined-up approach to areas of commonality (e.g. neighbourhoods, ASB and property access)
- Explore the feasibility of undertaking a review of the tenancy agreement in conjunction with the Council.
- Continue to review and improve our approach to tackling ASB at an early stage through our new “Neighbourhoods” approach.
- Further embed and expand our furnished tenancy offer

Moving to the next level in managing the Councils assets:

- Delivering a continued programme of capital investment designed to keep all our property at Decent Homes Standard or above.
- We will work with the Council to review Council Homes Investment Plan to align our work with the wider housing market investment programme while seeking to grow the social housing stock where we have the opportunity.
- Work with the Council to bring forward policies and practice that will protect and strengthen the HRA so that we able to continue investing in our properties and our tenants
- Conduct a further 2,000 stock condition surveys.
- Deliver wave 3 of SHDF to improve the EPC ratings of 96 homes.
- Continue to improve our sheltered housing offer with the addition of a further 25 fully accessible units being developed on Whitegate Drive

- We will use the annual Tenant Satisfaction Measures and our own internal information to give us insight on performance at a neighbourhood level. This will help us shape and develop ideas for more localised service improvements.
- Explore how we can make best use of existing and new stock to meet the needs of our residents
- Continue to work positively and collaboratively across all areas of the organisation to improved performance within voids and repairs.

Increasing resilience:

- Seek to work with our community partners to maximise the use of our community centres to help alleviate the cost-of-living crisis all our communities face.
- Continue to work with our partners in health to jointly invest in tackling poor health by creating opportunities for people to engage in physical activity, and by focusing on prevention and resilience and maximising the access to good quality, stable and affordable housing.
- Review our portfolio of temporary accommodation to ensure that it is fit for the future
- Review the full spectrum of our "housing plus" services to ensure that there is sufficient capacity and the services are both delivering on the Council's objectives, and complementing our core housing services.
- Review the provision of tenancy related support within BCH and the wider town to understand any gaps.

Making an impact on the wider housing market:

- Continue to address the problem of steel framed properties in the Haweside area as part of a wider neighbourhood renewal plan.
- Fully explore the opportunities for greater efficiency and impact on the wider housing market through the delivery of shared services with Blackpool Housing Company.
- Support the Council's regeneration programme in whichever way we can, including the provision of people related support to support with the engagement activity, and potential disruption
- Similarly, use the skill and expertise of our MPT team to support the Council's new five year selective licensing programme through the provision of attached housing related support.

EQUALITY & DIVERSITY STATEMENT

BCH is committed to providing services that meet the needs of all sections of the community housed by Blackpool Council, living near properties managed by BCH, or seeking access to housing services or information about housing services in the Blackpool area.

We value and celebrate the richness of cultures, backgrounds and traditions of the town's population. BCH is also committed to developing a workforce and a Board that reflects the community it serves. We seek to be an employer that values and develops the skills and abilities of people from different backgrounds.

As a provider of housing services to local people we recognise our important role in improving the quality of life for everyone in Blackpool, the need to be accountable to tenants, leaseholders and the Council and to deliver all services with equality and fairness. We work in partnership with Blackpool Council contributing towards their equality and diversity agenda and other relevant strategies.

BCH will not tolerate discrimination against anyone because of their race, religion or belief, culture, nationality, ethnic background, colour, physical or mental disability, mental health, gender, sexuality, age, literacy, caring responsibility, income level or marital status.

The company retains a service level agreement with the Council's Equalities Unit. As well as ad hoc support and advice this enables attendance at their Corporate Equalities Group to share best practice and agree approaches to shared equalities issues.

PERFORMANCE REVIEW 2024/25

Our business priorities are decided by our Board. Their decisions on our goals are reviewed at an annual strategy meeting. What we know about our customers' needs and wants, our contract with Blackpool Council, and the wider local and national policy environment are all considered in reaching the decision as to what our goals should be. Tenant Satisfaction Measures provide further information on customer perception to inform this.

The Board of BCH is ultimately responsible for the performance of the organisation and regularly monitors and reviews performance against the objectives and targets. Monitoring by the Board complements the arrangements agreed with the Council as set out in the Management Agreement.

KEY PERFORMANCE INDICATORS

Using a balanced scorecard approach, BCH measures performance at organisational, directorate and service levels. Just over half of our targets in the Performance Scorecard were met or exceeded, where this was not the case explanations were provided to the Board on a quarterly basis. The Housing Performance Scorecard has been reviewed in conjunction with the Board to reflect the requirements in the recent White Paper, new legislation, council need and in conjunction with our sister company the Blackpool Housing Company.

Rental income collection remains a key priority, not because the service is performing poorly but because of the impacts of the cost of living crisis on rent paid. Rent collection performance in the year under review was very strong in the circumstances, coming in at 100.62% against target of 99.60%. Going forward pressure from benefit changes will remain, but the team is in a good place to respond to these.

The turnaround of void properties also has a significant impact on total rent collected. The number of properties held void has reduced as processes have improved, average re-let time was 82.96 days against a target of 90. Driving this down further will be a priority in the coming year.

Day to day repairs performance remains strong. Performance during the year under review continued to be upper quartile in peer benchmarking. Repairs satisfaction was 83.23% compared to a target of 83% and the upper quartile TSM result of 79.60% (Housemark figures).

Staffing sickness levels across the organisation were also significantly better than expectations, with an annual result of 7.04 days per full-time employee against a target of 10 days and the upper quartile Housemark figure of 8 days.

Areas for further improvement in our KPIs include ASB customer satisfaction and getting gas safety inspections from the 2024/5 result of 99.84% to 100%.

SERVICES PROVIDED

BCH is responsible for administering all landlord housing services, including the Building Maintenance Direct Workforce, which delivers the Day to Day and Void Housing Repairs Services. BCH is also responsible for determining and implementing cyclical and planned maintenance programmes.

Supported Housing Services are provided for vulnerable tenants, particularly older people and homeless people, including a Sheltered Housing Service and an Emergency Housing Service. Recent changes have seen an increasing role supporting the Council with care leaver provision and looked after children in care. Contracting agreements are in place to allow BCH to manage Blackpool Council's Traveller Site.

The Care and Repair Service, the Council's Home Improvement Agency, remains with BCH following a transfer from the Council. BCH also continues to be the accountable body for some of the funding of the Left Coast consortium under the Arts Council's Creative People and Places programme. This is being used to increase participation in, and consumption of, the arts in traditionally hard to reach groups. The Council's Property Services function continues to be combined with the Repairs team, delivering economies of scale and undertaking projects on behalf of the Council.

Stability and quality of housing is seen as a fundamental element underpinning the resilience of local communities as well as providing the base for aspiration and ambition. BCH has added new services to help secure and stabilise tenancies by providing employment support to those furthest from the labour market, increasing access to supported housing and hostel accommodation for care leavers and hosting support services for ex-offenders and substance misusers.

The company continues to widen and deepen collaboration with our sister company, the Blackpool Housing Company; going forward we look to increase the efficiency and effectiveness of delivery of Blackpool Council's housing ambition. Following the recent announcement of £90m of Levelling Up funding for Blackpool BHC will focus on the regeneration agenda, whilst Blackpool Coastal Housing will undertake more housing management and maintenance functions across the private rented as well as social Council housing stock.

The functions delegated to BCH can be summarised as:

- Income collection
- Management of the Housing Revenue Account
- Tenant information and consultation on matters which are the responsibility of BCH
- Tenant participation, including involvement in monitoring and review of service standards
- Anti-Social Behaviour management
- Enforcement of tenancy conditions
- Leaseholder management
- Stock investment decisions
- Responsive repairs
- Planned and cyclical maintenance
- Managing lettings, voids and under occupation
- Tenancy sign up and allocation
- Estate management; and
- Sheltered Housing service and Hostels

The functions retained by the Council include:

- Overall housing strategy and enabling
- Determining policies on lettings, anti-social behaviour and rents (in consultation with BCH)
- Homelessness, general housing advice; and
- Administration of the Housing Register

PRINCIPAL RISKS AND UNCERTAINTIES

The directors have fully considered all major known risks and uncertainties, which may affect the Company in the foreseeable future.

The Company's primary source of income is from Blackpool Council, under a Management Agreement. The initial fifteen-year agreement expired on 31 March 2021; an extension of five years has been agreed. The Management Fee is funded from the Council's ring-fenced Housing Revenue Account (HRA) and is negotiated annually in advance. The implementation of Self-Financing for Council Housing in April 2012, and abolition of the HRA subsidy system, has increased financial certainty and improved strategic planning for the Council and the Company. Forecast increases in the cost of living may impact on the ability of some tenants to pay their rent, this situation will be actively monitored.

Details of financial risk management policies can be found in note 2 to the financial statements.

GOING CONCERN

For the year ended 31 March 2025, the Company is reporting net assets of £13,443,000 on the statement of financial position due to the requirement to account for actuarial gains/losses reported through the pension valuation (IAS 19). This would be £757,000 excluding the pension scheme asset. This does not, in itself, impact on the cash flows of the Company or on its ability to attract funding and therefore does not impact on the going concern concept.

The Company's primary revenue-generating contract with Blackpool Council is due to expire on 31 March 2026, and negotiations for renewal have yet to commence. This contract represents approximately 95% of the Company's total revenue. The expiration without replacement could result in a significant decline in revenue and cash flow.

The Council has however, agreed to continue meet all the company's external liabilities.

By order of the Board

Cllr Neal Brookes
Chair

15th July 2025

Blackpool Coastal Housing Limited

Company Limited by Guarantee

DIRECTORS' REPORT

The directors submit their report and financial statements of Blackpool Coastal Housing Limited for the year ended 31 March 2025.

PRINCIPAL ACTIVITIES

The Company's principal business activities are to manage, maintain and improve the social rented housing stock of Blackpool Council.

RESULTS AND DIVIDENDS

The surplus for the year, after taxation, amounted to £347,000. Further detail can be found in the Strategic Report. The directors have not recommended a dividend as there is no share capital.

DIRECTORS

The directors who served during the year are shown on Page 1. Non-Executive directors served throughout the period and subsequently, except where indicated. There are no statutory Executive directors. Third party indemnity insurance was in place for the Directors during the period. The directors have no interests in the Company.

STRATEGIC REPORT

Review of the business, key performance indicators, future developments and principal risks and uncertainties are all included in the Strategic Report.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

The Directors who were in office on the date of approval of these statements have confirmed, as far as they are aware, that there is no relevant audit information of which the auditor is unaware. Each of the directors has confirmed that they have taken all the steps that they ought to have taken as Directors in order to make themselves aware of any relevant audit information and to establish that it has been communicated to the auditor.

By order of the Board

Cllr Neal Brookes
Chair

15th July 2025

DIRECTORS' RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

The directors are responsible for preparing the Strategic Report, the Directors' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements of the company in accordance with UK-adopted International Financial Reporting Standards ("IFRS").

Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period.

In preparing the financial statements, the directors are required to:

a. select suitable accounting policies and then apply them consistently;

b. make judgements and accounting estimates that are reasonable and prudent;

c. state whether they have been prepared in accordance with IFRS as adopted by the UK;

d. prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The directors are responsible for the maintenance and integrity of the corporate and financial information included on the Blackpool Coastal Housing Limited website.

Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BLACKPOOL COASTAL HOUSING LIMITED
for the year to 31 March 2025

Opinion

We have audited the financial statements of Blackpool Coastal Housing Limited (the 'company') for the year ended 31 March 2025 which comprise the statement of total comprehensive income, statement of changes in equity, statement of financial position, the statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and International Financial Reporting Standards (IFRSs) as adopted by the UK.

In our opinion, the financial statements:

- give a true and fair view of the state of the company's affairs as at 31 March 2025 and of its results for the year then ended;
- have been properly prepared in accordance with IFRSs as adopted by the UK; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Material uncertainty relating to going concern

We draw attention to the Going Concern note on page 18 to these Financial Statements, which indicates that the Company's principal contract, contributing significantly to revenue, will expire on 31 March 2026, and its renewal is uncertain. These conditions indicate that a material uncertainty exists that may cast significant doubt on the Company's ability to continue as a going concern. Our opinion is not modified in respect of this matter.

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the strategic report and the directors' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report and the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of directors

As explained more fully in the directors' responsibilities statement set out on page 11, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the Company, we identified that the principal risks of non-compliance with laws and regulations and we considered the extent to which non-compliance might have a material effect on the financial statements.

As part of this assessment we considered both quantitative and qualitative factors. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements, such as the Companies Act 2006 and IFRS.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements which included the risk of management override of controls. We determined that the principal risks were related to posting inappropriate journal entries, omitting, advancing or delaying recognition of events and transactions that have occurred during or after the reporting period, and potential management bias in the determination of accounting estimates or judgements to manipulate results.

Audit procedures performed by the engagement team include:

- Enquiring of and obtaining written representation from management in relation to known or suspected instances of non-compliance with laws and regulations and fraud;
- Evaluation of management's controls designed to prevent and detect irregularities;
- Review of board meeting minutes and meetings of those charged with governance;
- Identifying and, where relevant, testing journal entries posted by senior management or with unusual combinations;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Incorporating elements of unpredictability into the nature, timing and/or extent of audit procedures performed.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentation, or through collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: http://www.frc.org.uk/auditorsresponsibilities This description forms part of our auditor's report.

Use of our report

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Kelvin Fitton BA FCA (Senior Statutory Auditor)
For an on behalf of Xeinadin Audit Limited
Statutory Auditors
Sidings House, Sidings Court
Lakeside, Doncaster
DN4 5NU

Date

Blackpool Coastal Housing Limited

Company Limited by Guarantee

STATEMENT OF TOTAL COMPREHENSIVE INCOME
for the year to 31 March 2025

	Notes	2025 £'000	2024 £'000
REVENUE	3	17,388	15,781
Operating costs	4	(17,520)	(16,004)
LOSS FROM OPERATIONS	4	(132)	(223)
Net Finance income	5	479	335
SURPLUS BEFORE TAXATION		347	112
Income tax expense	7	-	-
SURPLUS FOR THE YEAR	14	347	112
OTHER COMPREHENSIVE INCOME, NET OF TAX			
Actuarial gain on defined benefit obligations	17	3,060	2,638
TOTAL COMPREHENSIVE INCOME FOR THE YEAR		3,407	2,750

The surplus for the year arises from the Company's continuing operations.

The surplus for the year and total comprehensive income is entirely attributable to its sole member (note 19).

Blackpool Coastal Housing Limited

Company Limited by Guarantee

STATEMENT OF CHANGES IN EQUITY
For the year to 31 March 2025

	Pension reserve £'000	Retained Earnings £'000	Total £'000
BALANCE AT 1 APRIL 2023	6,527	759	7,286
(Loss) / surplus for the year	123	(11)	112
Other comprehensive income, net of tax:			
Actuarial gain on defined benefit obligations	2,638	-	2,638
TOTAL COMPREHENSIVE INCOME / (EXPENSE) FOR THE YEAR	2,761	(11)	2,750
BALANCE AT 31 March 2024	9,288	748	10,036
(Loss) / surplus for the year	338	9	347
Other comprehensive income, net of tax:			
Actuarial gain on defined benefit obligations	4,744	-	4,744
TOTAL COMPREHENSIVE EXPENSE FOR THE YEAR	5,082	9	5,091
BALANCE AT 31 March 2025	14,370	757	15,127

Blackpool Coastal Housing Limited

Company Limited by Guarantee

STATEMENT OF FINANCIAL POSITION
31 March 2025 Company Registration No:05868852

	Notes	2025 £'000	2024 £'000
ASSETS			
NON CURRENT ASSETS			
Property, plant and equipment	9	0	13
Right of use assets	9	29	33
		29	46
CURRENT ASSETS			
Inventories	10	11	12
Trade and other receivables	11	1,375	1,883
Cash and cash equivalents	8	2,025	1,506
		3,411	3,401
NON CURRENT ASSETS			
Retirement benefit	17	12,686	9,288
TOTAL ASSETS		16,126	12,735
CURRENT LIABILITIES			
Trade and other payables	12	(2,602)	(2,666)
Leases	16	(29)	(33)
NON CURRENT LIABILITIES			
Provisions	18	(52)	-
TOTAL LIABILITIES		(2,683)	(2,699)
NET ASSETS / (LIABILITIES)		13,443	10,036
EQUITY			
Retained Earnings		757	748
Pension Reserve	14	12,686	9,288
TOTAL EQUITY	14	13,443	10,036

The financial statements on pages 14 to 36 were approved by the Board and authorised for issue on 15th July 2025 and are signed on its behalf by:

Cllr Neal Brookes
<u>Chair</u>

Blackpool Coastal Housing Limited

Company Limited by Guarantee

STATEMENT OF CASH FLOWS
for the year to 31 March 2025

	Notes	2025 £'000	2024 £'000
OPERATING ACTIVITIES			
Cash used in operations	15	552	(114)
INVESTING ACTIVITIES			
Assets recognised under adoption of IFRS 16		(29)	-
Disposal of property, plant and equipment			
FINANCING ACTIVITIES			
Lease liabilities recognised on adoption of IFRS 16		29	-
Lease liabilities paid in year		(33)	(33)
NET INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS		519	(147)
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR		1,506	1,653
CASH AND CASH EQUIVALENTS AT END OF YEAR	15	2,025	1,506

Blackpool Coastal Housing Limited

Company Limited by Guarantee

SIGNIFICANT ACCOUNTING POLICIES
for the year to 31 March 2025

BASIS OF ACCOUNTING

The financial statements have been prepared under the historical cost convention and in accordance with accounting standards. The accounts are prepared in GBP £'000's and the company is domiciled in the UK.

These financial statements are prepared in accordance with International Financial Reporting Standards ("IFRS") as adopted by the UK. Some of the IFRS recognition, measurement, presentation and disclosure requirements and accounting policy choices differ from UK GAAP.

FORM OF ACCOUNTS

In view of the nature of the Company's activities, the headings in the Companies Act 2006 Part 15 are prescribed to be inappropriate, and a summary income and expenditure account is presented in place of the prescribed profit and loss account. The directors have taken advantage of paragraph 396 of Part 15 to the Companies Act 2006 which allows the preparation of accounts to be adapted to reflect the special nature of the Company's activities.

GOING CONCERN

The Company's activities, together with the factors likely to affect its future development and position, are set out in the Strategic Report. The Company's primary revenue-generating contract with Blackpool Council is due to expire on 31 March 2026, and negotiations for renewal have yet to commence. This contract represents approximately 95% of the Company's total revenue. The expiration without replacement could result in a significant decline in revenue and cash flow. As such material uncertainty exists that may cast significant doubt to continue as a going concern. However, the company continues to be supported by Blackpool Council and any external creditors will continue to be satisfied.

REVENUE RECOGNITION

Revenue represents fees for general property management and the redistributed Arts Council funding and it is stated net of value added tax. All income is recognised at the point of service delivery. The Management Fee from Blackpool Council is received monthly in arrears.

PROPERTY, PLANT AND EQUIPMENT

All fixed assets are initially recorded at cost.

DEPRECIATION

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Vehicles, Plant and Equipment	Straight line over 3-5 years
Computer and IT Equipment (including digital TV equipment)	Straight line over 3-10 years

IMPAIRMENT OF PROPERTY, PLANT AND EQUIPMENT

At each reporting date the Company reviews the carrying amounts of its property, plant and equipment to determine whether there is any indication that those assets have suffered an impairment loss.

If any such indication exists the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any). Where the asset does not generate cash flows that are independent from other assets, the Company estimates the recoverable amount of the cash-generating unit to which the asset belongs. Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a

IMPAIRMENT OF PROPERTY, PLANT AND EQUIPMENT (continued)

pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset (or cash-generating unit) for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of an asset (or cash-generating unit) is estimated to be less than its carrying amount, the carrying amount of the asset (cash-generating unit) is reduced to its recoverable amount. An impairment loss is recognised as an expense immediately, unless the relevant asset is carried at a revalued amount, in which case the impairment loss is treated as a revaluation decrease.

Where an impairment loss subsequently reverses, the carrying amount of the asset (cash-generating unit) is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset (cash-generating unit) in prior years. A reversal of an impairment loss is recognised in the income statement immediately, unless the relevant asset is carried at a revalued amount, in which case the reversal of the impairment loss is treated as a revaluation increase.

RIGHT OF USE ASSETS AND LEASE LIABILITIES

The company leases various buildings and plant and equipment.

Until the 2019 financial year, leases of buildings, plant and equipment were classified as either finance leases or operating leases. From 1 April 2019, leases are recognised as a right-of-use asset and a corresponding liability at the date at which the leased asset is available for use by the company.

Assets and liabilities arising from a lease are initially measured on a present value basis. Lease liabilities include the net present value of the following lease payments:

- Fixed payments (including in-substance fixed payments), less any lease incentives receivables;
- Variable lease payments that are based on an index or a rate, initially measured using the index or rate as at the commencement date;
- Amounts expected to be payable by the company under residual value guarantees;
- The exercise price of a purchase option if the company is reasonably certain to exercise that option; and
- Payments of penalties for terminating the lease, if the lease term reflects the company exercising that option.

Lease payments to be made under reasonably certain extension options are also included in the measurement of the liability.

The lease payments are discounted using the interest rate implicit in the lease. If that rate cannot be readily determined, which is generally the case for leases in the company, the lessee's incremental borrowing rate is used, being the rate that the individual lessee would have to pay to borrow the funds necessary to obtain an asset of similar value to the right-of-use asset in a similar economic environment with similar terms, security and conditions.

Lease payments are allocated between principal and finance cost. The finance cost is charged to profit or loss over the lease period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.

Right-of-use assets are measured at cost comprising the following:

- The amount of the initial measurement of lease liability;
- Any lease payments made at or before the commencement date less any lease incentives received;
- Any initial direct costs; and
- Restoration costs.

Right-of-use assets are generally depreciated over the shorter of the asset's useful life and the lease term on a straight-line basis. If the company is reasonably certain to exercise a purchase option, the right-of-use asset is depreciated over the underlying asset's useful life. While the company revalue its land and buildings that are presented within property, plant and machinery, it has chosen not to do so for the right-of-use buildings held by the company.

Payments associated with short-term leases of equipment and vehicles and all leases of low-value assets are recognised on a straight-line basis as an expense in profit or loss. Short-term leases are leases with a lease term of 12 months or less. Low-value assets comprise of office equipment.

Information about critical accounting estimates and judgements in the application of lease accounting is disclosed in note 1.

The company has changed its accounting policy for leases where the company is the lessee. Prior to this change, leases in which a significant portion of the risks and rewards of ownership were not transferred to the company as lessee were classified as operating leases. Payments made under operating leases (net of any incentives received from the lessor) were charged to profit or loss on a straight-line basis over the period of the lease.

Lease accounting

The lease payments are discounted using the interest rate implicit in the lease. The company used incremental borrowing rates specific to each lease and the rates range between 1.08%-4% translating to an average rate of 2.5%.

INVENTORIES

Inventory is stated at the lower of cost or net realisable value. Cost is calculated using the first in, first out (FIFO) method. Net realisable value represents the estimated selling price less all estimated costs to completion and selling costs to be incurred.

PENSIONS

IAS 19 (revised), applicable for accounting periods commencing on or after 1st January 2013, has been adopted.

For defined benefit retirement plans, the cost of providing benefits is determined using the projected unit credit method, with actuarial valuations being carried out at each year end.

Actuarial gains and losses arising are recognised directly in other comprehensive income in the period in which they arise. Past service costs are recognised as an expense at the earlier date when the plan amendments or curtailments occur and when the entity recognises related restructuring costs or termination benefits. The net interest cost is charged to the Statement of Total Comprehensive Income.

An asset or liability is recognised equal to the present value of the defined benefit obligation. Any defined benefit surplus is restricted to the ‘asset ceiling’ defined as the present value of any economic benefits available in the form of refunds or reductions in future contributions to the plan. The interest on the effect of any asset ceiling is recognised in income and expenditure and is determined by multiplying the effect of the asset ceiling by the discount rate as determined at the start of the period. The difference between this amount and the total change in the effect of the asset ceiling is recognised in other comprehensive income.

The rate used to discount the benefit obligations is based on market yields for high quality corporate bonds with terms and currencies consistent with those of the benefit obligations. Gains and losses on curtailments/settlements are recognised when the curtailment/settlement occurs.

TAXATION

HM Revenue and Customs have confirmed that the Company is exempt from corporation tax on its activities with Blackpool Council.

PROVISIONS

Provisions for environmental restoration, restructuring costs and legal claims are recognised when: the company has a present legal or constructive obligation as a result of past events; it is probable that an outflow of resources will be required to settle the obligation; and the amount has been reliably estimated. Restructuring provisions comprise lease termination penalties and employee termination payments. Provisions are not recognised for future operating losses. Where there are a number of similar obligations, the likelihood that an outflow will be required in settlement is determined by considering the class of obligations as a whole. A provision is recognised even if the likelihood of an outflow with respect to any one item included in the same class of obligations may be small.

Provisions are measured at the present value of the expenditures expected to be required to settle the obligation using a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the obligation. The increase in the provision due to passage of time is recognised as interest expense.

FINANCIAL INSTRUMENTS

Financial assets and financial liabilities are recognised when the Company has become a party to the contractual provisions of the instrument.

Financial assets

Trade receivables
Trade receivables are classified as loans and receivables and are initially recognised at fair value. They are subsequently measured at their amortised cost using the effective interest method less any provision for impairment. A provision for impairment is made where there is objective evidence, (including customers with financial difficulties or in default on payments), that amounts will not be recovered in accordance with the original terms of the agreement. A provision for impairment is established when the carrying value of the receivable exceeds the present value of the future cash flows discounted using the original effective interest rate. The carrying value of the receivable is reduced through the use of an allowance account and any impairment loss is recognised in the income statement.

Cash and cash equivalents/liquid resources
Cash and cash equivalents comprise cash at bank and in hand and other short-term deposits held by the Company with maturities of less than three months.

Financial liabilities

Financial liabilities are classified according to the substance of the contractual arrangements entered into.

Trade payables
Trade payables are initially recognised at fair value and subsequently at amortised cost using the effective interest method.

INTERPRETATIONS AND STANDARDS EFFECTIVE IN THE CURRENT PERIOD

All new standards, amendments to standards or interpretations that became effective for the first time were adopted by the Company.

The IASB and IFRIC have issued the following standards and interpretations with effective dates as noted below:

Standard	Effective Date (for annual periods beginning on or after)
Amendment to IAS 1 – Non current liabilities with covenants and classification of liabilities as current or non current These clarify how conditions with which an entity must comply within twelve months after the reporting period affect the classification of a liability. The amendments also aim to improve information an entity provides related to liabilities subject to these conditions.	01/01/2024
Amendment to IAS 16 – Lease liability in a sale and leaseback Adding subsequent measurement requirements for sale and leaseback transactions.	01/01/2024
Amendment to IAS 7 and IFRS 7 – Supplier finance arrangements Amends IAS 7 Statement of Cash Flows to require an entity to provide additional disclosures about its supplier finance arrangements. The amendments also add supplier finance arrangements as an example within the liquidity risk disclosure requirements of IFRS 7 Financial Instruments: Disclosures.	01/01/2024
Amendments to IAS 21 – Lack of exchangeability To require an entity to apply a consistent approach to assessing whether a currency is exchangeable into another currency and, when it is not, to determining the exchange rate to use and the disclosures to provide.	01/01/2025

There are no amendments to accounting standards or IFRIC interpretations that are effective for the year ended 31 March 2025 that have had a material impact on the company's financial statements.

1 CRITICAL ACCOUNTING ESTIMATES AND AREAS OF JUDGEMENT

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions

The Company makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year relate to the Company's pension scheme.

The pension liability is calculated using a number of complex judgements and assumptions including the rate of consumer price index (CPI), rate of increase in salaries, changes in retirement ages, mortality rates and expected return of pension scheme assets. The sensitivity of the overall pension liability to changes in the weighted principal assumptions is detailed in note 17.

Under the going concern concept it is assumed that BCH will continue to operate for the foreseeable future and that there is neither the intention, nor the need, to liquidate the Company or cease trading.

2 FINANCIAL RISK MANAGEMENT

The Company's Board is responsible for reviewing the risk register and for risk management within the Company, including financial risks. The Board receive biannual reports on this matter to ensure that the risk mitigation procedures are compliant with Company policy and that any new risks are appropriately managed. Risks are also reviewed on a regular basis at department level and the key risks identified are kept under review by the Senior Management Team.

Liquidity risk and credit risk

Management's objective is to meet its liabilities as they fall due whilst maintaining sufficient headroom to enable the Board to react to unexpected changes in market conditions. The Company is largely dependent on its largest customer, the Council, which represents 92.8% (2024: 92.9%) of its turnover in order to maintain the necessary cash headroom to operate effectively.

The Management Fee from the Council is receivable monthly in arrears by BCH. BCH is exposed to liquidity and credit risk principally in the event that the Council were to experience cash flow difficulties in paying BCH its management charge monthly or in returning the funds that BCH has deposited with it.

The Company maintains cash deposits with a UK bank. All BCH's cash and cash equivalents are held in a Council maintained bank account, separate from other Council funds.

Credit risk predominantly arises from trade receivables, principally the Council (86.5%). The likelihood that the Council will default on their debts is considered low risk.

Maturity analysis

The table below analyses the Company's financial liabilities on a contractual gross undiscounted cash flow basis into maturity groupings based on amounts outstanding at the reporting date up to the contractual maturity date.

2 FINANCIAL RISK MANAGEMENT (continued)

Liabilities – 2025	Within 6 months £'000	6 months - 1 year £'000	1 to 5 years £'000	Over 5 years £'000	Total £'000
Trade and other payables (excluding deferred income and other taxes and social security)	1,166	-	-	-	1,166
	1,166	-	-	-	1,166

The table below analyses the Company's financial assets held for managing liquidity risk which are considered to be readily saleable or are expected to generate cash inflows to meet cash outflows on financial liabilities.

Assets – 2025	Within 6 months £'000	6 months - 1 year £'000	1 to 5 years £'000	Over 5 years £'000	Total £'000
Cash at bank and on hand	2,025	-	-	-	2,025
Trade and other receivables	1,375	-	-	-	1,375
	3,400	-	-	-	3,400

Liabilities – 2024	Within 6 months £'000	6 months - 1 year £'000	1 to 5 years £'000	Over 5 years £'000	Total £'000
Trade and other payables (excluding deferred income and other taxes and social security)	1,172	-	-	-	1,172
	1,172	-	-	-	1,172

Assets - 2024	Within 6 months £'000	6 months - 1 year £'000	1 to 5 years £'000	Over 5 years £'000	Total £'000
Cash at bank and on hand	1,506	-	-	-	1,506
Trade and other receivables	1,883	-	-	-	1,883
	3,389	-	-	-	3,389

The Company would normally expect that sufficient cash is generated in the operating cycle to meet the contractual cash flows as disclosed above through effective cash management.

FINANCIAL RISK MANAGEMENT (continued)

The table below shows the Company's financial assets and liabilities split by those bearing fixed and floating rates and those that are non-interest bearing:

Assets – 2025	Fixed rate	Floating rate	Non-interest bearing	Total
	£'000	£'000	£'000	£'000
Cash and cash equivalents	-	-	2,025	2,025
Trade and other receivables	-	-	1,375	1,375
	-	-	3,400	3,400

Liabilities – 2025	Fixed rate	Floating rate	Non-interest bearing	Total
	£'000	£'000	£'000	£'000
Trade and other payables (excluding deferred income and other social security)	-	-	1,166	1,166
	-	-	1,166	1,166

Assets – 2024	Fixed rate	Floating rate	Non-interest bearing	Total
	£'000	£'000	£'000	£'000
Cash and cash equivalents	-	-	1,506	1,506
Trade and other receivables	-	-	1,883	1,883
	-	-	3,389	3,389

Liabilities – 2024	Fixed rate	Floating rate	Non-interest bearing	Total
	£'000	£'000	£'000	£'000
Trade and other payables (excluding deferred income and other social security)	-	-	1,172	1,172
	-	-	1,172	1,172

Credit Risk

The Company's maximum exposure to credit risk, gross of any collateral held, relating to its financial assets is equivalent to their carrying value as disclosed below. All financial assets have a fair value which is equal to their carrying value.

	2025	2024
Maximum exposure to credit risk	£'000	£'000
Trade and other receivables -		
Blackpool Council	1,331	1,629
Blackpool Housing Company Ltd	2	28
Other	42	226
	1,375	1,883

3 REVENUE

Sales were made wholly within the United Kingdom and derived from the Company's principal activity of housing management as detailed;

	2025	2024
	£'000	£'000
HRA Management fee from Blackpool Council	13,901	12,577
Care & Repair Management fee from Blackpool Council	733	636
Other Blackpool Council Income	1,984	1,428
Blackpool Housing Company Ltd	4	59
Arts Council Funding	347	339
Arts Council Project Other Funding	111	108
Revoelution Project	233	107
More Positive Together Project Funding	5	477
Other	70	50
	17,388	15,781

4 LOSS FROM OPERATIONS

Loss from operations is stated after charging:

	2025	2024
	£'000	£'000
Depreciation of property plant and equipment	46	46
Auditor's fees:		
On audit services	11	11
Rentals under operating leases	140	111

The following table analyses the nature of expenses:

	2025	2024
	£'000	£'000
Staff costs (see note 6)	9,166	8,507
Depreciation and impairments (see note 9)	46	46
Repairs & Maintenance	3,710	3,488
Other expenses	4,598	3,963
Total expenditure allocated to operating costs	17,520	16,004

5 FINANCE INCOME AND COSTS

	2025	2024
	£'000	£'000
Return on pension assets	(1,995)	(1,781)
Interest on pension liabilities	1,516	1,445
Interest payable on finance leases	-	1
	(479)	(335)

6 STAFF COSTS

	2025 No.	2024 No.
The average monthly number of persons employed by the Company during the period was:	198	198
Senior Management Team	3	3
Support services	23	22
Property services	57	57
Care & repair	12	10
Housing services (including Supported Housing)	97	90
Arts Council Project	6	6
More Positive Together Project	15	15
	213	203

	2025 £'000	2024 £'000
Wages and salaries	7,116	6,618
Social security costs	703	654
Other pension costs	1,110	1,115
Modernisation and redundancy costs	1	-
	8,930	8,387
Agency staff	236	120
	9,166	8,507

Remuneration to the Non-Executive Directors and Senior Management Team are detailed in note 18.

Non-Executive Directors' emoluments	2025 £'000	2024 £'000
Remuneration for qualifying services	24	25
	24	25

7 INCOME TAX EXPENSE

The Company is a wholly owned subsidiary of Blackpool Council and its income is derived from services provided to the Council. HM Revenue and Customs has confirmed that transactions between ALMOs and their Councils do not amount to trading and, accordingly, any surplus or deficit arising thereon is outside the scope of corporation tax. There is no corporation tax liability arising on the Arts Council project activities.

8 FINANCIAL INSTRUMENTS

2025	Loans and receivables	Total
Current financial assets	£'000	£'000
Trade and other receivables	1,375	1,375
Cash and cash equivalents	2,025	2,025
Total	3,400	3,400

2025	Other financial liabilities	Total
	£'000	£'000
Current financial liabilities		
Trade and other payables (excluding deferred income and other social security)	1,166	1,166
Total	1,166	1,166

2024	Loans and receivables	Total
	£'000	£'000
Current financial assets		
Trade and other receivables	1,883	1,883
Cash and cash equivalents	1,506	1,506
Total	3,389	3,389

2024	Other financial liabilities	Total
	£'000	£'000
Current financial liabilities		
Trade and other payables (excluding deferred income and other social security)	1,172	1,172
Total	1,172	1,172

9 PROPERTY, PLANT & EQUIPMENT

	Property £'000	Computer and IT equipment £'000	Vehicles, Plant and Equipment £'000	Total £'000
Cost:				
At 1 April 2023	-	308	148	456
Additions	-	-	-	-
Disposals	-	-	-	-
At 31 March 2024	-	308	148	456
Additions	-	-	29	29
Disposals	-	(13)	(66)	(79)
At 31 March 2025	-	295	111	406
Accumulated depreciation and any recognised impairment losses:				
At 1 April 2023	-	282	82	364
Charged in the year	-	13	33	46
Disposals	-	-	-	-
At 31 March 2024	-	295	115	410
Charged in the year	-	13	33	46
Disposals	-	(13)	(66)	(79)
At 31 March 2025	-	295	82	377
Net book value:				
At 31 March 2025	-	-	29	29
At 31 March 2024	-	13	33	46
At 1 April 2023	-	26	66	62

Depreciation expense of £46,000 (2024: £46,000) has been charged to operating costs. As at 31 March 2025 the net carrying amount of assets held under finance leases included in property and plant and machinery is £29,000 (2024: £33,000).

10 INVENTORIES

	2025 £'000	2024 £'000
Raw materials and consumables	11	12
	11	12

Raw materials set out above are carried at cost.

11 TRADE AND OTHER RECEIVABLES

	2025 £'000	2024 £'000
Trade receivables – Blackpool Council	1,331	1,629
Blackpool Housing Company Ltd	2	28
Other receivables	42	226
	1,375	1,883

The following table provides analysis of trade and other receivables that were past due at 31 March, but not impaired. The Company believes that the balances are ultimately recoverable based on a review of past payment history.

	2025 £'000	2024 £'000
Over 3 months (but less than 12 months)	20	10
Over 12 months	-	1
	20	11

Payment terms are 30 days from the date of Invoice. No impairment losses have been recognised in the current or preceding years.

12 TRADE AND OTHER PAYABLES

	2025 £'000	2024 £'000
Trade and other payables are as follows:		
Blackpool Council	861	1,225
Other amounts payable relating to invoiced amounts	477	277
Other accruals	512	510
Other deferred income	346	352
Other tax and social security	406	302
	2,602	2,666

Trade and other payables principally comprise amounts outstanding for trade purchases and ongoing costs. The average credit period taken for trade purchases is 22 days (2024: 18 days).

The directors consider that the carrying amount of trade payables approximates to their fair value.

13 COMPANY LIMITED BY GUARANTEE

The Company is limited by guarantee, incorporated and domiciled in the United Kingdom, and is governed by its memorandum and articles of association. The guarantor is its sole member, Blackpool Council (see note 18) and is listed in the Company's Register of Members. The liabilities in respect of the guarantee are set out in the memorandum of association and are limited to £1 per member of the Company.

14 RESERVES

	2025 £'000	2024 £'000
Retained earnings at 1 April	10,036	7,286
Surplus / (Loss) for the year	347	112
Actuarial gain (note 17)	4,744	2,638
At 31 March	15,127	10,036

	2025 £'000	2024 £'000
Analysed as:		
Retained Earnings reserve (excluding pension scheme)	757	748
Pension scheme surplus	14,370	9,288
	15,127	10,036

15 CASH FLOWS

Reconciliation of loss from operations to net cash outflow used in operating activities

	2025 £'000	2024 £'000
Surplus / (Loss) before taxation	347	112
Depreciation – owned assets	13	13
Depreciation – right of use assets	33	33
Pension contributions paid in period (note 17)	(969)	(902)
Pension contributions charged in the period (note 17)	631	779
Decrease / (Increase) in inventories	1	(1)
Decrease / (Increase) in trade and other receivables	508	(719)
Increase/ (Decrease) in trade and other payables	(64)	571
Increase / (Decrease) in provisions	52	-
Net cash used in operations	552	(114)

15 CASH FLOWS (continued)

CASH AND CASH EQUIVALENTS

Cash and cash equivalents represent:

	2025	2024
	£'000	£'000
Cash at bank	2,025	1,506
	2,025	1,506

16 IFRS 16 LEASES

The company has lease contracts for its premises and vehicles used in operations. The amounts recognised in the financial statements in relation to the leases are as follows:

(i) Amounts Recognised in the Statement of Financial Position

The balance sheet shows the following amounts relating to Leases :-

	31 March 2025	**1 April 2024**
	£000	**£000**
Right of use assets		
Property	-	-
Vehicles, plant and equipment	29	33
	29	**33**
Lease liabilities		
Current	29	33
	29	**33**

17 RETIREMENT BENEFIT OBLIGATIONS

Defined benefit plan

The Company is an admitted member of the Lancashire County Pension Scheme, a local government funded defined benefit scheme. The most recent actuarial valuations of plan assets and the present value of the defined benefit obligation were carried out at 31 March 2025. The present values of the defined benefit obligation, the related current service cost and past service cost were measured using the projected unit method.

Key assumptions used:	2025	2024
	%	%
Discount rate	5.9	4.9
Expected rate of salary increases	4.1	4.1
Future pension increases	2.7	2.7

17 RETIREMENT BENEFIT OBLIGATIONS (continued)

Mortality rate assumptions are based on publicly available data in the UK. The average life expectancy for a pensioner retiring at 65 on the reporting date is:

	2025	2024
	Years	Years
Male	86.1	86.1
Female	88.6	88.5

The average life expectancy for a pensioner retiring at 65, aged 45 at the reporting date:

Male	87.3	87.4
Female	90.4	90.3

The sensitivity of the overall pension liability to changes in the weighted principal assumptions is:

	Change in assumption	Overall impact on liability
Discount rate	Increase by 0.5%	Decrease by £2,164,000
Salary growth rate	Increase by 0.25%	Increase by £300,000
Rate of mortality	1 year addition to life expectancy	Increase by £541,000

Amounts recognised in the Income Statement in respect of these defined benefit schemes are as follows:

	2025	2024
	£'000	£'000
Current service cost	1,070	1,078
Net interest cost	(479)	(336)
Administration Expenses	40	37
Effect of curtailments or settlements	-	-
	631	779

Of the charge for the year, £1,110,000 (2024: £1,115,000) has been included in operating expenses, and (£479,000) (2024: (£336,000)) in finance costs, within the Income Statement.

Actuarial gains and losses are reported as "other comprehensive income". The gain recognised in 2025 was £3,060,000, compared to a gain in 2024 of £2,638,000, and the cumulative gain is £22,318,000 (2024: £19,258,000).

The actual return on scheme assets was £1,367,000 (2024: £3,079,000).

At 31 March 2025 the company defined benefit pension obligations has a surplus whereby the fair value of the plan assets exceeds the present value of the defined benefit obligations. In accordance with IAS19 – Employee Benefits, the recognition of a defined benefit asset is limited to the asset ceiling, being the present value of the economic benefits available to the company in the form of reduction in future contributions.

Based on this assessment as at 31 March 2025, the amounts included in the Statement of Financial Position arising from the Company's obligation in respect of defined benefit retirement schemes is as follows:

17 RETIREMENT BENEFIT OBLIGATIONS (continued)

	2025	2024
	£'000	£'000
Fair value of scheme assets	42,281	40,492
Present value of defined benefit obligations	(27,911)	(31,204)
Gross surplus	14,370	9,288
Adjustment for asset ceiling	(1,684)	-
Net defined benefit asset recognised in the Balance Sheet	12,686	9,288

All of the defined benefit plan obligations relate to funded schemes

Analysis for reporting purposes:

	2025	2024
	£'000	£'000
Non-current assets	42,281	40,492
Non-current liabilities	(27,911)	(31,204)
	14,370	9,288

Movements in the present value of defined benefit obligations in the current period were as follows:

	2025	2024
	£'000	£'000
At 1 April	31,204	30,238
Current service cost	1,070	1,078
Interest cost	1,516	1,445
Actuarial gains	(5,372)	(1,340)
Contributions by plan participants	435	409
Benefits paid	(942)	(626)
Curtailments/settlements	-	-
At 31 March	27,911	31,204

Movements in the fair value of scheme assets in the current period were as follows:

	2025	2024
	£'000	£'000
At 1 April	40,492	36,765
Expected return on scheme assets	1,995	1,781
Actuarial gains	(628)	1,298
Administration expenses	(40)	(37)
Employer contributions	969	902
Employee contributions	435	409
Benefits paid	(942)	(626)
At 31 March	42,281	40,492

The analysis of the scheme assets and the expected rate of return at the reporting date were as follows:

17 RETIREMENT BENEFIT OBLIGATIONS (continued)

	Fair value of assets £'000 2025	2024
Equities	43	41
Government bonds	-	-
Property	507	526
Cash	634	729
Other	41,097	39,196
	42,281	40,492

18 PROVISIONS

	2025 £'000	2024 £'000
Public Liability Claims		
1 April	-	-
In year provision	52	-
At 31 March	52	-

There are currently six ongoing Public Liability claims against BCH relating to claims/incidents since 1st April 2024, with individual claim values of under £25,000. These are currently going through the legal process and it is advised that the total maximum financial liability is £52,000. A provision for this amount has been made in year. All claims/incidents prior to 1st April 2024 and any claims in excess of £25,000 after 1st April 2024 are externally insured, therefore no provision h

19 RELATED PARTY TRANSACTIONS

BCH's parent and ultimate parent is Blackpool Council. BCH is an Arm's Length Management Organisation of Blackpool Council, established to run the management and maintenance function of the Council's homes and other related buildings (chiefly hostels, community centres and garages). Blackpool Council has given an unlimited guarantee to the company dated 23 April 2015.

During the year BCH supplied services to Blackpool Council totalling £16,618,000 (2024: £14,641,000) and purchased goods and services from the Council totalling £2,070,000 (2024: £2,170,000). At 31 March 2025, included in Trade and Other Receivables (note 11) is a total amount due from Blackpool Council of £1,331,000 (2024: £1,629,000) and included in Trade and Other Payables (note 12) is a total amount due to the Council of £861,000 (2024: £1,225,000). The net balance owed from Blackpool Council is £470,000 (2024: Owed from Blackpool Council £404,000).

During the year goods and services totalling £3,000 (2024: £59,000) were provided to Blackpool Housing Company Limited ("BHC"), a wholly owned subsidiary of Blackpool Council. During the year goods and services totalling £400 (2024: £nil) were purchased from BHC. At 31 March, £2,000 (2024: £28,000) was owed from BHC.

Goods and services totalling £nil (2024: £6,000) were purchased from Blackpool Transport Services Limited ("BTS"), a wholly owned subsidiary of Blackpool Council. At 31 March 2025,

£nil (2024: £nil) was owed to BTS. Goods and services totalling £2,000 (2024: £4,000) were purchased from Blackpool Waste Services Limited (Enveco), a wholly owned subsidiary of Blackpool Council. At 31 March 2025, £48 (2024: £2,000) was owed to Enveco. Grant funding of £740 (2024: £720) was awarded to Jobs, Friends and Houses Limited ("JFH"), a wholly owned subsidiary of Blackpool Council.

The amounts outstanding are unsecured, carry or bear no interest and will be settled in cash. No guarantees have been given or received. No provisions have been made for doubtful debts in respect of the amounts owed by related parties.

Remuneration of key management personnel

The remuneration of the Senior Management Team of the Company, including employer's National Insurance, is set out below in aggregate.

	2025	2024
	£'000	£'000
Short-term employee benefits	308	295
Post-employment benefits	34	31
	342	326

Remuneration of Non-Executive Directors totalled £24,000 (2024: £25,000) as disclosed in note 6.

Blackpool Coastal Housing

Responsive Repairs Policy

June 2025

INSPIRING PEOPLE TO BUILD BETTER COMMUNITIES

Document Information

Issue Date		4th April 2025
Version/Issue Number		4.0
Document Status		FINAL
Effective From Date		
Scope of Document	Responsive Repairs Policy	
Objective	To provide clarity around the expectations of both Blackpool Coastal Housing and its Customers concerning responsive repairs. To ensure a consistent and high-quality service is delivered within target and budget constraints	
Document Sponsor	**Name**	Maggie Cornall
	Job Title	Director of Operations
	Division	Operations
Author	**Name**	Paul Chase
	Job Title	Technical Services Manager
	Team	Repairs Operations
	Contact Tel:	X 7974

Amendment Record

Date	Issue No.	Section/Page	Details of Change	Authorised By:
016/06/25	4			

Amendment Notes

- Documents at draft status are to use letter designations to denote issue status: a, b, c etc.
- Documents at full issue status are to use number designations to denote issue status after full revision: 1.0, 2.0, 3.0, etc.
- For an amendment to a full issue document, you are to use number designation to denote issue status: 1.1, 1.2, 2.1, etc.
- On full issue the draft amendment record should be deleted from the above table.
- Notification of the amendment must be sent to the person maintaining the Central Register.

Introduction

This policy sets out Blackpool Coastal Housing's (BCH's) approach to the delivery of the responsive repairs service. The responsive repairs service complements our programmes of planned and cyclical maintenance to ensure our stock is well maintained, up to date and meets the needs of our customers.

The principles of this policy apply to all customers, regardless of tenancy type, however the full scope of this policy does not apply to leaseholders. For clarity we will not carry out repairs for leaseholders where the terms of the lease state that such repairs are the responsibility of the leaseholder.

The purpose of this policy is to outline how BCH will:

- Deliver an efficient, effective and value for money responsive repairs service that meets the needs of our customers
- Comply with all relevant legislative and regulatory requirements and meet our contractual obligations.
- Ensure properties are free from damp and mould in-line with BCH Damp and Mould Policy and Awaab's Law. A Damp and Mould customer guide has been produced to provide further information and advice for tenants.
- Ensure that all properties are kept in good repair in line with the, Repairs Handbook and that any repair work completed leaves customers in a safe and secure environment.
- Ensure customers are aware of their responsibilities as detailed in the Repairs Handbook
- Provide a prompt and cost-effective responsive repairs service that our customers value.
- Provide services which are easily accessible at a time and in a way to suit our customers and which deliver high standards of customer care
- Work in partnership with our customers to continuously drive service improvements
- Agree ways in which we can improve the value for money of the service including the delivery of more planned and programmed work to manage the demand for responsive repairs.

Access to the Service

Our aim is to provide our customers with easy access to our services through different routes to meet their needs and at a time and place to suit them within our agreed appointment slots.

Reporting repairs

All repairs can be reported via a freephone number through the Repairs Hotline during normal office hours. Repairs can also be reported at any time via our website or by email.

We operate an 'out of hours' emergency repairs service every day of the year which can be accessed via the normal Repairs Hotline freephone number. This service is for emergency repairs only.

As part of their tenancy agreement, it is a customer's responsibility to report repairs to us as soon as they have become aware of a problem.

In scheme-based services, where staff members are regularly present on site, repairs can be reported to a member of staff when they are on duty.

If a member of staff is made aware of a repair need, they will ensure that it is reported as soon as possible.

Repairs appointments

All repairs are made by appointment with the customer at the time they report it through the Repairs Hotline, or sometimes through members of staff in scheme-based services. Repairs can also be reported online and we will confirm the appointment date with the customer. We aim to minimise the time between a request for a repair and its completion within appropriate timeframes and repair category.

The repair appointment will be at a time and date convenient for the customer, in line with the appointment windows in which we offer. We offer appointments for the completion of repairs and for any inspections required. The following options will be given as arrival times (not repair completion times):

- First Appointment – 8am
- Morning (AM): Between 8am and 1pm
- Afternoon (PM): Between 12pm and 5pm

If we are unable to keep to an appointment, we will inform the customer as soon as possible and agree an alternative appointment.

Where we are unable to confirm an appointment with a customer, we will book the next available appointment date and send a letter to confirm the appointment date.

We expect customers to provide us with access to carry out a repair at the appointed time. If the appointment cannot be kept, customers are asked to inform us at the earliest opportunity. If there is no access and no contact from the customer, and after all methods of contact have been exhausted, the job order may be closed. When we close a job down we will write to the customer advising the job has been cancelled. If this is a repair of an emergency or urgent nature we may escalate this to Housing Services to assist us with gaining access.

In cases where a repair can be more cost effectively carried out as part of a programme of planned or cyclical works, we will consider this option and inform customers accordingly.

Communal repairs

Communal repairs are repairs carried out to entrances, halls, lifts, stairways, passageways, rubbish chutes, lighting, door entry systems and other parts provided for common use. They may also be carried out on fencing and to other external structures which are the responsibility of BCH, including some shared fences with private owners.

Inspection visits

Some jobs, including communal repairs, may require an inspection visit before the repair is arranged. These include:

- Where an initial diagnosis cannot be determined (e.g. damp)
- Where previous repairs have not resolved the problem
- Where there are boundary or ownership issues

Exceptions to policy

BCH staff are required to follow this policy when assessing all requests for repairs to be completed. However, where it has been identified that a customer has a need that directly impacts on their ability to carry out a repair themselves, or if there are circumstances, conditions or risks that would require a quicker response, we will assess the case on its merits, and may agree to carry out the repair on their behalf or as an emergency. Customers may also be recharged for this.

Decisions to divert from the responsive repairs policy in these cases requires authorisation from a manager.

Repairs Categories

Repairs are categorised as follows:

Category	Response Time
Emergency - where there is an immediate danger to life or threat of major damage to the property e.g. flooding, major electrical fault, no heating or hot water.	24 Hours
Urgent – blockages, water pipe leaks, roof leaks	Within 5 Days by appointment
Routine - non urgent work where the repair does not cause immediate inconvenience or pose any danger to occupants or the public such as a loose door handle or minor leak.	Within 28 Days by appointment
Programmed works – Plastering, structural repairs, non- emergency roofing.	Within 60 Days by appointment

Service Quality

BCH aims to consistently deliver our responsive repairs services to a high standard and our complaints policy allows customers to raise a complaint with us where our service fails to meet the desired standards.

Quality Assurance Checks/ Post Inspections

BCH will undertake intelligence led quality control on both BCH Operatives and Contractors. Inspections are also carried out when a customer is dissatisfied because they believe:

- The repair carried out has not rectified the problem
- The quality of workmanship is not of an acceptable standard

Completing repairs on the first visit

BCH aims to complete repairs on the first visit and will monitor our performance against this measure. Sometimes, during the course of a repair, additional works may be required. We have procedures in place to ensure the repair is completed with our target timescales and to the satisfaction of the customer.

Code of conduct

BCH operates a code of conduct for our own operatives and sub-contractors who carry out repairs on our behalf. In addition, we have a Zero Tolerance Policy and take seriously any action by customers who harass or threaten to harass or use or threaten violence towards BCH staff, agents or contractors. We always take action to protect our staff where such circumstances arise.

Improving the service

Feedback from customers on the quality of the service received is important to us to help in the continuous improvement of this service. We will use our quality assurance monitoring of operatives and contractors to support this.

We are committed to working in partnership with our customers to achieve improvements in service delivery and performance. We will do this by tracking and analysing the performance of the repairs service, and by working with customers through a range of involvement initiatives for instance customer satisfaction surveys and customer focus groups such as Tower Scrutiny. We aim to further develop our performance management by tracking the performance of individual operatives and contractors using the statistical data we hold including customer satisfaction.

We aim to deliver an efficient and effective repairs service, demonstrating value for money to our customers with a high standard of service delivery.

Insurance

BCH strongly advises customers to obtain contents insurance for their personal possessions and decoration. Should a repair be caused by an unforeseen circumstance such accidental damage, BCH will repair the problem, we are not responsible for repairing any damage to decoration, floor coverings or personal belongings. Customers will be expected to claim on their own insurance to cover this.

New Build Properties

All works carried out as part of new build or improvement contracts are covered by a defect's liability period. This starts from the date of completion and the defects period is usually valid for 12 months.

Customers should report defects to the Repairs Hotline in the normal way. These repairs will be passed to the relevant contractor to deal with.

Background Legislation

This policy is written in the context of the legal and regulatory requirements BCH is required to work within

The main legislation is as follows:

Landlord and Tenant Act 1985 - This Act imposes on landlords an obligation to carry out basic repairs, covering the structure and exterior of the property and installations for the supply of water, gas and electricity, and for sanitation and space heating and heating water. There is also an implied covenant to maintain the property in good order.

Defective Premises Act 1972 - Section 4 of this Act places a duty on landlords to take reasonable care to ensure that anyone who might be expected to be affected by defects in a property is reasonably safe from injury or damage to their property.

Environmental Protection Act 1990 - This Act makes provision for the control of premises which are considered to be prejudicial to health or a nuisance. This legislation means BCH may become liable for damages and compensation to customers and their families who suffer as a result of failure to maintain properties so as not to be prejudicial to health or a nuisance.

We comply with provisions in other legislation, including:

- Localism Act 2011
- Equalities Act 2010
- Social Housing (Regulation) Act 2023
- Commonhold and Leasehold Reform Act 2002
- Housing Grants, Construction and Regeneration Act 1996
- Party Wall Act 1996
- Leasehold Reform, Housing and Urban Development Act 1993
- Housing Acts 1985,1988 and 2004
- Building Regulations Act 1984
- Health and Safety at Work etc. Act 1974, Sections 2, 3 and 4
- Occupiers Liability Acts of 1957 and 1984.

We comply with relevant statutory regulations covering construction, asbestos, water hygiene, electrics, gas safety and health and safety more generally. The Housing Health and Safety Rating System, introduced under the Housing Act 2004, is an important part of the regulatory framework governing our responsive repairs service.

We make sure that our homes comply with the Decent Homes Standard (as a minimum). This Standard was introduced by the Government in 2000 and updated following the Housing Act 2004. To meet the standard, homes must have modern facilities, be in a reasonable state of repair and be warm and weatherproof. We will therefore seek to replace and/or improve components and/or services to ensure properties continue to meet the Decent Homes Standard when we undertake responsive repairs on them.

Repair Responsibilities

BCH is responsible for the upkeep and repair of the structure and exterior of a customer's home and the building in which it is situated.

This includes:

Exterior property

- Foundations
- Roof
- Outside walls and doors
- Windowsills
- Window catches
- Repair or renewal of window fasteners on windows
- Repair or renewal of window locks on windows
- Glazing putties
- Window frames
- Glazing
- Drains
- Guttering, fascia's and soffits
- External pipes
- Chimneys
- Pathways, steps or other means of access
- Garages and stores that are part of the property
- Fencing

Internal property and structure

- Internal walls
- Skirting boards
- Internal doors and door frames
- Internal fire doors
- Kitchen units
- Door jambs
- Thresholds
- Floors (but not floor coverings, other than those provided by BCH)
- Ceilings and plasterwork (excluding minor cracks, painting and decorating)
- Overhauling leaking or dripping taps (including mixers) to wash hand basin, bath and kitchen sink
- Pests where the point of entry has been proven to be as a result of a design fault or damage to the exterior of the property
- Pests in communal areas

Gas, water and electricity

BCH is responsible for repairing all leaks and will make good any damage in the surrounding area caused by a leak as part of the repair, any damage caused to decoration and to floor coverings will be assessed on a case by case basis. We are responsible for keeping in repair and working order installations for the supply of water, gas and electricity. This includes:

- Basins
- Sinks
- Baths
- Toilets
- Flushing systems and waste pipes
- Taps and washers
- Electrical wiring
- Gas, water pipes and taps
- Re-lighting boilers
- Water and space heaters
- Fireplaces
- Fitted fires
- Sockets
- Light fittings.

Communal areas

We will ensure that the communal areas are kept in reasonable repair and are fit for use. This includes keeping communal area lighting and entry phones in working order.

Customer responsibilities

We expect our customers to:

- Keep the inside of their home clean and in good condition.
- Keep the decorative standard of their property to an acceptable standard.
- Keep gardens and communal areas clean and tidy. This includes maintaining grass, plants and trees within the property boundaries so as not to cause a nuisance to other customers. It also includes not using communal corridors, hallways or cupboards for storing personal items or dumping unwanted items.
- Avoid doing anything which may result in blockages to pipes and drains (e.g. disposing of fat, oil, sanitary ware, nappies etc. down toilets or in sinks)
- Take responsibility for pest control, including removal wasp/bee's nests, bed bugs and disinfestation, except where point of entry has been proven to be as a result of a design fault or damage to the exterior of the property.
- To take action to resolve instances of condensation. Where condensation is the likely cause of any reported dampness, BCH will provide advice to customers of the action they should take to deal with the problem and prevent further incidences.

Interior and exterior of a property

Door furniture

- Door locks and keys (we will only replace door locks if the damage is the result of a crime. A crime reference number must be provided)
- Fitting extra locks and catches
- Replacing damaged locks and the keys if you lose them
- House numbers, and door knockers
- Draught exclusion

- Adapting doors to accommodate carpets

Interior fittings

- Cupboard and wardrobe catches, hinges and doors
- Fitting extra catches and safety devices
- Internal painting and decorating
- Minor gaps between skirting and floors
- Plumbing in washing machines or dishwashers

Bathroom

- Shower heads (if damage is caused by blockage and lack of cleaning).
- Bath and basin plugs, chains and handles
- Bathroom cabinets, towel rails, toilet roll holders
- Mirrors
- Toilet seats and lids
- Cleaning and descaling of toilets, wash basins, baths and showers

Property maintenance

- Clothes lines, posts, tidy-dryers and rotary dryers (unless in communal areas)
- Curtain rails
- Provision/replacement of dustbins
- Minor cracks to wall or ceiling plaster
- Floor coverings. Where any floor covering needs to be removed when access is required to access pipework or other repair works, the customer must arrange for this to be removed, lifted and/or relayed
- General fixtures and fittings
- Pest control, e.g. vermin removal (mice in the dwelling), wasp/bee's nests, disinfestation
- Replace or repair any items (such as white goods, gas or electrical appliances) gifted to the customer
- Cleaning of communal parts, except where specified

Heating

- Any customer's fittings/appliances e.g. gas cooker
- Setting heating controls on boilers
- Bleeding radiators
- Supplying and fitting cylinder jackets

Electrics

- Fitting TV aerials
- Plugs, lamps and tenant's own light fittings
- Changing light bulbs, tubes and fuses, unless sealed LED lights.
- Doorbells, doorbell wiring, batteries and bulbs (except in communal areas and entry phones)

Garden/exterior

- Rubbish clearance
- Customers own fences and sheds
- Gardening at individual properties

- Garden maintenance including tree branches, hedges and lawn cutting (for individual properties)

Rechargeable Repairs

A rechargeable repair is when something has to be repaired because it has been broken due perhaps to an accident or by customer damage. Examples of rechargeable repairs are as follows:

- Key replacement
- Re-glazing a deliberately broken window
- Renewing a deliberately damaged door, internal or external
- Making safe any electric items damaged as a result of action by a customer, member of their household or visitor
- Making safe any gas connections damaged as a result of action by a customer, a member of their household or visitor
- Making good any heating or plumbing services damaged as a result of action by a customer a member of their household or visitor

Normally rechargeable repairs would be identifiable when reported to BCH as part of the general conversation with the customer. At this stage agreement will be obtained to ensure that the customer agrees to BCH undertaking the repair.

Where information is not forthcoming then further questioning e.g. how/when/why did the repair occur will be required to determine if the repair should be rechargeable.

If there is any doubt about the nature of the repair or the circumstances in which it arose, it may be necessary to visit the property and inspect prior to any remedial works being carried out.

For further information please refer to the Rechargeable Repairs Policy.

Blackpool Coastal Housing

Annual Report of the Audit Committee

2024/25

CONTENTS

APPENDICES

1. Introduction

This report is the Annual Audit Report of the Audit Committee of Blackpool Coastal Housing (BCH) for the financial year 2024/25. Its purpose is to provide assurance to the Board on the work of the Audit Committee in reviewing External Audit Reports, Internal Audit Reports, risk matters, systems and controls in operation across Blackpool Coastal Housing.

This is the fourth Annual Report of the Audit Committee that has been prepared for this purpose, in line with the Wholly-Owned Company Governance Framework. This is considered good practice in support of the overall governance arrangements in place across the Company.

2. Terms of Reference

The Terms of Reference are set as a standard template across all the Wholly Owned Companies of Blackpool Council.

The Terms of Reference for the Audit Committee are attached at Appendix 1 for information.

3. Membership and Meetings

The membership of the Audit Committee is drawn from the Non-Executive Directors of the Company. In 2024/25 the membership comprised:

Andrei Szatkowski– Independent Non-Executive Director – Chair
Neil Herring – Independent Non-Executive Director
Councillor Julie Sloman - Non-Executive Director (expired June 2024)
Councillor Diane Mitchell MBE (appointed July 2024)
Marie Thompson – Independent Non-Executive Director (Appointed July 2024)
Karl Tupling – Independent Non-Executive Director (Appointed February 2025)

The meetings of the Audit Committee in 2024/25 were attended by:
John Donnellon – Chief Executive (Retired December 2024)
Lee Burrell, Chief Operating Officer (Regeneration and Development)
Vikki Piper, Chief Operating Officer (Housing Management)
Stephen Dunstan – Director of Resources
Maggie Cornall – Director of Operations

Lisa Murphy, Head of Finance
Hannah Cassidy, Housing Standards and Compliance Manager, Blackpool Council
Mark Midgley - Compliance Manager
Jamie Weston - Head of Asset Management and Operations
Kirsten Kennedy, Head of Human Resources
Tracy Greenhalgh – Head of Audit and Risk, Blackpool Council
Mark Cousins, External Auditors (Annual Accounts only)
Steve Simms, Resolve Fire Consultancy

Secretarial Services to the Committee are provided by the Company Secretary who is supported by an Assistant Company Secretary from the Democratic Governance Team at Blackpool Council:
Mark Towers – Company Secretary (Retired October 2024)
Deborah Earnshaw, Head of Company Governance (October to December 2024)
Jodie Stephenson – Assistant Company Secretary
Sarah Chadwick - Assistant Company Secretary

During 2024/25 the Audit Committee met 4 times:

12 June 2024
9 October 2024
22 January 2025
19 March 2025 – Joint BCH / BHC Audit Committee Meeting

4. External Audit

The external auditors to the company are Xeinadin Audit. They are also auditors to all the Wholly Owned Companies of Blackpool Council.

The accounts for 2024/25 were considered at the joint BCH / BHC Audit Committee meeting on 8 July 2025. There were a small number of minor points raised by Xeinadin Audit but nothing of a material nature. The accounts were recommended for approval by the Audit Committee.

The 2024/25 accounts were subsequently presented for approval at the joint meeting of the BCH / BHC Boards on 15 July 2025.

5. Internal Audit

The Internal Auditors to the company are the Internal Audit Service of Blackpool Council. They are also auditors to all the Wholly Owned Companies of Blackpool Council.

The Audit Committee agreed a programme of Internal Audit work of 20 days at a cost of £10,365.86 plus VAT for 2024/25. This is in line with the minimum requirement of 20 days set by the Shareholder (Blackpool Council) and the Board.

The programme of work for 2024/25 was agreed by the Audit Committee at its meeting on 19 March 2024 and comprised of:

- External contractor health and safety and contract management – 5 days
- Financial Inclusion Service – 5 days
- Post implementation review of the Technology One finance system – 5 days
- Audit Management / Audit Committee Support – 5 days

When considering their findings and recommendations, the Internal Auditors assign a priority rating of:

- Priority 1 – A recommendation we view as essential to address a high risk
- Priority 2 – A recommendation we view as necessary to address a moderate risk
- Priority 3 – A recommendation that in our opinion represents best practice or addresses a low level of risk

The results of the above audits made the following recommendations:

- 0 - Priority 1 recommendations
- 10 - Priority 2 recommendations
- 3 - Priority 3 recommendations

The Audit Committee then tracks the completion of these recommendations at subsequent meetings to ensure completion.

6. Other Audit Reviews and Assurance Work

In addition to the External and Internal Audit programmes, there were a number of other matters considered by the Audit Committee, including:

- The tracking of actions / recommendations made by TOWER – the resident scrutiny panel of Blackpool Coastal Housing
- The tracking and signing of relevant policies across Blackpool Coastal Housing, a system has been embedded to ensure timely review and approval of policies at both the Audit Committee and Board
- General Data Protection Regulation (GDPR) Audit Report
- GDPR Annual Performance Report
- Fraud and Irregularities is a standing item - in January Blackpool Coastal Housing reported that they had seen a rise in tenancy fraud, particularly unauthorised subletting, in addition a whistleblowing case had been reported through the Council's Internal Audit team.
- Health and Safety reports are received at each meeting including building safety / compliance updates

7. Risk

The Audit Committee provides assurance to the Board regarding Blackpool Coastal Housing Risk Register. The register is owned and signed off by the Board however, the Audit committee takes responsibility for the Register's detail. A copy of the joint Strategic Risk register is attached at Appendix 2.

At each Audit Committee a deep dive is held on a specific risk to ensure compliance and that risk controls are embedded. The risk deep dives undertaken in 24/25 were:

- Regulatory Compliance
- Rent Collection Not Optimised
- People

8. Conclusion

The Audit Committee has undertaken the review of a number of Audit Reports, the Annual Accounts and other reports and assurance work that has enabled it to provide assurance to the Blackpool Coastal Housing Board on the policies, systems and controls in operation across the Company.

The Committee would like to place on record its thanks to the Chief Executive and the Management Team at Blackpool Coastal Housing, to the Internal Audit Team led by Tracy Greenhalgh and to the Company Secretary and Assistant Company Secretary for their support.

9. Recommendation

This report is recommended for consideration by the Board of Blackpool Coastal Housing.

AUDIT COMMITTEE TERMS OF REFERENCE

Purpose

To provide oversight of the audit process and the system of internal controls and compliance with law, regulations, the company's policies and procedures.

Membership

Four representative board members. It would normally be expected that the chair of the committee would have a financial, audit or governance experience and not be the chair of the Board. The chair of the board will not be a member of the committee although may on occasion be invited to the committee. The quorum for the meeting to be two committee members.

Responsibilities

- The review of a Strategic Risk Register for recommendation to the board, which details the risks which would prevent the organisation meeting its objectives. This should include regular progress reports on mitigating controls, which have been implemented and new and emerging risks faced by the organisation
- To report to the Board and Shareholder Committee on strategic risks for the company
- To receive and consider the year-end financial statements and any associated returns with appropriate recommendations to the Board
- To receive and consider internal audit reports and approve the annual audit programme
- To receive and consider external audit reports
- To identify and undertake 'deep dive reviews' into areas of risk identified on the risk register
- To oversee and monitor the anti-fraud, bribery, corruption and money laundering policies and receive details of any frauds which occur
- To review the company's internal financial controls and the company's internal control and risk management systems
- To review the Corporate Business Continuity Plan and Critical Activities list for recommendation to the board which would ensure that key services could continue to be delivered should a continuity incident occur
- To meet the company's internal auditor and external auditor on an annual basis with no senior executive management in attendance
- To undertake a self-assessment exercise and the production of an annual report to the board and Shareholder Committee
- To monitor the company's policy framework and ensure renewal of company policies in line with a robust ethical framework and company standards

- To review the adequacy and security of the company's arrangements for its employees and contractors to raise concerns, in confidence, about possible wrongdoing in the financial reporting or other matters (eg through the company's Whistleblowing Policy)

Frequency of meetings

It is anticipated that the committee will meet at least three times a year to agree the audit programme and as necessary to consider the outcome of audit reviews.

Insert copy of Strategic Risk Register – Appendix 2