10 February 2026

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

The above Directors are requested to attend the:

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

Tuesday, 17 February 2026 at 4.00 pm
at Coastal House, Abingdon Street

A G E N D A

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

NOTE: This is a joint meeting of the Boards of Blackpool Coastal Housing Limited and Blackpool Housing Company Limited. With regard to Item 9, the Directors will act in their role as Directors of Blackpool Coastal Housing and make its decisions under that item in that capacity. For Item 10, the Directors will act in their role as Directors of Blackpool Housing Company and make its decisions under that item in that capacity. In regards to any votes for shared items, these will be taken as one vote which will apply to both companies unless any Board member indicates otherwise.

1 APOLOGIES

2 DECLARATIONS OF INTEREST

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

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

3 MINUTES OF THE LAST MEETING HELD ON 2 DECEMBER 2025 (Pages 7 - 12)

To agree the minutes of the last meeting held on 2 December 2025 as a true and correct record.

4 MATTERS ARISING

2 December 2025 Board meeting:

<u>Minute 4 – Matters arising</u>

- Ms Piper to continue discussing how best to promote Blackpool Coastal Housing's recent headline achievements with the Communications team.
- Mr Burrell to circulate the presentation slides from the housing governance conference incorporating the feedback from South Liverpool Homes to the Board as soon as they were available.
- Mr Dunstan to meet with Mr Szatkowski to discuss the scoring on some of the risk categories on the Strategic Risk Register. (Action completed – see agenda Item 9c)

<u>Minute 8 – Joint Board meeting work programme</u>

- The Assistant Company Secretary to update the workplan to add a policy radar update item to the February meeting and to include an update briefing from Mr Alan Cavill, Shareholder representative, to the programme for the April meeting. (Action completed)

<u>Minute 9 – Any Other Business</u>

- Mrs Kerr to undertake a high-level review of Non-Executive Directors' terms of office across all of the Council's wholly owned companies with further updates to be provided to the Board as appropriate. (Ongoing)

5 JOINT MEETING OF THE BLACKPOOL COASTAL HOUSING AND BLACKPOOL HOUSING COMPANY AUDIT COMMITTEES HELD ON 2 FEBRUARY 2026 (Pages 13 - 14)

The Boards to note that the joint meeting of the Blackpool Coastal Housing and Blackpool Housing Company Audit Committees did not go ahead on 2 February 2026 due to the meeting being inquorate.

The meeting has been rescheduled to Thursday 5th March 2026, the minutes of which will be presented to the Board at its next meeting on 28 April 2026.

6 REGISTER OF INTERESTS ANNUAL UPDATE

To note that the Non-Executive Directors and Senior Officers' declarations of interests, which are checked on an annual basis, have recently been updated in accordance with the Governance Framework.

7 POLICY RADAR (Pages 15 - 16)

The Boards to receive and update on progression and implementation of emerging policy and legislative changes.

8 ECONOMIC CRIME AND CORPORATE TRANSPARENCY ACT 2023 - OFFENCE OF FAILURE TO PREVENT FRAUD (Pages 17 - 20)

- To inform the Boards of the new corporate criminal offence of "failure to prevent fraud" introduced by the Economic Crime and Corporate Transparency Act 2023;
- To outline the implications of the offence for the Companies and its Boards; and
- To recommend that the Audit Committee is tasked with receiving assurance and updates on the steps being taken to prevent fraud.

9 BLACKPOOL COASTAL HOUSING

To consider items in relation to Blackpool Coastal Housing.

9a BUDGET 2026/27 (Pages 21 - 26)
To consider Blackpool Coastal Housing's proposed budget for 2026/27.

9b BLACKPOOL COASTAL HOUSING MANAGEMENT TEAM REPORT (Pages 27 - 56)
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.

9c STRATEGIC RISK REGISTER (Pages 57 - 64)
The Board to consider approving Blackpool Coastal Housing's updated Strategic Risk Register.

9d CUSTOMER INVOLVEMENT AND COMPLAINTS UPDATE (Pages 65 - 112)
To note the third quarter Customer Voice report, the third quarter Complaints Performance Report and the role description for the role of Board Complaints Champion. An updated Complaints Policy has also been attached, following recommendations from the recent internal audit.

9e PERFORMANCE REPORT (Pages 113 - 118)
To inform the Board of current performance across several key indicators.

9f STOCK CONDITION VALIDATION AND HOUSING HEALTH AND SAFETY RATING SYSTEM (HHSRS) SURVEY UPDATE (Pages 119 - 128)
To note the progress made with the stock condition validation and HHSRS survey programme of the BCH stock, in line with the requirements of the Safety and Quality Standard.

9g TENANT SATISFACTION MEASURE ACTION LOG AND UPDATE REPORT (Pages 129 - 134)

- The Board to track and monitor actions arising from the 2024/25 Tenant Satisfaction Measure results, so they can be assured that areas that require strengthening are being effectively addressed.
- To receive an update on 2025/26 tenant satisfaction survey.

10 BLACKPOOL HOUSING COMPANY

To consider items in relation to Blackpool Housing Company.

10a BUSINESS PLAN AND BUDGET 2026/27 (Pages 135 - 156)

1. To provide information to determine Blackpool Housing Company (BHC) rent levels for 2026/27.
2. To seek approval of a draft BHC 2026/27 budget (including Tramshed) and 30 Year Business Plan, incorporating an agreed rent increase.

10b REVIEW OF STRATEGIC RISK REGISTER (Pages 157 - 170)

To provide Board with an update on the proposed review of the Strategic Risk Register and Risk Management Framework.

10c CHIEF OPERATING OFFICER'S AND DEVELOPMENT UPDATE (Pages 171 - 182)

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

10d FINANCE UPDATE AND PERFORMANCE DASHBOARD (Pages 183 - 196)

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

10e HOUSING PERFORMANCE UPDATE (Pages 197 - 202)

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

11 MATTERS FOR THE SHAREHOLDER / MEMBER RELATIONS

To consider any matters the Boards wish to raise with Blackpool Council in its role as Shareholder / Member.

12 JOINT BOARD MEETING WORK PROGRAMME (Pages 203 - 212)

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

13 ANY OTHER BUSINESS

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

14 DATE OF NEXT MEETING

To note that the next meeting will take place on Tuesday 28th April 2026, 4pm at Coastal House, Abingdon Street.

15 REFLECTION SESSION (Pages 213 - 216)

1. Discussion item led by the Chair and Chief Operating Officers reflecting on the format of the meeting and considering issues relating to matters such as Governance and Shared Services.
2. To consider a report summarising feedback from the joint Board 'away day' session in December reviewing the effectiveness of joint meetings and setting out recommended actions for the next 12 months.

Blackpool Housing Company Limited

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

Company Number: 09405354

Blackpool Coastal Housing Limited

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

Company Number: 05868852

This page is intentionally left blank

Blackpool Coastal Housing

BLACKPOOL HOUSING COMPANY ltd

My BLACKPOOL Home

MINUTES OF THE JOINT MEETING OF THE AUDIT COMMITTEES OF BLACKPOOL HOUSING COMPANY LIMITED AND BLACKPOOL COASTAL HOUSING LIMITED HELD VIA MICROSOFT TEAMS ON MONDAY 2 FEBRUARY 2026 AT 5PM

Present:	Andrei Szatkowski, Independent Non-Executive Director (Chair)
In attendance:	Lee Burrell, BHC Chief Operating Officer (Regeneration and Development) Helen Binks, BHC Head of Customer and Business Services Lisa Murphy, BHC Director of Finance and Resources Stephen Dunstan, BCH Director of Resources Mark Midgley, BCH Compliance Manager Hannah Cassidy, Housing Standards and Compliance Manager (Blackpool Council) Tracy Greenhalgh, Audit Advisor to the Committee Annette Kerr, Company Secretary Jodie Stephenson, Assistant Company Secretary

		Action
1.	**APOLOGIES** Apologies for absence were received from Marie Thompson, Non-Executive Director, Councillor Diane Mitchell, Non-Executive Director and Jamie Weston, BCH Head of Asset Management and Operations The meeting was unable to proceed as it was inquorate. As a result, no formal business was conducted. The Assistant Company Secretary advised that they would contact Committee Members to identify a suitable alternative date and arrange for the meeting to be rescheduled. Members would be notified once a new date had been confirmed.	Ast. Co Sec

The meeting ended at 5.00pm

Signed by the Chair

…………………………………………..

Mr Andrei Szatkowski

This page is intentionally left blank

Not for Publication

Policy Radar **2026**

January
- Procurement Act 2023: New requirements
- **Renters Right Act** Templates*
- OFGEM now regulating Heat Network
- RICs Stock Condition Survey Code of Practice

February
- MHCLG Call for evidence Housing Disrepair Claims
- Procurement Act 2023: New requirements

March
- **Renters' Rights Act** Information Sheet*
- T,I & A Std Deadline
- MHCLG Single Construction Regulator*

April
- Lumen: 30 last date to serve s21

May
- * Renters Rights Act - end s21, new info to tenants
- EICR: Mandatory all homes (transitionary period)
- Local Gov. Reform Boundary Decision*

June
- TSM Submission
- **Renters' Rights Act** new financial penalties *
- Full implementation Data (Use and Access) Act 2025

July
- * 31st Final date for s21 possession claims*

August

September
- Housing Ombudsman Complaint Submission
- BHC only: Renters' Rights Act Database
- LGR Secondary Legislation (TBC)*

October
- **Awaab's Law Phase 2**
- L Only: Social Tenant Access to Information Phase 1 (Lumen)
- Competency & Conduct Code (transitionary period)
- BHC only: Introduction: Private Sector Housing Ombudsman

November
- EICR: End of transistionary period

December

Colour Key
- **New Legal Requirement**
- **Announcement**
- **Submission Deadline**
- **Consultation**
- **Funding Opportunity**
- **Key date**

Provider Impact Key
*** Impacts All Providers**

No asterix: Impacts just BCH and Lumen

Where stated impacts BHC, Lumen or BCH only

Notes
Renters' Rights Act predominently impacts on BHC, but some impact on BCH and Lumen re introductory notices and temporary accommodation licences

EICR: Electrical Installation Condition Report

Agenda Item 7

New Legal Requirements	Requirements	Who?	By When	Link
Procurement Act 2023	Reduces thresholds for Procument Policy Notes that require publication.	BCH & Lumen	Jan-26	Threshold
	RPs need to update systems, templates, and training for requirements of Act.		Feb-26	Guidance
Renters' Rights Act 2025	End of use of s21 notices, requirement of new information to tenants, limits rent increase in private rented sector, strengthens tenants rights to have a pet, strengthens Local Authority prosecution powers	All *Mainly BHC	1st May 26	Roadmap
	Requirements for private landlords to register on the Private Rented Sector (PRS) Database	BHC	Late 2026	
Electrical Installation Condition Report	Requires all social housing providers to conduct an EICR in their properties. Already required in privated rented properties.	BCH & Lumen	By 1st Nov 26	Guidance
Data (Use and Access) Act 2025	It modifies the UK GDPR and DPA 2018, providing more flexibility for data sharing in public interest areas and for AI, but requiring transparency and human oversight for automated decisions, with the Information Commissioner's Office (ICO) providing guidance.	All	By June 6 (tbc)	Guidance
Awaab's Law Phase 2	Expands repair timeframes and obligations for social landlords to cover a broader range of significant health hazards beyond damp and mould, including issues like excess cold/heat, falls, fire, electrical hazards, structural collapse, hygiene, and food safety, increasing landlord accountability for tenant safety. PRS likely to be impacted in 2027.	BCH & Lumen	Late 2026 (tbc)	Roadmap
Social Tenant Access to Information Phase 1	STAIRS Phase 1: Requirement to publish data in 7 categories.	Lumen	1st Oct 26	Requirements
	Tenants right to request information, with landlords required to respond within 30 days.		1st Apr 27	
Competency & Conduct Code (to be incorporated into Transparency, Influence & Accountability Standard)	Registered providers must have relevant policies and a code of conduct in place.	CH & Lume	1st Oct 26	Policy Statement
	Senior housing association staff will be required to hold, or be working towards, a recognised housing management qualification.	BCH	1st Oct 29	
		Lumen	1st Oct 30	

Submission Deadlines	Requirements	Who?	By When	Link
TSM Submission	To conduct & publish results from a tenant perception survey and management measures. BCH also required to also submit to NROSH. Reporting to Board & Council required before submission.	Lumen	23-Jun-26	Survey req
		BCH	30-Jun-26	Technical req
Housing Ombudsman Complaint Handling Code annual	To publish self-assessment, annual complaints and service improvement report and governing body response.	Lumen	01-Oct-26	HOS Guidance
		BCH	30-Sep-26	

Consultations	Summary	Open	Closed	Link
Changes to the Transparency, Influence & Accountabily Standard	To make changes to tenant satisfaction measures and e.g. include STAIRs	9-Dec-25	03-Mar-26	Consultation
MHCLG Call for evidence Housing Disrepair Claims	Seeks insight into disrepair trend insights, regulation & oversight, alternative courts and cost		12-Feb-26	Link

Blackpool Coastal Housing

Report to:	**BLACKPOOL COASTAL HOUSING AND BLACKPOOL HOUSING COMPANY BOARDS**
From:	**Annette Kerr, Company Secretary**
Date of Meeting:	**17 February 2026**

ECONOMIC CRIME AND CORPORATE TRANSPARENCY ACT 2023 – OFFENCE OF FAILURE TO PREVENT FRAUD

1.0 Purpose of the report

1.1 The purpose of this paper is to:

- inform the Boards of the new corporate criminal offence of "failure to prevent fraud" introduced by the Economic Crime and Corporate Transparency Act 2023 (the Act).
- Outline the implications of the offence for the Companies and its Boards; and
- Recommend that the Audit Committee is tasked with receiving assurance and updates on the steps being taken to prevent fraud.

2.0 Background

2.1 The Economic Crime and Corporate Transparency Act 2023 introduced a new corporate offence of **failure to prevent fraud**, which applies to organisations meeting the statutory threshold. The offence is intended to strengthen corporate accountability for economic crime.

2.2 Under the Act, an organisation may be criminally liable where:

- A specified fraud offence is committed by an associated person (for example, an employee, agent, subsidiary, or other person providing services for or on behalf of the organisation).
- The fraud is committed for the benefit of the organisation; and
- The organisation did not have **reasonable fraud prevention procedures** in place.

Blackpool Coastal Housing

The offence is one of *strict liability*, meaning that there is no requirement to prove that the Board or senior management intended or were aware of the fraud.

2.3 The statutory defence is that the organisation had **reasonable procedures in place to prevent fraud,** or that it was reasonable not to have such procedures in place.

2.4 The Council's Head of Internal Audit has advised that all wholly owned companies should operate on the basis that the requirements of the Act apply and should therefore implement proportionate fraud prevention arrangements accordingly.

3.0 Implications for the Companies and the Boards

3.1 The introduction of this offence has several implications:

- **Governance and oversigh**t: Boards are expected to provide active oversight of fraud risk and prevention arrangements.
- **Risk Management**: Fraud risk assessments should be current, documented and proportionate to the Company's activities.
- **Controls and procedures**: Policies, internal controls, training, reporting mechanisms and third-party management arrangements may need review or enhancement.
- **Assurance**: Boards will need assurance that fraud prevention arrangements are effective and operating in practice.

Failure to demonstrate reasonable prevention measures may expose the Companies to criminal prosecution, unlimited fines and reputational damage.

3.2 Given the Audit Committee's existing responsibilities, it is recommended that the Audit Committee is tasked with:

- Receiving an update on the steps being taken by management to prevent fraud;
- Reviewing the Companies' fraud risk assessment(s) and prevention framework (if appropriate);

- Seeking assurance (as appropriate) from internal audit or other sources; and
- Reporting back to the Boards on the adequacy of arrangements and any identified gaps or actions.

This approach aligns with good governance practice and supports the Boards in discharging their collective responsibilities.

4.0 Next Steps

4.1 It is proposed that:

I. Management undertakes or refreshes a fraud risk assessment considering the new offence.
II. Existing fraud prevention policies, controls, and training are reviewed for adequacy and proportionality; and
III. An update is presented to the Audit Committee, with key findings and actions reported to the Boards.

5.0 Financial considerations

5.1 Failure to comply with the requirements of the Act may result in an unlimited fine.

6.0 Legal considerations

6.1 Schedule 13 of the Act sets out **'specified fraud'** for the purposes of the Act and includes:

- Fraud by false representation (Section 2, Fraud Act 2006)
- Fraud by failing to disclose information (Section 3, Fraud Act 2006)
- Fraud by abuse of position (Section 4, Fraud Act 2006)
- False statements by company directors (Section 19, Theft Act 1968)
- False accounting (Section 17, Theft Act 1968)
- Cheating the public revenue (common law)

7.0 Climate change and environmental considerations

7.1 The new legislation does not have a direct impact on climate change or the environment.

Blackpool Coastal Housing

BLACKPOOL HOUSING COMPANY ltd

My Blackpool Home

8.0 Other considerations (HR, performance, equalities)

8.1 The Companies will ensure that any individual suspected of fraud, error, bribery or corruption will receive clear and understandable correspondence about their legal rights and informing them of all outcomes of an investigation.

9.0 Analysis of risk

9.1 The only defence available will be that reasonable counter fraud defences and procedures were in place at the time the specified fraud offence was committed. The Companies will have a defence if reasonable procedures are in place to prevent fraud, or it can be demonstrated to the satisfaction of a court that it was not reasonable in all the circumstances to expect the Companies to have prevention procedures in place.

9.2 The question of whether a relevant organisation had reasonable procedures in place to prevent fraud in the context of a specific prosecution is a matter that can only be decided by the courts, considering the particular facts and circumstances of the case. The onus will be on the organisation to prove that it had reasonable procedures in place to prevent fraud at the time the fraud was committed.

10.0 Internal /external consultation

10.1 The Shareholder has asked that the Boards are briefed on the implications of the new corporate criminal offence of “failure to prevent fraud” introduced by the Economic Crime and Corporate Transparency Act 2023 (the Act).

11.0 Recommendations to the Boards

The Boards are asked to:

11.1 **Note** the implications of the offence of failure to prevent fraud under the Economic Crime and Corporate Transparency Act 2023; and

11.2 **Agree** that the Audit Committee is tasked with receiving and scrutinising updates on the Companies’ fraud prevention arrangements and reporting back to the Boards.

Blackpool Coastal Housing

Report to:	**BLACKPOOL COASTAL HOUSING BOARD**
Relevant Officers:	Stephen Dunstan, Director of Resources
Date of Report:	17 February 2026

2026/2027 BUDGET

1.0 Purpose of the report

1.1 To obtain the approval of the Board for the proposed 2026/27 Budget.

2.0 Background

2.1 The company is required to have a revenue budget approved by the Board prior to the start of the financial year to which it relates.

3.0 Other information

3.1 The 2026/27 budget is a challenging one. The Council has asked for shared services savings to be reflected in the budgets set for BCH (and Blackpool Housing Company) and this continues. However, there has been agreement not to pursue shared services strongly at the present time, due to the BCH management agreement being due up for renewal and the BHC loan facility being renegotiated. At the same time it is not practical to reduce most core expenditure because the need for good social housing provision remains strong.

3.2 The budget is for a deficit of £316k in 2026/27, with an estimated reserves balance of £229k at 31 March 2027. This would be a very low level of reserves. The budget has been prepared on a prudent basis, but there are a number of potential savings that can be made which would reduce the deficit. Some of these are confidential at this stage and will be advised to Board members verbally at the board meeting.

3.3 There has been an uplift in the management fee of £180k for an agreed floating tenancy support service. This is recognised by the Council and BCH as a service that is much needed at present.

Blackpool Coastal Housing

4.0 Financial considerations

4.1 The revenue budget is the main financial planning tool for the company, and progress on it is reported throughout the year to the Board.

4.2 There is minimal capital expenditure within the BCH budget and the main capital programme is within the wider Housing Revenue Account.

5.0 Legal considerations

5.1 No direct considerations.

6.0 Climate change and environmental considerations

6.1 No direct considerations, the main climate change / decarbonisation initiatives are included in the HRA capital programme.

7.0 Other considerations (HR, performance, equalities)

7.1 Given there are no significant changes to existing services, and a new floating tenancy support service is being introduced, it is considered there is no negative impact from the proposed budget on groups with protected characteristics. A full equality impact assessment is in the process of being prepared.

8.0 Analysis of risk

8.1 The levels of reserves would be very low at March 2027 if this budget is approved and delivered. The Council has previously indicated it would be supportive in the event of an unforeseen significant adverse financial event.

8.2 The budget mitigates against increased risk with regard to failure of core housing services by maintaining the existing provision which is considered to be adequate. The Regulator will be making an assessment of the core service provision in the near future.

9.0 Internal /external consultation

9.1 The management was agreed by relevant Council personnel and the Executive Directors.

Blackpool Coastal Housing

9.2 The budget was consulted on with the BCH Senior Management team on 10th February.

10.0 Recommendation to the Board

10.1 To approve the proposed BCH Budget.

11.0 Other alternative options to be considered

11.1 To renegotiate the management fee with the Council.

11.2 To stop providing some services or require savings across all services.

12.0 Appendices

12.1 Appendix 9a(i) – proposed BCH budget 2026/27.

This page is intentionally left blank

BLACKPOOL COASTAL HOUSING

2026/27 DRAFT BUDGET

FUNCTIONS	2025/26 FULL YEAR BUDGET £000	2026/27 FULL YEAR DRAFT BUDGET £000	VARIATION £000	
INCOME				
MANAGEMENT FEE	13,951	14,446	495	4%
CAPITAL FEES	465	545	80	17%
NON HRA SUPPORTED LIVING SCHEMES	839	840	2	0%
CARE AND REPAIR (All Income)	845	904	59	7%
CLAREMONT PARK	-	14	14	
TRAVELLERS SITE AND P&R MANAGEMENT	43	43	-	0%
TRADING ACCOUNT EXTERNAL INCOME (HRA Capital)	1,100	-	(1,100)	-100%
TOTAL INCOME	**17,243**	**16,792**	**(451)**	-3%
EXPENDITURE				
HRA MANAGEMENT FEE SERVICES				
MAINTENANCE EXPENDITURE				
Voids Repairs And Maintenance	1,317	1,394	76	6%
Responsive Repairs And Maintenance	1,473	1,540	67	5%
Gas Contract	805	823	18	2%
Electricity Contract	410	420	10	2%
Planned Repairs (inc. Mechanical & Electrical)	491	499	8	2%
Compliance	420	421	2	0%
Procurement	14	17	3	20%
PROPERTY MANAGEMENT	321	323	2	1%
HOUSING OPERATIONS				
Estate Management	1,712	1,768	56	3%
Estate Office Costs	43	43	-	0%
Furnished Lets	76	76	-	0%
Projects & Customer Involvement	348	354	6	2%
More Positive Together	168	154	-15	-9%
SUPPORTED HOUSING				
Hostels	1,028	1,038	10	1%
Resilience Housing	321	320	-2	-1%
Sheltered Housing	856	859	4	0%
Community Centres	196	206	10	5%
OTHER SERVICES				
Ground Maintenance & Gardening	566	588	22	4%
Digital TV (IRS)	54	54	-	0%
Communal Cleaning & Caretaking	88	100	12	13%
Lifts And Lighting	137	127	(10)	-8%
General Management & Corporate Costs	995	1,176	181	18%
Head Office	379	381	2	1%
Finance & Support Services	527	532	6	1%
ICT	656	746	90	14%
Policy & Performance	195	196	2	1%
HR & IIP	230	233	3	1%
Staff Training & Welfare	59	60	1	2%
Health & Safety	61	62	1	1%
Board	40	34	(6)	-14%
OTHER EXPENDITURE				
Right to Buy & Leasehold	64	66	2	4%
Garages & Other General Property (inc. Void Council Tax)	230	211	(19)	-8%
Contingencies	211	211	-	0%
OTHER SERVICES				
Trading Account External Projects (HRA Capital)	1,100	146	(954)	-87%
Non HRA Supported Living Schemes	967	973	6	1%
Care and Repair	814	862	48	6%
Claremont Park	-	14	14	
Traveller Site and P&R Management	43	43	-	0%
Arts Council	40	40	-	0%
TOTAL EXPENDITURE	**17,454**	**17,108**	**-346**	-2%
SURPLUS / (DEFICIT)	**(211)**	**(316)**	**(105)**	

WORKING BALANCE	2025/2026 BUDGET £000	2026/2027 DRAFT BUDGET £000
BALANCE AT 1ST APRIL	**399**	**545**
CONTRIBUTION TO / - FROM WORKING BALANCE	**(211)**	**(316)**
BALANCE AT 31ST MARCH	**188**	**229**

Budgets are included in 26/27 for the following posts:
- CEO (50%)
- Head of Finance
- Director of Operations

A budget of £146k is included for the capital works team (includes staffing & vehicle costs), and it is assumed that no income will be generated to offset this cost

A budget of £180k for the additional investment bid relating to tenancy support is included within 'General Management & Corporate Costs'

This page is intentionally left blank

Blackpool Coastal Housing

Report to:	**BLACKPOOL COASTAL HOUSING BOARD**
Relevant Officers:	Vikki Piper – Chief Operating Officer / Stephen Dunstan – Director of Resources / Jamie Weston - Interim Director of Asset Management
Date of Meeting:	17 February 2026

BCH MANAGEMENT TEAM REPORT TO BOARD

1.0 Purpose of the report:

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

2.0 Chief Operating Officer's Update

2.1 Business planning

Following board away day in December, where strategic direction on the priorities for 2026/27 were agreed, the Senior Management Team will be meeting this month to start work on the Business Plan for this year.

A draft for approval will be brought to the April board meeting.

2.2 Mock Inspection

A final report has been received from DTP following the recent "mock inspection", and is appended for Boards information.

It should be noted that the report was broadly positive, with no areas of non-compliance identified. However DTP have made a number of suggestions for improvement.

The Council and BCH will now work together to draw up an action plan based on the findings.

Blackpool Coastal
Housing

3.0 Director of Resources' Update

3.1 Finance update

The projected BCH outturn at Period 9 was a deficit of £212k, an improvement of £21k from Period 8. The main reasons for the deficit are shared savings requirements which are currently not being met, partly offset by vacancies and in particular the Chief Executive, Director of Operations and Head of Finance posts (net of uplifts to other posts).

3.2 Systems

Good progress has been made with getting Lumen Housing onto BCH's asset management system.

A long-standing issue with repairs jobs not interfacing correctly between systems has been resolved and will not recur in the future. This involved internal co-operation between Repairs, ICT and Performance but we are also greatly indebted to both MRI and Totalmobile for working collaboratively with us on this.

Enhancements to the core housing management system continue in partnership with MRI. BHC is participating in the relevant project groups to evaluate whether this solution will also meet its needs.

3.3 TPAS accreditation

Subject to board agreement we intend to undergo reaccreditation with the Tenant Participation Advisory Service (TPAS). It is considered that this is the best way of ensuring we deliver on involvement opportunities for our customers and meet the provisions of the Transparency, Influence and Accountability Consumer Standard.

4.0 Interim Director of Asset Management Update

4.1 Staffing/ Sickness

As reported previously, the Asset Management department is still encountering a great deal of long term sickness. This includes the Asset and Investment Manager and two Multi-Skilled Operatives who are still off with no agreed return date. The Compliance Manager has now returned to work on a phased return.

4.2 Capital Projects

A number of projects are coming to an end within the capital program, combined with a number of retirements within the team. This will give us an opportunity to pause and reflect on the structure and processes within this area.

4.3 Electrical Contract

The electrical contract has been re-tendered and, following a full and robust procurement process, a new contractor has been appointed. Communication will be going out shortly to inform staff/ residents.

4.4 Fires

Since the last Board BCH has encountered numerous fires of varying severity. The worst one was at Bispham which resulted in the whole property being destroyed with substantial damage to the property structure. This was caused by an illegal lithium battery being modified and attached to an electric bike. This issue has already been highlighted in newsletters and social media campaigns. These have been reiterated after this incident.

5.0 Other Matters

5.1 None.

6.0 Financial considerations

6.1 The costs of TPAS accreditation is £6,800.

7.0 Legal Considerations

7.1 New contract was awarded in line with procurement processes.

8.0 Climate change and environmental considerations

8.1 None.

9.0 Other considerations (HR, Performance, Equalities)

9.1 Please note section 4.1 and 4.2

Blackpool Coastal Housing

10.0 Analysis of risk

10.1 Risk are managed within agreed processes.

11.0 Internal / external consultation undertaken

11.1 Please see section 4.4.

12.0 Recommendations to the Board

12.1 To approve the commission of TPAS.

13.0 Other alternative options to be considered

13.1 Not applicable.

14.0 List of Appendices:

14.1 Appendix 9b(i) - DTP Final Report.

Partners in Progress

dtp

Mock inspection

Blackpool Council

January 2026 Final Draft

Table of Contents

1. Introduction

1. DTP has been commissioned to support Blackpool Council (Blackpool) in its preparation for an inspection by the Regulator of Social Housing (RSH). This report sets out our summary outcomes from a range of "mock inspection" activity undertaken in the period September to December 2025. The report validates areas of good practice and provides some areas for consideration in relation to further improvement or to strengthen response to the inspection process. We provide findings from each element of the work undertaken and an overall conclusion.
2. The Blackpool Council social housing stock is managed by Blackpool Coastal Housing (BCH) which is a wholly owned company established by the Council to provide housing and related services to Blackpool Council tenants and leasehold customers. BCH has a board of up to 7 non-executive directors comprising a customer representative, 3 nominated Councillors and 3 Independent representatives. BCH and BHC operate with a joint Board meeting.
3. Blackpool Council also has a subsidiary company, Blackpool Housing Company (BHC) which is established to address regeneration in the private rented market across the town. The work of BHC is non-social housing and therefore sits outside the scope of this mock inspection project.

2. Methodology

4. DTP's review to date has included the following:
    - An initial project meeting on 30 September 2025.
    - A review of the Blackpool / BCH website in October 2025.
    - A review of documentation provided by Blackpool against the sample RSH documentation submission list in November 2025.
    - Review of the papers and virtual observation of the Blackpool Board meeting (which, as noted above covers BCH and BHC) that took place on 28 October 2025.
    - Review of the papers and observation of a meeting of the Tower Group (which undertakes tenant scrutiny activity) and a separate discussion with the customer members of the Group on 25 November 2025.
    - An interview session with the Executive Team (Council and BCH Senior Officers) on 24 November 2025.
    - An interview session with the Housing Portfolio Holder / Chair of the Shareholder Committee and the Chair of the BCH Board on 26 November 2025.
    - A review of papers for the Shareholder Committee meetings of Tuesday, 4 March 2025 (BCH items only); BCH Minute Extracts from that meeting and a range of papers shared with the Shareholder Committee for the meeting of 19 November 2025.

5. The main body of this report sets out our findings from this activity. The accompanying appendices provide detailed information. Any identified areas for improvement or recommendations are set out as *DTP1* etc.

3. Findings

Overall findings

6. We consider that Blackpool is an reasonable position of inspection readiness and there is a very sound approach to preparation and continuous improvement. We did not identify any areas of non-compliance with the Consumer Standards from the work we have undertaken. However, there are some areas where Blackpool could consider in relation the demonstration of governance oversight and in strengthening compliance with expected outcomes. We have set these out below.

Website review

7. We have reviewed the Blackpool / BCH website from the perspective of an RSH inspection and have set out our detailed findings in Appendix 1. Whilst the website overall is of a good standard and has in the main sound content, we make a series of observations which are listed in that Appendix. These are broadly summarised below and we recommend that the website content is updated in line with those observations. *DTP1*

Positives

a) There is a customer-focused Homepage with clear navigation to sections for tenants, leaseholders, and community support. This includes easy access to contact details and to the tenant portal.

b) There is a sound approach to transparency: Board meeting minutes are published online; there is a clear statement that Blackpool Council is the sole shareholder of BCH and advises of its constitutional arrangements.

c) The dedicated pages for repairs, rent, complaints, and service standards are written in Plain English and include clear, SMART targets.

d) Key policies like Responsive Repairs, Damp & Mould, ASB, Domestic Abuse, Complaints, and Reasonable Adjustments are available.

e) Performance reporting is sound and the TSM results are published with a methodology aligned to RSH requirements; the Annual Report includes KPIs, financial information and case studies.

f) Digital access is reasonable with online options for paying rent, reporting repairs, and making complaints.

g) There is a good approach to community support in a dedicated page signposting tenants to care and support services.

h) There is clear guidance on Subject Access Requests and Freedom of Information with links to the Information Commissioners Office. The privacy notice is visible across all pages.

i) The site works well on both desktop and mobile devices.

Areas for consideration

a) Governance:

- The Board membership listed on the BCH website does not match that on Companies House.
- The website does not identify the Member Responsible for Complaints.
- There is conflicting information on the Blackpool Council website to that on the BCH website in relation to the health and safety and consumer standards leads.
- A governance structure diagram would be a useful addition.
- The link to the Blackpool Council Companies page is broken.

b) Corporate Documents:

- The site is missing a Modern Slavery statement, gender pay gap report, ESG, and VFM strategies.
- There are a number of outdated publications (e.g., the Annual Report, and Customer Engagement Strategy).

c) Policies:

- The website is missing Health & Safety, Safeguarding, Neighbourhood/Communal Areas, Rent Setting, Lettings, and Customer Feedback policies.
- There is no published anti-fraud/bribery or whistleblowing policy.

d) Transparency & Accessibility:

- A designated Data Protection Officer is not named.
- The accessibility statement is incomplete; there are no tools for font size, translation, or read-aloud facilities.

e) Customer Engagement:

- Engagement information is fragmented and there is limited narrative on involvement opportunities.
- Only one newsletter is published and there is an outdated engagement strategy which references outdated regulatory standards.

f) Performance:

- There is no narrative on how TSM results inform service improvements.
- The 2024/25 Annual Report is not yet published.

g) Website Usability:

- Navigation can be confusing due to excessive sub-pages.
- There are no videos or case studies to enhance content.

h) Alignment Issues:
   - There is some conflicting information between BCH and Blackpool Council websites.

Document review

8. Overall, we find that the document submission is reasonable. However, there are some areas where we consider documentation could be strengthened to better present the current position on compliance and assurance within Blackpool. We have undertaken a full, detailed review of each document submitted which we have provided (due to the length) in a separate document. We recommend that Blackpool works through this feedback and considers our observations in order to refine and develop the evidence submission. *DTP2*.

9. Some of the areas we have identified in the documentation are echoed in our feedback from the other activity undertaken in this mock inspection. We are mindful that for some items Blackpool may have already updated the documentation (since providing the submission pack to DTP) or it already has evidence but was not provided. Blackpool will also have the opportunity to update the documentation ahead of any real inspection and as such, we have sought to provide input to support Blackpool in providing the best possible submission to the RSH.

10. There were some common, general themes emerging from our review of the document submission:
    - In general, too many documents were provided and of those included/listed it was not always clear how the document addressed the assessment focus of the RSH document request or the assurance it intended to provide.
    - Some of the documentation provided was dated and there was more current examples later provided that were more relevant. Blackpool should ensure that only the most up to date and relevant assurance is provided to the RSH.
    - Other than the actual Board papers, a lot of the documents provided did not demonstrate how Board has had oversight of the content to provide assurance of compliance, i.e., an accompanying Board report or minute to evidence how this was shared with Board for review/approval.

Board meeting observation (28 October 2025)

11. We observed the joint BCH/BHC joint Board meeting with a view to specifically considering the items relating to BCH. Overall, we found the content of the papers and discussions were of good quality and reflected the expected remit of the Board. The meeting was very professional and there was evidence of good, appropriate relationships in place between officers and Board Members. We saw a clear focus throughout the meeting on the importance of the customer voice and how this needs to be a priority for Board including its links with the Tower tenant scrutiny group.

12. Our findings are set out below. We recommend Blackpool consider the recommendations set out as *DTP3a -3f*.

13. The format of agenda whilst appropriately structured does not include the 'ask' of the Board or identify the lead officer for each item. We recommend including these items to identify accountabilities for those in attendance. The agenda also does not include an indicative time against each agenda item which may support time management of the meeting and allow enough time for discussion, queries and challenge. Effectiveness of the meeting was not part of the agenda and was not assessed at the end of the meeting. BCH may wish to consider as good practice to review the effectiveness of each meeting and ask members feedback at the end of the meeting. This is becoming good practice in the sector and highlights what worked well and areas for improvement. As such, we consider it may be useful to generally update the agenda format. *DTP3a*

14. The minutes of the previous meeting (15 July 2025) provided a clear audit trail. Whilst it is good to see the initials of officers identified in the 'Actions' column to take forward, we noted that not all actions were identified, (only one action was flagged, whilst there were several actions required within the minutes). This is essential to demonstrate accountability and ownership, and we recommend that all actions should be clearly marked and then be included in an action tracker (a table of actions for review that includes detail of action agreed by Board, deadlines for completion, listing officers responsible for delivery and comments on progress) for review at future meetings. *DTP3b*

15. In general, we found that the items at the start of the meeting relating to both BHC and BCH were not always clearly defined. For example, the Joint Audit Committee Outcomes paper did not make clear how the contents of that Committee aligns with controls and assurance for the social housing stock. In the same way, the Regeneration Committee outcomes were not clear on the read across to social housing. This needs to be explicit in all papers. *DTP3c*

16. We were unclear if members raised questions or shared comments in advance of the meeting. We recommend that Blackpool considers this, if it is not already in place to help aid discussion. *DTP3d*

17. All Items that had written reports had cover reports in a standardised format and this was consistently applied. There was good inclusion of a range of 'considerations' in most reports, and these covered the key aspects i.e. Finance, Equalities, Stakeholder Consultation (including customer considerations) and Sustainability, climate change and environmental considerations. Each report had good relevant narrative included on the impacts and was consistently applied to each report. We recommend including the relevant risks in each report as this is an essential area of governance and it may also be useful to consider including the relevant regulation requirements i.e., specific consumer standard impacts and assurance. *DTP3e*

18. We make the following comments on specific reports and suggested matters for consideration by exception *DTP3f*:

- **Item 7c. BCH Management Team Report:** This was a wide ranging report and prompted good discussion on customer profiling, customer insight and how this will be used going forward, and specifically for those services of tenants identified as being vulnerable. There was a good discussion on the importance of furthering Board's links with the Tower tenant scrutiny group and it was positive to hear a number of Councillors had recently met with members to forge relationships. The report is recommended for noting however, since the content included requests for decisions from Board, it might better have been presented for approval.

- **Item 7e. Strategic Risk Register Review**: It was good to see the clear strategic risks related to consumer standard compliance and that joint working between the Council and BCH is evident. There were good detailed discussions on the risks with a clear focus on the importance of stock condition, and assurances sought by members. We saw that changes had been made to the register and would therefore expect that the report required Board approval, however the report was instead for noting. We also observed that the cover report highlights a discussion on risk relating to ensuring compliance with implementation of Awaab's Law from the 27 October, with reference that this is already covered within existing risks (property condition and regulatory changes). However, there was no reference specifically to the introduction of Awaab's Law or any assurance of controls in place to ensure requirements are being met. We suggest that Blackpool considers these two points in the next iteration of the risk review report. We also noted on the forward planner (see below) that risk reporting is only scheduled for one meeting per year (October) it would be expected that risks are reviewed and discussed by Board on a more frequent basis, ideally each meeting.
- **Item 7f. Complaints Report**: This report provided an update on Complaints performance for the period April – June 2025; it had a good level of detail on performance and confirmation that the Housing Ombudsman Service is currently reviewing 4 cases. There was good input from the Board Member responsible for complaints. However, the performance reported was 4 months old and therefore would have been better scheduled for the July meeting. Again, we saw that the report was for noting and we would usually see this for approval.
- We also saw the Customer Voice Report for the period April – September 2025 was appended. Whilst this is a good report providing examples of tenant engagement and influence on service provision, it was not referred to within the cover report. We recommend that this report is tabled as a separate item with its own cover report summarising the content and key outcomes for Board to consider.
- **Item 7g. Performance Report**: This is a key report, and we were concerned that no targets were included (only trends against previous performance for an unknown period). We recommend that targets are set by Board and those and the comparative performance period is highlighted. An extensive list of KPIs is included within the scorecard with some directly linking to consumer standards (DMC, repairs, property compliance and complaints) however, there were minimal measures relating to stock condition other than the Decent Homes TSM. There were no figures relating to stock condition survey

completions and timescales. There was also a section for Consumer Standard KPIs that was currently blank. Finally, only a brief narrative summary was provided on some of the negative trends in performance. We recommend that appropriate narrative is provided for all KPIs with a negative trend and not meeting targets (when targets are agreed and included).

- **Item 10. Joint Board Meeting Work Programme**: This was a forward plan for items to be presented to Board over the next 12 months. It included items to be presented relative to both BCH and BHC as well as specific items for each. There was no cover report to summarise content or state the 'ask' of Board and this was not discussed. We recommend identifying those that are standing items and those that are annual items, and the ask of Board. The Chair can then use this to highlight those areas which will require more focus and time as a "heads up" for the next meeting.

19. Chairing in the meeting was welcoming and standard items, such as quorum, apologies and declarations were dealt with effectively. The chair was confident and had a clear understanding of their role. They generally facilitated/steered the meeting through its business well, and not in an over controlling way. They encouraged questions and challenge from members before they gave their input and summarised decisions taken at the end of each item. All members appeared well prepared for the meeting and there were good active contributions from the majority of members. Through the questions and comments raised by members, members displayed that they had a strong understanding of matters presented and had the skills to deal with the agenda items in an informed way.

20. There appeared to be good relationships between the Board and supporting officers. Officers contributed positively within the meeting, were well informed and responded competently to questions raised by members.

Tower Group observation and discussion (25 November 2025)

21. We observed the Tower Group meeting and then met with customer members without officers present. Our observation are set out below.

22. Minutes were shared in advance of the meeting with the agenda and whilst well written, clear, concise we found that they lacked structure, provided limited recording of input from members or any action points. There was no action tracker in the papers and there were no outcomes/actions arising from previous meetings raised or discussed.

23. No reports were provided to the meeting. This is very unusual and we would expect to see some formal papers to support the meeting. The only documentation reviewed was the agenda, a set of previous minutes and a copy of the Customer Voice Report (April – September 2025) which had already been shared with the Board on the 28 October 2025.

24. We do not comment on the individual agenda items. Most coverage was reasonable in terms of information provision. However, this was limited, for example within the Engagement Strategy there was no wider discussion on the opportunities to get involved or how the strategy would support scrutiny or

influence decision making. Electronic copies of the Customer Voice Report had been shared via email in advance of the meeting but only 2 members of the Group said they had received and reviewed them. Hard copies were available at the meeting and were shared. Officers asked for feedback on the format of the report and content and whilst a general positive view was conveyed, there was limited feedback or input provided. Understandingly, a number of members asked for more time to review and to discuss at the next meeting.

25. Training was discussed and officers confirmed a schedule of online training had been emailed to members; however, again only 2 members said they had received this. Whilst all the training topics appeared relevant it was not clear how this had been influenced by the needs of members.

26. Chairing of the Group was in the main was sound, moving through the business effectively. The chair ensured everyone had the opportunity to contribute and the chair added input as and when needed but did not dominate.

27. General contribution and engagement was evident from all 4 members in attendance however scrutiny and challenge of the matters discussed was minimal. Whilst members appeared to understand the remit of the Group they did not appear clear of their roles and responsibilities. Members did not appear to be well prepared for the meeting and there seemed to be a lack of understanding of issues raised by the wider tenant base, i.e., TSMs, Complaints etc. A lot of the discussion that took place centred around wider council services – refuge collection and community centre usage. The lack of any performance or customer intelligence made it difficult to understand how the wider customer voice influenced the agenda of the meeting, and discussions, in particular those around future scrutiny. The choices decided upon came from areas suggested from officers – assessing improvements/outcomes from the neighbourhood restructure and the matter relating to fairness and respect (highlighted by officers as low satisfaction in the TSMs). That said, there are clearly good productive relationships between Tower members and officers, with respect shown for each other. Officers supported the meeting well, providing clear and succinct input into the meeting.

28. Our discussion with members after the meeting reinforced our observations. Members clearly enjoy being involved and felt well supported by officers. Initially members communicated that they understood their roles but when pushed found it difficult to specify their remit and associated outcomes. There was also a feeling that meeting agendas come from items presented by officers and not necessarily (or explicitly) from factual intelligence or wider customer insight complaints. Members were not aware of, for example, issues relating to fairness and respect or shared spaces from the recent TSMs. Members did state that action and follow up is tracked, but this was not seen in the meeting DTP observed.

29. Overall we consider that the purpose and delegation for Tower is unclear and this is reflected in the input of members. Membership would also benefit from a review of size and composition. The lack of formal reports and documentation circulated at the meeting resulted in a lack of evidence of how areas of scrutiny are

considered. It was also questionable whether this was based on factual evidence and wider customer insight, and how recommendations from Tower are being tracked and progressed. We were unclear on the expected outcomes from the meeting and hence how this flows into governance and influences decision making. We therefore recommend that the purpose, remit, membership of Tower and the approach to meeting administration is reviewed. This is a key facet of consumer compliance for Blackpool to focus on prior to inspection. *DTP4*

Review of Shareholder Committee papers

30. We provided a separate advice note on 5 January 2026 setting out our findings from the review of papers. In summary, we found the papers to be reasonable in content and coverage, but made several observations in the context of strengthening evidence of regulatory compliance and more clearly demonstrating awareness and read across to the expectations set out in the RSH Consumer Standards. We also consider that there is more to do to demonstrate in the papers and the minutes that there is robust governance oversight of the BCH service, delivery against the contract and how the Council has a grip on compliance in relation to its duties as a Landlord. This will require some thinking about where and how governance oversight is undertaken by the Council. *DTP5*

Interviews

31. We undertook two interview sessions – one with the Executive Team (Council and BCH Senior Officers) on 24 November 2025 and one with the Housing Portfolio Holder / Chair of the Shareholder Committee and the Chair of the BCH Board on 26 November 2025.

32. Blackpool did not take up the option of providing an opening presentation to cover operating environment and key information. We understand the reasons for this and it may be something to consider in the next stages of inspection preparation.

33. In the executive session attendees dealt effectively with a wide range of topic areas covering the full scope of any potential inspection. We have no significant concerns in relation to officers being able to address the questions of the RSH. We also noted a good approach to lead response to questions and others providing added value or additional information without duplicating, and it was good to hear voices from both the Council and BCH leads in responses. There is a clear awareness of the areas for further work (for example, use of customer demographics and tenancy audit) and knowledge of strengths and progress.

34. In the non-executive interview it is clear that members have a commitment and dedication to address housing need, the broader strategy and the plans to improve standards in the local area. However, responses were often too broad and vague and did not have a clear focus on the social housing stock. Even when prompted, members did not set out strategic objectives, priorities and targets or progress outcomes for the BCH stock. There will be a need, through coaching and the use of crib sheets, to clarify the specific expectations and outcomes for BCH and communicate these clearly to the RSH. It will be important to focus on how

members gain evidence based assurance on delivery and how the customer voice influences associated target setting, monitoring and accountability. *DTP6*

35. There were some common areas where Blackpool could consider strengthening responses and these are set out as follows *DTP7*:

- It would be helpful, generally, for all respondents to be more specific in terms of data, evidence and examples to provide greater assurance and to tie this back to the specific regulatory expectations of a social housing provider.
- It will be important that responses from executive and non-executive are clear about the expected outcomes for BCH specifically (rather than wider housing in Blackpool) and how these are monitored and scrutinised.
- There is more to do to ensure that BCH can evidence the customer voice in responses.

Overall view on compliance with the required Regulatory Standards

36. Our findings by exception for each of the service outcome sections of the mock inspection are set out below. These are listed as DTP's view (rather than repeating recommendations above) on those matters which Blackpool should focus on to build on the inspection preparation work.

Stock quality, decency, repairs and maintenance and adaptations

37. Documentation indicates that 2023-24 was the first year of undertaking stock condition surveys (SCS). 70% of stock has a completed SCS within the last 5-year period. It is good to see that these have been undertaken by an external provider and that there is a plan in place to address the reminder over the next 2-years. However, we did not get a clear picture from the documentation about how this gap has been prioritised (based on stock and tenant profile, assessment of any possible vulnerabilities etc.) or how Blackpool are addressing no access properties.

38. We did not see evidence of an aids and adaptations policy (only an approach to Disabled Facilities Grant) or how this is developed as part of any repairs or maintenance service.

Health and safety

39. We initially saw no evidence of BCH Board approving a Health and Safety Policy (this would be expected) to outline approach to ensuring the safety of tenants. We could not see a Policy published on the website. Our interview with Executive officers confirmed that a Policy is being produced but has not yet been reviewed/approved by Board (subsequently a copy was provided in draft). This is a fundamental Board responsibility.

40. We saw no evidence of specific health and safety key performance indicator (KPI) reporting to Board to demonstrate compliance with statutory requirements. This is a significant gap in assurance and should be regularly reported to Board (as per

the KPI's reported to Audit Committee). It was also not clear if the Fire Safety policy has been reported to/considered by Board.

Maintenance of shared spaces

41. The Tenant Satisfaction Measure (TSM) results on communal areas show lower quartile performance compared to benchmark. We noted that issues are arising when responsibility for shared spaces cross over between the local authority, BCH, other registered providers and private landlords. We could not see a clear strategy to address this. We could not see evidence of improvement actions being reported to Board to address issues.

42. Alongside this, we saw no evidence of how improvements will be made working with tenants and other stakeholders.

Local co-operation and anti-social behaviour

43. The BCH Board papers of 28 October 2025 included a performance report that refers to a high number of ASB stage 1 complaints (above Housemark median benchmark levels), however the performance scorecard shows no ASB complaints. We felt that this was conflicting information to the BCH Board and our discussion with members did not clarify the point.

Management of domestic abuse

44. The evidence provided does not demonstrate that BCH Board receives assurance that the organisation is tackling Domestic Abuse effectively i.e. through KPIs, customer feedback, actions taken etc.

45. We also saw assurance that Safeguarding is being managed effectively - i.e. cases reported, and action taken. The Safeguarding Policy refers to monitored KPI's and outcomes however we understand that this is reported to management not the BCH Board.

Tenancy

46. Evidence provided suggests that Blackpool holds profile data for 80% of its tenants. This is a reasonable level. However we saw no evidence to demonstrate how this profile data is/will be used to tailor services to understand the needs of customers and in particular with regard to housing need. We did see an update on complaints that evidenced complaints raised on 'lack of understanding/ responsiveness to customer need'. However, the response was that more effort is being applied to collect profile information and not necessarily to use this to adapt, tailor and better understand the needs of customers.

Transparency and accountability

Fairness and respect

47. The BCH Board papers of 28 October 2025 provided evidence that the Board has been provided with and discussed matters related to tenants being treated with fairness and respect. We observed a good discussion on the drop in satisfaction of the Fairness and Respect TSM and associated action to be taken.

Diverse needs

48. The Social Housing Regulation Working Group papers of 28th August 2025 raised a gap in understanding the diverse needs of customers and noted that management needed to develop an Equality Diversity and Inclusion (EDI) Policy/Strategy. However, the BCH Board Meeting of 28 October 2025 then identified that no specific EDI Policy/Strategy was yet in place. DTP was not provided with evidence to demonstrate the approach to EDI or information to assure tenants that Blackpool is committed to delivering equitable services. Blackpool needs to develop evidence of the required approach to deliver fair access to, and equitable outcomes of, housing and landlord services for all tenants.

Engagement with tenants

49. No Customer Engagement Strategy was initially provided to DTP as evidence. At the executive interview officers stated that no Customer Engagement Strategy was in place. Post meeting, a Customer Engagement Strategy dated 2023 was provided - this demonstrates a lack of awareness/understanding of the current approach. The Strategy provided in its current format is limited in the list of opportunities to get involved and shows minimal influence on strategic decisions. We have confirmed that a revised version is currently under review and that this involves the Tower Group. We recommend development of the strategy to clearly evidence Blackpool's approach to providing range of meaningful tenant engagement, scrutiny and influencing opportunities, associated outcomes and how these will feed into the governance arrangements and decision making.

50. The BCH Board papers of 28 October 2025 included a Customer Voice report which was not listed on the agenda and did not have a specific cover report. This was simply appended to the complaints cover report (see DTP observation notes from Board meeting) and as a result was nearly missed by the Chair during the meeting. Whilst the report provides a good level of evidence on how the customer voice has been used to make improvements, this was retrospective, did not have sufficient profile and there was limited evidence of how the customer voice feeds into and influences Board decision making.

51. The Tower Scrutiny Audit Tracker sets out the areas reviewed, and the associated recommendations appear limited to transactional, operational matters, i.e., website reviews. Again, this provides limited evidence of how the work of Tower has influenced Board decision making. The column which seems to in place to set out how the work has improved services was unpopulated. Blackpool needs to demonstrate how the action shapes strategic decision making. It is also a concern that the tracker is reported at Audit Committee and does not appear to be communicated to Board to identify areas for improvement and influence decision making. We have made comments above about the need to refocus and formalise the remit of Tower.

Service and performance information

52. No issues identified.

Complaints handling

53. We saw no evidence to demonstrate that the approach to complaints handling has been subject to internal audit or external review for assurance.

54. The Complaints Annual Report which is published on website does not communicate if the Housing Ombudsman Service determination was maladministration or the response/action undertaken – and this needs to be specified.

Other matters

55. As part of an inspection, Blackpool will be invited to provide a presentation to the RSH. (This did not form part of the mock process). This will usually be an introductory session which provides high level contextual information about the operating environment and key facts and figures, performance etc. relating to the service. DTP has provided a separate advice note to Blackpool which includes guidance on the content of the presentation.

56. Blackpool may be asked by the RSH about assurance that the Council complies with the requirements of the Rent Standard and the underlying legislation (including use of any of the excepted categories). DTP did not undertake a review of compliance in this area and we advise that Blackpool ensures that it can provide associated evidence of compliance to the RSH.

4. Conclusion and summary

57. Our overall finding is that Blackpool is in a reasonable position in relation to inspection readiness and general compliance with the Regulatory Standards, but there are some priority areas for attention to either enhance compliance and associated assurance. We have set out our suggested recommendations in this respect as follows:

    - DTP1: Review and update the website in line with our observations.
    - DTP2: Review and update the document submission content in line with our observations.
    - DTP3: Consider and action our feedback on the Board meeting.
    - DTP4: Review the purpose, remit and membership of the Tower Group and associated administration.
    - DTP5: Consider changes to Council governance oversight of the housing service.
    - DTP6: Provide further coaching and briefing for non-executive members.

- DTP7: Consider and action our suggestions to further develop interview responses.

58. We consider that Blackpool has the capacity and capability to address these areas. It is also evident that there is a commitment and focus from executive and senior officers and non-executives alike to drive the strategy and performance of the housing service. The level of engagement and enthusiasm we encountered was wholly positive and provides a solid foundation for delivery and indicates a sound culture.

59. We would like to thank Blackpool for the collaborative and engaging manner in which all have worked with DTP on this project.

60. We hope that the observations and suggestions in this report provide additional value in supporting Blackpool to further development its preparations for and to strengthen its position ahead of RSH inspection.

Appendix 1: Website review – detailed feedback

Introduction

The Blackpool Council website homepage (all services) has a link to a dedicated 'Housing' signposting page. From here there are clear links to the following:

- Housing Register
- Strategic Housing Services i.e. Homeless Advice etc
- Private rented help and advice including advice on maintaining your home
- Care and support
- New housing developments
- Council Tenants – including links to paying your rent, reporting a repair, information for Council Tenants (includes responsibilities of Council and the ALMO). It clear states the accountable officers responsible for Health and Safety and Consumer Standards)
- Blackpool Coastal Housing (ALMO) website.

Detailed findings

The following are our findings from the review of the content on the BCH website, however where relevant information is held on the Blackpool Council website (as the landlord) this is highlighted.

Checklist	Comments
First impressions – what does the Homepage convey? Is it customer-focussed?	• The homepage is customer focused with banners including links to latest customer news information and advice • Specific links to areas for customers are clear through headings titled 'For tenants', 'For Leaseholders' 'My Home', 'My Neighbourhood', 'Community Support Services' and 'About us'. • Contact information is easy to find through a clear 'contact' button on the home page including telephone, email contacts, address for written correspondence, office locations and opening times as well as a link to the online tenant portal page - making customer contact straightforward, with a range of options available. • Further links on the homepage lead to news, careers and a menu of options under the 'About' button. • The search tool is easy to locate and well positioned at the top of the page.
Governance - people:	• Information about Board membership (Elected Members, Tenants and Independents) is easy to

Checklist	Comments
Is the website up to date on members of the board? (Compare with Companies House or FCA) • Board information including: o Member Responsible for Complaints	find under 'About us' including profiles and pictures of members (states updated in May 2025 but does not include all Board Members - see below observation). • **DTP Observation** – Board membership on the BCH website does not exactly match those listed on Companies House. Claire Stone and Karl Tupling are both listed as active Board Members on Companies House (both appointed 28 October 2024), and neither are listed on the BCH website. • **DTP Observation** – Board Member information does not identify assigned role of Member Responsible for Complaints. We would recommend this is clearly displayed and information provided to explain what the role means.
Does the site say who the SLT are? Is it clear who is the: • Lead for health and safety • Person with responsibility for compliance with the consumer standards?	• Senior Leadership Team (SLT) profiles displayed with details on their specific areas of responsibility. • Health and safety lead clearly identified on both the Blackpool Council and BCH website as Paul Jones (Blackpool Council's head of property services) as being responsible for monitoring BCH's compliance with health and safety regulations. **DTP Observation** – Query as Paul Jones is not listed as a member of the BCH SMT? • **DTP Observation** - The person listed as responsible person for monitoring that BCH are meeting the requirements set out in the consumer standards on the BCH website (Kate Aldridge - Head of Corporate Delivery Performance and Commissioning), is different to that listed on the Blackpool Council website (Vikki Piper - Blackpool Council's head of housing). It should be noted that Vikki is a member of the BCH SLT whilst Kate is not. Need to confirm and update with the correct responsible person.
Governance - documents: • Organisational entities chart/ explanation • Legal information • ESG report • Gender pay gap report (if >250 employees)	• Explains governance structure under 'About us/Board **DTP observation** – Governance structure diagram not included and would be expected to show how BCH sits under Blackpool Council and display of any committees, and how the tenant voice feeds into governance. Also link to 'Blackpool Council Company' on the Blackpool Council website is not working.

Checklist	Comments
• Modern Slavery statement (if annual turnover >£36m) – does it comply with requirements? • Corporate strategy / mission / values • Annual report & financial statements • VFM • Clarity on shareholding arrangements if relevant	• Good Transparency, Information and Accountability demonstrated by the publishing of minutes from each Board meeting, on the 'Board' webpage. • Limited legal/statutory information contained on the website. DTP observation – Registered office address listed, and privacy/cookie policies however detail of registration number and no information on Modern Slavery statement, gender pay etc. • Core Publications page includes some key documents – Annual Report (2022-23), Financial Statements (2024/25 and previous years), Council Homes Investment Plan (2020-25), and HOS Complaints Code Self-Assessment (2023/24). **DTP Observation** – Other than Financial Statements, the information published is not the most current and no information evident on EDI, VFM or ESG. Key information published needs updating. • States on the 'Board' webpage that Blackpool Council is the sole shareholder of BCH. **DTP observation** – Does not clearly outline on either the Blackpool or BCH websites how Blackpool Council (landlord) holds BCH (ALMO) to account.
Transparency – corporate policy: • EDI • Whistleblowing – how to report, name of NED as well as officers • Anti-fraud, bribery & corruption • Health & Safety (tenants and employees) • Data protection • Privacy statement	• Using the 'search' facility there is some limited information relating to EDI relating to news items on service deliver. DTP Observation – we would recommend the publication and clear statement outlining BCH's strategic approach to EDI. • **DTP Observation** – no evidence of specific policy approach to Anti-fraud, bribery or corruption, is published on website, or how to report whistleblowing. Also, no obvious reference with contained with other policies as expected i.e.. Tenancy Policy etc. Would recommend publishing specific policies on these matters and making reference, were relevant within other policies published. • **DTP Observation** – no evidence of a specific Health and Safety Policy published (not included on 'Policy' page and not found under search facility. We recommend that a Health and Safety Policy is published on the 'Policy' page and a link is included on the 'Safety in the home' page.

Checklist	Comments
	• Data Protection link on 'About us' page. Provides good level of information of Subject Access Requests, Freedom of Information and privacy/cookies policy. **DTP Observation** – whilst there is details provided on how to raise a Data Protection issue and links to the ICO webpage it does not identify who the designated Data Protection Officer is for BCH, and we recommend this is included. • Link to Privacy Notice and Statement included on banner across bottom of every page. Relevant information included.

Transparency - Information about landlord services – this may be in the form of policy or web page. Should align to the current consumer standards, be up to date, Plain English and clear on how the approach is adapted to meet the diverse needs of residents or reference an accessible 'reasonable adjustments' policy.
Also clear on how to report any issues.
 	
Areas we expect to see covered (not an exhaustive list) for standard RPs:
• Repairs including responsibilities of landlord & tenant & service standards
• Planned maintenance / standards of safety & quality tenants can expect landlord obligations around DHS & H&S.
• RP's approach to damp & mould and FLEGAL (H&S) compliance areas
• Aids & adaptations
• Rent and service charges – setting
• Rent and service charges - arrears
• ASB/Domestic abuse
• Safeguarding
• Tenancy / Tenancy management including or alongside succession, assignment
• Complaints & compensation including how to make a complaints
• Lettings
• Mutual exchange
	• Specific 'For tenants' page includes information relating to accessing key services covered under the consumer standards - Rents/Service Charges, Lettings/Voids, Repairs, Tenancy/Leases, Neighbourhood Services, Customer Engagement and Complaints. Information is provided in Plain English and includes how to report any issues.
	• Key information with regards to expected standards of service included on specific webpages 'My Neighbourhood' and 'My Home' and within tenants Annual Report.
	• There is also a specific 'Service Standards' page detailing what tenants can expect when requesting services – includes SMART standards/targets for delivery.
	• 'Our Policies' page includes some of the expected policies expected to be published, and appear to include details of landlord/tenant responsibilities:
	  ○ Advocacy and Authority to Act Policy
	  ○ Reasonable Adjustment Policy
	  ○ Anti-social Behaviour Policy
	  ○ Domestic Abuse Policy
	  ○ Unacceptable Behaviour Policy
	  ○ Responsive Repairs Policy
	  ○ Damp and Mould Policy
	  ○ Complaints Policy (includes procedure for raising complaints)
	• **DTP Observation** – The following policies are current omitted, and we would recommend adding to the 'Our Policies' page:
	  ○ Health and Safety Policy
	  ○ Safeguarding Policy
	  ○ Neighbourhood/Communal areas Policy
	  ○ Health and Safety Policy

Checklist	Comments
• Neighbourhood management - landlord responsibilities for maintaining communal areas, shared spaces, neighbourhoods • Reasonable adjustments (customers) or evidence that this is woven into other service related policies	○ Customer Feedback Policy ○ Lettings and Allocations Policy ○ Fixed-term Tenancy Changes Policy ○ Rent setting and service charging Policy
Additional advice and support • Health and safety advice • Home maintenance advice • Damp and mould • Financial / debt • Wellbeing • Floods/adverse weather	• Good to see a specific 'Community and support services' page sign-posting tenants to support and care services provided by Blackpool Council and specialist partners.
Performance information • TSMs – including survey methodology and improvement priorities/actions. (Survey approach info to meet Tech Requirements – para 35) • Annual report to customers • How tenants' views have been taken into account to improve services, information & comms • Self-Assessment against the complaint handling code • Directors' remuneration and management costs as per RSH guidance • How income is spent • Complaints – anything that conflicts with HOS website?	• Specific 'Our Performance' page which includes links to TSMs, Complaints performance and tenants Annual Report (Repairs/housing KPIs). • Detailed information provided on the BCH website relating to TSMs including results (2024/25) and methodology used aligned to RSH requirements (undertaken at census level). Detailed information provided on perception survey response figures at a demographic and geographic level. Also good to see results are broken down at the same level, as per request from the Tower tenant Scrutiny Panel. Comparison provided of 2024/25 results against previous TSM survey results in 2023/24 and includes both perception and management TSM results. **DTP Observation** – No evidence provided on the TSM webpage on how the TSM results are being used to improve services. We recommend a narrative summary of the results is included communicating areas of performance/dissatisfaction that needs to be targeted and agreed improvement actions listed. • Tenant friendly digital version of BCH's 2023/24 Annual Report includes good use of performance data against KPI's, TSM's and Service Standards, and how money is being spent to provide services. All provided in a variety of formats – tables, infographics etc. Includes actions to be taken to improve performance and influence priorities for 2024/25. Good use of case studies and

Checklist	Comments
	examples of how performance has been scrutinised by Tower Scrutiny Panel to influence priorities for improvements. Clear statement is provided that hard copies of the Annual Report are available on request. 'Email us on enquiries@bch.co.uk for more info'. **DTP Observation** – 2024/25 Annual Report not yet available – BCH to confirm when this will be published. BCH may also wish to consider using 'You Said, We Did' approach to demonstrate how BCH has 'listened and learned' from feedback obtained from Tenants to generate positive outcomes. • Financial information published in BCH Annual Report showing income/revenue and how this has been spent to provide services (pie chart format). Also includes Director's Remuneration in the correct prescribed format. • Limited approach to VFM or results/outcomes published on the website or within Annual Report. **DTP Observation** – whilst the RSH VFM Standard will not be assessed as part of Blackpool's/BCH Inspection we recommend as good practice that the VFM Strategy is published alongside VFM KPI's/Metrics to demonstrate how BCH is making the best use of its resources to deliver effective services. • Specific 'Our Complaints Performance' page detailing complaints performance for 2024/25. policy/information/performance published is detailed and aligned to the requirements of the HOS. • Self-Assessment against the HOS code is published and meets with requirements.

Engagement with customers
• Multiple ways to get involved e.g.
    ○ Resident scrutiny
    ○ Forums and panels
    ○ Feedback and complaints
    ○ Estate walkabouts / events
    ○ Customer newsletters/magazines
• Ideally, narrative about what involvement options look like – time needed, frequency, online or in person
	• **DTP Observation** – No reference on the Blackpool Council Housing webpages to opportunities to get involved or provide feedback on services. Whilst these areas are managed on behalf of the landlord by BCH we would recommend the Council, as the landlord, needs to publicise opportunities for engagement through links to the involvement pages on the BCH website.
	• Link on BCH homepage to specific 'Involving You' page with further links to a number of subpages. **DTP Observation** - Limited explanation of the content and more a holding page for navigating to other subpages (18 in

Checklist	Comments
• Ideally, information about outcomes – examples of where customer views have shaped services or policies following proactive engagement. • Ideally, signposts to engagement opportunities in different places across the website – e.g. complaints page as well as customer engagement page.	total on the page) with majority only visible if you scroll down to the bottom of the page. • 'Customer Feedback' link to subpage – takes you to the Complaints, compliments and customer feedback forms for making a complaint or a compliment. **DTP Observation** - No detail on how it will be used or acted upon. • 'Your feedback matters' link to subpage – takes you to a Newsletter on how customer activity and feedback has been used to improve services during the period. **DTP Observation** – Only one newsletter published (July 2025). Content is good coverage of how customers have been able to influence services and the positive outcomes generated for customers. Recommend that this is built upon further with monthly or quarterly newsletters published on the BCH home webpage. • 'Contact us to get involved' link to subpage - only takes you to email address. **DTP Observation** - No overview of opportunities or a description of who you would be contacting. • 'Customer Involvement - our commitment to you' link to subpage – takes you to page outlining the importance of the 'customer voice' and the training and support offered by BCH for those wishing to get involved. **DTP Observation** – the page does not clarify the range of opportunities to get involved or the commitment required. This needs to be clearly laid out to encourage involvement. Currently states on the page that only household members over the age of 18 years can get involved. • 'Customer Engagement Strategy' link to subpage - takes you to the 3-year (2023-25) BCH strategy outline how engagement activities, communication and customer feedback will be used to plan and improve services. **DTP Observation** - Dated document (August 2023) that refers to and lists the 'Old' RSH consumer standards. Does not meet with the 'current' RSH consumer standards and does not provide a range of opportunities to get involved (high/medium/low). No reference to the 'Tower Tenant Scrutiny Panel' or approach to influencing Board or strategic decision making. Priority that this is updated to reflect

Checklist	Comments
	the current requirements and opportunities for involvement asap. • Links provided at the bottom of the 'Involving You' page taking you to subpages on the different opportunities to get involved. Whilst the individual content is good, it is not joined up or displayed as a framework for involvement. • **DTP Observation** – Overall Customer Engagement not prominent enough on either the Blackpool Council or BCH websites. The information contained on the BCH is fragmented across a number of sub-links and does not have a feel of being joined up. Recommend the 'Involving You' page needs narrative to outline BCH's commitment to the 'Customer Voice' and clearly explains the meaningful opportunities to influence and scrutinise their landlord's strategies, policies and services, as per the RSH's Transparency, Information and Accountability Standard.
Website ease of use – are the following available and do they work? • General navigation • Search tool • Hyperlinks • Online payments • Online report a repair/damp & mould • Plain English/jargon free/customer friendly tone • Usability on different devices (mobile, tablet, desktop) • Ideal world - use of video and images as well as narrative to explain key information • Accessibility – e.g. link to a page explaining how to change font size or zoom in or read aloud; key information in different languages or ability to request translation	• Functionality is good via both desktop and mobile phone. • Search facility on top banner of each page and provides results listed under 'services', 'news' and 'documents'. Appears easy to navigate. • Found general navigation around the website confusing. **DTP Observation** – Appears too many links to descending sub-pages, which are not explained clearly and in which you can get lost in or is then hard to navigate out from. We would recommend links to sub-pages is tested by and feedback provided by customers to improve navigation. • Plain English/jargon free/customer friendly tone consistently used throughout the website and the publications, however some further narrative explaining some content would be beneficial. • Good to see digital options to access services – pay rent, report repairs, neighbourhood issues, and complaints. The options available have not tested for functionality as this would require an account to be set up. • **DTP Observation** – Currently no use of videos or case studies from customers or staff normally seen that brings content to life and of interest. • **DTP Observation** – Link to 'Accessibility Statement' needs updating. Currently states

Checklist	Comments
	page under development. Accessibility tools not evidence. This needs to be available to allow website users/customers to alter their view of web pages and to translate pages into different languages, or 'read aloud' options. No option to change language – this should be considered and cross checked against customer demographics to ensure that the most relevant languages are included.
General – alignment and triangulation • Is data across the site triangulated – e.g. complaints, routine performance and TSMs – are the numbers the same or explained if different? • Is there any sign of deviation from corporate strategy or anything that feels misaligned? • Is it always the current version of the strategy (or other relevant document) that is referenced?	• Majority of information, data and performance on the website is contained within a specific page, with the same link used throughout the website. For example, TSM results are published on the one page but referred to on multiple pages and includes the same link to one set of results, ensuring version control and one set of consistent results displayed. • We have referred to some reports or strategies that require updating with the current version and these are highlight by exception in this report. • We did highlight some conflicting, inaccurate information between what was published on the BCH website compared to the Blackpool Councils website, as observed and highlighted in this report.

This page is intentionally left blank

Blackpool Coastal Housing

Report to:	**BLACKPOOL COASTAL HOUSING BOARD**
Relevant Officers:	Stephen Dunstan, Director of Resources
Date of Report:	17 February 2026

STRATEGIC RISK REGISTER REVIEW

1.0 Purpose of the report

1.1 To approve the updated Strategic Risk Register.

2.0 Background

2.1 Following discussion at the last Board meeting it was agreed to make further amendments to the Strategic Risk Register. It was agreed in particular for the Director of Resources to get input from the Chair of Audit Committee and a short meeting was held for this purpose.

2.2 The revised Strategic Risk Register was due to be submitted to the Audit Committee on 2 February 2026. Following that meeting being postponed to a date after this Board the Chair of the Audit Committee has agreed to the revised risk register coming straight to this meeting.

2.3 The reputation risk that was removed when the risk register was 'streamlined' a couple of years ago has been reinstated following discussion between the Chair of the Board and the Chief Operating Officer. The critical system and unplanned incident risks have been consolidated as they were similar in nature, as a result the new broader reputational risk is the only one in the 'reputation' sub-category. The unclear responsibilities risk has been removed because it was scored green and there were no further actions identified.

2.4 Net risk scores have been reviewed to ensure that they correspond with the key risks faced by the organisation, particularly in the light of inspection requirements. Following review of net risk scores the highest are now stock quality, health and safety and financial viability. Further actions have been brought up to date and risk owners adjusted where appropriate in line with the interim management restructure.

Blackpool Coastal Housing

3.0 Other information

3.1 The risk register was overhauled by internal audit several years ago. The only significant change in the risks contained in the register since then until now was the disaggregation of the compliance risk into property and person safety risks, which was agreed as the overarching risk was considered too broad.

4.0 Financial considerations

4.1 See section 6 of the risk register.

5.0 Legal considerations

5.1 See section 4 of the risk register.

6.0 Climate change and environmental considerations

6.1 See section 5 of the risk register.

7.0 Other considerations (HR, performance, equalities)

7.1 See sections 1 and 8 of the risk register.

8.0 Analysis of risk

8.1 The Strategic Risk Register is the key way in which the Board and Senior Management Team manage the main risks faced by the organisation.

8.2 When the revised register is agreed Board members may wish to revisit the risk appetite again. This was last done in late 2024.

9.0 Internal /external consultation

9.1 The amendments to the risk register have been considered by the Senior Management Team.

10.0 Recommendation to the Board

10.1 To approve the updated Strategic Risk Register.

Blackpool Coastal Housing

11.0 Other alternative options to be considered

11.1 Further refinements to the risk register could be proposed.

12.0 Appendices

12.1 Appendix 9c(i) - draft revised Strategic Risk Register.

This page is intentionally left blank

Not for Publication

BCH Strategic Risk Register Summer 2025

No.	Description of Risk	Impacts / Consequences	Opportunity	Gross Risk Score I	Gross Risk Score L	Gross Risk Score GS	Controls and Mitigation	Net Risk Score I	Net Risk Score L	Net Risk Score NS	Further Actions to Reduce Risk	Target Risk Score I	Target Risk Score L	Target Risk Score TS	BCM Risk? Y/N?	Risk Owner	Target / 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 financial and performance management for new services to help effectively integrate them.	4	2	8	Ongoing review of non-core provision including support to JFH, Left Coast and Reveoe-lution.	4	1	4	Y	Chief Operating Officer	Ongoing but some key decisions taken
		Failure to deliver new requirements.	Ensure lessons are learned from any complaints received.				Social Housing Act Project Board and Working Group ensure appropriate focus on core activity.				Continued liaison with Blackpool Housing Company and Lumen to identify efficiencies where resources / processes can be shared.					Director of Resources	Ongoing
		Potential budget pressures if additional costs occur as a result of the new services.					Strategic planning process in place.				Ensure that any new services that are taken on complement core activity.					COO and Directors	Ongoing
		Increase in customer complaints.					Understanding of any regulatory requirements which occur as a result of new services transferring over.										
2. Governance																	
No operational risks which need escalating to the Strategic Risk Register have been identified at present.																	
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. This is monitored by a Social Housing Act Working Group attended by Directors, and a Project Board attended by the COO.	4	2	8	Ensure ongoing compliance with Consumer Standard requirements.	4	1	4	Y	Director of Resources	Ongoing
		Council chooses to cease providing services through the company if expectations are not met.									Implement the improvement suggestions of the Mock Inspection relating to BCH.					Chief Operating Officer	Mar-26
5. Property																	
5a	**Inadequate stock quality**	Increased voids and reduced income	Landlord of choice	5	5	25	Asset management system	5	2	10	Address properties with lower SAP ratings.	5	1	5	Y	Director of Operations	Mar-26
		Increased anti-social behaviour and complaints	Increased customer satisfaction				Repairs service external accreditation				Develop next steps on decarbonisation of stock					Director of Operations	Mar-26
		Reduced consumer satisfaction					Programme of improvements to neighbourhoods needing enhancement				Determine options on small number of steel framed properties in the stock.					Director of Resources	Mar-26
							Processes in place to ensure compliance with Awaab's Law and all major property risks.				Complete stock condition survey and make any resulting stock investment decisions required					Director of Operations	Dec-26
							Procurement processes to ensure skill contractors carry out required repairs / capital works										
							Capital programme										
							Full stock inspection programme instigated and										

							well underway.										
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, particularly incident reporting	5	1	5	Y	Director of Resources	Ongoing
		Reputational damage					Comprehensive health and safety management system				Audit activity to focus on emerging risks and legislation					Director of Resources	Ongoing
		Customer satisfaction falls					Regular health and safety committee meetings addressing priority areas				Ensure lone working controls are personal safety policy are consistently applied					Director of Resources	Ongoing
		Staff turnover / poor morale					Detailed reporting on key risks to Audit Committee										
		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										
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	Develop shared service efficiencies in line with Council targets to assist with HRA sustainability.	5	1	5	Y	COO / Director of Resources	Ongoing
		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.					COO / Director of Resources	Ongoing
		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				Complete Voids Review and implement measures to reduce turnaround times and optimise income.					Interim Director of Asset Management	Ongoing
		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 inflationary cost increases in the supply chain.					Director of Resources	Mar-26
		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.				Explore rent setting options including the outcome of any rent convergence consultations.					Chief Operating Officer	31/3/202
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	Continue to ensure effective succession planning is in place for key roles.	4	1	4	Y	HR Manager	Ongoing
		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.					HR Manager	Mar-27
							Recruitment process in place.										

							Management engage with staff on a regular basis.				Address impacts of professionalisation as they become clear.					Directors / HR Manager	Oct-26
							Induction framework in place and budget for training available to continue to develop staff.				Replace online recruitment system to increase the easy and attractiveness of applying to BCH.					HR Manager	Dec-26
							Use of contractors and third party suppliers where necessary to deliver services.				Evolve internal comms to avoid subcultures and retain morale.					COO / Directors / Involvement & Comms Manager	Ongoing
							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 maintains fit for purpose systems and cyber resilience.	4	1	4	Y	Director of Resources	Ongoing
							Business continuity plan which is reviewed and tested annually.				Resolve repairs system interfacing issues and explore enhanced / new systems.					Interim Director of Asset Management	Mar-27
							Within Council firewall with regard to cyber attack risks.				Move to a fully cloud based system for the Housing Management System.					Director of Resources	Sep-26
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																	
Ensure all decision making takes account of relevant factors including legalities, finance, equailities and performance elements.																	
13. Reputation																	
13a	**Reputational damage.**	Confidence of customers or Shareholder damaged by significant error or omission.	Possibility of enhancing reputation by effective crisis management.	4	5	20	Decision making scrutinised by Board (including Audit Committee) and Shareholder Panel.	4	2	8	Ensure all decision making takes account of relevant factors including legalities, finance, equalities and performance elements.	4	1	4	Y	Directors	Ongoing
							Ongoing programme of accreditaitons and Peer Reviews which have evolved into inspection preparation.				Implement recommendations from mock inspection visit and upcoming management agreement break clause review.					Chief Operating Officer	Dec-26
							Council's Comms Team SLA support in the event of an incident where reputational damage confirmed or likely.										

Key to Scoring:

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

This page is intentionally left blank

Blackpool Coastal Housing

Report to:	**BLACKPOOL COASTAL HOUSING BOARD**
Relevant Officers:	Stephen Dunstan, Director of Resources
Date of Meeting:	17th January 2026

CUSTOMER INVOLVEMENT AND COMPLAINTS UPDATE

1.0 Purpose of the report

1.1 To note the third quarter Customer Voice report, the third quarter Complaints Performance Report and the role description for the role of Board Complaints Champion. An updated Complaints Policy has also been attached, following recommendations from the recent internal audit.

2.0 Background

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

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

2.3 With regard to regulatory inspection the Council's Member Responsible for Complaints (MRC) will be expected to know how we are performing on complaints and what lessons have been learned. The Board Complaints Champion supports the provision of assurance to the MRC by meeting regularly with the Involvement and Communications Team and dip sampling cases to ensure reporting is accurate and balanced.

3.0 Other information

3.1 As part of the recent learning from complaints it is considered there would be

Blackpool Coastal Housing

benefit from clarifying the arrangements around Subject Access Requests that can be made during the complaint process. Similarly it was also felt helpful to document the initial process around rechargeable repairs queries and disputes. Given the critical importance of effective complaints management and learning this policy is updated frequently.

3.2 The recent internal audit on complaints recommended changing the policy to include manager personal contact with the complainant at an early stage. Although at the time of writing the report has not been considered by the Audit Committee it is assumed that Board members will agree with this recommendation; it has been included in the revisions whilst the Complaint Policy and Procedure was being updated. The updated policy and procedure is attached for consideration at Appendix 9d(i).

3.3 The quarterly complaints report for Quarter 3 continues to show a generally positive direction of travel. The overall level of complaints received shows a modest but still positive reduction. Learning from rechargeable repairs complaints has been embedded in learning and amended systems. Although there is still further improvement to be made with empathy in Stage 1 responses, outcomes when escalation to Stage 2 occurred were almost always consistent. Satisfaction levels with the way complaints remain encouraging. The report is attached at Appendix 9d(ii).

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

3.5 The Board Complaints Champion, the Director of Resources and the Council’s Housing Standards and Compliance Manager have identified and discussed the need for a clear role profile for the Board Complaints Champion, as distinct from the Member Responsible for Complaints which is by definition a Councillor role. This was also raised in the complaints handling audit as a recommendation with an agreed target date of this month. A draft role profile has been developed and is attached at Appendix 9d(iv) for consideration.

Blackpool Coastal Housing

4.0 Financial considerations

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

5.0 Legal considerations

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

6.0 Climate change and environmental considerations

6.1 No direct considerations.

7.0 Other considerations (HR, performance, equalities)

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

8.0 Analysis of risk

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

9.0 Internal /external consultation

9.1 The Board Complaints Champions has been consulted on the updated complaints policy and procedure and the Board Champion role description.

9.2 The Complaints Panel has been consulted on the updated complaints policy.

10.0 Recommendation to the Board

10.1 To approve the updated Complaints Policy and Procedure and Board Complaint Champion role profile.

Blackpool Coastal Housing

10.2 To note the third quarter complaint and customer voice updates.

11.0 Other alternative options to be considered

11.1 A Board Complaint Champion role is not a requirement and all relevant activity could be undertaken by the Member Responsible for Complaints.

12.0 Appendices

12.1 Appendix 9d(i) – Complaint Policy and Procedure (updated December 2025)
Appendix 9d(ii) – Quarter 3 Complaints Report
Appendix 9d(iii) – Quarter 3 Customer Voice Report
Appendix 9d(iv) – Board Complaint Champion role profile.

Not for Publication

Blackpool Coastal Housing

BCH Complaint Policy and Procedure

2025

INSPIRING PEOPLE TO BUILD SUSTAINABLE COMMUNITIES

Document Information

Issue Date		31.03.2024
Version/Issue Number		4.3
Document Status		Final
Effective From Date		16.07.2025
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
	Directorate	Resources
Author	Name	Suzanne Tomlinson
	Job Title	Involvement and Communications Manager
	Team	Involvement and Communications Team
	Contact Tel.	01253 477911

Document Information

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

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

Amendment Notes

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

1. BCH Complaint Policy

Blackpool Coastal Housing (BCH) 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~~, unless there is already a statutory review or appeals process in place.

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

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

5. Service Requests

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

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

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

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

6. What BCH do not consider to be a complaint

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

- 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 Unacceptable 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.

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

7. Survey Feedback

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

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

8. Who can make a complaint?

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

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

9. How to make a complaint

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

In writing:

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

Email:

customerinvolvement@bch.co.uk

Via our website:

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

Via the MyBCH self-service portal:

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

By telephone:

01253 477900, then selecting option 4 followed by option 3

Via social media:

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

- Facebook search for @bchblackpool
- Instagram search for blackpool_coastalhousing

In person:

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

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

10. Accessibility

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

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

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

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

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

11. Confidentiality

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

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

12. Protecting the vulnerable

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

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

13. 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. We will first try to resolve issues on a 'there and then' basis where possible and if the customer is in agreement. In such cases the customer will be advised of their choice to make a formal complaint. Records will be kept for audit and learning purposes.

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.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

If we have accepted the complaint and responded at stage 1, we would only refuse to escalate the complaint to stage 2 for 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, Head of Service or the Chief Operating Officer will substitute for them.

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

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

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

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

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

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

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

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

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

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

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

16. Putting things right

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

This may include:

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

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

17. Closing a complaint

A complaint will be considered closed under the following circumstances:

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

18. Case Management

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

19. Reporting and Self-Assessment

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

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

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

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

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

20. Scrutiny & oversight: continuous learning and improvement

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

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

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

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

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

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

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

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

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

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

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

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

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

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

21. Housing Ombudsman

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

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

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

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

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

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

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

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

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

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

23. Compliance

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

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

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

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

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

Complaint Handling Code 2024 | Housing Ombudsman Service

Blackpool Coastal Housing (On behalf of the landlord Blackpool Council)
Quarter 3 Complaint Performance 2025/26

Date of Report: 30th January 2026
Author: Suzanne Tomlinson, Involvement & Communications Manager

This report covers complaints received or actioned by Blackpool Coastal Housing within Q3 (October - December) and also includes cumulative year to date figures where indicated.

Complaint Policy

Following an Internal Audit conducted by Blackpool Council of the BCH Complaint Process a recommendation was made to amend the Complaint Policy to include reference to a personal contact from a manager at Stage 1. This was also recommended by the BCH Customer Complaint Panel.

Whilst amending the policy, other draft changes were noted by the Involvement & Communications Manager to provide clarification on recharge disputes, Subject Access Requests and personnel who may review Stage 2 complaints.

Complaint Audit Recommendations/tracker

Below are the recommendations following the Internal Audit. The full audit report will be reviewed at Audit Committee.

	Recommendation
1	The requirement to make personal contact should be reflected in the BCH Complaint Policy and Procedure document.
2	Lessons learned from previously closed complaints should factor into the ongoing approach to help maintain the momentum already achieved in ensuring a consistent approach towards complaint handling.
3	Additional narrative regarding the importance of effective complaint handling in line with the requirements of the Housing Ombudsman's Complaint Handling Code should be included in the BCH Strategic Risk Register.

4	The role of the Complaints Champion should be formally agreed in order to ensure that responsibilities of the role are transparent and understood.
5	Consideration should be given to recording complaint related detail on a tracker so that any identified areas of concern can be drawn to the attention of the Board members effectively. This is particularly important when potential thematic or systemic issues are identified or suspected.

Complaints opened within period

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

	Q3 2025/26	Q2 2025/26	**Cumulative to date**
Stage 1 (Tenant, Leasehold and Private)	32	36 (- 4)	99
Stage 2 (Tenant, Leasehold and Private)	5	9 (-4)	22
Housing Ombudsman Determinations	2	0	3
TSM Complaints per 1000 properties (excludes Private)	**8.17**	**9.64**	**25.98**
TSM Stage 1 complaints per 1000 properties	**6.71**	**7.54**	**20.75**
TSM Stage 2 complaints per 1000 properties	**1.05**	**1.89**	**4.61**

All complaints:

There has been a decrease of 4 Stage 1 complaints and a decrease of 4 Stage 2 complaints compared to the last quarter.

In Q3 86% of complaints (including private) were resolved at Stage 1, meaning the escalation rate to Stage 2 is 14%. This is down 6% from the last quarter.

Year to date 82% of complaints have been resolved at Stage 1.

Excludes private (TSM)

The number of Stage 1's per 1000 properties has decreased by 1.47 from the previous quarter and the number of Stage 2's has decreased by 0.84.

Housing Ombudsman Cases

One case was determined by the Housing Ombudsman within the quarter and one case was not investigated and formal response received.

The case not investigated was regarding our response to the concerns raised around the conduct of a Housing Officer in relation to a historic ASB case. The Housing Ombudsman determined that they would not investigate as it was outside their jurisdiction for the following reasons:

- Our scheme rules say we will not investigate complaints if the landlord was not told about the issue within a reasonable time. Normally, this means within 12 months of when it happened.
- This complaint relates to matters from 2018 and 2022, but a complaint was not raised until July 2024, more than 12 months later. The resident knew about the issues at the time, and there is no evidence that he was prevented from complaining sooner. For that reason, we have decided not to investigate the landlord's response to his concerns about staff conduct.

The second case was determined in relation to reports of overcrowding, damp and mould, cracks in the walls and pest infestation and the following findings were made:

a. the resident's complaint about the landlord's handling of his reports of overcrowding is outside our jurisdiction
b. there was maladministration in the landlord's handling of damp and mould
c. there was no maladministration in the landlord's handling of cracks in the internal walls
d. there was service failure in the landlord's handling of the resident's reports of pest infestations
e. there was no maladministration in the landlord's handling of the resident's complaint.

Orders were made to apologise to the resident in writing for the failures noted and to pay the resident £400 compensation for the distress and inconvenience caused by our handling of damp and mould and the resident's report of ants. Both orders were complied with and evidence of compliance provided to the Housing Ombudsman. Aside from the orders, a recommendation was also made that the resident was provided with our liability insurers details for them to make a claim for damaged belongings, should they wish to. These details were provided to the resident by email.

Since this complaint was brought to our attention we have amended our Damp and Mould Policy to ensure that timescales for damp remediation works, and keeping the resident informed, are in line with those contained in Awaab's Law. There were access issues to deal with during these works, and typically after three failed attempts a repair job is cancelled, with the resident requested to contact BCH and re-order the works if still required. This is now not the case for works relating to damp and mould jobs. We will continue to try and access the property. If these processes had been in place prior to the complaint from 28 Argosy, we would no doubt have dealt with the complaint better than we did.

The link to the full report for Board reference is 2025-11- 12 Final decision report

Two Housing Ombudsman evidence requests were received in the quarter and we are awaiting determination following submitting the information. One case is in relation to a toilet repair and the other is in relation to a shed belonging to a leaseholder that was bricked up before they purchased the lease and communication issues.

Complaint Performance

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

Stage 1

Stage 1	Q3	Cumulative to date
Acknowledged within 5 days	100.00%	100.00%
TSM: Stage 1 Completed within 10 working days	100.00%	98.97%
% with extensions	32.35%	30.30%

Stage 2

Stage 2	Q3	Cumulative to date

Acknowledged within 5 days	100.00%	100.00%
TSM: Stage 2 completed within 20 working days	100.00%	100.00%
% with extensions	25.00%	39.13%

The TSM for Stage 1 and 2 responses being acknowledged in time remains 100% and Stage 2 responses remain at 100%. Whilst Stage 1 responses are at 100% within the quarter, the year to date percentage is 98.97%. This is due to the slippage of one Stage 1 complaint, where an extension letter had been sent a day late in Q2. This was an administrative error.

Refused Complaints

There have been no complaints refused within Q3.

Complaint Category by area

Data taken from Stage 1 and Stage 2 complaints closed within the Q3 period. (Includes private complaints)
A complaint may come under more than one category.

Stage 1:

Q3	Total	Upheld and closed at Stage 1	Not Upheld and closed at Stage 1	Partially Upheld and closed at Stage 1	Escalated to Stage 2 - Upheld at Stage 1	Escalated to Stage 2 - Partially Upheld at Stage 1	Escalated to Stage 2 - Not Upheld at Stage 1	Total upheld or partially upheld at stage 1	% upheld or partially upheld at stage 1	% escalated to stage 2
Responsive Repairs	6	2	3	1	0	0	0	3	50.00%	0.00%
Neighbourhoods	5	0	1	1	0	2	1	3	60.00%	60.00%

Choice Based Lettings	3	1	0	1	0	0	1	2	66.67%	33.33%
Assets	2	1	0	1	0	0	0	2	100.00%	0.00%
Rents	2	0	1	0	0	0	1	0	0.00%	50.00%
Resilience Housing - Sheltered	2	2	0	0	0	0	0	2	100.00%	0.00%
Contractor	1	0	0	0	0	0	1	0	0.00%	100.00%
Care and Repair	1	0	0	1	0	0	0	1	100.00%	0.00%
Hotline	1	0	0	0	1	0	0	0	100.00%	100.00%

In the Quarter, 13 complaints (56%) were upheld or partially upheld at Stage 1. Of the 7 complaints that escalated to Stage 2, 43% were upheld or partially upheld at Stage 1.

Stage 2:

Q3	Total	Upheld at Stage 2	Not Upheld at Stage 2	Partially Upheld at Stage 2	Escalated	Total	Total upheld or partially upheld at stage 2	% upheld or partially upheld at stage 2
Neighbourhoods	4	2	0	2	0	4	4	100.00%

Four complaints closed at Stage 2 in the quarter. All 4 complaints (100%) were upheld or partially upheld at Stage 2. No complaints closed in the quarter have escalated to the Housing Ombudsman to date.

Of the 4 complaints closed at Stage 2, 75% (3) had the same outcome at Stage 2 as they did at stage 1. The complaint that had a different outcome at Stage 2 is outlined below:

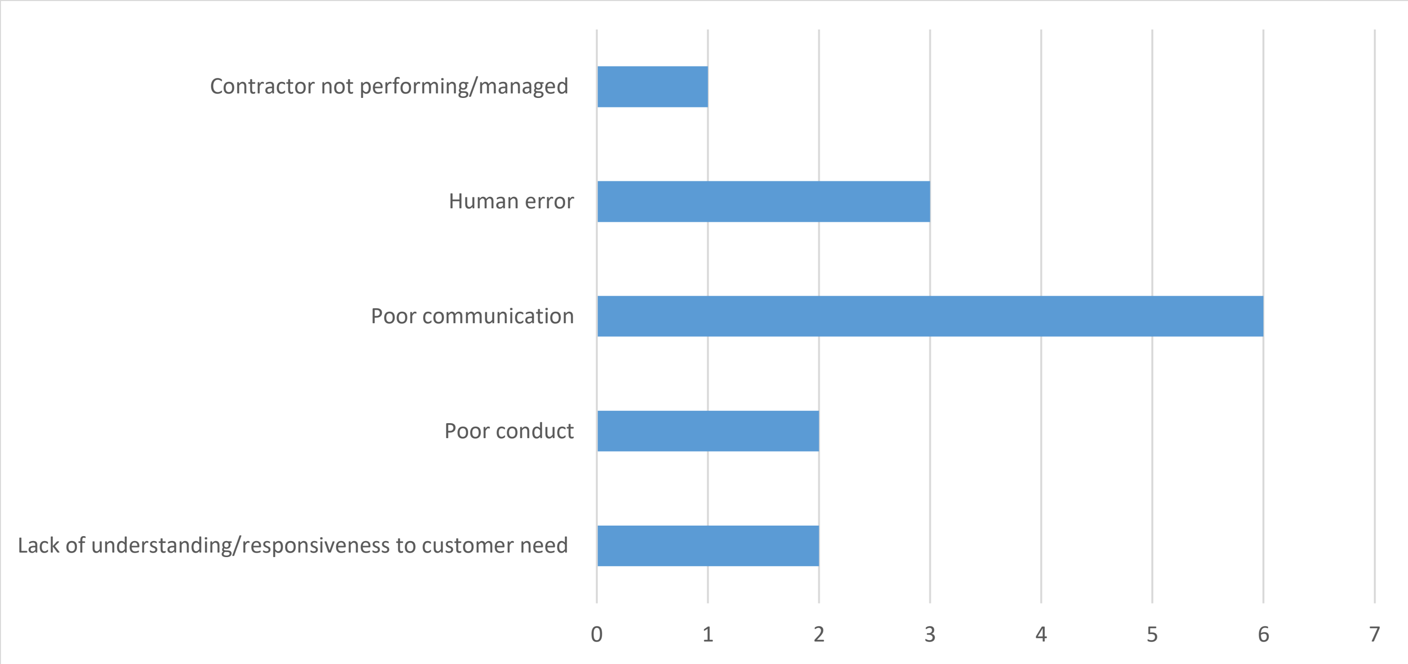
Service	Stage 1	Stage 2	Detail
Neighbourhoods	Not Upheld	Partially Upheld	Complaint about management of ASB case and the service of a CPW. Not upheld at Stage 1 as the case had been managed in line with policy. Partially upheld at Stage 2 as it was agreed that whilst the CPW had been issued by Blackpool Council, it had been counter signed as served by the Neighbourhood Officer which could be ambiguous.

Complaint Root Causes

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

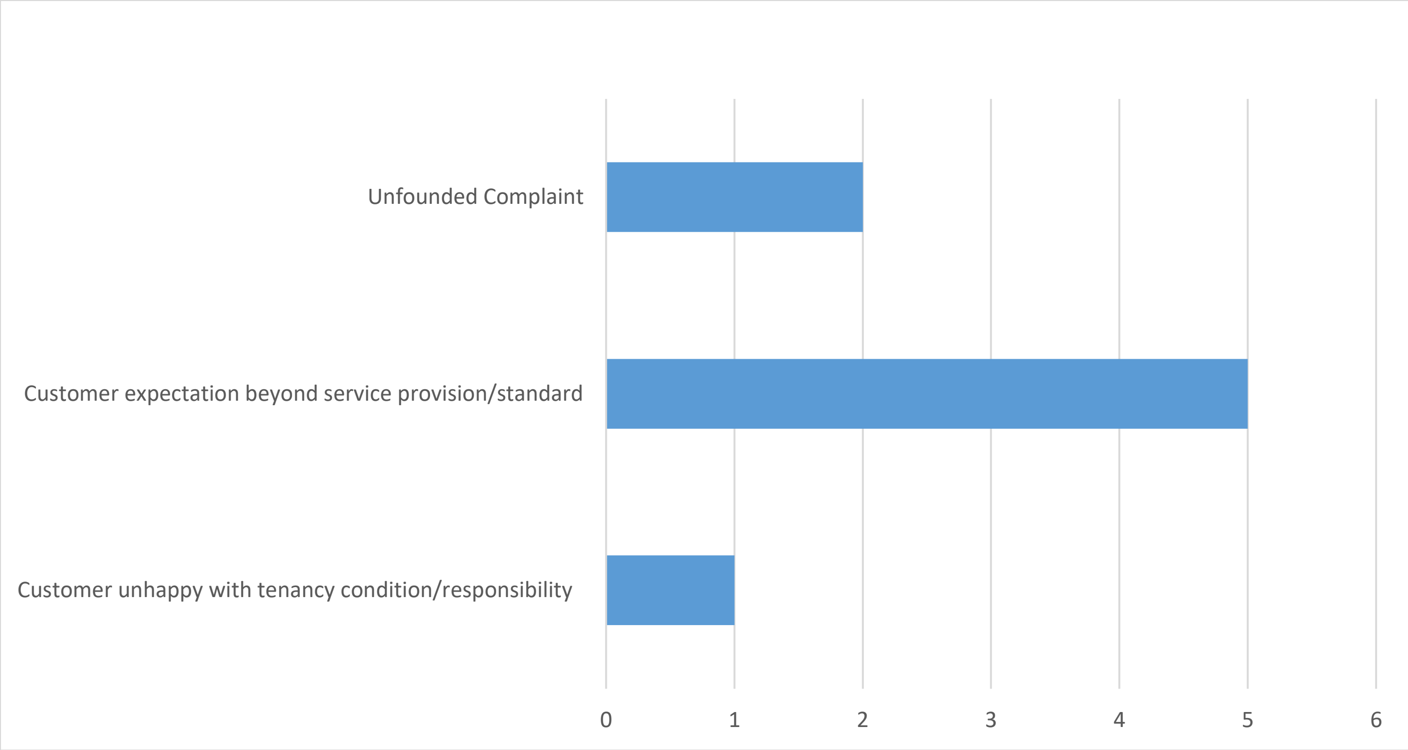
The charts below show the number of root causes recorded across all complaints, broken down by upheld/partially upheld and not upheld status:

Upheld/Partially Upheld



The main root cause for both upheld and partially upheld complaints remains as poor communication. The 5 cases of poor communication took place across four service areas, with two in Repairs. Human error was the cause of 3 complaints, Neighbourhoods (2) and Care & Repair (1). The 2 instances of poor conduct were within Sheltered Housing

<u>Not upheld:</u>



The main theme for complaints not upheld was that expectations were beyond service provision and/or standards. This occurred across 3 service areas, with Responsive Repairs and Neighbourhoods having the most occurrences.

Complaint Outcomes

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

Outcome	
Apology Provided	12
Individual / Team Discussion	9

Explanation Provided	8
Compensation Awarded	3
Goodwill Gesture Made	2
Remedial Service	1
Mediation Offered	1
Staff Training	1

Compensation Spend

Q1 spend	£905
Q2 spend	£495
Q3 spend	£650
Total	**£2,050**

Specific Area Outcomes/Lessons Learnt

Assets

Process for programmed replacement fencing reviewed and re-iterated to staff.

Contract Management discussion about necessary checks required before commencing external works.

Neighbourhoods

Review of the Neighbourhood section of the website in relation to pets and pet permissions.

Discussion with individuals and teams around checking communication needs and following preferences. This has also been followed up with all staff communications around keeping customer information up to date and checking for communication needs or vulnerabilities.

Rents

Discussion around implementing call recording beyond the Repairs Hotline, this has associated costs and will be considered.

Repairs

Several team and individual discussions to address communication with the focus on keeping customers informed.

Communication to Repair Operatives about parking considerately.

Resilience Housing – Sheltered

Several team and individual discussions around communication and standards and staff training arranged.

Customer Voice – Complaint Transactional Surveys:

Upon complaint closure, a satisfaction survey is sent to all customers. In the quarter seven satisfaction surveys were received and this represents a 30% response rate.

The results from the surveys received are summarised below:

How did you make your complaint?

All 7 respondents answered this question

Response	Number	Percentage
Email	3	43%
Telephone	3	43%
Via another Agency	1	14%

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

All 7 respondents answered this question

Response	Number	Percentage
Very Easy	5	71%
Fairly Easy	2	29%
Neither Easy nor Difficult	0	0%
Fairly Difficult	0	0%
Very Difficult	0	0%

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

Was the information provided clear and concise?

All 7 respondents answered this question

Response	Number	Percentage
Strongly Agree	4	**57%**
Agree	3	**43%**
Neither agree nor disagree	0	**0%**
Disagree	0	**0%**
Strongly Disagree	0	**0%**

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

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

All 7 respondents answered this question

Response	Number	Percentage
Yes	**5**	**71%**
No	**2**	**29%**

Having reviewed the cases for the 2 respondents who had no contact, the following was established:
Repairs complaint – No contact with Investigating Manager
Sheltered complaint- Investigating Manager arranged a meeting with the complainant at a local community centre but the customer did not attend. The Investigating Manager then made telephone contact and a discussion was had.

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

All 7 respondents answered this question

Response	Number	Percentage
Very Satisfied	**5**	**72%**
Fairly Satisfied	**0**	**0%**

Neither satisfied nor dissatisfied	**1**	**14%**
Fairly dissatisfied	**0**	**0%**
Very dissatisfied	**1**	**14%**

72% of respondents were satisfied with how their complaint was handled overall and 14% were dissatisfied.

The 1 respondent who was very dissatisfied did not have a personal contact from the Investigating Manager at Stage 1. They noted they were having repair issues and felt that BCH are slow to resolve. The customer added that the complaint service is easy to use but outcomes aren't followed up.

This feedback has been passed to the Manager for a follow up discussion and for any agreed actions to be completed.

Complaint Monitoring

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

This report has been circulated to the Board Complaint Champion and examined at the February Senior Management Team Meeting.

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

Appendix 9d(iii)

Not for Publication








Blackpool Coastal Housing

Customer Voice Report

Quarter 3
October - December 25

HOW CUSTOMERS HAVE BEEN INVOLVED

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

TOWER Scrutiny

TOWER have reviewed the BCH Adaptations Policy and have made some recommendations for changes, including the draft of an easy read version that will be developed into a customer booklet.

The panel have met with the Head of Housing Services and the Neighbourhoods Manager to scope out the next scrutiny on the Neighbourhoods Service. This will commence in January 2026.

Complaint Panel

The complaint panel scrutinised the Q1 2025/26 complaint performance report and identified trends around communication, particularly around advance notice of appointments. The new CRM system was discussed and the panel noted that they felt that this will be helpful to improve communication internally and with customers. The panel also noted that from the Satisfaction Survey results, some customers weren't getting a personal contact at Stage 1. It was agreed that this will now be a mandatory requirement for managers and the guidance will be updated.

The panel reviewed a selection of Stage 1 and Stage 2 complaint responses. The panel raised that some terminology such as 'claim' and 'confusion' inferred blame on the customers behalf or suggested a lack of belief. It was agreed that such terminology would not be used going forward and that the Involvement & Communications Manager will review all responses for quality and consistency. The panel also noted that some of the Stage 1 responses had less empathy and understanding than the Stage 2 responses and hoped that this would improve with the implementation of personal contact.

HOW CUSTOMERS HAVE BEEN INVOLVED

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

Neighbourhood Panel

The Neighbourhood Panel reviewed the updated ASB risk assessment tool and the comments and feedback are being used to inform the new service/case management information guides. The panel also reviewed case studies of some complex cases and again, informed that this needs to be included in guidance about what to expect and the timescales come cases can take due to complexity.

Green & Clean Wardens

Clean Wardens have continued to provide monthly feedback on our cleaning contract. 16 feedback forms were received in the quarter and 81% of wardens noted the overall standard of cleaning as ok or good.
As the cutting season ends in September, Green Wardens do not receive score sheets over the winter months but the September feedback resulted in 14 responses, where 100% of wardens rated the overall performance of the green space maintenance as ok or good. A winter works score sheet will be sent out prior to the new cutting season.

Reading Panel

Our Reading Panel reviewed the October Newsletter and updated tenant 'Gas No Access' letters and provided feedback to ensure the documents are clear, informative, worded appropriately and easy to understand.

Neighbourhood Walkabouts

During the period 9 walkabouts took place across BCH managed areas.. The walkabouts are advertised for customers to join and this resulted in 12 customers attending walkabouts with the officers to identify issues in their area. The customers who attend are then invited to a follow up review meeting to ensure issues identified are actioned. 1 customer attended a follow up meeting and stated 'I feel appreciated to be part of the walkabout'.

HOW CUSTOMERS HAVE BEEN INVOLVED

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

Customer Information and Communication Survey

In October 25 we sent out a survey to all customers with the newsletter to obtain views on the customer newsletter and to ask what content customers wanted to see in future newsletters and communications. This is to help us make sure we're providing relevant information that's important to customers.

221 customers responded and overall 89% were very satisfied or satisfied with the newsletter. 9% noted they were neither satisfied or dissatisfied and 2% answered that they were very dissatisfied or dissatisfied.

Key areas of importance identified are:

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

The customer feedback about what is important will be used to create content for future newsletters, social media activity and publications. It will also feed in to the current review of the Customer Engagement Strategy.

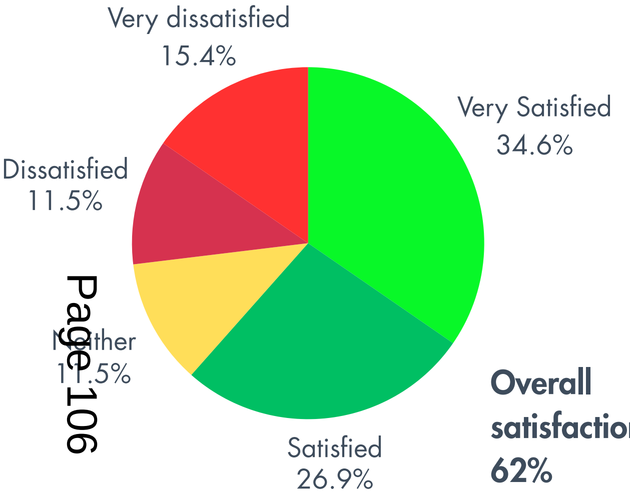
TSM: TP07 - Satisfaction that your landlord keeps you informed about things that matter to you

ACTING ON CUSTOMER VIEWS

Customers Said	We Did
Customers told us that they want more information about community news and events.	We are launching neighbourhood e-newsletters that will be individually tailored and sent out to different geographical areas. These newsletters will also be available on the BCH website.
Customers at Stronsay Place told us that they would benefit from lower level/accessible drying facilities as part of a drying area upgrade.	Plans have been approved to install accessible drying facilities to the drying area closest to the residents who have said they need it. The individual residents have been contacted about specific provision.
A consultation around drying area facility upgrades took place at Rodwell Walk and Gateside Court. This established that upgrades to the drying area provision is not currently something that residents want.	We have updated residents that we will not be currently proceeding with works as it is not a current priority for the community and would not be used. We will keep this under review.

NEIGHBOURHOODS SATISFACTION SURVEYS

Satisfaction with how report was resolved:



Overall satisfaction 62%

HIGHLIGHTS - POSITIVE

How satisfied are you with the ease of making your report to the Neighbourhoods Team? **88% satisfied**

How satisfied are you that your Neighbourhood Officer was polite and respectful? **73% satisfied**

HIGHLIGHTS - NEGATIVE

How satisfied are you with the explanation you were given about what action would be taken in response to your report? **58% satisfied**

So what?

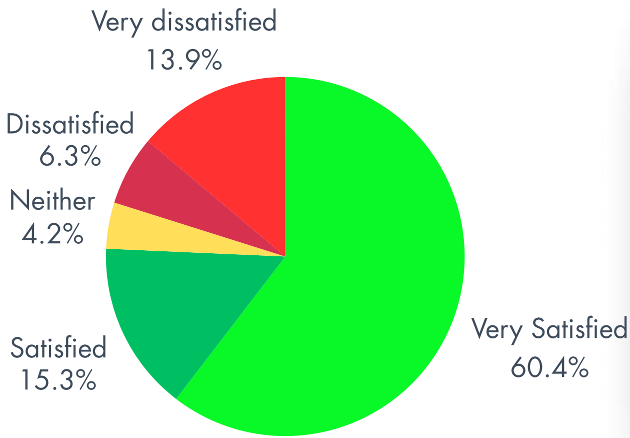
The most frequent critical comments point to slow progress or "nothing done/ignored" experiences and not being kept updated. This has an impact in customer trust and assurance and can cause emotional distress leading to increased risk, complaints or dissatisfaction

Reporter action plans are a service standard and are tracked as part of performance monitoring. The completion of plans has been re-iterated to the team, as has the importance of communicating outcomes and actions, using preference methods customers have told us. We have consulted with our Neighbourhood Panel and they have recommended we develop information or a flow chart about how a case would progress, including timescales to help support customers.

Not for Publication

REPAIRS SATISFACTION SURVEYS

Overall satisfaction with the Repairs Service:



Overall satisfaction 78%

HIGHLIGHTS - POSITIVE

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

How satisfied are you that the tradesperson was polite and respectful? 87**% satisfied**

HIGHLIGHTS - NEGATIVE

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

So what?

Operatives showing identification was raised in the previous quarter and this has not improved. This has been raised in the team meeting with operatives and also in Contract Management Meetings. The necessity to show will be reiterated with all again and this will continue to be monitored. Individual responses have been drilled down and individuals spoken to.

Where a negative comment has been received from a resident that they were unhappy with the repair carried out at their home, a process has been developed and the Hotline makes contact with the resident to ascertain further information. This may result in a new repair being raised or an inspection arranged.

WHAT IS GOING WELL?

CUSTOMERS NOTED POLITENESS AND RESPECT

- ***Very respectful and cheerful work person*** - Repairs Satisfaction Survey
- ***The Repairs Inspector was extremely polite and gave an excellent service, he is a credit to BCH*** - Compliment
- ***The gentleman was polite and professional. He talked me through everything*** - Repairs Satisfaction Survey
- ***The Repair Team were very polite and helpful*** - Repairs Satisfaction Survey
- ***Both the Complaint Officer and the Manager were polite and helpful to me every step of the way and very understanding too, which resulted in me feeling supported and calmer in the light of what was quite an ordeal for me*** - Complaint Satisfaction Survey

CUSTOMERS FEEL LISTENED TO AND THEIR REPORTS DEALT WITH EFFICIENTLY

- ***Felt listened to and was dealt with quickly*** - Neighbourhood Satisfaction Survey
- ***Very good, quick and sorted the problem*** - Neighbourhood Satisfaction Survey
- ***He was very efficient and knew exactly what the problem was*** - Repairs Satisfaction Survey
- ***From the first call through to completion I found everyone polite, friendly & efficient*** - Repairs Satisfaction Survey
- ***The request was dealt with quickly and the tradesman knew exactly what he was doing*** - Repairs Satisfaction Survey

WHAT CAN WE DO BETTER?

SOME CUSTOMERS WERE UNHAPPY WITH COMMUNICATION ON NEIGHBOURHOOD CASES

I did not know the outcome or what was going on during the case being open - Neighbourhood Satisfaction Survey

Did not have any communication from the officer whilst the case was ongoing - Neighbourhood Satisfaction Survey

WHAT ARE WE DOING ABOUT THIS?

In addition to the importance of effective case communication being reiterated to the team, the Neighbourhood Manager is working with IT to develop reports that will be monitored by the Team Leaders and will quickly highlight any cases of concern where updates are not being provided and this will be addressed.

SOME CUSTOMERS WERE FRUSTRATED THAT REPAIR REPORTS WERE NOT FOLLOWED UP BY OPERATIVES

He said it was the boiler not the pipes, he said he would report it but not heard anything - Repairs Satisfaction Survey

The workman said he would do a report about the issue but I haven't heard anything - Repairs Satisfaction Survey

Would have been good for the re-connection to take place automatically without me having to report it as a fault - Repairs Satisfaction Survey

WHAT ARE WE DOING ABOUT THIS?

It will be reiterated to staff and contractors that should a resident mention an additional repair to them during a visit they should either call this in for them there and then or make a note of it and pass to the Hotline to be raised when they return to the office. All staff guidance has been shared across BCH to ensure if customers are reporting repairs to any members of staff, then this is a report to BCH and should be passed to Repairs on behalf of the resident.

This page is intentionally left blank

Board Champion Complaints Responsibilities

- Ensure all board members understand the importance of effective complaint management and learning and obtain appropriate reassurance on performance

- To ensure that there is a positive complaint handling culture which fosters a collaborative and co-operative approach towards resolving tenant concerns.

- Ensure that complaints are being managed, learning is happening, and that residents are being heard throughout the complaint handling process.

- Ensure complaint handling drives business improvement for the organisation leading to better services for residents.

- Ensure learning from complaints is appropriately shared transparently within the organisation and with tenants

- Ensure key staff undertake appropriate training and professional development to respond to complaints effectively, including use of Ombudsman Spotlight Reports

- Sample check formal complaint case responses to ensure judgements reached were reasonable, and that language used is plain English and shows appropriate empathy

- Review Housing Ombudsman determinations and ensure management are taking appropriate learning

- Review the annual complaints performance from a board perspective

- Ensure that the tenant Complaints Group is meeting regularly and providing effective challenge

- Ensure the ‘Right First Time’ training lessons continue to be applied by existing staff, and adhered to by new starters

- Monitor trends in complaint performance to pick up on early warning signs to assist the Member Responsible for Complaints

- Meet annually with the Member Responsible for Complaints to share the Board’s work and perspective

This page is intentionally left blank

Blackpool Coastal Housing

Report to:	**BLACKPOOL COASTAL HOUSING BOARD**
Relevant Officers:	Vikki Piper – Chief Operating Officer / Stephen Dunstan – Director of Resources / Jamie Weston - Interim Director of Asset Management
Date of Meeting:	17 February 2026

PERFORMANCE REPORT

1.0 Purpose of the report:

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

2.0 Recommendation(s):

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

3.0 Performance scorecard:

3.1 The scorecard for Q3 of 2025/26 is attached at Appendix 9e(i). This scorecard is the new scorecard agreed at the last meeting and provides a much clearer line of sight for the Board over key areas. A brief narrative highlighting areas for attention is provided below.

3.2 Commentary:

Overall Performance:

This scorecard summarises performance for the period up to 31st December 2025 (Quarter 3). The same data is presented to the senior management team on a regular basis so that where needed targeted action can be agreed and undertaken. This information is also presented to the Shareholder (Council).

Areas of performance to note:

- Rent loss due to empty properties (measure 1) – Void rent loss has improved slightly since last quarter but remains below target. The voids desktop review will seek to address the underlying issues.

Blackpool Coastal Housing

- Gas safety (measure 6) – This relates to a small number of specific cases and the full details are scrutinised at Audit Committee.

- Stock condition (measure 11) – this is actually more positive than reported at the end of Q3 and a full Stock Condition Report is contained within the papers for board's attention.

- Damp and Mould inspections within timescale (measure 14) – this relates to a small number of cases (3) and full details are contained within the compliance report to Audit Committee.

- In addition to the areas highlighted in red, which are covered above, it is worth noting the performance within transactional surveys. Whilst these are still within target, they have declined since last quarter. This is predominantly due to some administration/recording issues, which the team will seek to rectify.

4.0 Equalities and risk

4.1 No specific implications arising from this report.

5.0 List of Appendices:

5.1 Appendix 9e(i) - BCH Board Quarter 3 scorecard.

6.0 Financial and Legal considerations:

6.1 No additional considerations as a result of this report.

7.0 Internal/External Consultation undertaken:

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

8.0 Sustainability, climate change and environmental considerations:

8.1 None as a result of this report.

Appendix 9e(i)

Not for Publication

BCH Housing Performance Scorecard

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

No.		Good Is	As at end (Period)	BCH Target	Tolerance Range +/-	Current value/position	Performance Against Target	Previous reported value	Benchmark (median)	This time last year
				1 property = 0.02%						
	Financial						*see guidance below			
1	The percentage of rent loss due to empty properties	LOW	04/01/2026	2.45%	2.43-2.470%	2.77%		2.83%	1.95%	2.65%
2	The percentage of rent collected against rent due (including arrears brought forward) *see guidance below	HIGH	04/01/2026	99.80%	99.6-100%	99.90%		97.30%	100.07%	100.39%
3	Gearing (shows a firms operation funded by lenders versus shareholders)			N/A	N/A					
	Employee Wellbeing									
4	The average days lost to sickness absence per full time employee	LOW	31/12/2025	10	8-12 Days	11.89		8.18	9.50	7.10
5	The percentage of staff turnover	LOW	31/12/2025	18%	16-20%	17.18%		18.21%	13.60%	19.02%
	Safety & Quality									
	Compliance:									
6	Gas Safety Checks completed in target timescales	HIGH	31/12/2025	100%	None	99.77%		99.82%	100.00%	99.64%
7	Fire Risk Assessments completed in target timescales	HIGH	31/12/2025	100%	None	100.00%		100.00%	100.00%	100.00%
8	The percentage of Electrical Safety Checks completed within timescales (as of Nov 2025)	HIGH	31/12/2025	100%	96-100%	96.55%		95.53%	99.04%	95.20%
9	% of properties with an EPC rating C and above (target is 100% by 2030) based on SAP 9.94	HIGH	31/12/2025	83%	81-85%	86.48%		85.86%	73.28%	83.43%
10	The percentage of homes that do not meet the Decent Homes Standard	LOW	31/12/2025	0.00%	0.02-0.00%	0.02%		0.02%	0.30%	0.04%
11	% Properties with stock condition surveys completed within 5 years	HIGH	31/12/2025	100%	80-100%	79.38%		N/A	N/A	40.89%
12	% of properties with cat 1 hazards identified during stock condition surveys	LOW	31/12/2025	4%	3-5%	1.19%		0.71%	N/A	N/A
	Awaab's Law									
13	The number of new damp & mould cases raised within the period	LOW	31/12/2025	1750	1700-1750	1741		1002	N/A	1214
14	% of **significant** damp/mould hazards inspected within Awaab's Law timeframes (**10 working days**)	HIGH	31/12/2025	100%	99-100%	97.52%		N/A	N/A	N/A
15	% of **emergency hazards** investigated and made safe within Awaab's Law timescales (**24 hours**)?	HIGH	31/12/2025	100%	99.98-100%	100.00%		N/A	N/A	N/A
16	% of investigation reports sent to the customer within target timescales (i.e. within 3 working days at conclusion of investigation)	HIGH	31/12/2025	100%	95-100%	98.25%		N/A	N/A	N/A
17	% of properties made safe or steps taken to begin further works within 5 working days at conclusion of investigation (Awaab's law)	HIGH	31/12/2025	100%	95-100%	95.18%		N/A	N/A	N/A
18	% of further works started within 12 weeks after conclusion of investigation (Awaab's Law)	HIGH	31/12/2025	100%	98-100%	100.00%		N/A	N/A	N/A
	Repairs									
	Reactive repairs completed within target timescales:									
19	Emergency	HIGH	31/12/2025	98%	97.5-98.5%	100.00%		100.00%	97.00%	99.45%
20	Non-Emergency	HIGH	31/12/2025	95%	92-98%	98.95%		98.97%	85.64%	90.85%

	Transparency, Influence & Accountability									
21	Complaints relative to the size of the landlord (per 1000 properties) *see guidance below (cumulative)	**LOW**	31/12/2025	30	26-34	25.98		14.87	62	30.79
22	The percentage of complaints responded to within complaint handling code timescales (TSM)	**HIGH**	31/12/2025	95%	90-100%	99.17%		100.00%	94.25%	99.35%
23	Overall, how satisfied or dissatisfied are you with the way your complaint case was handled by BCH (Transactional Survey) *see guidance below	**HIGH**	31/12/2025	65%	60-70%	71.43%		83.33%	N/A	N/A
24	Overall, how satisfied are you with the service you received from the Repairs Team (Transactional Survey) *see guidance below	**HIGH**	31/12/2025	70%	65-75%	75.70%		80.95%	N/A	N/A
25	How satisfied are you with the way your report was resolved (Transactional Survey) *see guidance below	**HIGH**	31/12/2025	TBC	+/- 5%	61.54%		N/A	N/A	N/A
26	Transactional Survey Overall Satisfaction Lettings *see guidance below	**HIGH**	31/12/2025	TBC	+/- 5%	N/A	N/A	N/A	N/A	N/A
	Neighbourhood & Community									
27	Anti-social behaviour cases relative to the size of the landlord (per 1000 properties) *see guidance below (cumulative)	**LOW**	31/12/2025	97.5	87.5-107.5	86.97		59.07	50.2	108.21
28	The number of current neighbourhood cases being worked on including ASB & Hate Crime (per 1000 properties).	**LOW**	31/12/2025	72	68-78	95.35		110.60	N/A	N/A
29	Hate Crime cases relative to the size of the landlord (per 1000 properties) *see guidance below (cumulative)	**LOW**	31/12/2025	0.45	0.15-0.85	1.05		0.63	1.35	0.63
	Tenancy Standard									
30	The percentage of evictions as a percentage of tenancies	**LOW**	04/01/2026	0.10%	0.05%	0.09%		0.09%	0.16%	0.17%
31	Average Length of Tenancy	**HIGH**	04/01/2026	10 years	9-11 years	11.05		10.89	N/A	N/A
32	The number of relets as a proportion of housing stock (Turnover) *see guidance below	**LOW**	04/01/2026	9	8-10	7.38%		7.71%	6.79%	6.64%

Guidance:

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

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

This page is intentionally left blank

Blackpool Coastal Housing

Report to:	**BLACKPOOL COASTAL HOUSING BOARD**
Relevant Officers:	Jamie Weston, Interim Director of Asset Management
Date of meeting:	17th February 2026

STOCK CONDITION VALIDATION AND HOUSING HEALTH AND SAFETY RATING SYSTEM (HHSRS) SURVEY UPDATE

1.0 Purpose of the report

1.1 To note the progress made with the stock condition validation and Housing Health and Safety Rating System (HHSRS) survey programme of the BCH stock, in line with the requirements of the Safety and Quality Standard.

2.0 Background

2.1 It is recommended within the regulatory standards for every property to have had a condition survey completed in the proceeding five years, along with a HHSRS assessment. This enables landlords to demonstrate a strong understanding of tenants' homes and to respond quickly to any emerging issues.

2.2 This process has been ongoing for three years, utilising external surveyors.

3.0 Other information

3.1 All other relevant information is contained within the Stock Condition Survey (SCS) update report.

3.2 This details logic behind the approach to the survey programme; progress to date and plans for the final year of surveying.

4.0 Financial considerations

4.1 It is noted in the accompanying SCS Update report that there are potentially only 397 properties to survey in the final year of surveys.

Blackpool Coastal Housing

4.2 This gives a saving of £31,360 against budget.

5.0 Legal considerations

5.1 As mentioned above, there is a recommendation within the Safety and Quality Standard and Decency TSM to survey all properties, as well as undertake HHSRS surveys in line with the Health and Safety TSM.

6.0 Climate change and environmental considerations

6.1 None.

7.0 Other considerations (HR, performance, equalities)

7.1 None.

8.0 Analysis of risk

8.1 As noted in the accompanying report, once all properties have a survey within a date of five years, the risk regards non-compliance with the noted TSMs will have been reduced.

8.2 A potential risk is that of not being able to access a property to undertake surveys. A methodology for dealing with that is covered in the report.

9.0 Internal /external consultation

9.1 The details of this report have been reported to the BCH Audit Committee, as well as Blackpool Council's Capital Programme and Asset Compliance quarterly meeting.

10.0 Recommendation to the Board

10.1 To note the contents of the accompanying SCS Update paper and approve the 2026/27 survey plan.

11.0 Other alternative options to be considered

11.1 None.

Blackpool Coastal Housing

12.0 Appendices

12.1 Appendix 9f(i) – BCH Stock Condition Survey Update Report (Years 3 and 4).

This page is intentionally left blank

Blackpool Coastal Housing

BCH Stock Condition Survey Update – February 2026 (Yrs 3&4)

INSPIRING PEOPLE TO BUILD SUSTAINABLE COMMUNITIES

Survey Background

In conjunction with the Social Housing (Regulation) Act, 2023 and its associated Tenant Satisfaction Measures (TSM's) there is now more emphasis than ever that Local Authorities and Registered Providers are aware of the condition of their stock in terms of the Decent Homes Standard (DHS) and Quality and Safety Standard.

This has been further emphasised with the 'Knowing Our Homes' initiative which not only ensures LA's and RP's have an in-depth knowledge of their properties, but who is also living in them.

Taking into account the above it was agreed that a rolling programme of stock condition surveys would be undertaken on the Blackpool Council housing stock over a five-year period. A target of 1,000 surveys per year was set to deal with current stock numbers.

Michael Dyson Associates (MDA) were appointed to undertake the surveys. MDA are a specialist building consultancy well known to both Blackpool Council and Blackpool Coastal Housing (BCH). They had previously undertaken stock condition surveys of the Blackpool stock prior to the establishment of BCH and have since undertaken bi-annual surveys of the steel framed properties in the portfolio.

Year 1 surveys were completed between October 2023 and February 2024, and year 2 surveys completed between April – September 2024. In total 2,001 surveys were completed.

Logic for Approach to Years 3 & 4 Surveys

In a bid to accelerate the surveying programme, and ensure that more properties had had a stock condition survey completed within the proceeding five years, a paper was put to Blackpool Council to combine years 3 and 4 surveys. This was subsequently approved.

This meant that by the end of the 2025/26 financial year a total of 4,001 surveys would've been completed against a portfolio of 4,790 properties.

There would be obvious financial implications, as this would require the annual surveying budget to be doubled to facilitate this. However, it was felt that this approach would best enable us to understand our homes and demonstrate compliance with the Stock Quality and Decency aims contained within the Safety & Quality Standard, and a proactive approach to meeting these targets. The HHSRS element could also sit within the Health & Safety element of the TSM too.

Survey List Criteria

As detailed in previous reports, the logic used to determine surveying programmes, used in years 1 and 2 are detailed below:

- Properties with a cloned stock condition survey
- Properties who had reported <5 repairs in the previous five years.
- Properties with an existing stock condition survey >10 years old
- Properties that had not had a visit from a BCH Officer, Operative or Contractor in the preceding 12 months.

Where relevant for the year 3 and 4 programmes, these criteria remained the same. For example, on completion of the year 2 surveys, no properties had cloned stock condition data. Every property on the asset database had been subject to a physical stock condition survey, although some of these would still have been older than 5 years.

As in previous years, the ambition was always to target those properties with the most aged existing survey data first. This wasn't always achievable due to access barriers to surveying properties during the 2025/26 surveys, but this was expected. There are further detail regards this later in the report.

Survey Content

As with years 1 and 2 surveys, the content and approach to the surveying was exactly the same for years 3 and 4. That being, a stock condition validation survey centred around the Decent Homes Standard (DHS) and an HHSRS assessment of the property.

With regards the validation survey element of the survey, MDA's surveyor had access to BCH's stock database so would check that all the proposed next replacement dates for major components tallied with the actual condition they were surveying. For example, if a particular property was detailed as having a kitchen replacement in 2030, the surveyor would clarify whether this was correct or needed replacing sooner or later.

In terms of the HHSRS, there are 29 categories that the surveyor would assess a property against and determining if there were any category 1 or category 2 hazards within that property based on a scoring system. The categories include, damp and mould, excess heat, excess cold, asbestos, slips, falls from height, etc.

As well as undertaking the above two surveys, MDA were commissioned to take five photographs at each property they surveyed, and these would be uploaded on to the stock database. This included front elevation, kitchen, bathroom, boiler and fuse box. We specifically requested the boiler and fuse box to be photographed as there had been an increase in residents tampering with gas and electric supplies since Covid and the onset of the cost of living crisis.

Having photographs of key components such as boilers, kitchens and bathrooms also allowed BCH staff to validate the information being provided by the MDA surveyor. Dysons management would also undertake a desk top validation of completed surveys.

Photographs of any HHSRS hazards would also be sent to BCH staff immediately from site for action.

Survey Findings (Years 3 & 4)

MDA commenced year 3 surveys in April 2025 and completed them in February 2026 with a total of 2,011 stock validation and HHSRS surveys completed. 11 more than the 2,000 planned.

From the 2,011 surveys a total of 72 category 1 HHSRS hazards were identified. This equates to 3.58% of properties surveyed. MDA informed BCH that the current industry standard is 5%, so this offers some reassurance that Blackpool stock is in relatively good order.

This figure compares with 3.69% in year 1 and 3.50% in year 2, so there is a degree of consistency with regards identification of category 1 hazards.

As with years 1 and 2 the largest majority of category 1 hazards identified were in relation to damp and mould (48%). However this year there was a greater range of hazards with notification of 10 out of the 29 hazards raised. As well as D&M this included, domestic hygiene, electrical hazards, entry by intruder, falling between levels, falling on levels, falling on stairs, hot surfaces, personal hygiene and sanitation and structural collapse.

Dysons surveyors are well versed in safeguarding, and properties with hazards such as domestic hygiene and personal hygiene and sanitation were brought to our attention to pass information to Neighbourhood colleagues so that residents could be contacted by them.

All of the category 1 hazards were reported to BCH Repairs on the day of notification and remedial works ordered immediately. These are recorded on a separate SCS works tracker to ensure that they are completed ASAP. BCH meet internally on a fortnightly basis to go through the tracker to monitor works progress, primarily for category 1 hazards, but also category 2.

A total of 79 category 2 HHSRS hazards were identified. This equates to 3.93% of properties surveyed. As with previous years these were primarily in relation to minor/ low level damp and mould in properties. These have all been placed in an ongoing programme of work and are being completed by BCH Repairs Operatives.

101 category 2 hazards were identified during the year 1 surveys and 61 during year 2. Given that 2,000 surveys have been completed during the years 3 and 4 programme, the number of category 2 notifications has reduced. An explanation for this could be that some of the properties surveyed in years 1 and 2 were those that had not been visited for a while. Also, causes of lower level damp and mould is seasonal. The year 1 surveys were completed during the autumn/ winter of 2023/ 24 which could account for the increased numbers.

With regards to life-cycle clarification MDA's surveyors reported that as in years 1 and 2 in the main these were correct or within one – two years of being correct. On that basis these were not amended as they would skew existing financial profiles in both the short and long term. Some component replacement dates were pushed into the future; none were brought forward.

As with previous years, Dysons management undertook a 100% desktop validation of surveys provided. In previous years Dysons Senior Surveyors had also undertaken a 5% audit on site of completed surveys. During the 2025/26 survey programme, on site audits were completed by a BCH Asset Surveyor. No major issues were found during these surveys. In a number of small instances, it was felt that there was a slight discrepancy regards the next due replacement date of a component, but nothing that would warrant Dysons returning to re-survey.

In the large majority of cases a BCH Repairs Inspector also visited the properties where a category 1 hazard had been identified. The purpose of this was twofold. Firstly, to ascertain that the extent of hazard was as reported, and secondly to clarify that no other hazards had been missed. This was always the process when damp and mould was identified as the hazard. No issues were noted from these visits.

Current SCS Position

Following completion of the year 3 and 4 surveys, a total of 4,011 properties have now had stock condition validation and HHSRS surveys completed by MDA. This equates to 83.7% of the stock portfolio.

This leaves 778 surveys to complete in year 5, which is effectively the 4th year of surveying.

However, of these 778 properties we know that 249 have already had a stock condition survey in the previous 5 years completed by BCH Surveyors when a property was void and a further 132 are classed as new build (Grange Park development). Effectively, this means that there are only 397 properties to survey in year 5.

Surveying Hard to Access Properties

As mentioned earlier in the report, access to undertake surveys became a real problem during the 2025/ 26 programme. At the start of the surveying process, we knew that this would become an issue as the programme progressed, and this proved to be the case.

Working with MDA and BCH's Neighbourhoods Team, letters were amended to highlight the importance of allowing access for the surveys. This did have some effect, but there are properties where access remained a challenge.

The large majority of no accesses to date have just arisen from non-engagement or no communication with BCH/ MDA. However, there are 21 residents who have categorically said that they will not let anyone into their properties for a survey to be undertaken. This list of residents has been passed to Housing and Sheltered staff for review.

In an attempt to assist with access for MDA for the final years surveys an internal meeting has been set up with staff from Assets, Neighbourhoods, Sheltered and Comms to look at the remaining properties and agree a way forward. There will be some residents that will afford surveyors access, but there will be others who require intervention from Housing staff. Comms around the necessity for surveys will also be re-visited and heightened in terms of importance.

Next Steps

As mentioned above, there are potentially only 397 properties to survey in the final year of surveys, which equates to 8.3% of the stock.

MDA will again be used for the 2026 surveying programme (year 5), and they have committed the same surveyor to the project from previous years. This approach will give consistency to the survey validation data that is fedback, particularly from a component replacement perspective.

An inaugural meeting for the 2026 programme has been arranged for late February. This is where we will share the final property list for surveying with MDA, so that they can start planning the project in earnest.

This will be followed by a Surveyor Benchmarking Meeting on the 08th of April where all equipment is re-assigned to the MDA Surveyor and the final process for the 2026 surveys agreed. This will also likely be the first day of surveying for the 2026 programme.

This page is intentionally left blank

Blackpool Coastal Housing

Report to:	**BLACKPOOL COASTAL HOUSING BOARD**
Relevant Officer:	Hannah Cassidy, Blackpool Council Housing Standards and Compliance Manager
Date of Report:	5th February 2026

Tenant Satisfaction Measure Action Log and Update Report

1.0 Purpose of the report:

1.1 For Board to track and monitor actions arising from the 2024/25 Tenant Satisfaction Measure results, so they can be assured that areas that require strengthening are being effectively addressed.

1.2 To update on 2025/26 tenant satisfaction survey.

2.0 Recommendations

2.1 For Board to routinely seek assurance that activity to strengthen Tenant Satisfaction Measure results are being completed and are effective.

2.2 To note the Tenant Satisfaction Measure update.

3.0 Background

3.1 In July 2025, BCH Board received the Tenant Satisfaction Measure (TSM) Evaluation Report for 2024/25.

3.2 The results of the TSMs showed BCH was performing in the lower or lower median range in the following areas:

- Fairness and Respect
- Communal Areas
- Contribution to Neighbourhoods
- Number Stage 2 complaints
- Handling of anti-social behaviour cases
- Gas safety inspection performance

Blackpool Coastal Housing

3.3 Appendix 9g(i) shows a log of activity that has been undertaken as a result of the 2024/25 TSMs. The impact of this activity will be reviewed against the results of the 2025/26 survey

3.4 The 2025/26 TSM survey went live on 1st February 2026 and will run until 28th February 2028.

3.5 While Blackpool Council leads on delivering the survey, it works in conjunction with BCH, particularly the Performance Team and Involvement and Communications Team to ensure that:

- The technical requirements of the survey, as ascribed by the Regulator of Social Housing are met
- That we are able to correlate survey results against key tenant information e.g. age, sex, property location etc.
- That we are communicating correctly with our tenants

3.6 It is worthwhile to note that how we communicated with our tenants for the 2025/26 survey has changed following on from the tenant profiling exercise.

- The number of people requiring a standard postal survey has reduced by 16%, with the majority of these receiving their survey via email instead.
- Identified twice as many tenants who required surveys in large print font and over 5 times the amount of tenants who required their survey translating.

This helps us to be more assured that we are meeting tenants communication needs.

3.7 Following on from the completion of the tenant profiling exercise, we will also better be able to determine if participation in the survey represents tenants in terms of their protected characteristics.

4.0 Equalities and risk

4.1 There are no risk or equalities issues to consider as a result of this report.

5.0 List of Appendices:

5.1 Appendix 9g(i) - TSM Action Log

6.0 Financial and Legal considerations:

6.1 Not applicable.

Not for Publication

Blackpool Coastal Housing

Appendix 9g(i): TSM Action Log

Measure	BCH 24/25	RSH Median 24/25	Completed Actions	On-going Activity	Review date
TP05 Home Safe	79.02%	80.30%		Tenant Newsletter to mirror language in TSMs to demonstrate to tenants how BCH keep homes safe.	Apr-26
TP07 Keep Informed	71.40%	74.40%	Increased amount of performance data in newsletter.	Review of Service Standards and subsequent monitoring.	Apr-26
			Developed a quarterly performance poster with TOWER Scrutiny.	Pending publication of performance poster	Apr-26
			Introduced bi-annual feedback matters newsletter which describes opportunities for tenant participation and how tenant voice has influenced/informed decision making.		Apr-26
TP08 Fairness & Respect	75.94%	80.40%	Tenant Profiling: Achieved 80% response rate, so have more confidence in understanding tenant's protected characteristics and communication needs.	To assess TSM satisfaction 2025/26 against protected characteristic information.	Apr-26
			Have discussed within TOWER Scrutiny to gain tenant insight into why this is low. Perception of what 'fairness and respect' meant included where contractors/gardeners may not have cleaned up after themselves, which is something that previously had not been considered.	To develop Community Engagement Strategy.	Apr-26
			Reintroduced transactional surveys to Repairs, Lettings and Neighbourhoods to gain insight to customer service experience with specific questions on interaction with officer/officers in terms politeness/respectfulness to help identify any service areas where performance could be improved.	To monitor areas where customer service satisfaction is low and where themes/trends arise to take appropriate action e.g. staff training or performance management.	Apr-26

Blackpool Coastal Housing Limited
Company Reg. No. 05868852

Blackpool Coastal Housing

			Looked into complaints where tenants felt that they had been discriminated against. 4 total and 2 upheld/partially upheld because of failure to take into account support or communication needs when delivering landlord services. This continues to be monitored.	Review data from transactional surveys once received.	Apr-26
TP10 Communal Areas	62.24%	68.80%	Enhancement of noticeboards to provide clear picture of tenants how communal areas should look, when cleaning contractors attend and useful numbers.	Review of Service Standards and subsequent monitoring.	Apr-26
			Monthly contract meetings to monitor performance and Grounds Maintenance contractor about winter works in areas where satisfaction was less.		Apr-26
			Tenant Newsletter to mirror language in TSMs to help tenants identify on-going works to address concerns/issues in communal areas.		Apr-26
TP11 Contribution to Neighbourhood	63.98%	67.20%	Walk-About programme embedded including communicating to specific areas when action has been taken.	Reviewing Neighbourhood strategy	Apr-26
			Neighbourhood newsletters with 5 editions split geographically. They focus each area on the Neighbourhood Officers, walkabouts, PACT meetings and local community events/projects that are happening/due to happen in that area, including walkabout feedback. Published on website.	Tenant Newsletter to mirror language in TSMs to demonstrate to tenants how BCH makes contribution to the neighbourhood.	Apr-26
			Neighbourhood Panel recruiting tenants who have used neighbourhood services.	On-going TOWER Scrutiny exercise on Neighbourhood Services	Apr-26
TP12 Anti-social behaviour	59.09%	63.40%	Reintroduced transactional surveys to Neighbourhoods to gain additional tenant insight.	Review of policies and procedures	Apr-26
			Enhanced staff training programme (on-going).	Review of Service Standards and subsequent monitoring.	Apr-26
			Improving casework management framework (on-going)	On-going TOWER Scrutiny exercise on Neighbourhood Services	Apr-26

Blackpool Coastal Housing

BS01 Gas Safety	99.84	100%	Task and Finish Group established to develop agreed and consistent BCH/Council approach to access issues.	Finalise procedures	Apr-26
			No Access Policy developed	Publish Policy	Apr-26
CH01 (2) Stage 2 Complaints	7.5	9	Stage 2 complaints have been identified as high and work has been done to try and reduce these e.g. managers making contact with complainants. There has been a reduction (9.4 to 7.5) but continue to monitor. This forms part of the quarterly complaints report.		Apr-26

Blackpool Coastal Housing Limited
Company Reg. No. 05868852

This page is intentionally left blank

Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings Work Programme 2026

Date of Meeting	Shared / BHC / BCH item	Agenda Item	Detail	Who
17 February 2026 (at BCH offices, Coastal House)	SHARED ITEMS	Audit Committee Minutes	Minutes of the joint BCH/BHC Audit Committee meeting held on 2 February 2026	Chair of Audit
		Register of Interests annual update	To receive an update on Non-Executive Directors and SMT's declarations of interests which are checked on an annual basis.	Company Secretary
		Policy radar update (New)	To provide the Boards with an update on progression and implementation of emerging policy and legislative changes	COO (Housing Management), COO (Regeneration and Development)
		"Failure to prevent fraud" briefing paper	To consider a briefing paper setting out the requirements in the Economic Crime and Corporate Transparency Act 2023 for organisations to ensure they are taking actions to prevent fraud	Company Secretary
		Shareholder Relations	To raise any matters to be discussed with the Shareholder Committee	Board
		Meeting reflections – NEDS and Exec Management only	Private discussion item led by the COOs/Chair (in particular covering Governance, Budget and Shared Services and reflecting on the format of the meeting)	COO (Housing Management), COO (Regeneration and Development)
	BHC ITEMS	Business Plan and Budget 2026/27	To consider for approval BHC's draft Business Plan (including rent setting options) and Budget for 2026/27	COO (Regeneration and Development) / Director of Finance and Resources
		Strategic Risk Register Review (New)	To consider the separation of the joint BHC and Lumen Strategic Risk Register as recommended by Lumen Housing's Board at its meeting on 2 December 2025.	COO (Regeneration and Development) / Director of Finance and Resources

Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings Work Programme 2026

		Chief Operating Officer / Development update	Written report in relation to the operations, overall performance and future direction of BHC as well as an update on the company's acquisitions and development programme	COO (Regeneration and Development)
		Finance Update and Performance Dashboard	Written update on the current financial position and performance of BHC	Director of Finance and Resources
		Housing Performance update	To receive an update on key Compliance and Housing Performance Indicators.	SMT
	BCH ITEMS	Business Plan and Budget 2026/27	To consider for approval BCH's draft Business Plan and Budget for 2026/27	Director of Resources
		BCH Management Team update	Written report to include financial and operational updates	COO (Housing Management) / Director of Resources / Director of Asset Man & Repairs
		Strategic Risk Register	To approve BCH's revised Strategic Risk Register following consideration by the Audit Committee at its meeting on 2 Feb 2026	Director of Resources
		Complaints Update	To receive an update on the current position with complaints and the actions being taken to manage the process and the increasing volume following the greater scrutiny as a result of the Housing Act.	COO (Housing Management) / Complaints Champion
		KPI Report	Written report and appendices on KPI data	COO (Housing Management) / Director of Asset Man & Repairs / Director of Resources
		"Customer Voice"	To consider the "Customer Voice" report	COO (Housing Management)

Not for Publication

Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings Work Programme 2026

Date of Meeting	Shared / BHC / BCH item	Agenda Item	Detail	Who
28 April 2026 (at BCH offices, Coastal House)	SHARED ITEMS	Audit Committee Minutes	Minutes of the joint BCH/BHC Audit Committee meeting held on 14 April 2026	Chair of Audit
		New – Shareholder update on LGR proposals (TBC)	The Boards to receive a verbal update from the Shareholder on the government's preferred Local Government Reorganisation model and the implications for the companies	Shareholder representative (Alan Cavill to be invited)
		Shareholder / Member Relations	To raise any matters to be discussed with the Shareholder Committee	Board
		Meeting reflections – NEDS and Executive Management only	Private discussion item led by the Chair/COOs (considering governance, Shared Services and reflecting on the format of the meeting)	CEO, COO (Housing Management), COO (Regeneration and Development)
	BHC ITEMS	Chief Operating Officer / Development update	Written report in relation to operations, performance and the company's acquisitions and development programme	COO (Regeneration and Development)
		Finance Update and Performance Dashboard	Written update on the current financial position and performance of BHC	Director of Finance and Resources
		Housing Performance update	To receive an update on key Compliance and Housing Performance Indicators.	SMT
		Allotment of Shares	To review the existing arrangement in relation to the issuance and allotment of shares	Company Secretary
	BCH ITEMS	BCH Management Team update	Written report to include financial and operational updates	COO (Housing Management) / Director of Resources / Director of Asset Man & Repairs

Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings Work Programme 2026

		Tenant Satisfaction Measures	TSM submission authorisation	COO (Housing Management)
		Complaints Update	To receive an update on the current position with complaints and the actions being taken to manage the process and the increasing volume following the greater scrutiny as a result of the Housing Act.	COO (Housing Management) / Complaints Champion
		"Customer Voice"	To consider the "Customer Voice" report	COO (Housing Management)
		KPI Report	Written report and appendices on KPI data	COO (Housing Management) / Director of Asset Man & Repairs / Director of Resources

Not for Publication

Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings Work Programme 2026

Date of Meeting	Shared / BHC / BCH item	Agenda Item	Detail	Who
28 July 2026 (At BCH offices, Coastal House)	SHARED ITEMS	Audit Committee Minutes	Minutes of the joint BCH/BHC Audit Committee meeting held on 7 July 2026	Chair of Audit
		Shareholder / Member Relations	To raise any matters to be discussed with the Shareholder Committee	Board
		Annual review of Committee memberships	To review the current memberships of the Audit Committee, Employment Committee (Senior Management) and Housing Regeneration Committee	Co Sec / Board
		Meeting reflections – NEDS and Executive Management only	Private discussion item led by the COOs/Chair (considering governance, Shared Services and reflecting on the format of the meeting)	CEO, COO (Housing Management), COO (Regeneration and Development)
	BHC ITEMS	Chief Operating Officer / Development update	Written report in relation to operations, performance and the company's acquisitions and development programme	COO (Regeneration and Development)
		Finance Update and Performance Dashboard	Written update on the current financial position and performance of BHC	Director of Finance and Resources
		Housing Performance update	To receive an update on key Compliance and Housing Performance Indicators.	SMT
		Annual Reports 2025/26 - TBC	To consider the BHC Board and Audit Committee's Annual Reports for 2025-26 for submission to the Shareholder. (NB - consideration of the Board Annual report may be done by Written Resolution in Sep instead)	COO (Housing Management / Board Chair / Audit Chair)
		Strategic Risk Register	To undertake an annual review of the BHC Strategic Risk Register	Director of Resources

Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings Work Programme 2026

		Statutory Accounts for the Year Ended 31 March 2026	Approval of year-end accounts (recommendation from the Audit Committee)	Director of Finance and Resources
	BCH ITEMS	BCH Management Team update	Written report to include financial and operational updates	COO (Housing Management) / Director of Resources / Director of Asset Man. & Repairs
		Statutory Accounts for year ended 31 March 2026	Approval of year-end accounts (and recommendation from the Audit Committee)	Director of Resources
		Tenant Satisfaction Measures review	Analysis of TSM results 2025/26 and consideration of any proposed follow-up actions.	COO (Housing Management)
		Annual Reports 2025/26	To consider the BCH Audit Committee's Annual Report. To consider and approve the BCH Board's Annual Report for submission to the Shareholder Committee.	COO (Housing Management / Board Chair / Audit Chair)
		Strategic Risk Register	To undertake an annual review of the BCH Strategic Risk Register	Director of Resources
		Complaints Self-Assessment and end-of-year report	To discuss the end of year position with complaints and the actions being taken to manage and improve the process. To consider the draft self-assessment for submission to the Ombudsman.	COO (Housing Management) / Complaints Champion
		"Customer Voice"	To consider the "Customer Voice" report	COO (Housing Management)
		KPI Report	Written report and appendices on KPI data	COO (Housing Management) / Director of Asset Man. & Repairs / Director of Resources

Not for Publication

Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings Work Programme 2026

Date of Meeting	Shared / BHC / BCH item	Agenda Item	Detail	Who
27 October 2026 (At BCH offices, Coastal House)	SHARED ITEMS	Audit Committee Minutes	Minutes of the joint BCH/BHC Audit Committee meeting held on 6 October 2026	Chair of Audit
		Shareholder / Member Relations	To raise any matters to be discussed with the Shareholder Committee	Board
		Calendar of meetings 2027	To consider the proposed 2027 calendar of meetings	Company Secretary
		Meeting reflections – NEDS and Executive Management only	Private discussion item led by the COOs/Chair (considering governance, Shared Services and reflecting on the format of the meeting)	CEO, COO (Housing Management), COO (Regeneration and Development)
	BHC ITEMS	Chief Operating Officer / Development update	Written report in relation to operations, performance and the company's acquisitions and development programme	COO (Regeneration and Development)
		Finance Update and Performance Dashboard	Written update on the current financial position and performance of BHC	Director of Finance and Resources
		Housing Performance update	To receive an update on key Compliance and Housing Performance Indicators.	SMT
		Review of Policy Framework	Company policy framework to be reviewed and major policies/plans scheduled for consideration	COO (Regeneration and Development)
	BCH ITEMS	BCH Management Team update	Written report to include financial and operational updates	COO (Housing Management) / Director of Resources / Director of Asset Man. & Repairs

Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings Work Programme 2026

		Review of Policy Framework	Company policy framework to be reviewed and major policies/plans scheduled for consideration	COO (Housing Management), Director of Asset Man. & Repairs, Director of Resources
		Complaints Update	To receive an update on the current position with complaints and the actions being taken to manage the process and the increasing volume following the greater scrutiny as a result of the Housing Act.	COO (Housing Management) / Complaints Champion
		"Customer Voice"	To consider the "Customer Voice" report	COO (Housing Management)
		KPI Report	Written report and appendices on KPI data	COO (Housing Management) / Director of Asset Man. & Repairs / Director of Resources

Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings Work Programme 2026

Date of Meeting	Shared / BHC / BCH item	Agenda Item	Detail	Who
4 December 2026 (Location and time TBC - following business planning away day, joint with BHC, BCH and Lumen Boards)	SHARED ITEMS	Shareholder / Member Relations	To raise any matters to be discussed with the Shareholder Committee	Board
		Meeting reflections – NEDS and Executive Management only	Private discussion item led by the COOs/Chair (considering governance, Shared Services and reflecting on the format of the meeting)	CEO, COO (Housing Management), COO (Regeneration and Development)
	BHC ITEMS	Chief Operating Officer / Development update	Written report in relation to operations, performance and the company's acquisitions and development programme	COO (Regeneration and Development)
		Finance Update and Performance Dashboard	Written update on the current financial position and performance of BHC	Director of Finance and Resources
		Housing Performance update	To receive an update on key Compliance and Housing Performance Indicators.	SMT
	BCH ITEMS	BCH Management Team update (led by the COO)	Written report to include financial and operational updates	COO (Housing Management) / Director of Resources / Director of Asset Man. & Repairs
		Complaints Update	To receive an update on the current position with complaints and the actions being taken to manage the process and the increasing volume following the greater scrutiny as a result of the Housing Act.	COO (Housing Management) / Complaints Champion
		"Customer Voice"	To consider the "Customer Voice" report	COO (Housing Management)
		KPI Report	Written report and appendices on KPI data	COO (Housing Management) / Director of Asset Man. & Repairs / Director of Resources

Blackpool Coastal Housing

BLACKPOOL HOUSING COMPANY ltd

My Blackpool Home

Report to:	**Blackpool Coastal Housing and Blackpool Housing Company Boards**
From:	Annette Kerr, Company Secretary
Date of Meeting:	17 February 2026

Joint Board and Committee Meetings – Review, Conclusions and Next Steps

1.0 Purpose of the report

1.1 This report summarises feedback from the joint Board 'away day' session reviewing the effectiveness of joint meetings and sets out recommended actions for the next 12 months.

2.0 Background

2.1 Joint Board and Committee meetings were introduced to improve efficiency, reduce duplication, strengthen governance oversight and support a more strategic focus. A facilitated session was held with both Boards to assess whether these objectives are being met and to identify areas for refinement.

3.0 Summary of feedback

Effectiveness of joint meetings

3.1 Feedback indicated strong support for the joint-meeting model. Joint meetings were widely viewed as achieving their intended purpose and delivering benefits greater than separate meetings, including:

- Improved efficiency and reduced duplication
- A stronger strategic focus, with less emphasis on operational detail
- Better use of combined Non-Executive Director expertise
- Enhanced shared learning and consistency of governance approach

3.2 Joint meetings are not perceived as more onerous for the Senior Management Teams and are seen as encouraging openness, better debate and higher-quality challenge.

Balance and inclusion

3.3 Both Boards' perspectives were generally felt to be heard and treated equitably. Equal 'air time' was reported, and challenge was perceived as organisation-agnostic. Alternating agenda order between the two companies was viewed as a helpful mechanism to support balance. The inclusive approach of colleagues remaining in the room throughout meetings was seen as a clear strength.

Areas for improvement

3.4 The principal issues identified related to how joint meetings operate rather than whether they should continue:

- Volume and length of papers and meetings, particularly for annual accounts
- Risk that information overload reduces the depth of discussion and challenge
- Inconsistent report structure and clarity
- Need for clearer prioritisation of issues requiring Board attention

3.5 There was recognition that Boards themselves must remain disciplined in asking focused, high-impact questions and avoiding unnecessary requests for additional information.

What should stay the same

3.6 There was strong consensus to retain:

- Joint Board and Committee meetings
- Combined agenda packs
- The inclusive approach to attendance

These were seen as core strengths of the joint arrangements.

Overall conclusion

3.7 Joint Board and Committee meetings are working well and should continue. They are delivering clear benefits in terms of efficiency, strategic focus and

Blackpool Coastal Housing

BLACKPOOL HOUSING COMPANY ltd

My BLACKPOOL Home

governance effectiveness. The key risk to ongoing success is not the joint model itself, but the volume and quality of information presented.

4.0 Recommendations

The Boards are asked to:

4.1 Note the positive assessment of joint Board and Committee meetings;

4.2 Agree that the joint-meeting model, combined agenda packs and inclusive approach should continue;

4.3 Endorse a focused programme of work over the next 12 months to improve Board reporting, as set out in the suggested action plan below and requests progress updates through the Chair.

5.0 Draft action plan

Action	*Description*	*Lead*	*Timescale*
Board reporting principles	Agree and document clear Board Guidance on what information is required, including expectations on assurance and exception reporting	Chair / COOs / CoSec	Q4 (2025/26)
Standard report template	Introduce standard templates for Board and Committee reports to improve consistency, clarity and focus	CoSec	Q4-Q1 (2026/27)
Executive summaries	Require front-page executive summaries highlighting key issues, decision and top risks	COOs / Report authors	Q1
Strategic risk linkage	Ensure all substantive reports explicitly reference relevant strategic risks and assurance status	COOs / Report authors	Q1

Agenda and time management	Review agenda structure and time allocation, including longer or differently structured sessions for annual accounts	Chair / CoSec	Q1
Review of effectiveness	Undertake a light-touch review of joint meeting effectiveness	Chair / CoSec	Q4 (2026/27)