21 July 2026

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

The above Directors are requested to attend the:

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

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

A G E N D A

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

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

1 APOLOGIES

2 DECLARATIONS OF INTEREST

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

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

3 MINUTES OF THE LAST MEETING HELD ON 28 APRIL 2026 (Pages 7 - 18)

To agree the minutes of the last meeting held on 28 April 2026 as a true and correct record.

4 MATTERS ARISING

28 April 2026 Board meeting:

Minute 3 – Shareholder update

- Mrs Murphy and Mrs Kerr to prepare a formal agreement in respect of the BHC business loan, setting out the terms of the loan and the associated equity split.

Minute 6 – Joint meetings of the Blackpool Coastal Housing and Blackpool Housing Company Audit Committees held on 5 March and 14 April 2026

- In relation to electrical testing compliance and the length of time a number of cases remained overdue, Mr Weston to prepare and provide a detailed chronology of the most significant cases for presentation to the next meeting of the Audit Committee.

Minute 9e – BCH Business Plan 2026-27

- The Chief Operating Officer, in consultation with the Chair, to finalise and publish the Business Plan.

5 MINUTES OF THE JOINT MEETING OF THE BLACKPOOL COASTAL HOUSING AND BLACKPOOL HOUSING COMPANY AUDIT COMMITTEE HELD 7 JULY 2026 (Pages 19 - 28)

The Boards to note the minutes of the joint meeting of the Blackpool Coastal Housing and Blackpool Housing Company Audit Committee held on 7 July 2026.

6 REVIEW OF COMMITTEE MEMBERSHIPS

To undertake a review of the membership of committees for Blackpool Coastal Housing / Blackpool Housing Company.

As a reminder, the committee membership is common across both companies and current memberships are as follows:

Audit Committee (quorum: 2)
Andrei Szatkowski (Chair), Councillor Diane Mitchell, Marie Thompson, Karl Tupling (plus Neil Herring as a co-opted non-voting member of Lumen).

Employment Committee (Senior Management) (quorum: 2)
Karl Tupling (Chair), Councillor Neal Brookes, Councillor Jim Hobson, Claire Stone.

BHC Housing Regeneration Committee (quorum: 2)
Karl Tupling (Chair), Councillor Jim Hobson, Claire Stone.

7 BLACKPOOL COASTAL HOUSING

To consider items in relation to Blackpool Coastal Housing.

7a STATUTORY ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2026 (10 MINUTES) (Pages 29 - 80)

Following consideration by the Audit Committee at its meeting on 7 July 2026, the Board is recommended:

1. With the judgement of the auditors, Xeinadin Audit Limited and senior management to agree that the Company should continue as a going concern;
2. To approve that the accounts give a true and fair view of the Company's assets, liabilities, financial position and profit and loss;
3. To approve the Statutory Accounts made up to 31 March 2026 as submitted and duly authorise Cllr Neal Brookes as Chair to sign the balance sheet and Directors' report on behalf of the Company;
4. To agree that the accounts, once signed be filed with the Registrar of Companies;
5. To agree the Letter of Representation as submitted and authorise Cllr Neal Brookes to sign the letter on behalf of the Board.

7b TENANT SATISFACTION MEASURE ANALYSIS REPORT (10 MINUTES) (Pages 81 - 106)

To provide an analysis of the outcomes of the 2025/26 Tenant Satisfaction Measures (TSM) and to provide assurance that appropriate action is being taken to strengthen performance in specific areas.

7c COMPLAINTS UPDATE (10 MINUTES) (Pages 107 - 204)

To update Board members on developments relating to complaint activity, including the annual complaints report and the self-assessment against the Housing Ombudsman's complaint code.

7d CUSTOMER VOICE REPORT (10 MINUTES) (Pages 205 - 218)

To note the first quarter Customer Voice report.

7e PERFORMANCE REPORT (10 MINUTES) (Pages 219 - 226)

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

7f MANAGEMENT TEAM UPDATE (5 MINUTES) (Pages 227 - 232)

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.

7g VOIDS PROGRESS REPORT (15 MINUTES) (Pages 233 - 238)

To update the Board on progress following initial information provided at the February meeting with regards to the void's performance desktop review completed by BCH's Performance Team.

7h ANNUAL REPORT 2025/26 (5 MINUTES) (Pages 239 - 244)

1. To approve the Audit Committee 2025/26 Annual Report, as recommended by the Audit Committee at its meeting on 7 July 2026, for submission to the Shareholder.
2. To note that the Board's 2025/26 Annual Report to the Shareholder will be circulated for agreement at a later date by way of Written Resolution.

8 BLACKPOOL HOUSING COMPANY

To consider items in relation to Blackpool Housing Company.

8a MINUTES OF THE SPECIAL BOARD MEETING HELD ON 10 JUNE 2026 AND WRITTEN RESOLUTIONS APPROVED 26 JUNE and 1 JULY 2026 (Pages 245 - 252)

1. To approve the minutes of the special Board meeting held on 10 June 2026 as a true and correct record and to consider any matters arising
2. To note the Written Resolution approved on 26 June 2026.
3. To note the Written Resolution approved on 1 July 2026.

8b STATUTORY ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2026 (10 MINUTES) (Pages 253 - 318)

Following consideration by the Audit Committee at its meeting on 7 July 2026, the Board is recommended:

1. With the judgement of the auditors, Xeinadin Audit Limited and senior management to agree that the Company should continue as a going concern;
2. To approve that the accounts give a true and fair view of the Company's assets, liabilities, financial position and profit and loss;
3. To approve the Statutory Accounts made up to 31 March 2026 as submitted and duly authorise Cllr Neal Brookes as Chair to sign the balance sheet and Directors' report on behalf of the Company;
4. To agree that the accounts, once signed be filed with the Registrar of Companies;
5. To agree the Letter of Representation as submitted and authorise Cllr Neal Brookes to sign the letter on behalf of the Board.

8c CHIEF OPERATING OFFICER'S AND DEVELOPMENT UPDATE (10 MINUTES) (Pages 319 - 332)

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.

8d FINANCE UPDATE AND PERFORMANCE DASHBOARD (10 MINUTES) (Pages 333 - 348)

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

8e RISK MANAGEMENT UPDATE (10 MINUTES) (Pages 349 - 376)

To provide an update on Risk Management for Blackpool Housing Company Limited (BHC) and its subsidiary Lumen Housing Limited (Lumen), and to seek approval of the respective Strategic Risk Registers and Group Risk Management Framework.

8f HOUSING PERFORMANCE UPDATE (10 MINUTES) (Pages 377 - 384)

The Board to receive an update on Compliance and Housing Performance Indicators.

8g HOUSING REGENERATION DISPOSALS (10 MINUTES) (Pages 385 - 394)

To consider the disposal of Blackpool Housing Company (BHC) properties located within phase 1 of the Housing Regeneration Scheme.

8h ANNUAL REPORTS 2025/26 (Pages 395 - 402)

1. To approve the Audit Committee 2025/26 Annual Report, as recommended by the Audit Committee at its meeting on 7 July 2026, for submission to the Shareholder.
2. To note that the Board's 2025/26 Annual Report to the Shareholder will be circulated for agreement at a later date by way of Written Resolution.

9 MATTERS FOR THE SHAREHOLDER / MEMBER RELATIONS

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

10 JOINT BOARD MEETING WORK PROGRAMME (Pages 403 - 414)

To consider the 2026/27 work programme for joint Blackpool Coastal Housing and Blackpool Housing Company Board meetings and suggest any amendments or additions.

11 ANY OTHER BUSINESS

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

12 DATE OF NEXT MEETING

To note the date of the next meeting as Tuesday 27 October 2026 commencing at 4.00pm at Coastal House, Abingdon Street, Blackpool.

13 REFLECTION SESSION (BOARD MEMBERS AND CHIEF OPERATING OFFICERS ONLY)

Discussion item led by the Chair and Chief Operating Officers reflecting on the format of the meeting, considering issues relating to matters such as Governance and Shared Services and to confirm the date of the Boards' 2026 away day.

14 CONFIDENTIAL WRITTEN RESOLUTIONS AGREED 2 JULY AND 13 JULY 2026 (BOARD MEMBERS ONLY)

The Boards to note the confidential Written Resolutions approved on 2 July and 13 July 2026.

[Due to the confidential nature of this item, copies of the Written Resolutions will be circulated under separate cover to Board members only]

Blackpool Housing Company Limited

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

Company Number: 09405354

Blackpool Coastal Housing Limited

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

Company Number: 05868852

Blackpool Coastal Housing Limited

Audit Findings Report

For the year ended 31 March 2026

Circulated to the Board 28 July 2026

Prepared by
Xeinadin Audit Limited
Sidings House
Sidings Court
Lakeside
Doncaster
DN4 5NU

Contents

Introduction

Firstly we would like to take this opportunity to thank the staff and management at Blackpool Coastal Housing for all their assistance with our audit procedures and commend their diligence and professionalism throughout the audit process.

This report summarises our key findings in connection with the audit of the financial statements of Blackpool Coastal Housing Limited in respect of the period ended 31 March 2026.

The scope of our work has been communicated to management via our Pre Audit Letter.

A summary of adjusted and unadjusted misstatements identified during the audit has been prepared and is included on Page 6.

We consider that the audit approach adopted will provide the Directors with the required confidence that a thorough and robust audit has been carried out and confirm that, at the date of this report, we anticipate no modifications from our pro-forma audit report.

Summary of the business

Blackpool Coastal Housing Limited (BCHL) has reported a surplus for the year ended 31 March 2026.

The accounts for year ended 31 March 2026 show an operating surplus of £39,000 (2025: £9,000). There is an actuarial gain on the pension scheme defined benefit obligations of £105,000. Leaving the total comprehensive income for the year of £1,197,000 (£3,470,000 in 2025).

The actuarial gain amounts to an accounting estimate of the pension scheme valuation included within the financial statements. The pension scheme is valued by Mercer, who are independent of BCHL at April 2026. The accounting treatment of the actuarial valuation and hence gain is in accordance with current accounting standards. The overall pension position is that it is now an asset of £13.84mn, increasing from £12.67mn at 31/03/2025. The reasons for this movement include an increase in the discount rate used in their assumptions that reduces the current value of the future obligations of the scheme. The discount rate moved from 5.9% at 31/03/2025 to 6.3% at 31/03/2026. The surplus per the report of £13.84mn is below the asset cap as per the IAS19 which requires the lower of the net present value of the scheme assets or the reported surplus to be recognised. This is due to the estimate of duration of liabilities reducing from 21 years to 16 years.

Revenue has increased to £18.5mn from £17.4mn in 2025. The increase relates to uplift in main service contract to Blackpool Council of £373.7k (3% per contract) and the new service re Bispham of £742.5k. Operational costs have increased to £18.3mn (2025 - £17.5mn). This includes increase of £200k in national insurance costs, due to increased employer contributions (15% from 13.8%), £474k in maintenance costs (including disrepair claims) and £116k re Computer running costs – Orchard Housing MRI new contract main element of this increase.

Debtors due from Blackpool Council have decreased from £1,332k to £815k and creditors due to the council have decreased from £861k to £759K. The net position is £56k owing from council is a decrease of £315k over the previous year. These movements are all timing of receipts / payments. Blackpool Council have confirmed both the amounts due from and to them at the year end date.

Audit and Accounting Issues identified at Planning Stage

Based on our knowledge and experience of the business and initial review of the draft accounts and accounting software we identified the following areas as significant risk in the accounts:

Management Override of internal controls	
Area of Audit Focus	Systems of internal control are designed to mitigate inherent risks of error within the core control systems to an acceptable level. By nature, a management override or by-pass of controls cannot be eliminated by the implementation of controls and therefore as part of our audit we will perform additional tests of detail to address the risk.
Our Approach	We will test the appropriateness of a sample of journal entries recorded in the general ledger and other adjustments made in the preparation of the financial statements, tracing selected entries to the underlying documentation. We will review significant accounting estimates and policies which could involve bias resulting in material misstatement. We will discuss the basis and business rationale for any significant non-routine or contentious transactions which come to our attention during the course of our audit and will report the outcomes of our testing in our audit findings report. The basis for the journals testing will be selecting journals on high risk criteria, for example postings to revenue where the other side isn't to an expected account or seldom used accounts and journals posted by members of finance whom we wouldn't expect to post journals.
Response	We have tested a sample of large and unusual entries throughout the accounting period. As a result of our review, we confirm that nothing has come to our attention which is indicative of fraud through management override of controls.

Revenue Recognition	
Area of Audit Focus	As determined by the Xeinadin audit policies Revenue recognition is automatically a high risk to any audit.

	Revenue is recognised at the point of service delivery and received monthly in arrears. We have therefore identified a risk that revenue could be measured incorrectly or recognised in the incorrect period.
Our Approach	System walkthrough tests have been performed throughout the year to ensure transactional data is being recorded correctly through to the ledger and accrued income is correctly recorded in the accounts. Reconciled Grant Income to claim statements and the bank and ensured that the correct amount had been accrued for. Reviewed cut off around either side of the year end for potential accrued income. It was noted that management fees are invoiced near the last day of the month.
Response	We have performed our testing as planned with this work incorporating discussions with management. This work did not identify any significant issues and therefore we have concluded Turnover/Revenues are not materially misstated.

Recognition of pension scheme asset	
Area of Audit Focus	Value of pension scheme is material to the financial statements and also an accounting estimate. Asset is recognised in accordance with IAS19. We have therefore identified a risk that pension scheme could be measured incorrectly.
Our Approach	We have obtained a copy of the valuation as provided by Mercers (Mercers appointed by Lancashire County Pension Fund) and agreed valuation and disclosures in accounts. We have completed a net present value calculation of the pension asset as required under the IAS19 standard (the asset cap).
Response	We have performed our testing as planned with this work. The net present value of the asset is lower than the reported surplus and hence reporting the capped asset is the correct treatment.

	This work did not identify any significant issues and therefore we have concluded the Pension Asset is not materially misstated.

Unadjusted/Adjusted Misstatements

A summary of the unadjusted /adjusted errors identified during the course of the audit is set out below, analysed between errors of fact and differences in judgement.

The materiality threshold set for the audit of the financial statements is £521,600.

We have not disclosed below those items that we consider to be "clearly trivial" in the context of our audit. For this purpose we consider "clearly trivial" to be any matters less than £26,050.

Adjusted Misstatements

There are no adjusted misstatements in the financial statements for the year ended 31 March 2026.

Unadjusted misstatements

There are no unadjusted misstatements in the financial statements for the year ended 31 March 2026.

Adequacy of Internal Control

We are of the opinion that the company has adequate financial control systems for the size and complexity of the organisation.

We would point out that the financial control evaluation covered in this report, was assessed during the course of our normal audit work, such work being primarily undertaken for the purpose of expressing our opinion on the financial statements of your company as set out in our letter of engagement. Our audit work did not include a detailed review of all aspects of your company's systems and, for this reason, the contents of the report do not necessarily include all the weaknesses which might exist in your accounting systems.

The purpose of the audit was to enable us to express an opinion on the financial statements. The audit included consideration of internal controls relevant to the preparation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of internal control.

Significant Findings from the Audit

Financial statement disclosures

During the course of our audit, we reviewed the adequacy of the disclosures contained within the financial statements and their compliance with both relevant accounting standards and the requirements of the Companies Act 2006.

The disclosures in the financial statements are deemed to be adequate and meet the requirements of the International Accounting Reporting Standard and the Companies Act 2006.

Going concern
It is noted whereas the audit report and financial statements included statements regarding a material uncertainty with regarding going concern, this is not required for the current year as the contract for services with Blackpool Council has been extended for 2 years until March 2028.

Accounting estimates
The pension scheme asset of £13.84mn (2025: £12.69mn) is valued by Mercer. An externally appointed expert (appointed by Lancashire County Pension Fund). They are deemed a suitable qualified actuary and are independent of both the company and its directors.

Outstanding Matters

Before completion of the audit and final sign off the accounts, the following matters should be resolved:

- A final subsequent events review is required between completion of our audit procedures and final sign off.
- Confirmation of balances due from / to Blackpool Council.
- Letter of support from Blackpool Council.

Appendix 1 – Draft Letter of Representation

Xeinadin Audit Limited
Sidings House
Sidings Court
Lakeside
Doncaster
DN4 5NU

July 2025

Dear Sirs

We confirm that the following representations are made on the basis of enquiries of management and staff with relevant knowledge and experience (and, where appropriate, of inspection of supporting documentation) sufficient to satisfy ourselves that we can properly make each of the following representations to you in connection with your audit of the financial statements of the company for the period ended 31 March 2026.

1. We have fulfilled our responsibilities, as directors, under the Companies Act 2006 for preparing financial statements, in accordance with the applicable financial reporting framework, (IFRSs) that give a true and fair view and for making accurate representations to you as auditors.

2. We confirm that all accounting records have been made available to you for the purposes of your audit, in accordance with your terms of engagement, and that all transactions undertaken by the company have been properly reflected and recorded in the accounting records. All other records and related information, including minutes of all management and shareholders' meetings, have been made available to you. We have given you unrestricted access to persons within the company in order to obtain audit evidence and have provided any additional information that you have requested for the purposes of your audit.

3. The methods, data and significant assumptions used by us in making accounting estimates, and their related disclosures, are appropriate to achieve recognition, measurement and disclosure that is reasonable in the context of the applicable financial reporting framework. Significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable.

4. We confirm that all known actual or possible litigation and claims whose effects should be considered when preparing the financial statements have been disclosed to the auditor and accounted for and disclosed in accordance with the applicable financial reporting framework (IFRSs).

5. We confirm that there have been no events since the balance sheet date which require disclosing or which would materially affect the amounts in the financial statements, other than those already disclosed or included in the financial statements.

6. We confirm that the related party relationships and transactions set out below are a complete list of such relationships and transactions and that we are not aware of any further related parties or transactions.

Party	Relationship	Nature of transaction(s)
Blackpool Council	Parent Entity	Intercompany trading and operational balances
Blackpool Housing Company	Common ownership	Management fees charged
Blackpool Transport Services	Common ownership	Purchases of goods / services on ad hoc basis
Jobs, Friends & Houses	Common control	Award of grant

7. We confirm that all related party relationships and transactions have been accounted for and disclosed in accordance with the applicable financial reporting framework IFRSs.

8. We confirm that the company has had, at no time during the year, any arrangement, transaction or agreement to provide credit facilities (including loans, quasi-loans or credit transactions) for directors, nor to guarantee not provide security for such matters except as already disclosed in the accounts.

9. We confirm that the company has not contracted for any capital expenditure other than as disclosed in the financial statements.

10. We confirm that we are not aware of any possible or actual instance of non-compliance with those laws and regulations which provide a legal framework within which the company conducts its business and which are central to the company's ability to conduct its business.

11. We acknowledge our responsibility for the design and implementation of controls to prevent and detect fraud. We confirm that we have disclosed to you the results of our risk assessment of the risk of fraud in the business.

12. We confirm that there have been no actual or suspected instances of fraud involving management or employees who have a significant role in internal control of that could have a material affect on the financial statements. We also confirm that we are not aware of any allegations of fraud by former employees, regulators or others.

13. We believe that the company's financial statements should be prepared on a going concern basis on the grounds that current and future sources of funding or support will be more than adequate for the company's needs. We have considered a period of twelve months from the date of approval of the financial statements.

14. We confirm the following specific representations made to you during the audit:
    - There are no capital commitments as at 31 March 2026.

15. We confirm that due to its status as an ALMO to Blackpool Borough Council the company is not liable to any Corporation Tax and does not file a Corporation Tax Return.

16. We acknowledge our legal responsibilities regarding disclosure of information to you as auditors and confirm that:

- so far as each director is aware, there is no relevant audit information of which you as auditors are unaware: and
- each director has taken all the steps that they ought to have taken as a director to make themselves aware of any relevant audit information and to establish that you are aware of that information.

Yours faithfully,

....
Cllr N T Brookes - on behalf of the Board of Directors

Appendix 2 – Final Going Concern and Fraud Risk Assessment

GOING CONCERN ASSESSMENT

The current position re Blackpool Coastal Housing Limited as a going concern is assessed as positive for the following reasons;

- The liquidity is in line with expectations and the budgets.
- Financial support is available from Blackpool Council the sole member and funding provider for the foreseeable future not less than 12 months from the signing for the audit report.

FRAUD RISK ASSESSMENT FORM

1. Is the Board aware of any actual, suspected or alleged fraud? **No**

   If yes, please give details below.

2. In the opinion of the Board, our assessment of the risk that a fraud may occur is considered to be **low.**

Please explain below the basis of you risk assessment.

- Blackpool Coastal Housing Ltd has a dedicated staff team who have been with the organisation for a few years and are knowledgeable about running the business and the risks involved
- Financial controls are in place and proportionate to the organisation to reduce the risk of fraud – separation of duties, dual signatures, authorisation of payments separate from processing
- Senior management meet regularly throughout the year to review the budget and expenditure
- Directors meet regularly throughout the year and have a regular financial update

Signature: **Date: /07/2026**

Cllr N T Brookes – On Behalf of the Board of Directors

Appendix 3 – Draft Management Letter from Xeinadin Auditing to the Board

Our Ref: KF/MSC/K7512

Date: 7 July 2026

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

Dear Directors

Following the completion of our audit of the financial statements for the period ended 31 March 2026 and in accordance with our normal practice, we are writing to draw your attention to various matters that arose during the course of our work.

Expected modifications to the audit report

There are no expected modifications to the audit report.

Unadjusted misstatements

There are no unadjusted misstatements in the financial statements, other than those that we consider to be trivial.

Weaknesses in the accounting and internal control systems

We are of the opinion that the company has good financial control systems.

We would point out that the financial control weaknesses covered in this letter would only be discovered during our normal audit work, such work being primarily undertaken for the purpose of expressing our opinion on the financial statements of your company as set out in our letter of engagement. Our audit work did not include a detailed review of all aspects of your company's systems and, for this reason, the contents of this letter do not necessarily include all the weaknesses which might exist in your accounting systems.

The purpose of the audit was to enable us to express an opinion on the financial statements. The audit included consideration of internal controls relevant to the preparation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of internal control. The matters reported above are limited to those deficiencies that we, as auditors, identified during the audit and concluded are of sufficient importance to merit being reported to those charged with Corporate governance.

Qualitative aspects of the entity's accounting practices and financial reporting

We are of the opinion that the company has in place good accounting practices and systems for financial reporting.

Other matters required by auditing standards to be communicated

We did not encounter any significant difficulties during the audit and there are no other matters that we need to formally communicate to you.

Other matters relating to the audit

There are no other matters relating to the audit that we are required to communicate to you.

This letter has been prepared for your private use. It should not be disclosed to a third party without our written consent, nor will we accept any responsibility whatsoever in respect of its contents to any other person.

May we take this opportunity of thanking you and your staff for the assistance received and co-operation during the conduct of our audit.

Yours faithfully,

Xeinadin Audit Limited

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Blackpool Coastal Housing

Report and Financial Statements

For the year ended 31st March 2026

INSPIRING PEOPLE TO BUILD SUSTAINABLE COMMUNITIES

Company Registration Number: 05868852

Blackpool Coastal Housing Limited
Company Limited by Guarantee

CONTENTS

Blackpool Coastal Housing Limited

Company Limited by Guarantee

OFFICERS AND PROFESSIONAL ADVISERS

DIRECTORS

Cllr Neal Brookes (Chair)
Cllr Jim Hobson
Cllr Diane Mitchell MBE
Neil Herring
Andrei Szatkowski
Marie Thompson
Claire Stone
Karl Tupling

COMPANY SECRETARY

Annette Kerr	Appointed 16th May 2025

SENIOR MANAGEMENT TEAM

Vikki Piper	Chief Operating Officer
Stephen Dunstan	Director of Resources
Jamie Weston	Interim Director of Asset Management

Blackpool Coastal Housing Limited

Company Limited by Guarantee

OFFICERS AND PROFESSIONAL ADVISERS

REGISTERED OFFICE
Coastal House
17-19 Abingdon Street
Blackpool
Lancashire
FY1 1DG

AUDITOR
Xeinadin Audit Limited
Sidings House
Sidings Court
Lakeside
Doncaster
DN4 5NU

BANKERS
Barclays Bank
3 Hardman Street
Manchester
M3 3HF

SOLICITORS
Legal and Democratic Services
Blackpool Council
Town Hall
Blackpool
FY1 1NB

ACTUARY
Mercer
Mercury Court
Tithebarn
Liverpool
L2 2QH

Blackpool Coastal Housing Limited
Company Limited by Guarantee
STRATEGIC REPORT

INCORPORATION

Blackpool Coastal Housing Limited ("BCH") was incorporated on 6th July 2006 and commenced operations on 15th January 2007 as a result of entering a management agreement between Blackpool Council and the Company.

CONSTITUTION

The Company is incorporated as a private company limited by guarantee under the Companies Act 2006. As such it has no share capital and is effectively owned by its sole member, Blackpool Council.

BUSINESS REVIEW AND RESULTS FOR THE PERIOD

The year ended 31st March 2026 was the nineteenth full year of operation for the Company and the financial result was a surplus of £39,000 (pre adjustment for International Accounting Standard (IAS) 19) (2025: £9,000 surplus). The Company's revenue for the year was £18,494,000 with a pre-tax surplus of £1,092,000 (2025: £347,000 surplus). The adjusted surplus from £39,000 to £1,092,000 is a result of the adjustments required by the recognition of the pension scheme accounted for under IAS 19. Included within these results is revenue of £472,000 relating to the Art Council's Creative People and Places programme and expenditure of £512,000. The difference of £40,000 represents the Company's match funding contribution.

Excluding the IAS 19 adjustments a surplus of £39,000 would have been reported. The reconciliation between these figures is set out below reversing the IAS 19 adjustments currently shown as a surplus within the income statement.

	Yr ended 31 March 2026 £ '000	Yr ended 31 March 2025 £ '000
Surplus for the period under IAS 19 (revised)	1,092	347
Current service cost	793	1,070
Administration Expenses	41	40
Curtailments/settlements	1	-
Operating charge under IAS 19	835	1,110
Actual employer pension contributions	(1,011)	(969)
Net interest cost	(877)	(479)
IAS 19 adjustment in the period	(1,053)	(338)
(Loss) / Surplus for the period excluding IAS 19 (revised)	39	9

VISION AND PRIORITIES

Vision

Our vision is 'Inspiring People to Build Sustainable Communities'.

Priorities

As a wholly owned company of Blackpool Council we continue to support delivery of the Council's two key objectives:

- Maximising growth and opportunity across Blackpool, and
- Creating stronger communities and increasing resilience

Our Priority Areas Looking Ahead

Maintaining quality in our core services:

- Maximising income through rent and arrears collection
- Maximising tools for tackling ASB and gaining access to properties
- Improving methods to capture and use tenant voice formally and informally

Moving to the next level in managing the Councils assets:

- Reducing void costs and waiting times for customers
- Ensuring compliance with regulatory property standards
- Ensuring best use of stock

Increasing resilience:

- Ensuring the support to tenants is accessible, reflects demographics and sustains tenancies
- Review sheltered provision to ensure the right people get the right support in the right place

Making an impact on the wider housing market:

- Maintain excellent reputation for delivery
- Grow and improve the housing stock in Blackpool

EQUALITY & DIVERSITY STATEMENT

BCH is committed to providing services that meet the needs of all sections of the community housed by Blackpool Council, living near properties managed by BCH, or seeking access to housing services or information about housing services in the Blackpool area.

We value and celebrate the richness of cultures, backgrounds and traditions of the town's population.

BCH is also committed to developing a workforce and a Board that reflects the community it serves. We seek to be an employer that values and develops the skills and abilities of people from different backgrounds.

As a provider of housing services to local people we recognise our important role in improving the quality of life for everyone in Blackpool, the need to be accountable to tenants, leaseholders and the Council and to deliver all services with equality and fairness. We work in partnership with Blackpool Council contributing towards their equality and diversity agenda and other relevant strategies.

BCH will not tolerate discrimination against anyone because of their race, religion or belief, culture, nationality, ethnic background, colour, physical or mental disability, mental health, gender, sexuality, age, literacy, caring responsibility, income level or marital status.

The company retains a service level agreement with the Council's Equalities Unit. As well as ad hoc support and advice this enables attendance at their Corporate Equalities Group to share best practice and agree approaches to shared equalities issues.

PERFORMANCE REVIEW 2025/26

Our business priorities are decided by our Board. Their decisions on our goals are reviewed at an annual strategy meeting. What we know about our customers' needs and wants, our contract with Blackpool Council, and the wider local and national policy environment are all considered in reaching the decision as to what our goals should be. Tenant Satisfaction Measures provide further information on customer perception to inform this.

The Board of BCH is ultimately responsible for the performance of the organisation and regularly monitors and reviews performance against the objectives and targets. Monitoring by the Board complements the arrangements agreed with the Council as set out in the Management Agreement.

KEY PERFORMANCE INDICATORS

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

The scorecard includes the national Tenant Satisfaction Measures (TSMs). The results for BCH in this national comparison of social housing provider performance are generally very positive, with upper quartile results in many of them. The latest results are being finalised and show further improvement in several areas.

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

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

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

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

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

SERVICES PROVIDED

BCH is responsible for administering all landlord housing services, including the Building Maintenance Direct Workforce, which delivers the Day to Day and Void Housing Repairs Services. BCH is also responsible for determining and implementing cyclical and planned maintenance programmes.

Supported Housing Services are provided for vulnerable tenants, particularly older people and homeless people, including a Sheltered Housing Service and an Emergency Housing Service. Recent changes have seen an increasing role supporting the Council with care leaver provision and looked after children in care. Contracting agreements are in place to allow BCH to manage Blackpool Council's Traveller Site.

The Care and Repair Service, the Council's Home Improvement Agency, remains with BCH following a transfer from the Council. BCH also continues to be the accountable body for some of the funding of the Left Coast consortium under the Arts Council's Creative People and Places programme. This is being used to increase participation in, and consumption of, the arts in traditionally hard to reach groups. The Council's Property Services function continues to be combined with the Repairs team, delivering economies of scale and undertaking projects on behalf of the Council.

Stability and quality of housing is seen as a fundamental element underpinning the resilience of local communities as well as providing the base for aspiration and ambition. BCH has added new services to help secure and stabilise tenancies by providing employment support to those furthest from the labour market, increasing access to supported housing and hostel accommodation for care leavers and hosting support services for ex-offenders and substance misusers.

The company continues to widen and deepen collaboration with our sister company, the Blackpool Housing Company; going forward we look to increase the efficiency and effectiveness of delivery of Blackpool Council's housing ambition.

The functions delegated to BCH can be summarised as:

- Income collection
- Management of the Housing Revenue Account
- Tenant information and consultation on matters which are the responsibility of BCH
- Tenant participation, including involvement in monitoring and review of service standards
- Anti-Social Behaviour management
- Enforcement of tenancy conditions
- Leaseholder management
- Stock investment decisions
- Responsive repairs
- Planned and cyclical maintenance
- Managing lettings, voids and under occupation
- Tenancy sign-up and allocation
- Estate management; and
- Sheltered Housing service and Hostels

The functions retained by the Council include:

- Overall housing strategy and enabling
- Determining policies on lettings, anti-social behaviour and rents (in consultation with BCH)

- Homelessness, general housing advice; and
- Administration of the Housing Register

PRINCIPAL RISKS AND UNCERTAINTIES

The directors have fully considered all major known risks and uncertainties, which may affect the Company in the foreseeable future.

The Company's primary source of income is from Blackpool Council, under a Management Agreement. The initial fifteen-year agreement expired on 31 March 2021. This was subsequently extended by a five-year period to 31 March 2026, with a further two-year extension agreed from 1 April 2026. The Management Fee is funded from the Council's ring-fenced Housing Revenue Account (HRA) and is negotiated annually in advance. The implementation of Self-Financing for Council Housing in April 2012, and abolition of the HRA subsidy system, has increased financial certainty and improved strategic planning for the Council and the Company. Forecast increases in the cost of living may impact on the ability of some tenants to pay their rent, this situation will be actively monitored.

Details of financial risk management policies can be found in note 2 to the financial statements.

GOING CONCERN

For the year ended 31 March 2026, the Company is reporting net assets of £14,640,000 on the statement of financial position due to the requirement to account for actuarial gains/losses reported through the pension valuation (IAS 19). This would be £796,000 excluding the pension scheme asset. This does not, in itself, impact on the cash flows of the Company or on its ability to attract funding and therefore does not impact on the going concern concept. The Council has agreed to meet all liabilities.

By order of the Board

Cllr Neal Brookes
Chair

28th July 2026

Blackpool Coastal Housing Limited

Company Limited by Guarantee

DIRECTORS' REPORT

The directors submit their report and financial statements of Blackpool Coastal Housing Limited for the year ended 31 March 2026.

PRINCIPAL ACTIVITIES

The Company's principal business activities are to manage, maintain and improve the social rented housing stock of Blackpool Council.

RESULTS AND DIVIDENDS

The surplus for the year, after taxation, amounted to £1,092,000. Further detail can be found in the Strategic Report. The directors have not recommended a dividend as there is no share capital.

DIRECTORS

Under the Memorandum and Articles of Association the ten Non-Executive directors represent the local community:

- Three Blackpool Council nominees*
- Two tenants
- Five independent members

The directors who served during the year are shown on Page 1. Non-Executive directors served throughout the period and subsequently, except where indicated. There are no statutory Executive directors. Third party indemnity insurance was in place for the Directors during the period. The directors have no interests in the Company. One tenant board member position is currently vacant.

STRATEGIC REPORT

Review of the business, key performance indicators, future developments and principal risks and uncertainties are all included in the Strategic Report.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

The Directors who were in office on the date of approval of these statements have confirmed, as far as they are aware, that there is no relevant audit information of which the auditor is unaware. Each of the directors has confirmed that they have taken all the steps that they ought to have taken as Directors in order to make themselves aware of any relevant audit information and to establish that it has been communicated to the auditor.

By order of the Board

Cllr Neal Brookes
Chair

28th July 2026

DIRECTORS' RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

The directors are responsible for preparing the Strategic Report, the Directors' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements of the company in accordance with UK-adopted International Financial Reporting Standards ("IFRS").

Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period.

In preparing the financial statements, the directors are required to:

a. select suitable accounting policies and then apply them consistently;

b. make judgements and accounting estimates that are reasonable and prudent;

c. state whether they have been prepared in accordance with IFRS as adopted by the UK;

d. prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The directors are responsible for the maintenance and integrity of the corporate and financial information included on the Blackpool Coastal Housing Limited website.

Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Blackpool Coastal Housing Limited

Company Limited by Guarantee

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BLACKPOOL COASTAL HOUSING LIMITED
for the year to 31 March 2026

Opinion

We have audited the financial statements of Blackpool Coastal Housing Limited (the 'company') for the year ended 31 March 2026 which comprise the statement of total comprehensive income, statement of changes in equity, statement of financial position, the statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and International Financial Reporting Standards (IFRSs) as adopted by the UK.

In our opinion, the financial statements:

- give a true and fair view of the state of the company's affairs as at 31 March 2026 and of its loss for the year then ended;
- have been properly prepared in accordance with IFRSs as adopted by the UK; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the strategic report and the directors' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report and the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of directors

As explained more fully in the directors' responsibilities statement set out on page 11, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the Company, we identified that the principal risks of non-compliance with laws and regulations and we considered the extent to which non-compliance might have a material effect on the financial statements.

As part of this assessment we considered both quantitative and qualitative factors. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements, such as the Companies Act 2006 and IFRS.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements which included the risk of management override of controls. We determined that the principal risks were related to posting inappropriate journal entries, omitting, advancing or delaying recognition of events and transactions that have occurred during or after the reporting period, and potential management bias in the determination of accounting estimates or judgements to manipulate results.

Audit procedures performed by the engagement team include:

- Enquiring of and obtaining written representation from management in relation to known or suspected instances of non-compliance with laws and regulations and fraud;
- Evaluation of management's controls designed to prevent and detect irregularities;
- Review of board meeting minutes and meetings of those charged with governance;
- Identifying and, where relevant, testing journal entries posted by senior management or with unusual combinations;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Incorporating elements of unpredictability into the nature, timing and/or extent of audit procedures performed.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentation, or through collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: http://www.frc.org.uk/auditorsresponsibilities This description forms part of our auditor's report.

Use of our report

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Candice Beynon FCCA (Senior Statutory Auditor)
For an on behalf of Xeinadin Audit Limited
Statutory Auditors
Sidings House, Sidings Court
Lakeside, Doncaster
DN4 5NU

Date

Blackpool Coastal Housing Limited

Company Limited by Guarantee

STATEMENT OF TOTAL COMPREHENSIVE INCOME
for the year to 31 March 2026

	Notes	2026 £'000	2025 £'000
REVENUE	3	18,494	17,388
Operating costs	4	(18,279)	(17,520)
SURPLUS/(LOSS) FROM OPERATIONS	4	215	(132)
Net Finance income	5	877	479
SURPLUS BEFORE TAXATION		1,092	347
Income tax expense	7	-	-
SURPLUS FOR THE YEAR	14	1,092	347
OTHER COMPREHENSIVE INCOME, NET OF TAX			
Actuarial gain on defined benefit obligations	17	105	3,060
TOTAL COMPREHENSIVE INCOME FOR THE YEAR		1,197	3,407

The surplus for the year arises from the Company's continuing operations.

The surplus for the year and total comprehensive income is entirely attributable to its sole member (note 19).

Blackpool Coastal Housing Limited

Company Limited by Guarantee

STATEMENT OF CHANGES IN EQUITY
For the year to 31 March 2026

	Pension reserve £'000	Retained Earnings £'000	Total £'000
BALANCE AT 1 APRIL 2024	9,288	748	10,036
(Loss) / surplus for the year	338	9	347
Other comprehensive income, net of tax:			
Actuarial gain on defined benefit obligations	3,060	-	3,060
TOTAL COMPREHENSIVE INCOME / (EXPENSE) FOR THE YEAR	3,398	9	3,407
BALANCE AT 31 March 2025	12,686	757	13,443
(Loss) / surplus for the year	1,053	39	1,092
Other comprehensive income, net of tax:			
Actuarial gain on defined benefit obligations	105	-	105
TOTAL COMPREHENSIVE EXPENSE FOR THE YEAR	1,158	39	1,197
BALANCE AT 31 March 2026	13,844	796	14,640

Blackpool Coastal Housing Limited

Company Limited by Guarantee

STATEMENT OF FINANCIAL POSITION
31 March 2026 Company Registration No:05868852

	Notes	2026 £'000	2025 £'000
ASSETS			
NON CURRENT ASSETS			
Property, plant and equipment	9	0	0
Right of use assets	9	7	29
		7	29
CURRENT ASSETS			
Inventories	10	16	11
Trade and other receivables	11	828	1,375
Cash and cash equivalents	8	2,540	2,025
		3,384	3,411
NON CURRENT ASSETS			
Retirement benefit	17	13,844	12,686
TOTAL ASSETS		17,235	16,126
CURRENT LIABILITIES			
Trade and other payables	12	(2,363)	(2,602)
Leases	16	(7)	(29)
NON CURRENT LIABILITIES			
Provisions	18	(225)	(52)
TOTAL LIABILITIES		(2,595)	(2,683)
NET ASSETS / (LIABILITIES)		14,640	13,443
EQUITY			
Retained Earnings		796	757
Pension Reserve	14	13,844	12,686
TOTAL EQUITY	14	14,640	13,443

The financial statements on pages 13 to 35 were approved by the Board and authorised for issue on 28th July 2026 and are signed on its behalf by:

Cllr Neal Brookes
Chair

Blackpool Coastal Housing Limited

Company Limited by Guarantee

STATEMENT OF CASH FLOWS
for the year to 31 March 2026

	Notes	2026 £'000	2025 £'000
OPERATING ACTIVITIES			
Cash used in operations	15	544	552
INVESTING ACTIVITIES			
Assets recognised under adoption of IFRS 16		(7)	(29)
Disposal of property, plant and equipment			
FINANCING ACTIVITIES			
Lease liabilities recognised on adoption of IFRS 16		7	29
Lease liabilities paid in year		(29)	(33)
NET INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS		515	519
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR		2,025	1,506
CASH AND CASH EQUIVALENTS AT END OF YEAR	15	2,540	2,025

Blackpool Coastal Housing Limited

Company Limited by Guarantee

SIGNIFICANT ACCOUNTING POLICIES
for the year to 31 March 2026

BASIS OF ACCOUNTING

The financial statements have been prepared under the historical cost convention and in accordance with accounting standards. The accounts are prepared in GBP £'000's and the company is domiciled in the UK.

These financial statements are prepared in accordance with International Financial Reporting Standards ("IFRS") as adopted by the UK. Some of the IFRS recognition, measurement, presentation and disclosure requirements and accounting policy choices differ from UK GAAP.

FORM OF ACCOUNTS

In view of the nature of the Company's activities, the headings in the Companies Act 2006 Part 15 are prescribed to be inappropriate, and a summary income and expenditure account is presented in place of the prescribed profit and loss account. The directors have taken advantage of paragraph 396 of Part 15 to the Companies Act 2006 which allows the preparation of accounts to be adapted to reflect the special nature of the Company's activities.

GOING CONCERN

The Company's activities, together with the factors likely to affect its future development and position, are set out in the Strategic Report. This sets out how the Company's net liabilities have been impacted by the IAS 19 pension scheme valuation and that this does not itself directly impact the going concern basis of accounting. On the basis of their assessment of the Company's financial position and future income streams, the Company's directors have a reasonable expectation that the Company will be able to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the annual financial statements.

REVENUE RECOGNITION

Revenue represents fees for general property management and the redistributed Arts Council funding and it is stated net of value added tax. All income is recognised at the point of service delivery. The Management Fee from Blackpool Council is received monthly in arrears.

PROPERTY, PLANT AND EQUIPMENT

All fixed assets are initially recorded at cost.

DEPRECIATION

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Vehicles, Plant and Equipment	Straight line over 3-5 years
Computer and IT Equipment (including digital TV equipment)	Straight line over 3-10 years

IMPAIRMENT OF PROPERTY, PLANT AND EQUIPMENT

At each reporting date the Company reviews the carrying amounts of its property, plant and equipment to determine whether there is any indication that those assets have suffered an impairment loss.

If any such indication exists the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any). Where the asset does not generate cash flows that are independent from other assets, the Company estimates the recoverable amount of the cash-generating unit to which the asset belongs. Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a

IMPAIRMENT OF PROPERTY, PLANT AND EQUIPMENT (continued)

pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset (or cash-generating unit) for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of an asset (or cash-generating unit) is estimated to be less than its carrying amount, the carrying amount of the asset (cash-generating unit) is reduced to its recoverable amount. An impairment loss is recognised as an expense immediately, unless the relevant asset is carried at a revalued amount, in which case the impairment loss is treated as a revaluation decrease.

Where an impairment loss subsequently reverses, the carrying amount of the asset (cash-generating unit) is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset (cash-generating unit) in prior years. A reversal of an impairment loss is recognised in the income statement immediately, unless the relevant asset is carried at a revalued amount, in which case the reversal of the impairment loss is treated as a revaluation increase.

RIGHT OF USE ASSETS AND LEASE LIABILITIES

The company leases various buildings and plant and equipment.

Until the 2019 financial year, leases of buildings, plant and equipment were classified as either finance leases or operating leases. From 1 April 2019, leases are recognised as a right-of-use asset and a corresponding liability at the date at which the leased asset is available for use by the company.

Assets and liabilities arising from a lease are initially measured on a present value basis. Lease liabilities include the net present value of the following lease payments:

- Fixed payments (including in-substance fixed payments), less any lease incentives receivables;
- Variable lease payments that are based on an index or a rate, initially measured using the index or rate as at the commencement date;
- Amounts expected to be payable by the company under residual value guarantees;
- The exercise price of a purchase option if the company is reasonably certain to exercise that option; and
- Payments of penalties for terminating the lease, if the lease term reflects the company exercising that option.

Lease payments to be made under reasonably certain extension options are also included in the measurement of the liability.

The lease payments are discounted using the interest rate implicit in the lease. If that rate cannot be readily determined, which is generally the case for leases in the company, the lessee's incremental borrowing rate is used, being the rate that the individual lessee would have to pay to borrow the funds necessary to obtain an asset of similar value to the right-of-use asset in a similar economic environment with similar terms, security and conditions.

Lease payments are allocated between principal and finance cost. The finance cost is charged to profit or loss over the lease period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.

Right-of-use assets are measured at cost comprising the following:

- The amount of the initial measurement of lease liability;
- Any lease payments made at or before the commencement date less any lease incentives received;
- Any initial direct costs; and
- Restoration costs.

Right-of-use assets are generally depreciated over the shorter of the asset's useful life and the lease term on a straight-line basis. If the company is reasonably certain to exercise a purchase option, the right-of-use asset is depreciated over the underlying asset's useful life. While the company revalue its land and buildings that are presented within property, plant and machinery, it has chosen not to do so for the right-of-use buildings held by the company.

Payments associated with short-term leases of equipment and vehicles and all leases of low-value assets are recognised on a straight-line basis as an expense in profit or loss. Short-term leases are leases with a lease term of 12 months or less. Low-value assets comprise of office equipment.

Information about critical accounting estimates and judgements in the application of lease accounting is disclosed in note 1.

The company has changed its accounting policy for leases where the company is the lessee. Prior to this change, leases in which a significant portion of the risks and rewards of ownership were not transferred to the company as lessee were classified as operating leases. Payments made under operating leases (net of any incentives received from the lessor) were charged to profit or loss on a straight-line basis over the period of the lease.

Lease accounting

The lease payments are discounted using the interest rate implicit in the lease. The company used incremental borrowing rates specific to each lease and the rates range between 1.08%-4% translating to an average rate of 2.5%.

INVENTORIES

Inventory is stated at the lower of cost or net realisable value. Cost is calculated using the first in, first out (FIFO) method. Net realisable value represents the estimated selling price less all estimated costs to completion and selling costs to be incurred.

PENSIONS

IAS 19 (revised), applicable for accounting periods commencing on or after 1st January 2013, has been adopted.

For defined benefit retirement plans, the cost of providing benefits is determined using the projected unit credit method, with actuarial valuations being carried out at each year end.

Actuarial gains and losses arising are recognised directly in other comprehensive income in the period in which they arise. Past service costs are recognised as an expense at the earlier date when the plan amendments or curtailments occur and when the entity recognises related restructuring costs or termination benefits. The net interest cost is charged to the Statement of Total Comprehensive Income.

An asset or liability is recognised equal to the present value of the defined benefit obligation. Any defined benefit surplus is restricted to the ‘asset ceiling’ defined as the present value of any economic benefits available in the form of refunds or reductions in future contributions to the plan. The interest on the effect of any asset ceiling is recognised in income and expenditure and is determined by multiplying the effect of the asset ceiling by the discount rate as determined at the start of the period. The difference between this amount and the total change in the effect of the asset ceiling is recognised in other comprehensive income.

The rate used to discount the benefit obligations is based on market yields for high quality corporate bonds with terms and currencies consistent with those of the benefit obligations. Gains and losses on curtailments/settlements are recognised when the curtailment/settlement occurs.

TAXATION

HM Revenue and Customs have confirmed that the Company is exempt from corporation tax on its activities with Blackpool Council.

PROVISIONS

Provisions for environmental restoration, restructuring costs and legal claims are recognised when: the company has a present legal or constructive obligation as a result of past events; it is probable that an outflow of resources will be required to settle the obligation; and the amount has been reliably estimated. Restructuring provisions comprise lease termination penalties and employee termination payments. Provisions are not recognised for future operating losses. Where there are a number of similar obligations, the likelihood that an outflow will be required in settlement is determined by considering the class of obligations as a whole. A provision is recognised even if the likelihood of an outflow with respect to any one item included in the same class of obligations may be small.

Provisions are measured at the present value of the expenditures expected to be required to settle the obligation using a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the obligation. The increase in the provision due to passage of time is recognised as interest expense.

FINANCIAL INSTRUMENTS

Financial assets and financial liabilities are recognised when the Company has become a party to the contractual provisions of the instrument.

Financial assets

Trade receivables
Trade receivables are classified as loans and receivables and are initially recognised at fair value. They are subsequently measured at their amortised cost using the effective interest method less any provision for impairment. A provision for impairment is made where there is objective evidence, (including customers with financial difficulties or in default on payments), that amounts will not be recovered in accordance with the original terms of the agreement. A provision for impairment is established when the carrying value of the receivable exceeds the present value of the future cash flows discounted using the original effective interest rate. The carrying value of the receivable is reduced through the use of an allowance account and any impairment loss is recognised in the income statement.

Cash and cash equivalents/liquid resources
Cash and cash equivalents comprise cash at bank and in hand and other short-term deposits held by the Company with maturities of less than three months.

Financial liabilities

Financial liabilities are classified according to the substance of the contractual arrangements entered into.

Trade payables
Trade payables are initially recognised at fair value and subsequently at amortised cost using the effective interest method.

INTERPRETATIONS AND STANDARDS EFFECTIVE IN THE CURRENT PERIOD

All new standards, amendments to standards or interpretations that became effective for the first time were adopted by the Company.

The IASB and IFRIC have issued the following standards and interpretations with effective dates as noted below:

Standard	**Effective Date (for annual periods beginning on or after)**
Amendment to IFRS 9 and IFRS 7 – amendments to the classification and measurement of Financial Instruments These clarify that financial assets and financial liabilities are derecognized at settlement date except for regular way purchases or sales of financial assets, and financial liabilities meeting conditions for a new exception. The new exception permits companies to elect to derecognize certain financial liabilities settled via electronic payment systems earlier than the settlement date.	01/01/2026
Amendment to IFRS 9 and IFRS 7 – Nature-dependent electricity contracts These address the application of 'own use' and hedge accounting requirements for agreements that meet specified criteria. If a nature-dependent electricity contract (also known as a Power Purchase Agreement or PPA) qualifies for the 'own use' exemption, it is accounted for as an executory contract rather than as a derivative. In contrast, if a PPA does not qualify for the 'own use' exemption, it is accounted for as a derivative to which hedge accounting considerations may apply. The amendments permit a variable nominal amount of forecast electricity transaction to be designated as the hedged item. The amendments apply to contracts that reference electricity generated from nature-dependent sources and for which cash flows vary based on the amount of electricity generated by a reference production facility.	01/01/2026

There are no amendments to accounting standards or IFRIC interpretations that are effective for the year ended 31 March 2026 that have had a material impact on the company's financial statements.

1 CRITICAL ACCOUNTING ESTIMATES AND AREAS OF JUDGEMENT

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions

The Company makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year relate to the Company's pension scheme.

The pension liability is calculated using a number of complex judgements and assumptions including the rate of consumer price index (CPI), rate of increase in salaries, changes in retirement ages, mortality rates and expected return of pension scheme assets. The sensitivity of the overall pension liability to changes in the weighted principal assumptions is detailed in note 17.

Under the going concern concept it is assumed that BCH will continue to operate for the foreseeable future and that there is neither the intention, nor the need, to liquidate the Company or cease trading.

2 FINANCIAL RISK MANAGEMENT

The Company's Board is responsible for reviewing the risk register and for risk management within the Company, including financial risks. The Board receive biannual reports on this matter to ensure that the risk mitigation procedures are compliant with Company policy and that any new risks are appropriately managed. Risks are also reviewed on a regular basis at department level and the key risks identified are kept under review by the Senior Management Team.

Liquidity risk and credit risk

Management's objective is to meet its liabilities as they fall due whilst maintaining sufficient headroom to enable the Board to react to unexpected changes in market conditions. The Company is largely dependent on its largest customer, the Council, which represents 95.7% (2025: 92.8%) of its turnover in order to maintain the necessary cash headroom to operate effectively.

The Management Fee from the Council is receivable monthly in arrears by BCH. BCH is exposed to liquidity and credit risk principally in the event that the Council were to experience cash flow difficulties in paying BCH its management charge monthly or in returning the funds that BCH has deposited with it.

The Company maintains cash deposits with a UK bank. All BCH's cash and cash equivalents are held in a Council maintained bank account, separate from other Council funds.

Credit risk predominantly arises from trade receivables, principally the Council (98.4%). The likelihood that the Council will default on their debts is considered low risk.

Maturity analysis

The table below analyses the Company's financial liabilities on a contractual gross undiscounted cash flow basis into maturity groupings based on amounts outstanding at the reporting date up to the contractual maturity date.

2 FINANCIAL RISK MANAGEMENT (continued)

Liabilities – 2026	Within 6 months £'000	6 months - 1 year £'000	1 to 5 years £'000	Over 5 years £'000	Total £'000
Trade and other payables (excluding deferred income and other taxes and social security)	1,149	-	-	-	1,149
	1,149	-	-	-	1,149

The table below analyses the Company's financial assets held for managing liquidity risk which are considered to be readily saleable or are expected to generate cash inflows to meet cash outflows on financial liabilities.

Assets – 2026	Within 6 months £'000	6 months - 1 year £'000	1 to 5 years £'000	Over 5 years £'000	Total £'000
Cash at bank and on hand	2,540	-	-	-	2,540
Trade and other receivables	828	-	-	-	828
	3,368	-	-	-	3,368

Liabilities – 2025	Within 6 months £'000	6 months - 1 year £'000	1 to 5 years £'000	Over 5 years £'000	Total £'000
Trade and other payables (excluding deferred income and other taxes and social security)	1,166	-	-	-	1,166
	1,166	-	-	-	1,166

Assets – 2025	Within 6 months £'000	6 months - 1 year £'000	1 to 5 years £'000	Over 5 years £'000	Total £'000
Cash at bank and on hand	2,025	-	-	-	2,025
Trade and other receivables	1,375	-	-	-	1,375
	3,400	-	-	-	3,400

The Company would normally expect that sufficient cash is generated in the operating cycle to meet the contractual cash flows as disclosed above through effective cash management.

FINANCIAL RISK MANAGEMENT (continued)

The table below shows the Company's financial assets and liabilities split by those bearing fixed and floating rates and those that are non-interest bearing:

Assets – 2026	Fixed rate	Floating rate	Non-interest bearing	Total
	£'000	£'000	£'000	£'000
Cash and cash equivalents	-	-	2,540	2,540
Trade and other receivables	-	-	828	828
	-	-	3,368	3,368

Liabilities – 2026	Fixed rate	Floating rate	Non-interest bearing	Total
	£'000	£'000	£'000	£'000
Trade and other payables (excluding deferred income and other social security)	-	-	1,149	1,149
	-	-	1,149	1,149

Assets – 2025	Fixed rate	Floating rate	Non-interest bearing	Total
	£'000	£'000	£'000	£'000
Cash and cash equivalents	-	-	2,025	2,025
Trade and other receivables	-	-	1,375	1,375
	-	-	3,400	3,400

Liabilities – 2025	Fixed rate	Floating rate	Non-interest bearing	Total
	£'000	£'000	£'000	£'000
Trade and other payables (excluding deferred income and other social security)	-	-	1,166	1,166
	-	-	1,166	1,166

Credit Risk

The Company's maximum exposure to credit risk, gross of any collateral held, relating to its financial assets is equivalent to their carrying value as disclosed below. All financial assets have a fair value which is equal to their carrying value.

	2026	2025
Maximum exposure to credit risk	£'000	£'000
Trade and other receivables -		
Blackpool Council	815	1,331
Blackpool Housing Company Ltd	-	2
Other	13	42
	828	1,375

3 REVENUE

Sales were made wholly within the United Kingdom and derived from the Company's principal activity of housing management as detailed;

	2026	2025
	£'000	£'000
HRA Management fee from Blackpool Council	15,078	13,901
Care & Repair Management fee from Blackpool Council	775	733
Other Blackpool Council Income	1,841	1,984
Blackpool Housing Company Ltd	101	4
Arts Council Funding	374	347
Arts Council Project Other Funding	98	111
Revoelution Project	155	233
More Positive Together Project Funding	-	5
Other	72	70
	18,494	17,388

4 LOSS FROM OPERATIONS

	2026	2025
	£'000	£'000
Loss from operations is stated after charging:		
Depreciation of property plant and equipment	29	46
Auditor's fees:		
On audit services	11	11
Rentals under operating leases	140	140

The following table analyses the nature of expenses:

	2026	2025
	£'000	£'000
Staff costs (see note 6)	9,215	9,166
Depreciation and impairments (see note 9)	29	46
Repairs & Maintenance	4,399	3,710
Other expenses	4,636	4,598
Total expenditure allocated to operating costs	18,279	17,520

5 FINANCE INCOME AND COSTS

	2026	2025
	£'000	£'000
Return on pension assets	(2,514)	(1,995)
Interest on pension liabilities	1,637	1,516
Interest payable on finance leases	-	-
	(877)	(479)

6 STAFF COSTS

	2026 No.	2025 No.
The average monthly number of persons employed by the Company during the period was:	198	198
Senior Management Team	3	3
Support services	23	23
Property services	57	57
Care & repair	15	12
Housing services (including Supported Housing)	94	97
Arts Council Project	6	6
More Positive Together Project	12	15
	210	213

	2026 £'000	2025 £'000
Wages and salaries	7,256	7,116
Social security costs	920	703
Other pension costs	835	1,110
Modernisation and redundancy costs	28	1
	9,039	8,930
Agency staff	176	236
	9,215	9,166

Remuneration to the Non-Executive Directors and Senior Management Team are detailed in note 19.

Non-Executive Directors' emoluments	2026 £'000	2025 £'000
Remuneration for qualifying services	22	24
	22	24

7 INCOME TAX EXPENSE

The Company is a wholly owned subsidiary of Blackpool Council and its income is derived from services provided to the Council. HM Revenue and Customs has confirmed that transactions between ALMOs and their Councils do not amount to trading and, accordingly, any surplus or deficit arising thereon is outside the scope of corporation tax. There is no corporation tax liability arising on the Arts Council project activities.

8 FINANCIAL INSTRUMENTS

2026	Loans and receivables	Total
Current financial assets	£'000	£'000
Trade and other receivables	828	828
Cash and cash equivalents	2,540	2,540
Total	3,368	3,368

2026	Other financial liabilities	Total
	£'000	£'000
Current financial liabilities		
Trade and other payables (excluding deferred income and other social security)	1,149	1,149
Total	1,149	1,149

2025	Loans and receivables	Total
	£'000	£'000
Current financial assets		
Trade and other receivables	1,375	1,375
Cash and cash equivalents	2,025	2,025
Total	3,400	3,400

2025	Other financial liabilities	Total
	£'000	£'000
Current financial liabilities		
Trade and other payables (excluding deferred income and other social security)	1,166	1,166
Total	1,166	1,166

9 PROPERTY, PLANT & EQUIPMENT

	Property £'000	Computer and IT equipment £'000	Vehicles, Plant and Equipment £'000	Total £'000
Cost:				
At 1 April 2024	-	308	148	456
Additions	-	-	29	29
Disposals	-	(13)	(66)	(79)
At 31 March 2025	-	295	111	406
Additions	-	-	7	7
Disposals	-	-	(29)	(29)
At 31 March 2026	-	295	89	384
Accumulated depreciation and any recognised impairment losses:				
At 1 April 2024	-	295	115	410
Charged in the year	-	13	33	46
Disposals	-	(13)	(66)	(79)
At 31 March 2025	-	295	82	377
Charged in the year	-	-	29	29
Disposals	-	-	(29)	(29)
At 31 March 2026	-	295	82	377
Net book value:				
At 31 March 2026	-	-	7	7
At 31 March 2025	-	-	29	29
At 1 April 2024	-	13	33	46

Depreciation expense of £29,000 (2025: £46,000) has been charged to operating costs. As at 31 March 2026 the net carrying amount of assets held under finance leases included in property and plant and machinery is £7,000 (2025: £29,000).

10 INVENTORIES

	2026 £'000	2025 £'000
Raw materials and consumables	16	11
	16	11

Raw materials set out above are carried at cost.

11 TRADE AND OTHER RECEIVABLES

	2026 £'000	2025 £'000
Trade receivables – Blackpool Council	815	1,331
Blackpool Housing Company Ltd	-	2
Other receivables	13	42
	828	1,375

The following table provides analysis of trade and other receivables that were past due at 31 March, but not impaired. The Company believes that the balances are ultimately recoverable based on a review of past payment history.

	2026 £'000	2025 £'000
Over 3 months (but less than 12 months)	-	20
Over 12 months	-	-
	-	20

Payment terms are 30 days from the date of Invoice. No impairment losses have been recognised in the current or preceding years.

12 TRADE AND OTHER PAYABLES

	2026 £'000	2025 £'000
Trade and other payables are as follows:		
Blackpool Council	759	861
Other amounts payable relating to invoiced amounts	349	477
Other accruals	676	512
Other deferred income	175	346
Other tax and social security	404	406
	2,363	2,602

Trade and other payables principally comprise amounts outstanding for trade purchases and ongoing costs. The average credit period taken for trade purchases is 16 days (2025: 22 days).

The directors consider that the carrying amount of trade payables approximates to their fair value.

13 COMPANY LIMITED BY GUARANTEE

The Company is limited by guarantee, incorporated and domiciled in the United Kingdom, and is governed by its memorandum and articles of association. The guarantor is its sole member, Blackpool Council (see note 18) and is listed in the Company's Register of Members. The liabilities in respect of the guarantee are set out in the memorandum of association and are limited to £1 per member of the Company.

14 RESERVES

	2026 £'000	2025 £'000
Retained earnings at 1 April	13,443	10,036
Surplus / (Loss) for the year	1,092	347
Actuarial gain (note 17)	105	3,060
At 31 March	14,640	13,443

	2026 £'000	2025 £'000
Analysed as:		
Retained Earnings reserve (excluding pension scheme)	796	757
Pension scheme surplus	13,844	12,686
	14,640	13,443

15 CASH FLOWS

	2026 £'000	2025 £'000
Reconciliation of loss from operations to net cash outflow used in operating activities		
Surplus / (Loss) before taxation	1,092	347
Depreciation – owned assets	-	13
Depreciation – right of use assets	29	33
Pension contributions paid in period (note 17)	(1,011)	(969)
Pension contributions charged in the period (note 17)	(42)	631
Decrease / (Increase) in inventories	(5)	1
Decrease / (Increase) in trade and other receivables	547	508
Increase/ (Decrease) in trade and other payables	(239)	(64)
Increase / (Decrease) in provisions	173	52
Net cash used in operations	544	552

15 CASH FLOWS (continued)

CASH AND CASH EQUIVALENTS

Cash and cash equivalents represent:

	2026	2025
	£'000	£'000
Cash at bank	2,540	2,025
	2,540	2,025

16 IFRS 16 LEASES

The company has lease contracts for its premises and vehicles used in operations. The amounts recognised in the financial statements in relation to the leases are as follows:

(i) Amounts Recognised in the Statement of Financial Position

The balance sheet shows the following amounts relating to Leases :-

	31 March 2026	**1 April 2025**
	£000	**£000**
Right of use assets		
Property	-	-
Vehicles, plant and equipment	7	29
	7	**29**
Lease liabilities		
Current	7	29
	7	**29**

17 RETIREMENT BENEFIT OBLIGATIONS

Defined benefit plan

The Company is an admitted member of the Lancashire County Pension Scheme, a local government funded defined benefit scheme. The most recent actuarial valuations of plan assets and the present value of the defined benefit obligation were carried out at 31 March 2026. The present values of the defined benefit obligation, the related current service cost and past service cost were measured using the projected unit method.

Key assumptions used:	2026	2025
	%	%
Discount rate	6.3	5.9
Expected rate of salary increases	4.4	4.1
Future pension increases	3.0	2.7

17 RETIREMENT BENEFIT OBLIGATIONS (continued)

Mortality rate assumptions are based on publicly available data in the UK. The average life expectancy for a pensioner retiring at 65 on the reporting date is:

	2026 Years	2025 Years
Male	86.0	86.1
Female	88.6	88.6

The average life expectancy for a pensioner retiring at 65, aged 45 at the reporting date:

Male	87.1	87.3
Female	90.1	90.4

The sensitivity of the overall pension liability to changes in the weighted principal assumptions is:

	Change in assumption	Overall impact on liability
Discount rate	Increase by 0.5%	Decrease by £2,193,000
Salary growth rate	Increase by 0.25%	Increase by £209,000
Rate of mortality	1 year addition to life expectancy	Increase by £589,000

Amounts recognised in the Income Statement in respect of these defined benefit schemes are as follows:

	2026 £'000	2025 £'000
Current service cost	793	1,070
Net interest cost	(877)	(479)
Administration Expenses	41	40
Effect of curtailments or settlements	1	-
	(42)	631

Of the charge for the year, £835,000 (2025: £1,110,000) has been included in operating expenses, and (£877,000) (2025: (£479,000)) in finance costs, within the Income Statement.

Actuarial gains and losses are reported as "other comprehensive income". The gain recognised in 2026 was £105,000, compared to a gain in 2025 of £3,060,000, and the cumulative gain is £22,423,000 (2025: £22,318,000).

The actual return on scheme assets was £1,694,000 (2025: £1,367,000).

The amounts included in the Statement of Financial Position arising from the Company's obligation in respect of defined benefit retirement schemes is as follows:

17 RETIREMENT BENEFIT OBLIGATIONS (continued)

	2026	2025
	£'000	£'000
Fair value of scheme assets	44,263	42,281
Present value of defined benefit obligations	(30,419)	(27,911)
Surplus in scheme	13,844	14,370
Adjustment for asset ceiling	-	(1,684)
Asset recognised in the Balance Sheet	13,844	12,686

All of the defined benefit plan obligations relate to funded schemes

Analysis for reporting purposes:

	2026	2025
	£'000	£'000
Non-current assets	44,263	42,281
Non-current liabilities	(30,419)	(27,911)
	13,844	14,370

Movements in the present value of defined benefit obligations in the current period were as follows:

	2026	2025
	£'000	£'000
At 1 April	27,911	31,204
Current service cost	793	1,070
Interest cost	1,637	1,516
Actuarial gains	415	(5,372)
Contributions by plan participants	457	435
Benefits paid	(795)	(942)
Curtailments/settlements	1	-
At 31 March	30,419	27,911

Movements in the fair value of scheme assets in the current period were as follows:

	2026	2025
	£'000	£'000
At 1 April	42,281	40,492
Expected return on scheme assets	2,514	1,995
Actuarial gains	(1,164)	(628)
Administration expenses	(41)	(40)
Employer contributions	1,011	969
Employee contributions	457	435
Benefits paid	(795)	(942)
At 31 March	44,263	42,281

The analysis of the scheme assets and the expected rate of return at the reporting date were as follows:

17 RETIREMENT BENEFIT OBLIGATIONS (continued)

	Fair value of assets £'000 2026	2025
Equities	44	43
Government bonds	-	-
Property	620	507
Cash	443	634
Other	43,156	41,097
	44,263	42,281

18 PROVISIONS

	2026 £'000	2025 £'000
1 April	52	-
In year provisions	173	52
At 31 March	225	52

The Company is subject to a number of public liability claims currently progressing through the legal process. Based on legal advice, the maximum estimated financial exposure in respect of these claims is £82,000, and a provision has been recognised accordingly. Claims arising prior to 1 April 2025, together with any individual claims exceeding £25,000 arising after that date, are covered by external insurance arrangements. Accordingly, no provision has been recognised in respect of these claims. The Company is also managing a number of housing disrepair claims which are under legal review. The total estimated cost of these claims is £143,000, and a provision has been recognised in the financial statements.

19 RELATED PARTY TRANSACTIONS

BCH's parent and ultimate parent is Blackpool Council. BCH is an Arm's Length Management Organisation of Blackpool Council, established to run the management and maintenance function of the Council's homes and other related buildings (chiefly hostels, community centres and garages). Blackpool Council has given an unlimited guarantee to the company dated 23 April 2015.

During the year BCH supplied services to Blackpool Council totalling £17,694,000 (2025: £16,618,000) and purchased goods and services from the Council totalling £1,784,000 (2025: £2,070,000). At 31 March 2026, included in Trade and Other Receivables (note 11) is a total amount due from Blackpool Council of £815,000 (2025: £1,331,000) and included in Trade and Other Payables (note 12) is a total amount due to the Council of £759,000 (2025: £861,000). The net balance owed from Blackpool Council is £56,000 (2025: Owed from Blackpool Council £470,000).

During the year goods and services totalling £1,000 (2025: £3,000) were provided to Blackpool Housing Company Limited ("BHC"), a wholly owned subsidiary of Blackpool Council. During the year goods and services totalling £105,000 (2025: £400) were purchased from BHC. At 31 March 2026, £nil (2025: £2,000) was owed from BHC.

Goods and services totalling £1,600 (2025: £nil) were purchased from Blackpool Transport Services Limited ("BTS"), a wholly owned subsidiary of Blackpool Council. At 31 March 2026, £nil (2025: £nil) was owed to BTS. Goods and services totalling £2,200 (2025: £2,000) were purchased from Blackpool Waste Services Limited (Enveco), a wholly owned subsidiary of Blackpool Council. At 31 March 2026, £16 (2025: £48) was owed to Enveco. Third party funding of £91,800 was paid over to Jobs, Friends and Houses Limited ("JFH"), a wholly owned subsidiary of Blackpool Council.

The amounts outstanding are unsecured, carry or bear no interest and will be settled in cash. No guarantees have been given or received. No provisions have been made for doubtful debts in respect of the amounts owed by related parties.

Remuneration of key management personnel

The remuneration of the Senior Management Team of the Company, including employer's National Insurance, is set out below in aggregate.

	2026	2025
	£'000	£'000
Short-term employee benefits	307	308
Post-employment benefits	33	34
	340	342

Remuneration of Non-Executive Directors totalled £22,000 (2025: £24,000) as disclosed in note 6.

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Blackpool Coastal Housing

Report to:	**BLACKPOOL COASTAL HOUSING BOARD**
Relevant Officer:	**Hannah Cassidy – Housing Standards and Compliance Manager**
Date of Report:	**17 July 2026**

TENANT SATISFACTION MEASURE ANALYSIS REPORT 2025/26

1.0 Purpose of the report:

1.1 To provide an analysis of the outcomes of the 2025/26 Tenant Satisfaction Measures (TSM) and to provide assurance that appropriate action is being taken to strengthen performance in specific areas.

2.0 Recommendation(s):

2.1 To approve publication of the 2025/26 Tenant Satisfaction Analysis Report and agree the actions arising from the analysis.

3.0 Reasons for Recommendations:

3.1 It is critical to ensure that we are using the data available to us, particularly the tenant's voice, to inform how we deliver and improve service delivery.

4.0 Other alternative options to be considered

4.1 Board may make additional recommendations for follow-up actions.

5.0 Background

5.1 Following on from the publication of the 2025/26 Tenant Satisfaction Measure results a more detailed analysis was conducted on key demographic information including ward and personal characteristics.

5.2 Data was analysed in service specific workshops with key operational leads including heads of service, service managers and team leaders, members of the Performance Team and were facilitated by the Housing Standards and Compliance Manager from Blackpool Council.

5.3 Proposed actions were formulated within the workshops and subsequently taken to BCH's senior management team for discussion and the actions developed are detailed within the report.

5.4 The report also provides a summary of the outcomes of the actions arising from the 2024/25 survey which shows improvements were made in all areas except for BS01 Gas Safety.

5.5 Performance has been compared against the findings produced by the Housing Regulator in the Tenant Satisfaction Measures 2024/25: Headline Report.

6.0 Key Findings

6.1 Representativeness:

- 21.42% (991 from 4,626 households) participated in the survey and, outside of age ranges, was broadly representative of the tenant population.

6.2 Tenant Perception:

- BCH is performing in the top 50% and top 25% for all measures. This is an improvement on last year.
- Clifton, Bloomfield and Layton are the least satisfied wards and performance is below the median range (bottom 50%) in several areas.
- Satisfaction within the LGBTQ+ is lower than the median range in several areas.
- Learning Disability satisfaction is lower than the median range in TP06 (keep informed), TP07 (acts on views) and TP08 (fairness and respect).
- Claremont ward records the highest satisfaction, ranking in the top 3 in 11 of 12 assessed measures.

6.3 Management Measures:

- Performance is in the top 25% for most of the management measures.
- Gas Safety certificate compliance is in the bottom 25% as a consequence of ongoing access issues.
- While numbers of ASB reports per 1,000 population is reducing, numbers remain significantly higher than other areas.

6.4 Actions to be undertaken include:

- Home Safety roadshows to take place in areas where there is less satisfaction with home safety (TP05).
- Cross departmental walkabouts to be undertaken in less satisfied areas.
- Further analysis on why the LGBTQ+ community are less satisfied.

6.5 Actions already in place include:

- Equality, Inclusion and Diversity Strategy has been produced and will be promoted to tenants.
- A cross-departmental Access Task and Finish Group is established and

continues to develop more streamlined processes, as well as identifying gaps in resources.

7.0 List of Appendices:

7.1 Appendix 7b(i): TSM Analysis Report 2025/26

8.0 Financial and Legal considerations:

8.1 N/A

9.0 Legal considerations

9.1 N/A

10.0 Risk management considerations

10.1 N/A

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

11.1 N/A

12.0 Sustainability, climate change and environmental considerations

12.1 N/A

13.0 Internal/External Consultation undertaken:

13.1 None.

14.0 Background papers

14.1 None.

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Tenant Satisfaction Measures: Analysis Report 2025/26

Blackpool Council

Contents:

Appendices

Background

To meet the requirements set out by the Regulator, Blackpool Council, supported by Blackpool Coastal Housing's (BCH) Performance Team and Information & Communications team, undertook a tenant perception survey in February 2026.

The purpose of the survey is to provide tenants with greater transparency about their landlord's performance, measured against key areas of the Consumer Standards.

The tenant survey consisted of 12 questions that have been stipulated by the Regulator. Alongside these landlords are required to produce data on 14 management measures, which is operational data and provides insight into how landlords are delivering services.

Throughout the report performance will be measured against last year's results and the Regulator's [TSM: Headline Report 2024/25](). Comparison is against 'All low-cost rental accommodation' for the tenant perception measures and 'All -management information TSMs' for the management measures. Both of which can be found in Annex 6 of the document.

Ward satisfaction tables will be where there were 10 or more responses unless otherwise stated.

Following on from the 2025/26 results, key operational leads met to discuss the finding, and this analysis and subsequent suite of actions have been co-produced by BCH and Blackpool Council.

Executive Summary

Satisfaction in 9 of the 12 of the **tenant perception measures** has increased from the previous year. A full list of results for 2025/26 (comparing with the previous year) can be found in Appendix A.

Following on from the 2024/25 results, a number of actions were taken with the ambition of improving results in specific areas. Appendix B provides a breakdown of this and what impact the actions had. It shows the largest areas of improvement to be within the Neighbourhood and Community measures, particularly tenant satisfaction with communal areas.

BCH performance is now in the median and upper range in all areas. This includes maintaining high levels of satisfaction with the Repairs Service and Complaint handling.

In terms of **management measures** performance has been maintained or improved in all but 1 of the areas, namely gas safety checks which. Our ambition is to achieve full compliance in this area. To do BCH and the Council are prioritising a cross-departmental approach to access.

However, overall, we should be reasonably pleased with the outcomes of the TSMs this year.

The report below explores satisfaction rates within wards and tenant demographics and provides details of what actions will be taken to improve performance in areas performing below the median range (in the bottom 50%).

A full breakdown of the actions arising from the TSM Results can be found in appendix C.

Representativeness

The survey achieved a response rate of 21.42%, with 991 responses from a tenant population of 4626. The response rate has reduced from last year where we saw a 24.80% response rate, with 1149 responses from a tenant population of 4633.

During 2025/26, BCH undertook an extensive tenant profiling exercise to ensure that they had a contemporary understanding of their tenant's personal circumstances, including any vulnerabilities they had. This helps BCH to provide landlord services in a way that meets the individual needs of their tenants.

On analysis, tenant participation was broadly representative by tenant population:

Personal Characteristic	% Tenant Population	% Response
Male	41.50%	42.58%
Female	58.32%	56.61%
Disability	47.97%	52.17%
LGBTQ+	5.04%	4.74%
Ethnicity	7.63%	7.37%

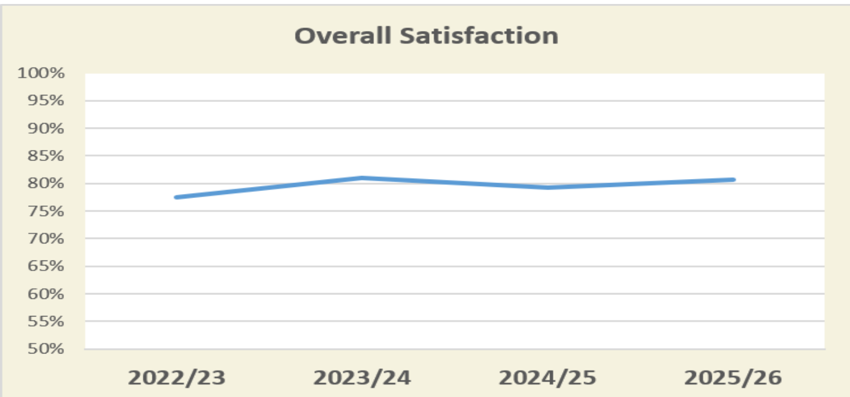
However, there was under within certain age ranges, a breakdown of which can be found in appendix D.

As such, in accordance with the technical requirements, weighting relating to age groups has been applied to all tenant perception questions.

This resulted in a reduction in satisfaction across 11 of the 12 measures. A breakdown of the weighted and unweighted results, can also be found within Appendix A. The weighted results are those published on the website.

Overall Satisfaction:

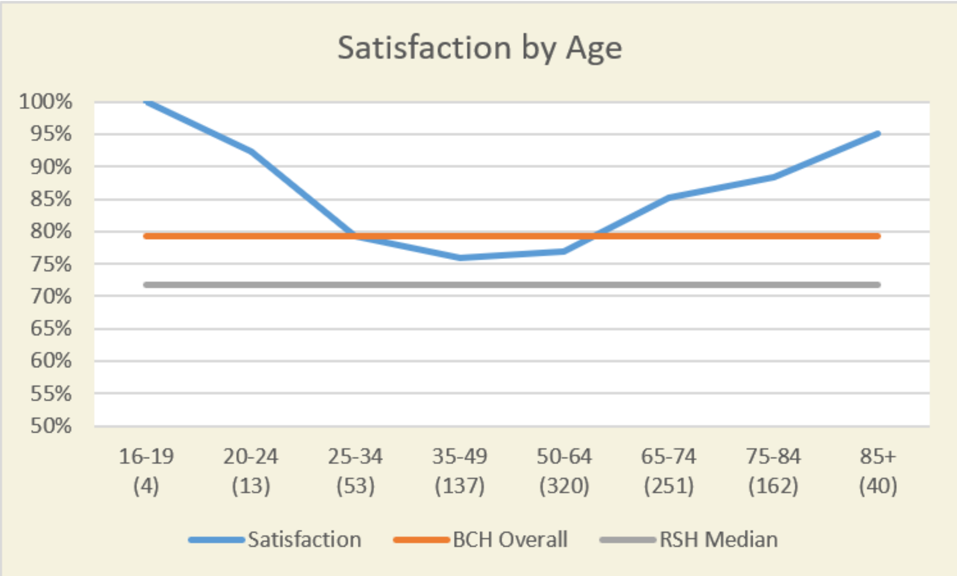
Overall Satisfaction was **80.64%** which is in the upper 25% of performance: Performance has remained consistent over the last 4 years.



Overall Satisfaction by Age:

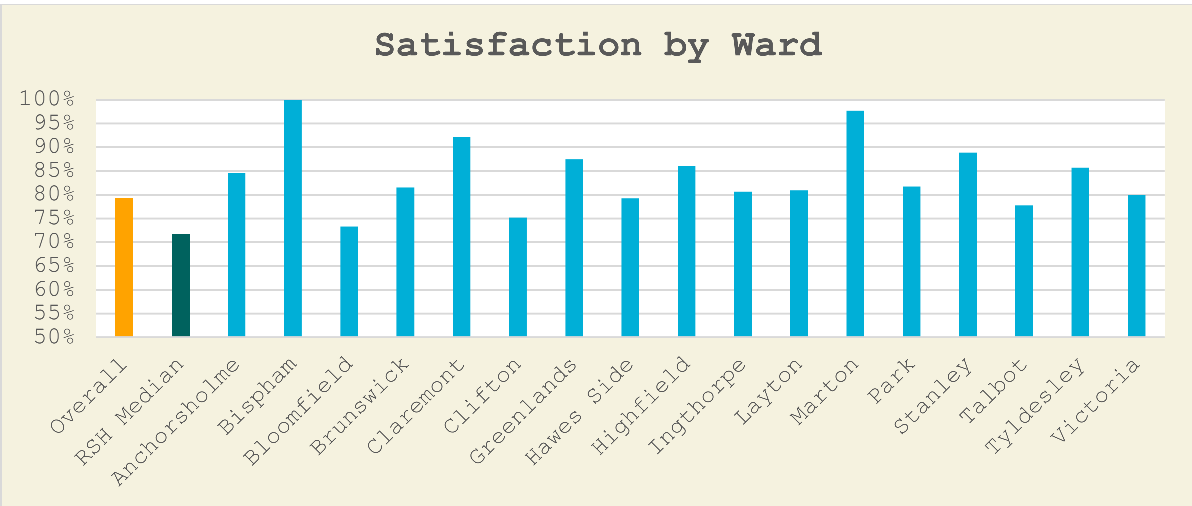
Below is a table that describes age range, number of responses per age group and satisfaction, compared to overall satisfaction and median (top 50% performance).

As can be seen that satisfaction amongst ages 25-64 was less than the rest of the tenant population.



Overall Satisfaction by Ward:

In terms of satisfaction by ward, we can see that all wards achieved satisfaction rates in at least the median range.



Note: There were no responses for Norbreck, Warbreck and Waterloo, where we have a total of 8 properties.

The overall least satisfied wards were:

Layton	• Bottom 3 in 9 out of 12 measures
Bloomfield	• Bottom 3 in 8 out of 12 measures
Clifton	• Bottom 3 in 8 of 12 measures

The most satisfied ward was:

Claremont	•Top 3 in 11 out of 12 measures

Activity that supports this performance includes the large-scale asset management work in the Spencer Court area.

Alongside this, Greenlands, Marton, Stanley and Hawes Side were in the top 3 in 4 of the 12 measures.

Safety & Quality Standard

Within the Safety and Quality Standard, the housing regulator sets out what landlords are expected to deliver on in terms of health and safety, stock quality and decency and repairs services.

There are 4 tenant perception questions and 8 management measures that rate landlord performance against this standard.

While the overall satisfaction with repairs and repairs completed within target timescales dipped slightly, performance remains in the upper quartile (top 25%). Satisfaction that homes were well-maintained (TP04) was also in the top 25%.

	BCH 2024/25	BCH 2025/26	Top 25%
TP02: Overall Satisfaction with Repairs	83.23	80.83	79.6
TP03: Satisfaction with Repair Timescales:	81.8	79.99	76.5

TP04: Satisfaction with Homes Being Well-Maintained

	77.19	78.84	77.8

Tenant satisfaction with the repairs and home maintenance measures can be linked to the performance within the Repairs Service. BCH has maintained and improved on high levels of performance in this area.

Management Measures	2024/25		2025/26		RSH Top 25%
RP02 (a) Non-emergency repairs completed within target timescales	92.26%	↑	**98.06%**	+ 5.8	89.1%
RP02 (b) Emergency repairs completed within target timescales	99.57%	↑	**100%**	+ 0.43	98.9%

Satisfaction by wards:

Performance in these 3 measures in all but one of the wards was in the top 50% with the most satisfied wards being:

Repairs (TP02)	
Stanley	100%
Victoria	93.33%
Bloomfield	90.91%

Repair Time (TP03)	
Stanley	100.00%
Claremont	90.63%
Greenlands	89.74%

Home Well-Maintained (TP04)	
Claremont	95.16%
Marton	91.67%
Greenlands	89.29%

Layton

For the above measures satisfaction in Layton was in the bottom 50% for TP03 and TP04:

	BCH overall	Layton	Top 50%
(TP03) Repair Time Satisfaction	79.99%	**57.14%**	69.50%
(TP04) Home Well maintained	78.84%	**71.40%**	71.90%

To note, the response rate in Layton was low, 16.54% compared to 21.46%. 21 tenants in Layton replied and 7 answered the repair time satisfaction questions.

TP05 Home Safe:

We asked TOWER scrutiny what this measure meant to them. While this measure falls under the Safety & Quality Standards, tenants considered the environment they live in and people who lived around them, inform how they perceived their view on home safety.

The most satisfied wards in these areas were:

Home Safe (TP05) 79.77%	
Claremont	88.71%
Hawes Side	88.68%
Highfield	88.10%

In terms of ward satisfaction with these measures satisfaction in the following wards were below the median (top 50%) range:

	BCH Overall	Layton	Talbot	Clifton	Top 50%
(TP05) Home Safe	79.77%	**61.90%**	**66.67%**	**76.52%**	77.6

Action 1: 2026/7 Walkabout activity to include Layton and other less satisfied areas to gain insight. Walkabouts to be conducted by a varied range of BCH departments to support a responsive approach to tenant needs.

Action 2: Home Safety roadshows will take place in areas where there is less satisfaction with home safety

Other Safety & Quality Management Measures:

BCH performs in the top 25% in 5 of the 6 other management measures relating to the Safety & Quality Standard. However, there was a slight reduction in the numbers of gas safety certificates being completed in target timescales.

BCH and the Council continue to prioritise activity to address access issues that have prevented 100% compliance with gas safety checks. This is particularly important as we will be required to report to the Regulator on performance against Electrical Installation Condition Report requirements in 2027.

Gas Safety (BS01)

Action 3: On-going collaborative work across BCH and Council to ensure we utilise all tools and powers available to us and that we have sufficient resources in place.

Transparency, Influence & Accountability Standard

Within the Transparency, Influence and Accountability Standard, the housing regulator sets out what landlords are expected to deliver on in terms of how we treat our tenants, communicate with them, manage their complaints and what performance information we share with them.

There are 4 tenant perception questions and 4 management measures that rate landlord performance against this standard.

Following on from the 2024/25 survey work was done to try and improve tenant's satisfaction that BCH were acting on their views (TP06), keeping them informed (TP07) and treating them with fairness and respect (TP08).

We consulted with TOWER scrutiny to establish what these measures meant to them. Their insight was:

- **TP07: Keep Informed:** It mattered most to them that BCH maintained communication with tenants when delivering services to them e.g. making appointments, updating them on casework or repairs, telling them if they had to cancel appointments.

- **TP08: Fairness & Respect**: Alongside being treated with courtesy, being treated with fairness and respect extended to how contractors or teams treated their homes and surrounding areas.

We saw improvements in these areas because of the actions that arose from the 2024/25 survey. This included strengthening how we reported, promoted and monitored how tenant engagement had influenced decision making. Satisfaction with communal areas also increased.

In the following year we want to build on this activity by:

Action 4: Completion, publication and promotion of Equalities, Diversity and Inclusion Strategy

Action 5: Review service outcomes and strengthen monitoring so we are assured that we are meeting service performance measures as set out in strategies

Regarding these measures, the following wards recorded the lowest satisfaction scores, frequently falling into the bottom 50%:

	BCH Overall	Layton	Bloomfield	Clifton	Top 50%
(TP06) Acts on Views	67.75%	61.90%	46.67%	62.02%	61.60%
(TP07) Keep Informed	73.03%	61.90%	65.52%	67.97%	72%
(TP08) Fairness & Respect	78.66%	66.67%	65.52%	76.34%	77.90%

Tenants in the Stanley ward also reported lower levels of satisfaction with being treated with fairness and respect (70.37%)

As such we will be monitoring particularly how activity has improved satisfaction in these wards.

Complaint Handling

BCH has maintained high levels of performance in complaint handling both in terms of tenant satisfaction and handling complaints in target timescales.

	BCH 2024/25	BCH 2025/26	Top 25%
TP09: Satisfaction with complaint handling %	51.4	50.75	42.1
CHO2(a) Stage 1 Complaints handled in target timescales %	98.78	98.48	93.9
CHO2(b) Stage 2 Complaints handled in target timescales %	100	100	93.8

The numbers of both stage one and stage two complaints have also consistently reduced over the last 4 years:

	2025/26	2024/25	2023/24	2022/23	RSH Median Range 2024/25
CH01(1): STAGE ONE COMPLAINTS: Number of stage one complaints received per 1,000 homes.	28.74	33.15	44.08	17.61	**53.5**
CH01(2): STAGE TWO COMPLAINTS: Number of stage two complaints received per 1,000 homes.	6.71	7.50	9.4	5.73	**8.3**

Delivering a high-quality response to complaints is a priority for BCH and the Council. More information on complaint handling is contained within the 2025-26 Annual Complaint & Improvements Report.

Neighbourhood & Community

Within the Neighbourhood and Community Standard, the housing regulator sets out what landlords are expected to deliver on in terms of maintaining shared spaces, deterring anti-social behaviour and working with local partners to promote community well-being.

There are 3 tenant perception questions and 2 management measures that rate landlord performance against this standard.

Following on from the 2024/25 TSMs, activity was undertaken to improve tenant satisfaction with communal areas, contribution to the neighbourhood and approach to tackling anti-social behaviour.

This resulted in the below improvements, the largest being satisfaction with communal areas.

Tenant Satisfaction with	2024/25	**2025/26**		
TP10: Communal Areas	62.24%	↑	**70.87%**	+8.63%
TP11: Contribution to the Neighbourhood	63.89%	↑	**66.60%**	+2.71

TP12: Anti-Social Behaviour	59.09%	↑	62.49%	3.40%

BCH receive high numbers of reports of anti-social behaviour (ASB). High recording in not indicative as a poor approach to handling ASB but is indicative that BCH is capturing tenant perception of ASB.

Following an external review in 2024, significant work has been undertaken to strengthen BCH approach to tackling ASB, including preventative work to stop issues from escalating, which is shown in the improvement in satisfaction in this area.

Areas where tenants were least satisfied in these Neighbourhood and Community measures are:

(TP10) Communal Areas	
Bloomfield	47.37%
Clifton	63.27%
Highfield	66.67%

(TP11) Positive Contribution to Neighbourhood	
Bloomfield	46.67%
Marton	50.00%
Layton	55.00%

(TP12) Anti-Social Behaviour	
Bloomfield	41.38%
Layton	52.94%
Brunswick	55.93%

To note: There are already planned works happening in the Lindbeck area of Clifton which may support an improvement in satisfaction in this area.

Ward areas that performed well are:

(TP10) Communal Areas	
Greenlands	80.77%
Claremont	77.50%
Hawes Side	76.19%

(TP11) Positive Contribution to Neighbourhood	
Claremont	84.75%
Park	72.09%
Highfield	71.79%

(TP12) Anti-Social Behaviour	
Greenlands	72.34%
Highfield	70.27%
Claremont	70.00%

High rates of satisfaction with ASB handling in the Highfield area can be attributed to a targeted and responsive approach following an increase in ASB cases being reported in the area.

It is important also to note that while BCH still experience much greater volumes of ASB reports than other areas, over the last 4 years reports have steadily reduced:

	BCH 2025/26	BCH 2024/25	BCH 2023/24	BCH 2022/23	RSH Median
	106.78	140.85	161.9	161.09	36

NM01 (1) ABS PER 1000 HOMES Number of anti-social behaviour cases, opened per 1,000 homes.					
NM01 (2) HATE INCIDENTS PER 1000 HOMES Number of anti-social behaviour cases that involve hate incidents opened per 1,000 homes	**1.26**	**0.63**	1.46		0.7

While hate crime incidents are higher than average, they amounted to 6 reports in 2025/26. Board has expressed commitment to monitoring this measure and identifying any themes or trends as they arise.

Alongside this TOWER Scrutiny is undertaking a Neighbourhood services review which will result in actions to support strengthening services.

Actions 1,2 and 5 will also support to strengthen this area.

Further actions include:

Action 6: Agreeing, implementing and monitoring actions arising from the TOWER Scrutiny Review of the Neighbourhoods Team

Action 7: Analysing numbers of ASB cases per ward to support future approaches to case management and provide additional understanding to ASB satisfaction rates.

Satisfaction Based on Personal Characteristics

As a result of the tenant profiling exercise, we have been able to analyse whether tenants within specific demographics were less satisfied with landlord services.

On analysis we found that:

- In terms of sex and race, satisfaction was in the median and upper range in all areas
- Satisfaction in certain age groups were in the bottom 50% in some areas.
- Members of the LGBTQ+ community were significantly less satisfied (bottom 50%) in 8 of the 12 areas.
- Tenants with a disability were less satisfied with communal areas and with the approach to anti-social behaviour.
- We also analysed specifically how satisfied tenants with a learning disability were with how BCH acted on their views, kept them informed and treated them with fairness and respect. Results for these measures show satisfaction was in the bottom 50%.

A breakdown of satisfaction based on personal characteristics can be found in Appendix C

Action 1 and 4 will support with improvements in this area.

Further actions include:

Action 8: Further investigation into why satisfaction amongst LGBTQ+ community is low.

Action 9: On-going activity to grow representation in TOWER and other tenant involvement opportunities.

In conclusion:

We thank all residents who participated in this year's survey. While we are pleased to report an overall satisfaction rate of 80.64%, activity will continue to be reviewed and monitored to further strengthen service delivery.

Appendix A: TSM Results including weighted and non-weighted results

BCH TSM Perception Measures	BCH 2024/25	BCH 2025/26 Weighted Results			RSH Top 50%	Un-Weighted Results
TP01: Overall Satisfaction Proportion of respondents who report that they are satisfied with the overall service from their landlord.	79.22%	↑	**80.64%**	+1.42%	71.80%	81.98%
TP02: Overall Satisfaction with Repair Service Proportion of respondents who have received a repair in the last 12 months who report that they are satisfied with the overall repairs service.	83.23%	↓	**80.83%**	-2.40%	73.60%	82.23%
TP03: Satisfaction with Repair Times Proportion of respondents who have received a repair in the last 12 months who report that they are satisfied with the time taken to complete their most recent repair.	81.80%	↓	**79.99%**	-1.81%	69.50%	81.40%
TP04: Satisfaction that Home Well-Maintained Proportion of respondents who report that they are satisfied that their home is well maintained.	77.19%	↑	**78.84%**	+1.65%	71.90%	80.43%
TP05: Satisfaction that Home Safe Proportion of respondents who report that they are satisfied that their home is safe.	79.02%	↑	**79.76%**	+0.74%	77.60%	81.54%
TP06: Satisfaction that BCH Acts on Views Proportion of respondents who report that they are satisfied that their landlord listens to tenant views and acts upon them.	66.06%	↑	**67.65%**	+1.59%	61.60%	69.03%
TP07: Satisfaction that BCH Keeps You Informed Proportion of respondents who report that they are satisfied that their landlord keeps them informed about things that matter to them.	71.40%	↑	**73.03%**	+1.63%	72.00%	74.92%
TP08: Satisfaction that BCH Treats you with Fairness & Respect Proportion of respondents who report that they agree their landlord treats them fairly and with respect.	75.94%	↑	**78.66%**	+2.72%	77.90%	79.90%
TP09: Satisfaction with Complaint Handling Proportion of respondents who report making a complaint in the last 12 months who are satisfied with their landlord's approach to complaints handling.	51.40%	↑	**50.75%**	-0.65%	35.50%	54.37%
TP10: Satisfaction with Communal Areas Proportion of respondents with communal areas who report that they are satisfied that their landlord keeps communal areas clean and well maintained.	62.24%	↑	**70.87%**	+8.63%	66.70%	70.78%
TP11: Satisfaction with BCH's Contribution to the Neighbourhood Proportion of respondents who report that they are satisfied that their landlord makes a positive contribution to the neighbourhood.	63.89%	↑	**66.60%**	+2.71	64.60%	67.78%
TP12: Satisfaction with BCH's Approach to Anti-Social Behaviour Proportion of respondents who report that they are satisfied with their landlord's approach to handling anti-social behaviour.	59.09%	↑	**62.49%**	3.40%	59.50%	63.31%

BCH Management Measures	2024/25	2025/26			RHS Med. Quartile
RP01 Homes that do not meet the decent Homes Standard	0.04%	↓	**0.02%**	-0.02	0.10%
RP02 (a) Non-emergency repairs completed within target timescales	92.26%	↑	**98.06%**	+ 5.8	81.30%
RP02 (b) Emergency repairs completed within target timescales	99.57%	↑	**100%**	+ 0.43	95.20%
BS01 Gas Safety Checks	99.84%	↓	**99.70%**	- 0.14	100%
BS02 Fire Safety Checks	100%	=	**100%**	=	100%
BS03 Asbestos Safety Checks	100%	=	**100%**	=	100%
BS04 Water Safety Checks	100%	=	**100%**	=	100%
BS05 Lift Safety Checks	100%	=	**100%**	=	100%
CH01(a) Stage 1 Complaints relative to the size of the landlord (per 1000 properties)	33.15	↓	**28.74**	- 4.41	59
CH01(b) Stage 2 Complaints relative to the size of the landlord (per 1000 properties)	7.5	↓	**6.71**	- 0.79	8.3
CHO2(a) Complaints responded to within Complaint Handling Code timescales - Stage 1	98.79%	↓	**98.48%**	- 0.31	93.90%
CH02(b) Complaints responded to within Complaint Handling Code timescales - Stage 2	100%	=	**100%**	=	93.80%
NM01(a) Anti-social behaviour cases relative to the size of the landlord (per 1000 properties)	140.85	↓	**106.78**	- 34.07	34.5
NM01(b) Hate Related Cases relative to the size of the landlord (per 1000 properties)	0.63	↑	**1.26**	+ 0.63	0.7

- Highlighted green when performance in upper quartile (RSH Headline Report 202/25)
- Highlight orange when performance is below the median quartile

Appendix B: 2024/25 TSM Action log with outcomes

Measure	BCH 24/25	RSH Median 24/25	Completed Actions	BCH 2025/26 Results	
TP07 Keep Informed	71.40%	72.00%	Increased amount of performance data in newsletter. Developed a quarterly performance poster with TOWER Scrutiny. Introduced bi-annual feedback matters newsletter which describes opportunities for tenant participation and how tenant voice has influenced/informed decision making.	+ 1.63%	73.03%
TP08 Fairness & Respect	75.94%	77.90%	Tenant Profiling: Achieved 80% response rate, so have more confidence in understanding tenant's protected characteristics and communication needs. Will be able to gage whether we are delivering landlord services equitably. 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. 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. 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.	+2.72%	78.66%
TP10 Communal Areas	62.24%	66.70%	Enhancement of noticeboards to provide clear picture of tenants how communal areas should look, when cleaning contractors attend and useful numbers. Monthly contract meetings to monitor performance and Grounds Maintenance contractor about winter works in areas where satisfaction was less.	+ 8.63%	70.87%

			Tenant Newsletter to mirror language in TSMs to help tenants identify on-going works to address concerns/issues in communal areas.		
TP11 Contribution to Neighbourhood	63.98%	64.60%	Walk-About programme embedded including communicating to specific areas when action has been taken.	+ 2.71	66.60%
			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.		
			Neighbourhood Panel recruiting tenants who have used neighbourhood services.		
TP12 Anti-social behaviour	59.09%	59.50%	Reintroduced transactional surveys to Neighbourhoods to gain additional tenant insight.	+ 3.4%	62.49%
			Enhanced staff training programme (on-going).		
			Improving casework management framework (on-going)		
BS01 Gas Safety	99.84	100%	Task and Finish Group established to develop agreed and consistent BCH/Council approach to access issues.	- 0.14	99.70%
			No Access Policy developed		
CH01 (2) Stage 2 Complaints	7.5	8.3	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.	- 0.79%	6.71

Page 102

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Appendix C: TSM: Action Log 2025/26

Measure (s)	Specific Area	Overall BCH 25/26	RSH Median 24/25	Action No.	Agreed Actions	Target date
TP05 Home Safe	Layton (61.90%)	**79.770%**	77.60%	1	Walkabout activity to include Layton and other less satisfied areas to gain insight. Walkabouts to be conducted by a varied range of BCH departments to support a responsive approach to tenant needs.	Apr-27
	Talbot (66.67%) Clifton (76.52%) LGBTQ+ (71.74%)			2	Home Safety roadshows will take place in areas where there is less satisfaction with home safety	Apr-27
BS01: Gas Safety Checks	N/A	**99.70%**	100%	3	On-going collaborative work across BCH and Council to ensure we utilise all tools and powers available to us and that we have sufficient resources in place.	Apr-27
TP06 Acts on Views	Layton (46.67) Learning Disabilities 56%) LGBTQ+ (54.35%)	**67.75%**	61.60%	4	Completion, publication and promotion of Equalities, Diversity and Inclusion Strategy	Apr-27
TP07 Keep informed	Layton (61.90%) Bloomfield (65.52%) Clifton (67.97%) Learning Disabilities (65.38%)	**73.03%**	72%	5	Review service outcomes and strengthen monitoring so we are assured that we are meeting service performance measures as set out in strategies	Apr-27

	LGBTQ+ (59.57%)					
TP08: Fairness & Respect	Layton (66.67%)	**78.66%**	77.90%	8	Further investigation into why satisfaction amongst LGBTQ+ community is low.	Apr-27
	Bloomfield (65.52%)					
	Clifton (76.34%)			9	On-going activity to grow representation in TOWER and other tenant involvement opportunities.	Apr-27
	Learning Disabilities (74.07%)					
	LGBTQ+ (72.34%)					
TP10 Communal Areas	Bloomfield (47.37%)	**70.87%**	66.70%	1	As above	Apr-27
	Clifton (63.27%)					
	Highfield (66.67%)				Note: On-going asset management work will support in this area.	
	LGBTQ+ (59.09%)					
	Disability (66.32%)					
TP11 Positive Contribution to neighbourhood	Bloomfield (46.67%)	**66.60%**	64.60%	1	As Above	Apr-27
	Marton (50%)				Note: On-going asset management work will support in this area.	
	Layton (55%)					
	LGBTQ+ (60%)					
TP12 Anti-Social Behaviour	Bloomfield (41.38%)	**62.49%**	59.50%	6	Agreeing, implementing and monitoring actions arising from the TOWER Scrutiny Review of the Neighbourhoods Team.	Apr-27
	Layton (52.54%)			7	Analysing numbers of ASB cases per ward to support future approaches to case management and provide additional understanding to ASB satisfaction rates.	Apr-27
	Brunswick (55.93%)			3	As above	Apr-27
	LGBTQ+ (47.73%)					
	Disability (57.30%)					

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Appendix D: Satisfaction Based on Personal Characteristics

Highlighted red if performance in bottom 50%	BCH Overall Satisfaction	Sex	Age		All non-white British	Disability	All LGBTQ+	Learning Disability	Top 50%
TP01: OVERALL SATISFACTION	80.64%	–	–	–	–	–	–	?	71.80%
TP02: REPAIRS	80.83%	–	20-24	70.00%	–	–	73.33%	?	73.60%
TP03: REPAIR TIME	79.99%	–	–	–	–	–	–	?	69.50%
TP04: HOME WELL MAINTAINED	78.84%	–	35-49	71.53%	–	–	–	?	71.90%
TP05: HOME SAFE	79.77%	–	25-34 35-49	71.70% 73.72%	–	–	71.74%	?	77.60%
TP06: ACTS ON VIEWS	67.75%	–	–	–	–	–	54.35%	56%	61.60%
TP07: KEEP INFORMED	73.03%	–	–	–	–	–	59.57%	65.38%	72%
TP08: FAIRNESS & RESPECT	78.66%	–	20-24	69.23%	–	–	72.34%	74.07%	77.90%
TP09: COMPLAINTS	50.75%	–	–	–	–	–	–	?	35.50%
TP10: COMMUNAL AREAS	70.87%	–	25-34 50-64	61.90% 63.86%	–	66.32%	59.09%	?	66.70%
TP11: CONTRIBUTION TO NEIGHBOURHOOD	66.60%	–	50-64	59.47%	–	–	60%	?	64.60%
TP12: ANTI-SOCIAL BEHAVIOUR	62.49%	–	25-34	55.10%	–	57.30%	47.73%	?	59.50%

Blackpool Coastal Housing

Report to:	**BLACKPOOL COASTAL HOUSING BOARD**
Relevant Officer:	Stephen Dunstan, Director of Resources Suzanne Tomlinson, Involvement and Communications Manager
Date of Meeting:	28th April 2026

COMPLAINTS UPDATE

1.0 Purpose of the report:

1.1 To update Board members on developments relating to complaint activity, including the annual complaints report and the self-assessment against the Housing Ombudsman's complaint code.

2.0 Recommendations:

2.1 To approve the self-assessment against the Housing Ombudsman's complaint code.

2.2 To approve the revised Complaints Policy.

2.3 To note the annual complaints report and the new quarterly complaints report.

2.4 To note the update to the Compensation Policy.

3.0 Background information:

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

3.2 Regular monitoring of complaint investigation and learning performance is embedded within the management and board reporting structures and ensures that we continue to improve the services that we offer to customers.

3.3 Blackpool Council is required to complete an annual self-assessment against the Housing Ombudsman's Complaint Code, which is to be approved by the Board prior to being published on the website.

Blackpool Coastal Housing

4.0 Other information:

4.1 The annual self-assessment against the Housing Ombudsman's complaint code is attached at Appendix 7c(i). This is required to be completed by the officer responsible for complaints and approved by the Board before being published on the BCH website. We consider ourselves to be fully compliant and the rationale is explained in the self-assessment.

4.2 The annual complaint report is attached at Appendix 7c(ii). Going forward there will be quarterly complaint reports giving greater detail, and the one for the first quarter of the year is at Appendix 7c(iii). The overall direction of travel with regard to levels of complaints and resolution of them is positive. Improvements have been made in the last 2 years in stage 1 complaint handling and a focus has now been placed on improving escalation rates and reasons by getting it right first time. This focus has reduced the discrepancy in decisions at stage 1 and 2, but not the overall rate. This will therefore continue to be a focus area for 2026/27. The appendices explain steps that are being taken going forward to address this issue.

4.3 The Complaints Policy has been updated and is included at Appendix 7c(iv). This is an interim update to reflect the self-assessment, some changes in reporting lines and to clarify arrangements where the complainant fails to attend the Stage 2 hearing without prior notice or a valid reason.

4.4 For information the Compensation Policy has also been reviewed. The changes to this include ensuring appropriate review of compensation payments made so that awards made to customers reflect Housing Ombudsman guidance and are consistent between departments. This policy does not require Board approval and is not attached to keep the agenda pack size down, but can be provided to Board members on request.

5.0 Financial considerations:

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

6.0 Legal considerations:

6.1 The Regulator of Social Housing has set out requirements on the Customer Voice

Blackpool Coastal Housing

in the Transparency, Involvement and Accountability Standard and will assess these at an upcoming inspection.

7.0 Sustainability, climate change and environmental considerations:

7.1 No direct considerations.

8.0 Other considerations (HR, performance, equalities):

8.1 The complaint self-assessment and progress reports are relevant to ensuring that those with protected characteristics are being heard and that they are given the same opportunities as other customers to have their complaints investigated with appropriate input from them or their advocates.

9.0 Analysis of risk:

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

10.0 Internal /External consultation undertaken:

10.1 The Board Complaints Champions has been consulted on the appendices attached to this report.

10.2 The Complaints Panel has not reviewed the appendices yet as the meeting was postponed and will be rearranged.

11.0 Other alternative options to be considered:

11.1 N/A.

12.0 Appendices:

12.1 Appendix 7c(i) – Complaint Code Self-Assessment
Appendix 7c(ii) – Annual Complaint Report 2025/2026
Appendix 7c(iii) – Quarterly Complaint Report Q1 2026/27
Appendix 7c(iv) – draft revised Complaint Policy

Appendix 7c(i)

Not for Publication

Blackpool Coastal Housing

Blackpool Council








BLACKPOOL COASTAL HOUSING

HOUSING OMBUDSMAN COMPLAINT HANDLING CODE SELF-ASSESSMENT FORM

2026

INTRODUCTION

The Housing Ombudsman Service look at complaints about housing organisations registered with them and resolve disputes involving the tenants and leaseholders of social landlords.

Its service is free, independent, and impartial. Tenants and landlords can contact the Ombudsman at any time for support in helping to resolve a dispute. Its website, housing-ombudsman.org.uk, provides information and guidance to support Tenants and landlords and it can also be contacted by telephone on 0300 111 3000 or by mail at Housing Ombudsman Service, PO Box 1484, Unit D, Preston, PR2 0ET

The Housing Ombudsman published a revised Complaints Handling Code in 2024, and a key requirement is for landlords to publish a self-assessment against the Code's key complaint handling principles annually.

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

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

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

SECTION 1: DEFINITION OF A COMPLAINT

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

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

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

SECTION 2: EXCLUSIONS

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

2.3	Landlords must accept complaints referred to them within 12 months of the issue occurring or the resident becoming aware of the issue, unless they are excluded on other grounds. Landlords must consider whether to apply discretion to accept complaints made outside this time limit where there are good reasons to do so.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet	This is stipulated in the BCH Complaint Policy and Procedure (Section 6), and the BCH Complaint Booklet.
2.4	If a landlord decides not to accept a complaint, an explanation must be provided to the resident setting out the reasons why the matter is not suitable for the complaints process and the right to take that decision to the Ombudsman. If the Ombudsman does not agree that the exclusion has been fairly applied, the Ombudsman may tell the landlord to take on the complaint.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • MRI Housing Management System	This is stipulated in the BCH Complaint Policy and Procedure (Section 6), and the BCH Complaint Booklet.
2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.	Yes	• BCH Complaint Policy & Procedure	This is stipulated in the BCH Complaint Policy and Procedure (Section 6).

SECTION 3: ACCESSIBILITY AND AWARENESS

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
3.1	Landlords must make it easy for residents to complain by providing different channels through which they can make a complaint. Landlords must consider their duties under the Equality Act 2010 and anticipate the needs and reasonable adjustments of residents who may need to access the complaints process.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • Reasonable Adjustments Policy • Advocacy & Authority to Act Policy • BCH Website • Customer Profiling • MRI Housing Management System	This is stipulated in the BCH Complaint Policy and Procedure (Sections 8, 9 and 10). BCH have a Reasonable Adjustments Policy to support customers with disabilities and an Advocacy Policy to support vulnerable customers. All staff have access to language interpretation and print services and there is a specific section on the Staff Intranet regarding reasonable adjustments. Any known communication needs, required reasonable adjustments or disabilities are recorded on the MRI Housing Management System.

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3.2	Residents must be able to raise their complaints in any way and with any member of staff. All staff must be aware of the complaints process and be able to pass details of the complaint to the appropriate person within the landlord.	Yes	• BCH Complaint Policy & Procedure • BCH Staff Complaint Guidance • BCH Staff Intranet • Staff Briefings • Staff Team Meeting Minutes • 'Right First Time' all staff mandatory training	This is stipulated in the BCH Complaint Policy and Procedure (Section 9) All staff have been issued with BCH's Staff Complaint Handling Guidance. This includes information about the complaints process and FAQ's on what to do and are advised to refer the complaint to the dedicated Involvement and Communications Team. This information is also available on the Staff Intranet in the Complaint quick link so can be accessed by all staff and new starters. The staff induction process also covers information on complaints and the process. Complaints and the process has been covered at staff briefings and continues to be an ongoing team meeting agenda item. The Involvement & Communications Manager regularly attends Staff Team Meetings to explain the process. All staff have undergone 'Right First Time' training which is a bespoke customer care and complaint mandatory training course and training is arranged for new starters.

3.3	High volumes of complaints must not be seen as a negative, as they can be indicative of a well-publicised and accessible complaints process. Low complaint volumes are potentially a sign that residents are unable to complain.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • BCH Website • Staff Complaint Guidance • BCH Staff Intranet • Customer Complaint Communications.	This is stipulated in the BCH Complaint Policy and Procedure (Section 1 and 2) and the BCH Complaint Booklet. There is clear message on this with ongoing publication of the complaints process to both customers and staff. BCH have supported national campaigns on our website and social media channels such as the 'Make things Right' campaign and the 'Four Million Homes' campaign. The complaints process is also communicated with residents in newsletters, provided to all customers at least biannually. Outcomes and complaint reports are published to outline the improvements made and lessons learnt from complaints and customer feedback.

3.4	Landlords must make their complaint policy available in a clear and accessible format for all residents. This will detail the two stage process, what will happen at each stage, and the timeframes for responding. The policy must also be published on the landlord's website.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • BCH Website • Reasonable Adjustments Policy	The Complaint Policy and Procedure is available on the BCH website as a PDF but also as a web page for web accessibility. There is also an acessibility page. The policy includes the 2 stage process, what happens at each step and timeframes for responding. Hard copies are available upon request. The Complaint Booklet was developed to summarise the complaint policy and process and was approved by our Customer Reading Panel as being easy to read and understand. The booklet is available online, in Coastal House Reception, @the Grange, at BCH roadshows and events, at Community Centres and upon request. Staff have access to language interpretation and alternative format print services to provide translation where needed.
3.5	The policy must explain how the landlord will publicise details of the complaints policy, including information about the Ombudsman and this Code.	Yes	• BCH Complaint Policy & Procedure • BCH Website • Blackpool Council Website	This is stipulated in the BCH Policy and Procedure (Section 1). The complaint section of the BCH website has the published policy, along with links to the Housing Ombudsman Complaint Handling Code and the Housing Ombudsman Website. Blackpool Council's website also publishes the BCH Complaint Policy and Procedure.

3.6	Landlords must give residents the opportunity to have a representative deal with their complaint on their behalf, and to be represented or accompanied at any meeting with the landlord.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet & form • BCH Customer Reasonable Adjustments Policy • BCH Authority to Act and Advocacy Policy • BCH Staff Complaint Handler Guidance • BCH Staff Intranet	This is stipulated in the BCH Complaint Policy and Procedure (Section 8, 10 and 15). BCH have a Reasonable Adjustments Policy and an Authority to Act and Advocacy Policy which supports residents to have representatives deal with their complaint or represent them regarding any housing or tenancy related matters.
3.7	Landlords must provide residents with information on their right to access the Ombudsman service and how the individual can engage with the Ombudsman about their complaint.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • BCH Website • Stage 1 and Stage 2 Complaint template letters • Stage 2 responses • BCH Facebook page • Newsletters	Reference to the Housing Ombudsman and customers right to access is stipulated in the Complaint Policy and Procedure (Sections 6, 14, 15, and 21). The Housing Ombudsman website and complaint handling code are direct links on the BCH website under the complaint section. Tenant and Leaseholder complaint templates letters have the Housing Ombudsman and contact details in the footer. Information is detailed in the BCH Complaint Booklet. The Housing Ombudsman Service is publicised on the BCH website, in BCH Newsletters and on Social Media.

SECTION 4: COMPLAINT HANDLING STAFF

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
4.1	Landlords must have a person or team assigned to take responsibility for complaint handling, including liaison with the Ombudsman and ensuring complaints are reported to the governing body (or equivalent). This Code will refer to that person or team as the 'complaints officer'. This role may be in addition to other duties.	Yes	• BCH Complaint Policy & Procedure • BCH Staff Complaint Guidance • Housing Ombudsman Portal • Training Records	This is stipulated in the Complaint Policy and Procedure (Section 14). The Involvement and Communications Team are the designated team to record, allocate and manage complaints to ensure compliance with the Housing Ombudsman Complaint Handling Code. All complainants are allocated a designated officer from within the team as their 'Complaint Officer'. The team allocate Stage 1 and Stage 2 complaints to the 'Complaint Handler' who is the manager or Director of the service and monitor and co-ordinate timescales and outcomes. The Complaint Officers have all had training on the Housing Ombudsman Complaint Handling Code, Housing Ombudsman Conflict Training and attend regular webinars and networking meetings. As an ALMO, the link officer with the Housing Ombudsman sits with Blackpool Council. The link officer allocates any Housing Ombudsman requests to the Involvement and Communications Team. Both the Link Officer and the Involvement and Communications Team have access to the Housing Ombudsman Portal.
4.2	The complaints officer must have access to staff at all levels to facilitate the prompt resolution of complaints. They must also have the authority and autonomy to act to resolve disputes promptly and fairly.	Yes	• BCH Complaints Policy & Procedure	This is stipulated in the Complaint Policy and procedure (Section 14).

1.3	Landlords are expected to prioritise complaint handling and a culture of learning from complaints. All relevant staff must be suitably trained in the importance of complaint handling. It is important that complaints are seen as a core service and must be resourced to handle complaints effectively	Yes	• BCH Complaints Policy & Procedure • Housing Ombudsman Conflict Resolution Training • Housing Ombudsman Micro Learning • BCH Staff Complaint Guidance • BCH Intranet Complaint Section • iPool Online Training Courses • Right First Time mandatory training programme • BCH Customer Newsletters • Team Meeting Minutes • Staff Briefings	Learning from complaints is stipulated in the Complaint Policy and Procedure (Sections 1,2 and 19) Complaints are centrally managed by the Involvement and Communications Team and additional officer and admin resource has been provided. compliance with the Housing Ombudsman Code. The Complaint Officers have all had training on the Housing Ombudsman Complaint Handling Code, Housing Ombudsman Conflict Training and attend regular webinars and networking meetings. Complaint cases are monitored by the Involvement and Communications Manager and Team Leader and responses are reviewed for quality and audit purposes. All staff have undergone mandatory customer care and complaint training with a focus of 'Right First Time'. Ongoing internal communications are produced to staff regarding the importance of complaint handling. The Involvement and Communications Manager regularly attends Team meetings to discuss complaints and lessons learnt. Complaint information, performance and lessons learnt recorded in quarterly reports and published on the website. Information is summarised and communicated in our all customer newsletters, in our annual report and published on our website.

SECTION 5: THE COMPLAINT HANDLING PROCESS

Not for Publication

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
5.1	Landlords must have a single policy in place for dealing with complaints covered by this Code. Residents must not be treated differently if they complain.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet	BCH Complaint Policy & Procedure. Specific reference to residents not being treated differently of they complain is stipulated in Section 2.
5.2	The early and local resolution of issues between landlords and residents is key to effective complaint handling. It is not appropriate to have extra named stages (such as 'stage 0' or 'informal complaint') as this causes unnecessary confusion.	Yes	• BCH Complaint Policy & Procedure • BCH Staff Compliant Guidance • 'Right First Time' mandatory training	There are no informal or Stage) complaints. This is stipulated in the BCH Complaint Policy and Procedure (Section 13)
5.3	A process with more than two stages is not acceptable under any circumstances as this will make the complaint process unduly long and delay access to the Ombudsman.	Yes	• BCH Complaint Policy & Procedure	There are only 2 Stages in the BCH complaint process. This is stipulated in the BCH Complaint Policy and Procedure (Section 13, 14 and 15)

5.4	Where a landlord's complaint response is handled by a third party (e.g. a contractor or independent adjudicator) at any stage, it must form part of the two stage complaints process set out in this Code. Residents must not be expected to go through two complaints processes.	Yes	• BCH Complaints Policy & Procedure • BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 1 and 2).
5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.	Yes	• BCH Complaints Policy & Procedure • BCH Staff Complaint Guidance	Any complaints regarding contractors or third parties working on behalf of BCH will be logged and managed by BCH. (Section 1 and 2).
5.6	When a complaint is logged at Stage 1 or escalated to Stage 2, landlords must set out their understanding of the complaint and the outcomes the resident is seeking. The Code will refer to this as "the complaint definition". If any aspect of the complaint is unclear, the resident must be asked for clarification.	Yes	• BCH Complaints Policy & Procedure • BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure – (Sections 14 and 15). Stage 1 and 2 response template letters.
5.7	When a complaint is acknowledged at either stage, landlords must be clear which aspects of the complaint they are, and are not, responsible for and clarify any areas where this is not clear.	Yes	• BCH Complaints Policy & Procedure	This is stipulated in the Complaint Policy and Procedure (Sections 14 and 15). The complaint definition is included in all Stage 1 and 2 acknowledgement letters. This confirms the aspect of the complaint we are responsible for. For elements within the complaint that are not the responsibility of BCH, this is stipulated in the acknowledgement letters, with an explanation and signposting where necessary.

Not for Publication

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

5.10	Landlords must make reasonable adjustments for residents where appropriate under the Equality Act 2010. Landlords must keep a record of any reasonable adjustments agreed, as well as a record of any disabilities a resident has disclosed. Any agreed reasonable adjustments must be kept under active review.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • BCH Complaint Form • BCH Staff Intranet • Staff Complaint Guidance • Customer Reasonable Adjustments Policy • BCH Customer Advocacy Policy • BCH Website • MRI Housing Management System	This is stipulated in the Complaint Policy and Procedure (Section 10). Our Reasonable Adjustments Policy is published on our website. There is a specific section on the Staff Intranet relating to Reasonable Adjustments, which includes the policy and access to language interpretation and print services. When a complaint is taken, the customer (or their advocate) are asked if any reasonable adjustments are needed or if there are any specific communication needs. BCH have undergone a customer profiling exercise and all information is recorded on our MRI Housing Management system and kept updated accordingly. .
5.11	Landlords must not refuse to escalate a complaint through all stages of the complaints procedure unless it has valid reasons to do so. Landlords must clearly set out these reasons, and they must comply with the provisions set out in section 2 of this Code.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • BCH Website	This is stipulated in the Complaint Policy and Procedure (Section 15).

5.12	A full record must be kept of the complaint, and the outcomes at each stage. This must include the original complaint and the date received, all correspondence with the resident, correspondence with other parties, and any relevant supporting documentation such as reports or surveys.	Yes	• BCH Complaint Policy & Procedure • MRI Housing Management System	This is stipulated in the Complaint Policy and Procedure (Section 18). All complaints are centrally recorded and managed by the Involvement and Communications Team using the Feedback Module on the MRI Housing Management System. All complaint cases logged receive a unique reference number and all complaint information documentation relating to the case is recorded on the system against the specific reference number.
5.13	Landlords must have processes in place to ensure a complaint can be remedied at any stage of its complaints process. Landlords must ensure appropriate remedies can be provided at any stage of the complaints process without the need for escalation.	Yes	• BCH Complaint Policy & Procedure • Staff Complaint Handler Guidance • BCH Staff Intranet • Right First Time Training • BCH Compensation Policy	Stage 1 formal complaints are investigated by Managers who have responsibility for the service and decisions. Complaint Policy and Procedure (Section 14). Stage 2 complaints are considered by the Director of the Service or the Chief Operating Officer. Complaint Policy and Procedure (Section 15) Complaint Handlers at both Stage 1 and Stage 2 have the authority and autonomy to act and make decisions and offer remedial action, apologies, good will gestures and financial compensation to resolve the complaint at any stage. They all have access to the BCH Compensation Policy and the Housing Ombudsman Guidance on Remedies.

5.14	Landlords must have policies and procedures in place for managing unacceptable behaviour from residents and/or their representatives. Landlords must be able to evidence reasons for putting any restrictions in place and must keep restrictions under regular review.	Yes	• Unacceptable Behaviour Policy	BCH have an Unacceptable Behaviour Policy and this is published on our website and has been shared with all staff. (Referred to in Section 6)
5.15	Any restrictions placed on contact due to unacceptable behaviour must be proportionate and demonstrate regard for the provisions of the Equality Act 2010.	Yes	• Customer Reasonable Adjustments Policy • Unacceptable Behaviour Policy	The BCH Customer Reasonable Adjustments Policy has been developed in line with the Equality Act 2020 and the Housing Ombudsman Reasonable adjustment and special considerations guidance. The BCH Unacceptable Behaviour Policy has been developed in line with the Housing Ombudsman Unacceptable user action policy.

SECTION 6: COMPLAINTS STAGES (STAGE 1)

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.1	Landlords must have processes in place to consider which complaints can be responded to as early as possible, and which require further investigation. Landlords must consider factors such as the complexity of the complaint and whether the resident is vulnerable or at risk. Most stage 1 complaints can be resolved promptly, and an explanation, apology or resolution provided to the resident.	Yes	• BCH Complaint Policy and Procedure • Staff Complaint Handler Guidance • Complaint Handler Checklist • BCH Staff Intranet • Right First Time Training • BCH Compensation Policy	Complaint Handlers all have the authority and autonomy to act and make decisions and offer remedial action, apologies, good will gestures and financial compensation to resolve the complaint at any stage. They all have access to the BCH Compensation Policy and the Housing Ombudsman Guidance on Remedies. All staff have undergone Right First Time Training with a focus on resolving issues at the first opportunity. All known vulnerabilities, communication needs or reasonable adjustments are logged as alerts so staff are aware and these factors can be taken into account to assess risk and respond or action matters accordingly.
6.2	Complaints must be acknowledged, defined and logged at stage 1 of the complaints procedure **within five working days of the complaint being received.**	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • MRI Housing Management System • BCH Website • BCH Staff Complaint Guidance • TSMs/ Reports	This is stipulated in the Complaint Policy and Procedure (Section 14) and reported on.

6.3	Landlords must issue a full response to stage 1 complaints within 10 working days of the complaint being acknowledged.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • MRI Housing Management System • BCH Website • BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 14) and reported on.
6.4	Landlords must decide whether an extension to this timescale is needed when considering the complexity of the complaint and then inform the resident of the expected timescale for response. Any extension must be no more than 10 working days without good reason, and the reason(s) must be clearly explained to the resident.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • BCH Website • BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 14).
6.5	When an organisation informs a resident about an extension to these timescales, they must be provided with the contact details of the Ombudsman.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • BCH Website • BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 14).
6.6	A complaint response must be provided to the resident when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Outstanding actions must still be tracked and actioned promptly with appropriate updates provided to the resident.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • BCH Website • BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 14). Stage 1 and 2 Complaint Handler Guidance also details this.

6.7	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.	Yes	• BCH Complaint Policy & Procedure • BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Sections 14 and 15). Stage 1 and 2 Complaint Handler Guidance also details this.
6.8	Where residents raise additional complaints during the investigation, these must be incorporated into the stage 1 response if they are related and the stage 1 response has not been issued. Where the stage 1 response has been issued, the new issues are unrelated to the issues already being investigated or it would unreasonably delay the response, the new issues must be logged as a new complaint.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • BCH Website • BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 14). Stage 1 and 2 Complaint Handler Guidance also details this.
6.9	Landlords must confirm the following in writing to the resident at the completion of stage 1 in clear, plain language: a. the complaint stage; b. the complaint definition; c. the decision on the complaint; d. the reasons for any decisions made; e. the details of any remedy offered to put things right; f. details of any outstanding actions; and, g. details of how to escalate the matter to stage 2 if the individual is not satisfied with the response.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • BCH Website • BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 14). Stage 1 and 2 Complaint Handler Guidance also details this.

SECTION 6: COMPLAINTS STAGES (STAGE 2)

6.10	If all or part of the complaint is not resolved to the resident's satisfaction at stage 1, it must be progressed to stage 2 of the landlord's procedure. Stage 2 is the landlord's final response.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • BCH Website • BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 15).
6.11	Requests for stage 2 must be acknowledged, defined and logged at stage 2 of the complaints procedure within five working days of the escalation request being received.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • BCH Website • MRI Housing Management system • BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 15). Stage 1 and 2 Complaint Handler Guidance details this.
6.12	Residents must not be required to explain their reasons for requesting a stage 2 consideration. Landlords are expected to make reasonable efforts to understand why a resident remains unhappy as part of its stage 2 response.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • BCH Website • BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 14). Stage 1 and 2 Complaint Handler Guidance also details this.

6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 15). Stage 1 and 2 Complaint Handler Guidance also details this.
6.14	Landlords must issue a final response to the stage 2 **within 20 working days** of the complaint being acknowledged.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • BCH Website • BCH Staff Complaint Guidance • BCH Service Standards	This is stipulated in the Complaint Policy and Procedure (Section 15). Stage 1 and 2 Complaint Handler Guidance details this. This is also a BCH service standard.
6.15	Landlords must decide whether an extension to this timescale is needed when considering the complexity of the complaint and then inform the resident of the expected timescale for response. Any extension must be no more than 20 working days without good reason, and the reason(s) must be clearly explained to the resident.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • BCH Website • BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 15). Stage 1 and 2 Complaint Handler Guidance also details this.

6.16	When an organisation informs a resident about an extension to these timescales, they must be provided with the contact details of the Ombudsman.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • BCH Website	This is stipulated in the Complaint Policy and Procedure (Section 15).
6.17	A complaint response must be provided to the resident when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Outstanding actions must still be tracked and actioned promptly with appropriate updates provided to the resident.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • BCH Website • BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 15). Stage 1 and 2 Complaint Handler Guidance details this.
6.18	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • BCH Website • BCH Staff Complaint Guidance • Complaint Action Tracker	This is stipulated in the Complaint Policy and Procedure (Section 15). Stage 1 and 2 Complaint Handler Guidance also details this.

6.19	Landlords must confirm the following in writing to the resident at the completion of stage 2 in clear, plain language: a the complaint stage; b. the complaint definition; c. the decision on the complaint; d. the reasons for any decisions made; e. the details of any remedy offered to put things right; f. details of any outstanding actions; and, g. details of how to escalate the matter to stage 2 if the individual is not satisfied with the response.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • BCH Website • BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 15). Stage 1 and 2 Complaint Handler Guidance also details this.
6.20	Stage 2 is the landlord's final response and must involve all suitable staff members needed to issue such a response.	Yes	• BCH Complaint Policy & Procedure • BCH Complaint Booklet • BCH Website • BCH Staff Complaint Guidance	This is stipulated in the Complaint Policy and Procedure (Section 15)

SECTION 7: PUTTING THINGS RIGHT

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
7.1	Where something has gone wrong a landlord must acknowledge this and set out the actions it has already taken, or intends to take, to put things right. These can include: - Apologising; - Acknowledging where things have gone wrong; - Providing an explanation, assistance or reasons; - Taking action if there has been a delay; - Reconsidering or changing a decision; - Amending a record or adding a correction or addendum; - Providing a financial remedy; - Changing policies, procedures or practices.	Yes	• BCH Complaint Policy & Procedure • BCH Compensation Policy • BCH Staff Complaint Guidance • Housing Ombudsman Guidance on Remedies • Complaint Evaluation Forms	This is stipulated in the Complaint Policy and Procedure (Section 16). Stage 1 and 2 Complaint Handler Guidance also details this.
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.	Yes	• BCH Complaint Policy & Procedure • BCH Compensation Policy • BCH Staff Complaint Guidance • Housing Ombudsman Guidance on Remedies	This is stipulated in the Complaint Policy and Procedure (Section 16). Stage 1 and 2 Complaint Handler Guidance also details this.

7.3	The remedy offer must clearly set out what will happen and by when, in agreement with the resident where appropriate. Any remedy proposed must be followed through to completion.	Yes	• BCH Complaint Policy & Procedure • BCH Compensation Policy • BCH Staff Complaint Guidance • Housing Ombudsman Guidance on Remedies • MRI Housing Managment System	This is stipulated in the Complaint Policy and Procedure (Section 16). Stage 1 and 2 Complaint Handler Guidance also details this. All remedies offered are recorded in the complaint management system, monitored and reported on.
7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies	Yes	• BCH Complaint Policy & Procedure • BCH Staff Complaint Guidance • BCH Staff Intranet	This is stipulated in the Complaint Policy and Procedure (Section 16). The BCH Staff Complaint Guidance refers to this and the link to the guidance is available on the BCH Staff Intranet under the complaints quick link.

SECTION 8: PUTTING THINGS RIGHT

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

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

SECTION 9: SCRUTINY & OVERSIGHT: CONTINUOUS LEARNING AND IMPROVEMENT

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
9.1	Landlords must look beyond the circumstances of the individual complaint and consider whether service improvements can be made as a result of any learning from the complaint.	Yes	• BCH Complaint Policy & Procedure • Quarterly Board and SMT Complaint Reports • Board Meeting Minutes • SMT meeting minutes • Customer Complaint Panel meeting minutes • Complaint Evaluations	This is stipulated in the Complaint Policy and Procedure (Section 20). Following the closure of a complaint, Heads of Service (Stage 1) or Directors (Stage 2) complete a complaint evaluation which covers the root cause of the complaint, what was done to resolve it and wider actions needed to improve services or prevent reoccurrence. Complaint data is reported quarterly to the BCH Senior Management Team, the BCH Board and the Shareholder and the MRC, along with identified trends and areas that may need reviewing. Our Customer Complaint representatives meet quarterly to assess and review complaint information and scrutinise performance, with a focus on lessons learnt and recommended actions.

9.2	A positive complaint handling culture is integral to the effectiveness with which landlords resolve disputes. Landlords must use complaints as a source of intelligence to identify issues and introduce positive changes in service delivery.	Yes	• BCH Complaint Policy & Procedure • Board Complaint Reports • Board Meeting Minutes • SMT meeting minutes • Customer Complaint Panel meeting minutes • Team Meeting Minutes • Staff Briefings • BCH Website (learning page in development) • Annual Report	As above in 9.1.
9.3	Accountability and transparency are also integral to a positive complaint handling culture. Landlords must report back on wider learning and improvements from complaints to stakeholders, such as residents' panels, staff and relevant committees.	Yes	• BCH Website (learning page to be developed) • Annual Report • Customer Newsletters • BCH Website • BCH Complaint Policy & Procedure • Board Complaint Reports • Board Meeting Minutes • SMT meeting minutes • Customer Complaint Panel meeting minutes	As above in 9.1. Complaint information and lessons learnt are also shared with customers in the Annual Report, newsletters and quarterly complaint reports, along with the annual complaint report are published on the BCH website.

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

9.7	As a minimum, the MRC and the governing body (or equivalent) must receive: a. regular updates on the volume, categories and outcomes of complaints, alongside complaint handling performance; b. b.regular reviews of issues and trends arising from complaint handling; c. regular updates on the outcomes of the Ombudsman's investigations and progress made in complying with orders related to severe maladministration findings; and, d. annual complaints performance and service improvement report.	Yes	• Complaint Policy & Procedure • Quarterly SMT and Board Complaint Reports • Board Minutes • SMT Minutes • Annual Complaint and service improvement report	This is stipulated in the Complaint Policy & Procedure (Section 20).
9.5	Landlords must have a standard objective in relation to complaint handling for all relevant employees or third parties that reflects the need to: a. have a collaborative and cooperative approach towards resolving complaints, working with colleagues across teams and departments; b. take collective responsibility for any shortfalls identified through complaints, rather than blaming others; and, c. act within the professional standards for engaging with complaints as set by any relevant professional body.	Yes	• Complaint Policy & Procedure • Complaint Performance Reports • SMT Meeting Minutes • JOMM Minutes • Board Minutes • BCH Values • Expected Staff Behaviours • Staff Intranet • Job Descriptions • Employee Induction Programme • Customer Complaint Panel Minutes	This is stipulated in the Complaint Policy & Procedure (Section 20).

Page 146

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INSPIRING PEOPLE TO BUILD SUSTAINABLE COMMUNITIES

Not for Publication

Blackpool Coastal Housing (On behalf of the landlord Blackpool Council)
2025/26 Annual Complaint and Improvement Report

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

This report covers complaints received, actioned or closed by Blackpool Coastal Housing from 1st April 2025 to 31st March 2026.

Complaints opened within the year

During the period, 167 complaints were opened, 46 of which escalated to Stage 2. This is for all complaints opened including tenants, leaseholders and private residents.

The tables below show all complaints opened within the period, broken down by complaints from tenants (which are reported as TSM's) and then leaseholder & private residents.

Tenants:

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

Complaints from tenants have reduced by 22 cases compared to the previous year. The number of Stage 2 complaints per 1000 properties has also reduced. The percentage of cases that escalated within the period is 23%.

Leaseholders:

	2025/26
Stage 1	15
Stage 2	10

The escalation rate for leaseholders is 67%. This is significantly higher than the escalation rate for tenants and private residents. This is largely due to 8 Stage one complaints, 6 of which escalated to Stage two (75%) being made by an individual leaseholder.

Private residents:

	2025/26
Stage 1	15
Stage 2	4

The escalation rate for private complaints is 27%. This is slightly higher than the escalation rate for tenants. Private complaints are predominantly regarding adaptations in private homes, funded by the Disabled Facilities Grant and co-ordinated by the Care and Repair Team, outside of landlord services.

Housing Ombudsman

Determinations

There was one Housing Ombudsman determination within the period. The complaint was 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.

Learning: Since this complaint was brought to our attention, we have amended our Damp and Mould Policy to ensure that timescales for damp remediation works, and keeping the resident informed, are in line with those contained in Awaab's Law. 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, we would no doubt have dealt with the complaint better than we did.

Not determined

The Housing Ombudsman declined to investigate one complaint that 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 confirmed 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.

Evidence Requests – Not yet determined

Two Housing Ombudsman evidence requests were received and the information was provided. Determinations on these cases were not made within the period and are still pending. The evidence requests relate to the following complaints:

- A toilet repair
- A shed belonging to a leaseholder and communication issues.

Two initial assessment requests have also been received relating to:

- Noise nuisance and electrical safety complaint due to decorations at a neighbouring property.
- An intermittent issue with hot water.

Complaint Policy & Compliance

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

The recommendations were as follows:

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

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

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

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

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

A meeting was held with the Housing Ombudsman and in attendance were Hannah Cassidy, Housing Standards and Compliance Manager at Blackpool Council and Stephen Dunstan, Director of Resources at BCH.

The actions agreed at the meeting are as follows:

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

All 5 recommendations were implemented and the updated policy was provided to the Housing Ombudsman who confirmed compliance.

Internal Audit

Within the period, Blackpool Council's Internal Audit Team conducted an audit on the BCH Complaint policy and process. Below are the recommendations, all of which have been completed.

	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.

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.)

Tenants - Stage 1

	2025/2026	2024/2025
Acknowledged within timescale	**100%**	100%
TSM: Stage 1 Completed within timescale	**98.48%**	98.79
% with extension needed	**32%**	10%

Two responses went out of target by one day and this was due to human error, which has been addressed and further controls put in place around case monitoring.

Tenants – Stage 2

	2025/2026	2024/2025
Acknowledged within timescale	**100%**	97.22%
TSM: Stage 1 Completed within timescale	**100%**	100%
% with extension needed	**26%**	14%

The TSM for Stage 2 within timescale remains at 100%

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

Leasehold and Private – Stage 1

	2025/2026
Acknowledged within timescale	**100%**
Stage 1 Completed within timescale	**100%**

Leasehold and Private – Stage 2

	2025/2026
Acknowledged within timescale	**100%**
Stage 1 Completed within timescale	**100%**

Refused Complaints

There were three complaints refused within the period for the following reasons:

- A complaint had already been through the BCH complaint process and a final Stage 2 response had been issued.
- A complaint was made in relation to the service of a Community Protection Warning, which is not a BCH responsibility and served by Community Safety at Blackpool Council.
- A private resident made a complaint about a visitor to a property that is not managed by or connected to BCH.

In all instances a written response was provided to the complainants in line with our complaint policy.

Complaint Category by area

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

Stage 1:

Stage 1 - Year to date	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	45	19	13	3	1	3	5	25	55.56%	20.00%
Neighbourhoods	27	4	9	6	2	1	4	10	37.04%	25.93%
Hotline	14	9	1	3	1	0	0	13	92.86%	7.14%
Choice Based Lettings	13	3	4	3	0	0	3	6	46.15%	23.08%
Assets	11	4	3	2	0	1	1	6	54.55%	18.18%
Resilience Housing - Sheltered	11	6	4	1	0	0	0	7	63.64%	0.00%
Contractor	9	0	3	1	1	0	4	2	22.22%	55.56%
Rents	9	1	4	1	0	1	2	2	22.22%	33.33%
Homeownership	7	2	0	1	0	2	2	5	71.43%	57.14%
Adaptations	5	1	1	1	0	0	2	2	40.00%	40.00%
Compliance	4	0	2	0	0	0	2	0	0.00%	50.00%
Care & Repair	3	0	2	1	0	0	0	1	33.33%	0.00%
Voids	3	1	1	0	0	0	1	1	33.33%	33.33%
BCH Corporate	1	0	1	0	0	0	0	0	0.00%	0.00%
Involvement & Communications	1	0	0	1	0	0	0	1	100.00%	0.00%
Senior Management Team	1	0	0	1	0	0	0	1	100.00%	0.00%
Total	164	50	48	25	5	8	26	82	50.00%	23.78%

In the period, 82 complaints (50%) were upheld or partially upheld at Stage 1.

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

Involvement & Communication: 1 (100%*)
Senior Management Team: 1 (100%*)
Repairs Hotline: 13 (93%)
Homeownership: 5 (71%)
Sheltered Housing: 7 (64%)
Responsive Repairs: 25 (54%)
Assets: 6 (55%)

*Based on 1 complaint

The overall escalation rate to Stage 2 is 24%. Areas with escalation rates 50% and over detailed below:

Homeownership (57%)
Contractors (55%)
Compliance (50%)

Stage 2:

Service Area	Total Stage 2	Upheld at Stage 2	Partially Upheld at Stage 2	Not Upheld at Stage 2	Total upheld or partially upheld at stage 2	% upheld or partially upheld at stage 2
Responsive Repairs	11	2	5	4	7	63.64%
Neighbourhoods	10	4	3	3	7	70.00%
Contractor	5	1	2	2	3	60.00%
Assets	4	2	0	2	2	50.00%
ASB	3	0	2	1	2	66.67%
Homeownership	3	0	1	2	1	33.33%
Rents	3	0	2	1	2	66.67%
Compliance	3	0	1	2	1	33.33%
Choice Based Lettings	2	0	0	2	0	0.00%
Adaptations	1	0	0	1	0	0.00%
Hotline	1	1	0	0	1	100.00%
Voids	1	1	0	0	1	100.00%
Total	**47**	**11**	**16**	**20**	**27**	**57.45%**

A total of 27 complaints (57%) were upheld or partially upheld at Stage 2.

For the complaints that escalated to Stage 2, the following had different outcomes at Stage 2 to that at Stage 1:

Service	Stage 1	Stage 2	Detail
Assets	Partially Upheld	Upheld	Complaint about fencing replacement. Delay caused damage to belongings which was acknowledged at Stage 2.
Assets	Not Upheld	Partially Upheld	Complaint was about S20 works. Not upheld at S1 as process had been explained. Partially upheld at Stage 2 as it was identified pointing had not been up to standard and a breakdown of costs had not been supplied when requested.
Repairs	Not Upheld	Upheld	Complaint was about damp & mould. Not upheld at Stage 1 as it was concluded that D&M had been addressed. Upheld at Stage 2 as it was established that a contractor had conducted a previous inspection and failed to identify the damp and pointing works had not been sufficiently completed.
Voids	Not Upheld	Upheld	Complaint about condition of worktops. Not upheld at Stage 1 as it was considered that they met the Empty Homes Standard. Upheld at Stage 2 as a visit conducted and established that the worktops did not meet the standard.
Repairs	Not Upheld	Partially Upheld	Complaint about delays to flooring being fitted. Not upheld at Stage 1 as it was concluded that BCH had acted reasonably. Partially upheld at Stage 2 as there was a mix up with appointments and the contractor had not made contact within a reasonable time.

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.
Repairs	Not Upheld	Partially Upheld	Damp & mould complaint that was not upheld as there was no damp & mould identified. Partially upheld at Stage 2 due to compensation being given for previously damaged items. Stage 2 agreed with Stage 1 regarding not upholding the other elements.

Complaint Root Causes

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

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

Upheld/Partially Upheld

Root Cause	Faulty Equipment	Human error	IT system failure	Lack of ownership to resolve issue	Lack of staff training or knowledge	Lack of understanding or responsiveness to customer need	Poor Communication	Poor conduct	Poor Service Provision	Total
Responsive Repairs	2	5	0	1	1	5	17	0	1	**32**
Neighbourhoods	0	7	0	0	1	2	8	1	1	**20**

Hotline	0	0	1	1	1	4	7	3	0	**17**
Resilience Housing - Sheltered	0	1	0	0	1	0	6	5	0	**13**
Assets	0	2	0	0	0	2	5	0	0	**9**
Choice Based Lettings	0	1	0	0	2	1	2	0	0	**6**
Rents	0	2	0	0	0	1	1	0	0	**4**
Homeownership	0	2	0	0	0	0	1	0	0	**3**
Adaptations	1	0	0	0	0	0	1	0	0	**2**
Care & Repair	0	1	0	0	0	0	1	0	0	**2**
Voids	0	2	0	0	0	0	0	0	0	**2**
Senior Management Team	0	0	0	0	0	0	1	0	0	1
Involvement & Communications	0	0	0	0	0	0	1	0	0	**1**
Compliance	0	0	0	0	0	0	1	0	0	**1**
Contractor	0	1	0	0	0	0	0	0	0	**1**
Total	**3**	**24**	**1**	**2**	**6**	**15**	**52**	**9**	**2**	**114**

The main root cause for both upheld and partially upheld complaints at Stage 1 and Stage is poor communication. Human error and lack of understanding or responsiveness to customer need were also significantly contributed as a root cause.

The BCH Board Complaints Champion reviewed samples of the human error and poor communication cases and notes assurance of improvements.

There were issues with poor conduct are within the Sheltered Housing Service. The Head of Support has confirmed that the Sheltered Service is under review and this will include looking at the ratio of customers to officers.

<u>Not upheld:</u>

Root Cause	Complaint was a service request that had not been reported	Customer expectation beyond service provision or standard	Customer unhappy with tenancy condition/responsibility	Unfounded allegation	Total
Responsive Repairs	1	15	0	4	**20**
Neighbourhoods	2	8	3	3	**16**
Hotline	0	2	0	0	**2**
Resilience Housing - Sheltered	0	3	0	1	**4**
Assets	0	1	1	2	**4**
Choice Based Lettings	0	4	1	1	**6**
Rents	0	3	4	0	**7**
Homeownership	0	3	0	2	**5**
ASB	1	1	0	1	**3**
Adaptations	0	2	0	0	**2**
Care & Repair	1	1	0	0	**2**
Senior Management Team	0	2	0	0	**2**
Voids	0	2	0	0	**2**
Compliance	0	1	0	1	**2**
Contractor	0	0	0	2	**2**
Involvement & Communications	0	1	0	0	**1**
Total	**5**	**48**	**9**	**17**	**79**

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

Complaint Outcomes

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

Stage 1:

Stage 1 Outcome	Upheld	Not Upheld	Partially Upheld	Total
Apology Provided	35	3	11	**49**
Change to Process / Policy / Procedure	4	1	2	**7**
Compensation Awarded	2	2	0	**4**
Compromise Reached	0	2	1	**3**
Disciplinary	2	0	0	**2**
Discussion with contractor	4	0	0	**4**
Explanation Provided	6	32	11	**49**
Monitoring of contract meetings	0	0	1	**1**
Goodwill Gesture Made	3	1	1	**5**
Individual / Team Discussion	21	2	10	**33**
Referral/Support provided	0	1	0	**1**
Remedial Property Works	3	0	0	**3**
Remedial Service	3	1	0	**4**
Repairs Completed	3	1	0	**4**
Staff Training	2	0	1	**3**

Stage 2:

Stage 2 Outcome	Upheld	Not Upheld	Partially Upheld	Total
Apology Provided	6	1	9	**16**
Change to Process / Policy / Procedure	3	0	3	**6**
Compensation Awarded	4	0	2	**6**

Compromise Reached	0	1	0	**1**
Contractor Training	0	0	1	**1**
Explanation Provided	1	18	5	**24**
Goodwill Gesture Made	1	1	0	**2**
Individual / Team Discussion	2	0	4	**6**
Mediation Offered	0	0	1	**1**
Referral/Support provided	0	1	0	**1**
Remedial Service	0	1	0	**1**

Compensation Spend

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

Specific Area Outcomes/Lessons Learnt

Adaptations:

- A written procedure and standard documentation for customers wishing to use their own contractor has been produced.
- Complaint learning fed back at Team Meeting and process changed in relation to assessment recommendations and customer communication
- Common fault found with certain component and a fix was applied by the manufacturer and this has been shared with contractors to prevent the issue reoccurring.

Assets:

- Guidance issued to contractor regarding conducting checks on ownership of sheds or outbuildings should they need to store materials.
- Contractor spoken to reiterate they should check tenancy/person alerts when arranging appointments with customers.
- Process changed to ensure that resident circumstances and vulnerabilities are taken into account when making decisions around fencing

Corporate:

- Staff communications and guidance produced for staff involved in collecting Profiling Data to ensure that the reasons we are asking for the information and the options of 'prefer not to say' continue to be explained.

Lettings:

- All Lettings Officers completed Equality and Diversity Training.
- Process for pursuing recharges reviewed and changed to ensure it is more structured.

Neighbourhoods:

- Process for reviewing risk markers reviewed and amended, with expiry dates checked.
- Customer leaflet developed to provide information on our stock and transfer process.
- 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.
- Staff discussion to reiterate our response time to reports of hate crime.

Rents

- Process for serving notices reviewed and amended.
- Staff communications arranged to reiterate the Advocacy Policy
- Updates to the information available to customers regarding service charges and why they are charged.
- Individual discussion around checking account information
- Staff training arranged

Repairs and Hotline:

- Process reviewed and amended for re-inspection reminders when elements need to dry out.
- Going forward a note will be added to situations such as this to remind Inspectors to re-attend.
- Process developed to ensure if numerous repairs to the same element are undertaken that this is flagged to look into further.
- Process developed for recharge disputes to be reviewed by a Repairs Manager and Recharges Policy is in development.
- Discussion with staff regarding communication expectations
- Discussion and reiterated the process regarding raising jobs and detailing notes
- Standards and behaviour expectations reiterated and monitored
- Process regarding scaffolding and customer contact discussed and reiterated to contractor and monitored at contact meetings
- Additional Repairs Inspector resource sourced to support with post inspections
- Several team and individual discussions to address communication with the focus on keeping customers informed.
- Communication to Repair Operatives about parking considerately.

Sheltered Housing:

- Sheltered Housing Handbook reviewed to advise about the role of the Sheltered Housing Officer not assisting to clear properties, however they can offer advice and support to access services that can assist individuals with this.
- Review and reminder of record keeping with contractor.
- Several team and individual discussions around communication and standards and staff training arranged.

Voids:

- Discussion with inspectors and guidance given around checking items in properties.
- Photographs of empty properties to be reviewed before recharges are raised.

Compliments

There were 18 comments received in the period:

Adaptations & Care and Repair:

- *I simply cannot sing your praises enough. Thank you all so much. I have never received such an amazing gift in my life. I am incredibly grateful, and I will care for this beautiful bathroom for years to come.*

- *I cannot thank you enough for all of your help and care. You have made life more bearable and I am eternally grateful.*

- *Thank you Dawn Brange and Phil Holton from Blackpool Coastal Housing and the amazing Contractors for making my life a lot easier.*

- *Thank you for everything that your team has done for us. Your kindness, help, compassion and caring nature are a credit to each and every one of you. Your help will make our lives much easier, so from the bottom of our hearts, we are indebted to all of you*

- *I would like to put on record my appreciation for the way the department has handled my case, and in particular, to commend Lorna Spence. She is an absolute credit to the team: polite, calming, and reliable, always doing exactly what she says she will.*

- *A customer called to say a big thank you to the team and she is excited for the works to be completed.*

- *A customer sent in a bunch of flowers saying thank you for all the help with their adaptation and funding, for a boiler for their new home*

- *Thank you so much for helping us in getting a bathroom tailored to our special needs and giving us our dignity back. You and everyone concerned have been an amazing credit to your department.*

Assets

- *Our Assets Team have received a thank you card along with a note saying: Thank you for the lovely door. I am thrilled with it.*

Involvement and Communications:

- *A tenant called to say thank you to Beki Brady and Philip Duhig for helping them access their account. They are very grateful to both of you for your help.*

- *A tenant called to say thank you to Claire Buckley and Mia Crewdson for their excellent Customer Service whenever they call with a query.*

Lettings:

- *A customer called to thank Karen Glass and the Lettings Team for moving him to a bungalow. He said that he is really happy and it changed his life.*

- *A customer contacted to thank Violet Arnold for all the work she put in to helping them with their property.*

Neighbourhoods

- *A tenant wanted to thank Jess Marsh and David Higham for listening to their concerns and dealing with issues raised.*

Rents

- *A customer called to thank Hayley Jones for all her hard work and help to ensure their UC Claim was successful.*

Repairs

- *A customer would like to thank Tomasz Lojek for assisting with repairs at their property. They described Tomasz as kind and caring.*
- *A customer would like to thank Cat Walker saying that she has been absolutely amazing and is a great asset to her team.*

Resilience Housing – MPT:

- *A customer sent a thank you card, to Heather Donnelly-Nelson for going above and beyond*

Customer Voice – Complaint Transactional Surveys:

Upon complaint closure, a satisfaction survey is sent to all customers. In the period 38 surveys were received.

The results from the surveys received are summarised below:

How did you make your complaint?

All 38 respondents answered this question

Response	Number	Percentage
Email	15	39%
In person	1	3%
Telephone	17	45%
Through another agency	2	5%
Website	3	8%

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

All 38 respondents answered this question

Response	Number	Percentage
Very Easy	24	**63%**
Fairly Easy	9	**24%**
Neither Easy nor Difficult	2	**5%**
Fairly Difficult	2	**5%**
Very Difficult	1	**3%**

87% of respondents found it very or fairly easy to make a complaint.

The two residents who said they found it difficult made their complaints over the telephone and the one respondent who said they found it very difficult made their complaint through another agency.

Was the information provided clear and concise?

All 38 respondents answered this question

Response	Number	Percentage
Strongly Agree	19	**50%**
Agree	12	**32%**
Neither agree nor disagree	4	**10%**
Disagree	1	**3%**
Strongly Disagree	2	**5%**

82% of respondents agreed that the information provided was clear and concise,10% were neither and 8% disagreed or strongly disagreed. Of two respondents who strongly disagreed, one gave no information and the other was unhappy as they stated they had not been invited to a meeting. The one respondent who disagreed said they found the explanation to be unsatisfactory but overall were very satisfied with the complaint handling and noted that the problem was solved within 24 hours.

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

All 38 respondents answered this question

Response	Number	Percentage
Yes	24	**63%**
No	14	**37%**

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

All 38 respondents answered this question

Response	Number	Percentage
Very Satisfied	17	**45%**
Fairly Satisfied	8	**21%**
Neither satisfied nor dissatisfied	3	**8%**
Fairly dissatisfied	0	**0%**
Very dissatisfied	10	**26%**

66% of respondents were satisfied with how their complaint was handled overall and 26% were dissatisfied.

Of the 10 customers who were dissatisfied with the overall outcome of their complaint, 7 (70%) said they had not received a personal contact at Stage 1.

Of the 25 customers who were satisfied or very satisfied, 21 (84%) had received a personal contact at Stage 1.

This suggests that satisfaction rates are higher when a personal contact has been made.

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

Complaint Monitoring & Customer Voice

A draft of this report, along with the Complaint Handling Code Self-Assessment with the Customer Complaint Panel for review, challenge and approval. The panel have requested that the Stage 2 escalation rate is monitored due to the increase in this. A breakdown of root cause data by area is now also included in the reporting so any service area tends or concerns can be picked up.

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

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

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

Outcomes of this report & further actions

The number of cases escalating to Stage 2 has been highlighted as a concern by the Senior Management Team, the Complaint Panel and the Board Complaint Champion.

The following actions will be taken to address this:

- Specific monitoring of escalations, including reasoning and service area will be conducted by the Involvement & Communications Manager to better understand why cases are not being resolved at Stage 1. This will then enable trends and concerns to be highlighted and further actions identified.

- The complaint satisfaction survey will be amended to include a question for Stage 2 cases about what BCH could do differently at Stage 1 to resolve the complaint and prevent escalation.

- Directors and Service Heads will discuss specific escalation cases with investigating managers within 1-1 and supervision meetings.

- The Compensation Policy has been reviewed and and will be further promoted to investigating managers to ensure consistency across services and resolutions are aligned with Housing Ombudsman guidance.

The Senior Management Team also noted a rise in the number of complaints being extended. All extension requests from investigating managers at Stage 1 and Stage 2 will be reviewed by the Involvement & Communications Manager to agree, ensuring that there are valid or justified reasons for extensions and this will be monitored.

Blackpool Coastal Housing (On behalf of the landlord Blackpool Council)
Quarter 1 Complaint Performance 2026/27

Date of Report: 17th July 2026
Authors: Suzanne Tomlinson, Involvement & Communications Manager & Jen Taylor, Involvement & Communications Team Leader

This report covers complaints received or actioned by Blackpool Coastal Housing within Quarter 1 (April – June 2026).

Complaints Opened Within Period

The tables below shows all new complaints opened within the period. This is broken down to complaints from tenants (TSM data) and then leaseholders and private residents.

Tenant Complaints:

	Q1 2026/27
Stage 1	41
Stage 2	9
Housing Ombudsman Determinations	0
TSM Complaints per 1000 properties (excludes Private)	**10.71**
TSM Stage 1 complaints per 1000 properties	**8.61**
TSM Stage 2 complaints per 1000 properties	**1.89**

Complaints were resolved at Stage 1 in 78% of cases. The rate for the period is 22%, which is unchanged from Q4 2025-2026.

Leaseholder & Private Complaints:

	Q1 2026/27
Stage 1	7
Stage 2	1

LGO Determinations	0

A total of 86% of leasehold and private complaints were resolved at Stage 1, meaning the escalation rate is 14%.

Housing Ombudsman/LGO

There have been no Housing Ombudsman or LGO Determinations within the period and no evidence requests received.

There are currently 7 open cases on the Housing Ombudsman Portal. No cases currently require action or have any tasks pending. 4 cases are awaiting determination and 3 are under assessment, with evidence requests not yet received.

The Board Complaint Champion reviewed the cases for assurance that there are no outstanding tasks or actions for BCH in relation to any cases.

Complaint Performance

The tables below show the timescales for acknowledging and responding to tenant Stage 1 and Stage 2 complaints within the Housing Ombudsman Complaint Handling Code and as measured in the Tenant Satisfaction Measures (TSMs.)

Tenants

Stage 1	Q1 2026/27
Acknowledged within 5 days	100%
TSM: Stage 1 Completed within 10 working days	100%
Stage 1 Extended	22
% with extensions	53.66%

There were 53.66% of Stage 1 complaints that had timescales extended, and there has been an increase of 314% in Stage 1 extensions compared with last year's Quarter 1 data. On reviewing the reasoning for extensions, the data shows that there has been an increase in requests from managers due to case complexity and staff leave. This is now being monitored by the

Involvement & Communications Manager and extension requests will be reviewed to ensure that there is justification for extending and complaints are prioritised.

Stage 2

Stage 2	Q1 2026/27
Acknowledged within 5 days	100%
TSM: Stage 2 completed within 20 working days	100%
Stage 2 Extended	5
% with extensions	50%

The TSM for Stage 1 and 2 responses being acknowledged and completed within Housing Ombudsman Code timescales remains at 100% from the previous period.

Again, the number with extensions has increased, however there have been some complex cases that have required input from several services and contractors. As with Stage 1 extensions, Stage 2 extension requests will be monitored by the Involvement & Communications Manager.

Leasehold & Private

Stage 1	Q1 2026/27
Acknowledged within 5 days	100%
Stage 1 Completed within 10 working days Timescales	80%

Stage 2	Q1 2026/27
Acknowledged within 5 days	100%
Stage 2 completed within 20 working days timescale	100%

There was one slippage of a private Stage 1 complaint response. Stage 2 remains at 100%.

Refused Complaints

There have been 3 complaints refused within Quarter 1. All 3 complaint requests were submitted by one leaseholder. Two of the complaints were refused as they had already been through the BCH complaint process and final stage 2 responses had been issued.

1 complaint was refused as this was a request for service in relation to neighbour nuisance and was therefore passed through to the Neighbourhoods Team for their review and action in line with neighbourhood management policy.

Complaint Category By Area

Data taken from all Stage 1 and Stage 2 complaints closed within the Q1 period. (Includes leasehold and private complaints)
A complaint may feature in more than one category.

Stage 1:

Q1	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	11	10	1	0	0	0	0	10	90.91%	0.00%

Contractor	7	6	0	1	0	0	0	7	100.00%	0.00%
Neighbourhoods	6	0	1	3	0	1	1	3	50.00%	33.33%
Hotline	4	3	0	0	1	0	0	4	100%	25.00%
Resilience Housing - Sheltered	3	2	0	0	1	0	0	2	66.67%	33.33%
Rents	3	0	2	0	0	0	1	0	0.00%	33.33%
Choice Based Lettings	3	0	0	1	0	0	2	1	33.33%	66.67%
Homeownership / Leasehold Services	1	0	0	0	0	0	1	0	0.00%	100.00%
Adaptations	1	1	0	0	0	0	0	1	100.00%	0.00%
Resettlement - Hostels	1	0	1	0	0	0	0	0	0.00%	0.00%
Resettlement - Positive Transitions	1	0	1	0	0	0	0	0	0.00%	0.00%
Total	41	22	7	5	2	1	5	27	65.85%	17.07%

In the Quarter, 27 complaints (65.85%) were upheld or partially upheld at Stage 1. Of the 5 complaints that escalated to Stage 2, 2 (40%) were upheld or partially upheld at Stage 1.

Stage 2:

Q1	Total	Upheld at Stage 2	Not Upheld at Stage 2	Partially Upheld at Stage 2	Total upheld or partially upheld at stage 2	% upheld or partially upheld at stage 2
Rents	3	0	3	0	0	0.00%
Homeownership / Leasehold Services	3	0	3	0	0	0.00%
Responsive Repairs	3	3	0	0	0	100.00%
Choice Based Lettings	2	0	2	0	0	0.00%
Adaptations	1	0	1	0	0	0.00%
Hotline	1	1	0	0	0	100.00%
Neighbourhoods	1	0	0	1	1	100.00%
Resettlement - Positive Transitions	1	0	0	1	**1**	100.00%
Resilience Housing - Sheltered	1	1	0	0	1	100.00%
Total	16	4	9	2	6	37.5%

In the quarter 16 complaints closed at Stage 2. Six complaints (37.5%) were upheld or partially upheld at Stage 2. No complaints escalated to the Housing Ombudsman within this period.

Of the 16 complaints closed at Stage 2, 15 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	Majority of complaint aspects not upheld at Stage 2 but partially upheld due to covering letter for a Notice Of Seeking Possession being misleading.

Not for Publication

Complaint Root Causes

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

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

Upheld/Partially Upheld

Root Cause	Contractor not performing or managed	Equipment Fault	Human error	Lack of ownership to resolve issue	Lack of understanding or responsiveness to customer need	Poor Communication	Poor conduct	Regulatory or Legal defined
Contractor	6	0	0	0	0	7	0	0
Lettings	0	0	0	0	0	1	0	0
Homeownership	0	0	0	0	0	0	0	1
Hotline	0	0	0	0	2	2	0	0
Neighbourhoods	0	0	0	1	0	4	0	0
Responsive Repairs	4	1	1	1	2	6	0	0
Resettlement - Hostels	0	0	0	0	0	0	0	0

Resettlement - Positive Transitions	0	0	0	0	0	1	0	0
Resilience Housing - Sheltered	0	0	0	0	0	3	3	0
Total	**10**	**1**	**1**	**2**	**4**	**24**	**3**	**1**

The main root cause for both upheld and partially upheld complaints remains as poor communication. The higher areas are within Repairs and Contractors.

Issues with poor conduct are within the Sheltered Housing Service. The Head of Support has confirmed that the Sheltered Service is under review. And this will include looking at ratios of customers to officers.

<u>Not upheld:</u>

Root Cause	Customer expectation beyond service provision or standard	Customer unhappy with tenancy condition or responsibility	Issue is responsibility of another organisation beyond BCH control	Unfounded complaint/allegation
Adaptations	1	0	0	0
Contractor	0	0	0	0
Choice Based Lettings	1	0	0	1
Homeownership / Leasehold Services	1	0	0	0
Hotline	0	0	0	0
Neighbourhoods	1	0	1	0
Rents	3	2	0	0
Responsive Repairs	1	0	0	0

Resettlement - Hostels	0	0	1	0
Resettlement - Positive Transitions	0	0	0	0
Resilience Housing - Sheltered	0	0	0	0
Total	8	2	2	1

The main root cause for complaints that have not been upheld remains as customer expectations being beyond service standards or provision.

Complaint Outcomes

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

Stage 1

Service	Total
Apology provided	17
Compensation awarded	0
Goodwill gesture made	2
Mediation offered	0
Explanation provided	2
Remedial Property Works	2
Remedial Services Provided	5
Compromise reached	0
Referral/support provided	0

Compensation Awarded

£675 - Responsive Repairs

£600 - Assets

Total Q1 compensation - £1275

Specific Area Outcomes/Lessons Learnt

Neighbourhoods

- Review and amendment of wording to cover letters for Notices.
- Arrangements made with Grounds Maintenance contractor to conduct a specific maintenance project.
- Update to account notes regarding vulnerabilities
- Block communications developed and issued regarding correct waste disposal
- Workflow being developed on new system to include completion of action plans

Repairs

- Discussion with contractor to replace like for like unless otherwise instructed
- 9 staff and team discussions

Resettlement – Positive Transitions & Assets

- Review and implementation of a process for disposal of damaged items

Compliments

Eight compliments were recorded in the period:

Neighbourhoods & Fylde Council:

- *I'd just like to thank you once again for coming out to see us today about the back garden and allowing us to reclaim some outdoor space. Mum is totally overjoyed now, you've really helped put a smile back on her face and I can't thank you enough for that!*

- *On behalf of the local residents, please pass on our thanks to those involved in the planting of said trees, as promised and (of course) your time and effort in supporting same - lets hope that the saplings thrive accordingly.*

Neighbourhoods:

- *I wanted to write to thank all departments that were involved in helping to solve the rubbish problem. Due to everyone pulling together, the street is now much cleaner, tempers aren't flared and I'm no longer ashamed when friends pay a visit. You've all made a big difference to my daily surroundings and peace of mind. I'm sure the tenants on ……… are much happier too now they have their own bins. Please pass on my thanks and gratitude, to all involved for doing such a great job in solving this problem.*

- *It has made my day. Thanks for all your help. If Steve had a word say thanks, he's a diamond. Very happy bunny*

- *Love the bins and the new bin area thanks so much for all your hard work*

Hotline & Evolution:

- *Brilliant response from BCH telephone staff. Called 8am as daughter's tv aerial not working. Evolution on site by 10am Fixed problem & outside cabling. Amazing service all round. Thank you*

Evolution:

- *Compliment for operative on how lovely, smart and polite he was and what a great job he did and left no mess.*

Repairs & Involvement & Communications:

- *Thank you for the support from yourself and Shaun with the formal complaint and getting everything resolved in a timely manner.*

Customer Voice – Complaint Transactional Surveys:

Upon complaint closure, a satisfaction survey is sent to all customers. In the quarter, 14 satisfaction surveys were received which represents a 42% response rate.

The results from the surveys received are summarised below:

How did you make your complaint?

All 14 respondents answered this question

Response	Number	Percentage
Email	7	50%
Telephone	3	21.43%
Website	2	14.29%
Letter	1	7.14%
Through an MP/Councillor	1	7.14%

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

All 14 respondents answered this question

Response	Number	Percentage
Very Easy	6	42.86%
Fairly Easy	5	35.71%
Neither Easy nor Difficult	2	14.29%

Fairly Difficult	1	7.14%
Very Difficult	0	0%

The 1 respondent who stated it was fairly difficult to make a complaint did so through their MP/Councillor and advised they'd attended a community consultation with several departments and they were unsure who to make the complaint to.

Was the information provided clear and concise?

All 14 respondents answered this question

Response	Number	Percentage
Strongly Agree	4	28.57%
Agree	8	57.14%
Neither agree nor disagree	1	7.14%
Disagree	0	0%
Strongly Disagree	1	7.14%

The 1 respondent who strongly disagreed that the information provided was clear and concise stated that they had been provided with conflicting information regarding community gardens.

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

All 14 respondents answered this question

Response	Number	Percentage
Yes	10	71.43%
No	4	28.57%

Having reviewed the cases for the 4 respondents who stated they had received no contact, the following was established:

- Neighbourhoods complaint relating to incorrect waste disposal – the Stage 1 response confirms that the Investigating Manager made personal contact by telephone, and a discussion was had with the customer.
- Repairs complaint relating to toilet – personal contact was made by email in which the Investigating Manager confirmed they would be investigating the complaint and could be contacted if the complainant wished to discuss the matter. It is not known whether personal contact was attempted by telephone.
- Repairs complaint regarding miscommunication during damp and mould treatment – the Stage 1 response confirms that the Investigating Manager made personal contact by telephone, and a discussion was had with the customer.
- Repairs complaint relating to work in bedroom – the Stage 1 response confirms that the Investigating Manager made personal contact by telephone, and a discussion was had with the customer.

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

All 14 respondents answered this question

Response	Number	Percentage
Very Satisfied	5	35.71%
Fairly Satisfied	3	21.43%
Neither satisfied nor dissatisfied	1	7.14%
Fairly dissatisfied	3	21.43%
Very dissatisfied	2	14.29%

57% of respondents were satisfied with how their complaint was handled overall, and 36% were either fairly or very dissatisfied. Having reviewed the cases for the 5 respondents who were dissatisfied, the following was established:

Very Dissatisfied

- Repairs complaint – 1 respondent noted that they felt no support was offered, just criticism. They stated that no personal contact was made from the Investigating Manager at Stage 1 but the response confirms personal contact was made by telephone. The respondent advised it was very easy to make a complaint and the information provided was clear and easy to understand. The complaint was upheld at Stage 1 but escalated to Stage 2 when the standard of works was below an acceptable level. The complainant subsequently made contact to withdraw this Stage 2 complaint but the response was issued.

- Neighbourhoods complaint – 1 respondent commented that the response was very contradictory to what they had initially been advised. As this complaint was closed at Stage 1, this respondent was contacted to clarify if they wish to escalate their complaint following the feedback received but they stated that they did not wish to escalate.
- Neighbourhoods complaint – 1 respondent noted that they felt dissatisfied at being told to contact Enveco rather than the issue being dealt with by the Neighbourhoods Team. This respondent stated that they did not receive personal contact at Stage 1 but the response confirmed that contact was made by telephone. The complaint was not upheld at Stage 1, however, a block letter was sent to residents advising of correct waste disposal.

Fairly Dissatisfied

- Homeownership/Leasehold Services complaint – 1 respondent noted that they had received absolutely no feedback with regards to their initial complaint. The complaint went through both Stage 1 and Stage 2 and responses were issued in line with the formal process. Emails have been sent and voicemails left following the satisfaction survey return to query if the Stage 1 and 2 responses had been received but no reply has been received.
- Neighbourhoods complaint – 1 respondent noted that the problem has not been resolved, commenting “letters and more letters, same old”. The respondent received personal contact from the Investigating Manager at Stage 1 and the complaint was partially upheld due to failure to keep the complainant updated regarding actions taken. An action plan was completed and agreed.

As agreed with the Complaint Panel, a new question has been added for this quarter on whether complainant would be interested in joining the BCH Complaint Panel.

7 respondents stated that they would be interested in joining; 1 respondent is a private complainant and therefore not eligible to join. The 6 respondents who are will be contacted by the Involvement and Communications Team with further information and support to join the panel.

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Blackpool Coastal Housing

BCH Complaint Policy and Procedure

2026

INSPIRING PEOPLE TO BUILD SUSTAINABLE COMMUNITIES

Document Information

Issue Date		31.03.2024
Version/Issue Number		4.6
Document Status		Draft
Effective From Date		29.07.2026
Scope of Document		
Objective		To provide an overview of how BCH will provide a fair and accessible complaints service to its customers.
Who needs to know?		All
Documentation		Unreasonable Behaviour Policy; Reasonable Adjustments Policy, Compensation Policy, Advocacy and Authority to Act Policy
Document Sponsor	**Name**	Stephen Dunstan
	Job Title	Director of Resources
	Directorate	Resources
Author	**Name**	Suzanne Tomlinson
	Job Title	Involvement and Communications Manager
	Team	Involvement and Communications Team
	Contact Tel.	01253 477911

Document Information

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

06.10.2022	3.2	16	Removal of Housing Ombudsman Designated Person requirement in line with HO updated guidance.	Suzanne Tomlinson
20.10.2022	3.2	16	Further amendment to designated person wording.	Suzanne Tomlinson
07.11.2023	3.3	All	Full review of policy against Housing Ombudsman Complaint Handling Code. Amendments made to reflect complaint satisfaction surveys and	Suzanne Tomlinson
28.11.2023	3.4	14	Amendment to wording of Local Government Housing Ombudsman to Housing Ombudsman.	Suzanne Tomlinson
31.03.2024	4.0	All	Full review and amendment in line with updates to the Housing Ombudsman Revised Complaint Handling Code, effective April 2024.	Suzanne Tomlinson
28.05.2024	4.1	15	Change to Housing Ombudsman postal address.	Suzanne Tomlinson
11.12.2024	4.2	11	Amendment to the wording of Customer Representatives being involved in Stage 2 appeals.	Suzanne Tomlinson
01.07.2025	4.3	All	Review and amendment following completion of Housing Ombudsman self-assessment and the role of Customer Representatives.	Suzanne Tomlinson
19.12.2025	4.4	4,5, 6, 14 and 15	Amendments regarding recharges and Subject Access Requests. Amendment to Stage 1 process to include personal contact form complaint handler at Stage 1 and Stage 2 to include Head of Service may conduct.	Suzanne Tomlinson
28.04.2026	4.5	1,2,4,6, 13 and 15	Review and amendment following Housing Ombudsman policy review and recommendations and completion of Housing Ombudsman self-assessment	Suzanne Tomlinson
28.07.2026	4.6	15, 19,20 and 21	Annual review against Housing Ombudsman Complaint handling Code self assessment. Changes made to Stage 2 hearings, reporting arrangements, scrutiny and clarification of HO eligibility.	Suzanne Tomlinson

Amendment Notes

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

1. BCH Complaint Policy

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

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

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

2. Purpose

The purpose of this Policy is:

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

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

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

3. Definition of a complaint

A complaint is defined as:

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

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

4. Types of complaint

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

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

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

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:

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

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

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

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

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

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

7. Survey Feedback

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

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

8. Who can make a complaint?

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

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

9. How to make a complaint

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

In writing:

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

Email:

customerinvolvement@bch.co.uk

Via our website:

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

Via the MyBCH self-service portal:

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

By telephone:

01253 477900, then selecting option 4 followed by option 3

Via social media:

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

- Facebook search for @bchblackpool
- Instagram search for blackpool_coastalhousing

In person:

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

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

10. Accessibility

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

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

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

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

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

11. Confidentiality

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

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

12. Protecting the vulnerable

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

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

13. The Complaint Handling Process

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

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

14. Stage 1 – Formal Complaint

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

The Complaint Officers will:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

We encourage residents to let us know as soon as possible, but no later than 25 working days from the date of the stage 1 response. We may apply discretion where the resident was unable to escalate the complaint earlier (for example health grounds or with other good reason) or where the complaint raises safeguarding or health and safety issues.

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

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

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

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

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

If we decide not to escalate a complaint to Stage 2 as there is a valid reason not to do so as an exclusion applies, we will evidence the reasoning and provide a detailed written explanation to the customer setting out the reasons why the matter is not suitable for the complaints process within 10 working days of a request being made. We will not take a blanket approach to exclusions.

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

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

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

All customers and/or their representative will be extended an invite to attend the Appeal Panel meeting or will be offered the opportunity to provide evidence at the hearing in a way that suits their needs. This means the customer can ask that the panel is held virtually, or at a venue other than BCH's Head Office, for example at a Community Centre or at home via phone call or videoconference. Should the customer or their representative not attend the hearing, without prior notice then the hearing will proceed in their absence.

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 on a quarterly and annual basis and provided to BCH Senior Management, BCH Board, the BCH Complaint Customer Panel, the MRC and the Shareholder. The quarterly and annual complaint performance reports are published on the BCH website.

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 Blackpool Council tenant or leaseholder (or an advocate on their behalf) 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 Blackpool Council tenant or leaseholder (or an advocate on their behalf) can refer their complaint to the Housing Ombudsman by:

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

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

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

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

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

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

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

23. Compliance

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

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

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

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

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

Complaint Handling Code 2024 | Housing Ombudsman Service

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Blackpool Coastal Housing

Report to:	**BLACKPOOL COASTAL HOUSING BOARD**
Relevant Officers:	Stephen Dunstan, Director of Resources Suzanne Tomlinson, Involvement and Communications Manager
Date of Meeting:	28 July 2026

CUSTOMER VOICE REPORT

1.0 Recommendation

1.1 To note the first quarter Customer Voice report.

2.0 Background

2.1 The Customer Voice report was introduced in the last performance year to showcase at each Board meeting work undertaken in the period related to the Transparency, Influence and Accountability standard.

3.0 Other information

3.1 The Customer Voice report continues to evolve and comments from Board members on how it could be further improved are welcomed.

3.2 Although not mentioned directly in the report narrative the cover includes a couple of photographs from the Grange Pride In Place Day in mid-May. The Director of Resources and Health and Safety Advisor were involved in the planning for this event and were joined on the day by several members of the Neighbourhoods Team. Despite the inclement weather good conversations were had with tenants and other local Grange Park residents.

3.3 Following the finalisation of the new Customer Engagement Strategy the report now includes details of progress with actions including in that strategy, to allow Board members to monitor progress with agreed objectives.

4.0 Financial considerations

4.1 None directly relevant.

Blackpool Coastal Housing

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 Customer Voice report is relevant to ensuring that all customers, including those with protected characteristics, are being heard and their needs responded to appropriately.

8.0 Analysis of risk

8.1 Service failure can arise from failing to listen to customers or respond to their requests.

9.0 Internal /external consultation

9.1 Senior Management Team and the Complaints Champion have been consulted on the contents of the attached report.

9.2 The Complaints Panel meeting considering the report was postponed, but will be rearranged.

10.0 Other alternative options to be considered

10.1 No.

11.0 Appendices

11.1 Appendix 7d(i) – Quarter 1 2025/26 Customer Voice Report.

Appendix 7d(i)

Blackpool Coastal
Housing

Not for Publication

Customer Voice Report

Quarter 1
April- June 2026

HOW CUSTOMERS HAVE BEEN INVOLVED

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

TOWER Scrutiny

The panel underwent a scrutiny workshop with DTP associates to review the current scrutiny model and make recommendations in line with best practice and scrutiny principles. This has resulted in the Terms of Reference and handbook being updated, in agreement with the panel. A standard agenda has also been agreed and agenda packs introduced. The panel will now meet monthly, and on a quarterly basis, Blackpool Council's Housing Standards and Compliance Manager will attend to present KPI data for the panel to seek assurance and challenge. The panel will also use complaint and customer voice data plan future scrutiny activity. The Q4 scorecard was presented to the panel and they sought assurance on what measures are being put in place to address high void timescales. They have agreed that they wish this to be a future area for scrutiny.

The panel are in the final stages of the Neighbourhood scrutiny review and it is expected that the report, findings and recommendations will be presented at the October 2026 Board meeting for consideration and agreement. A new member has joined so there are 6 active members working on the scrutiny.

Complaint Panel

Due to availability of the panel, the scheduled meeting had to be postponed. The panel members were sent the Annual Complaint and Improvement Report and the HOS Complaint Handling Code Self assessment by email to review, provide any challenge and observation.

At the next meeting the panel will review the 2026/27 Q1 complaint performance report.

HOW CUSTOMERS HAVE BEEN INVOLVED

Transparency, Influence & Accountability Standard:
Engaging With Tenants

Green & Clean Wardens

We received 54 scoresheets from our Green Wardens in this period with 86% rating the overall performance of the green space maintenance as an ok or good standard.

Clean Wardens provided 26 scoresheets with 85% rating the overall block cleaning as an ok or good standard. New noticeboards have recently been installed in some areas and Clean Wardens reported that there was no information within them. The Neighbourhoods Team will be ensuring that relevant information is displayed, including a block cleaning record which the contractor will sign each time they have been.

In April, a Green and Clean Warden meeting took place and 20 Wardens attended from Grange Park, Bispham, Queens Park, Central, South Shore and Mereside. The wardens took part in a Q&A session where specific area issues were contractor performance was challenged, issues were discussed and actions agreed. The wardens also reviewed and approved the Grounds Maintenance and Block Cleaning Booklets and the Community Garden Agreement. Wardens were consulted as part of the upcoming procurement exercise for the block cleaning contract and this informed the decision to update the tender documents to evidence areas of importance customers told us about, including customer care, standards, being kept informed and reliability.

Neighbourhood Panel

The Neighbourhood Panel met in June and reviewed the customer guide to reporting neighbourhood issues which had been drafted following discussion at the previous meeting. Whilst the panel agreed that this will be useful for customers to understand how the process works, they raised that the terminology included around closing a case was emotive and may cause confusion; therefore a further review of this will be completed.

The Neighbourhood Panel agreed that the completion of Action Plans for cases should be closely monitored at future meetings to ensure the Neighbourhoods Team is being held to account.

HOW CUSTOMERS HAVE BEEN INVOLVED

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

Reading Panel

Our Reading Panel reviewed the updated Fire Safety Advice booklet and as a result of feedback, additional information was provided for customers who have a disability. The panel also reviewed the Reporting Cannabis Smells leaflet, which was updated to reflect feedback on Police terminology and the colour and layout changed to support improved accessibility.

Neighbourhood Walkabouts

There were 11 walkabouts that took place within the period across the Claremont, Grange Park, Mereside, South Shore, Bispham and Layton areas of Blackpool. 22 residents attended with the Neighbourhood Officers to identify areas for improvement and highlight positive contributions.

A walkabout that took place in Bispham with Fylde Council in attendance resulted in additional works being agreed to tend to overgrown weeds. The walkabout was filmed and we returned to take footage of the during and after works. The reel has been published on BCH's social media channels to further promote the walkabouts and show outcomes and 'you said, we did'. The reel had a significant increase in views on the the BCH Facebook page, particularly engaging the younger audience, with 43% of views being from people aged 18-24.

Detailed feedback is included on the BCH website - www.bch.co.uk/my-neighbourhood/neighbourhood-services/neighbourhood-walkabouts - and will be provided in the next editions of the Neighbourhood newsletters.

HOW CUSTOMERS HAVE BEEN INVOLVED IN DECISION MAKING

Rechargeable Repairs Policy Consultation

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

The consultation was sent on 22nd April 2026 to **599** people.

- **402** by email
- **165** by text message
- **32** by post

24 responses were received altogether, which is a response rate of **4%.**

The results were reviewed and the following changes have been made to the policy:

- The policy will define “fair wear and tear” as:

  a) Unavoidable changes in condition that take place in a property over time, through normal, everyday use.

  b) Natural and gradual deterioration of a property or item which occurs over time through intended use – not because of misuse, neglect or accidental damage.

- The current process of having to complete a “statement of truth” will be removed. Tenants will instead be asked to provide a crime reference number

- BCH will charge for missed appointments where a tenant fails to provide access to BCH staff or contractors*

- BCH will send written confirmation with reasoning for recharges, along with photos, when issuing a recharge to a tenant

- Two letters will be sent to customers for recharge debts before this is passed to a debt collection agency

- Recharges will be requested within 3 months of the repair, where possible, in tenanted properties. In void properties, recharges will be requested within 12 months of the repair, where possible.

- A payment plan for tenants which can be over a 12 month period to provide further support.

*under consideration

ACTING ON CUSTOMER VIEWS

Customers Said	We Did
Customers raised an issue with members of the public, mainly students cutting through the communal areas in a Bispham Community via a gap near the drying area.	We consulted with local residents and have fenced off the gap as part of drying area works to make the area more secure and to protect the privacy of residents.
Customers at Tarnside had been asking for a landscaped seating area on the communal green space near their properties.	A wildflower seating area was created in collaboration with our grounds maintenance contractor, Fylde.
Reports from residents at Spencer Court were raised regarding street cleaning not being completed.	BCH got in touch with Enveco who have confirmed they now attend after bin collections.
Local residents at Claremont reported an issue with members of the public cutting through the communal green and depositing waste items in the area.	We fenced off a section of the communal green to assist in reducing ASB.
Customers advised us that the information on the Assisted Gardening Service on our website was unclear that the service is chargeable.	Our website has been reviewed and amended

Satisfaction with how report was resolved 35%

SO WHAT?

We have asked for some information regarding completion of Action Plans from the Performance Team as this is linked to two of the satisfaction survey measures that are poor – the explanation of what action would be taken in response to the report of ASB and about being kept informed about the actions taken in response to the report.

HIGHLIGHTS - POSITIVE

How satisfied are you that your Neighbourhood Officer was polite and respectful? **74% satisfied**

HIGHLIGHTS - TO IMPROVE

How satisfied are you with the explanation you were given about what action would be taken in response to your report? **26% satisfied**

How satisfied are you with the way you were kept informed about the actions taken in response to your report? **43% satisfied**

Once we have this information we will address with individual officers about their reasons for not completing the action plan.

Closed cases where customers made a complaint about the service will be cross referenced to see if there are any further lessons that can be learnt and we will be completing surveys at point of closure.

Following feedback from the Neighbourhood Panel we will review the terminology used when a case is closed – members have said this feels very final and have told us they understand why we need to close the case but we should phrase this differently.

Overall satisfaction with the Repairs Service 85%

The process for satisfaction surveys has now changed to an automated system which sends the survey once a repair is completed by an operative and links directly to the job number so any concerns can be looked at and addressed. There has been a technical issue with the question around trades persons showing ID and also individual comments, which has limited the opportunity to consider trends so we so have not been able to report on this for the quarter but a fix is being applied.

HIGHLIGHTS - POSITIVE

The length of time it took to complete your repair from booking the initial job - **79% satisfied.**

HIGHLIGHTS - TO IMPROVE

Attitude of the tradesperson who carried out the repair in your home **- 62% satisfied**

SO WHAT?

The satisfaction levels in relation to the attitude of the tradesperson completing works in a resident's property is unacceptable. A review of the questionnaires returned will be undertaken to determine any trends and to identify if it relates to particular operatives. Once this exercise has been completed individuals will be spoken to regards what is expected from them when engaging with residents and working in their property. This will also be reiterated in team meetings to all operatives.

Overall satisfaction with the Lettings Service 97 %

In the quarter, 34 satisfaction surveys were received.

The feedback showed 80% of respondents were aware of the different ways they can pay their rent and service charges. Whilst this is mainly positive, there is a proportion of new customers who have advised they are not aware, which could cause customers difficulty and impact on rent collection.

HIGHLIGHTS - POSITIVE

How satisfied were you with the length of time between being offered a property and signing your tenancy agreement?

91% satisfied

How satisfied were you with the condition of the property when you moved in?

91% satisfied

SO WHAT?

We will be reviewing the sign up paperwork and the information provided in the new home packs to ensure that information about how to pay rent is accessible and clear and we will talk to the customers who weren't aware to see whether other formats of the information are needed.

NO CUSTOMERS REPORTED BEING DISSATISFIED WITH THE SERVICE THEY RECEIVED FROM THE LETTINGS TEAM. CUSTOMER FEEDBACK INCLUDED COMMENTS SUCH AS *"10/10"* AND "T*HEY ARE AMAZING"*, REFLECTING THE POSITIVE EXPERIENCE MANY CUSTOMERS HAD WITH THE SERVICE.

WHAT IS GOING WELL:

CUSTOMERS NOTED POLITENESS AND RESPECT

- ***The Lettings Team are very polite and helpful*** - *New Home Satisfaction Survey*
- ***The gentleman who attended was polite, friendly and totally professional. A first class job carried out by a first class professional -*** *Gas Service Satisfaction Survey*
- ***They are always polite and friendly. Always take time to explain things to me -*** Green Warden Survey
- ***Always polite and helpful*** - Clean Warden Survey
- ***The worker currently at flat 2 is a credit, wonderful lovely polite guy in this heat as well. Also they have come re the guttering and again such polite workers. I'm not one to praise for someone doing the job, just wanted to make sure he's mentioned for being a credit to you -*** Compliment - Voids Team & Contractor WRPS

CUSTOMERS NOTE A POSITIVE CONTRIBUTION TO THEIR NEIGHBOURHOOD

- ***On behalf of the local residents, please pass on our thanks to those involved in the planting of said trees, as promised and (of course) your time and effort in supporting same - lets hope that the saplings thrive accordingly -*** *Compliment - Neighbourhoods & Fylde*
- ***The gentleman goes above and beyond his cleaning duties - excellent-*** Clean Warden Survey

CUSTOMER ENGAGEMENT STRATEGY PROGRESS

Following the implementation of the 2026-29 engagement strategy, the following actions have been progressed. There are further actions to be progressed but are not due yet.

ACTION	UPDATE
Recruit new TOWER members, including leaseholders, to widen experience base	There were 3 additional members recruited, including a leaseholder. Membership is now 7.
Implement interim support to the TOWER panel identified in the mock inspection.	DTP workshop & scrutiny masterclass conducted. Terms of Reference and scrutiny model reviewed and updated in agreement with the panel. Outcome has reflected and addressed the feedback from the mock inspection.
Use new CRM system to ensure customer communication preferences are kept up to date.	Profiling exercise still being progressed and Housing Services chasing up non-engagement and alerts on accounts. Awaiting go live of new CRM and training will be provided. Current system shows needs and preferences, which can be reviewed and updated by all staff.

CUSTOMER ENGAGEMENT STRATEGY PROGRESS

ACTION	UPDATE
To ensure that regular communications are maintained regarding matters that are important to customers and feeding back outcomes at a local and organisational level.	This is ongoing using the feedback from the communications survey, with newsletters, leaflets, website and social media channels. We are also optimising email and text message software and have implemented social media 'reels' which has seen an improvement in engagementwith social media content. The 2025-26 Annual Report is in development.
Implement any areas for improvement from Tpas reaccreditation.	Tpas desktop self assessment completed and reviewed by assessor. Reality checks now being conducted and final report expected September.
Ensure opportunities to get feedback from repairs visits and other interactions are optimised.	An Engagement Toolkit has been developed to support all staff to recognise and implement engagement activity and ensure that customer voice is captured and acted upon. This was presented to all staff at the June 2026 Staff Awareness sessions.

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 Report:	28 July 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:

The scorecard for Q1 of 2026/27 is attached. A brief narrative highlighting areas for attention is provided below.

3.1 <u>Commentary:</u>

Overall Performance:

This scorecard summarises performance for the period up to 30 June 2026 (Quarter 1). 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).

Targets have been briefly reviewed but, as these were only set mid-year, they have remained the same in order to facilitate a period of consistency.

Areas of performance to note:

Blackpool Coastal Housing

- Rent loss due to empty properties (measure 1) – Recent deterioration partly due to high numbers of void properties in the system at year end. Please see separate voids progress report for further information.

- Damp and Mould inspections within timescale (measure 14) – this relates to 9 cases, 4 of which were at residents' requests. The remainder were attributable to recording errors, which have been addressed with staff.

- Non-emergency repairs (measure 20)– still within target, but noticeable dip. This is due to some staff sickness and new starter induction, and has started to improve by end of quarter.

- Neighborhoods transactional surveys (measure 25) – there has been a dip in satisfaction in this area which is being explored with the Neighborhoods panel. More information on some of the issues, and solutions, is contained within the Customer Voice report.

- Compliance measures are broadly satisfactory, with the exception of gas checks due to access issues, which are being addressed through a joint working group with Council colleagues.

4.0 Equalities and risk:

4.1 No specific implications arising from this report.

5.0 List of Appendices:

5.1 Appendix 7e(i). BCH Board Quarter 1 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 Please see Customer Voice report in respect of Neighbourhoods consultation work. All figures are collated from service data and checked by service heads.

Blackpool Coastal Housing

8.0 Sustainability, climate change and environmental considerations:

8.1 None as a result of this report.

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BCH Housing Performance Scorecard

Report date: 01/04/2025 - 05/07/2026

No.		Good Is	As at end (Period)	BCH Target	Tolerance Range +/-	Current value/position	Performance Against Target	Previous reported value	Benchmark (median)	This time last year
				1 property = 0.02%						
	Financial						*see guidance below			
1	The percentage of rent loss due to empty properties	LOW	05/07/2026	2.45%	2.43-2.47%	3.67%		2.91%	1.95%	2,78%
2	The percentage of rent collected against rent due (including arrears brought forward) *see guidance below	HIGH	05/07/2026	99.80%	99.6-100%	98.41%		100.13%	100.07%	95.94%
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	30/06/2026	10	8-12 Days	15.45		14.75	9.50	6.90
5	The percentage of staff turnover	LOW	30/06/2026	18%	16-20%	15.36%		16.75%	13.60%	17.66%
	Safety & Quality									
	Compliance:									
6	Gas Safety Checks completed in target timescales	HIGH	30/06/2026	100%	None	99.68%		99.70%	100.00%	99.43%
7	Fire Risk Assessments completed in target timescales	HIGH	30/06/2026	100%	None	100.00%		100.00%	100.00%	100.00%
8	The percentage of Electrical Safety Checks completed within timescales (as of Nov 2025)	HIGH	30/06/2026	100%	96-100%	96.24%		97.40%	99.04%	95.25%
9	% of properties with an EPC rating C and above (target is 100% by 2030) based on SAP 9.94	HIGH	30/06/2026	83%	81-85%	87.43%		87.12%	73.28%	83.89%
10	The percentage of homes that do not meet the Decent Homes Standard	LOW	30/06/2026	0.00%	0.02-0.00%	0.02%		0.02%	0.30%	0.04%
11	% Properties with stock condition surveys completed within 5 years	HIGH	30/06/2026	100%	80-100%	93.16%		91.15%	N/A	48.23%
12	% of properties with cat 1 hazards identified during stock condition surveys	LOW	30/06/2026	4%	3-5%	0.10%		1.34%	N/A	N/A
	Awaab's Law									
13	The number of new damp & mould cases raised within the period	LOW	30/06/2026	500	450-550	671		2455	N/A	223
14	% of **significant** damp/mould hazards inspected within Awaab's Law timeframes **(10 working days)**	HIGH	30/06/2026	100%	99-100%	93.71%		96.77%	N/A	N/A
15	% of **emergency hazards** investigated and made safe within Awaab's Law timescales (**24 hours**)?	HIGH	30/06/2026	100%	99.98-100%	100.00%		100.00%	N/A	N/A
16	% of investigation reports sent to the customer within target timescales (i.e. within 3 working days at conclusion of investigation)	HIGH	30/06/2026	100%	95-100%	100.00%		95.79%	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	30/06/2026	100%	95-100%	100.00%		97.87%	N/A	N/A
18	% of further works started within 12 weeks after conclusion of investigation (Awaab's Law)	HIGH	30/06/2026	100%	98-100%	100.00%		100.00%	N/A	N/A
	Repairs									
	Reactive repairs completed within target timescales:									
19	Emergency	HIGH	30/06/2026	98%	97.5-98.5%	100.00%		100.00%	97.00%	100.00%

20	Non-Emergency	HIGH	30/06/2026	95%	92-98%	92.65%		98.06%	85.64%	98.83%
	Transparency, Influence & Accountability									
21	Complaints relative to the size of the landlord (per 1000 properties) *see guidance below (cumulative)	LOW	30/06/2026	10	6-14%	10.50		36.08	62	6.25
22	The percentage of complaints responded to within complaint handling code timescales (TSM)	HIGH	30/06/2026	95%	90-100%	100.00%		98.80%	94.25%	100.00%
23	Overall, how satisfied or dissatisfied are you with the way your complaint case was handled by BCH (Transactional Survey) *see guidance below	HIGH	30/06/2026	65%	60-70%	53.33%		69.57%	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	30/06/2026	70%	65-75%	84.93%		78.26%	N/A	N/A
25	How satisfied are you with the way your ASB report was resolved (Transactional Survey) *see guidance below	HIGH	30/06/2026	50%	45-55%	34.78%		54.35%	N/A	N/A
26	Overall, how satisfied were you with the service you received from the BCH Lettings Team (transactional Survey) *see guidance below	HIGH	30/06/2026	83%	81-85%	97.06%		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	30/06/2026	32.5	22.5-42.5	22.46		106.78	50.2	39.61
28	The number of current neighbourhood cases being worked on including ASB & Hate Crime (per 1000 properties).	LOW	30/06/2026	72	68-78	96.35		102.79	N/A	N/A
29	Hate Crime cases relative to the size of the landlord (per 1000 properties) *see guidance below (cumulative)	LOW	30/06/2026	0.15	0.0.5-0.35	0.21		1.26	1.35	0.00
	Tenancy Standard									
30	The percentage of evictions as a percentage of tenancies	LOW	05/07/2026	0.03%	0.01 -0.05%	0.04%		0.22%	0.16%	0.00%
31	Average Length of Tenancy	HIGH	05/07/2026	10 years	9-11 years	11.24		11.18	N/A	11.18
32	The number of relets as a proportion of housing stock (Turnover) *see guidance below	LOW	05/07/2026	9	8-10	6.53%		6.63%	6.79%	5.66%

Guidance:

Target not being met within tolerance range

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.

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Blackpool Coastal Housing

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

MANAGEMENT TEAM UPDATE

1.0 Purpose of the report:

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

2.0 Recommendations:

2.1 To note the update and challenge / seek further information as appropriate.

3.0 Chief Operating Officer's Update

3.1 <u>Competence and Conduct (Transparency, Influence and Accountability Standard)</u>

An Action Plan is in place so we can deliver on requirements within the required timescales, including tenant consultation. We are currently prioritising a refresh of the existing Code of Conduct to ensure it meets the required standard, but is also meaningful to tenants.

A scoping exercise has also been undertaken in respect of roles in scope and existing qualifications. This work is being led by the BCH Human Resources Manager, with support from the Council's Housing Standards and Compliance Manager, and will enable us to complete a gap analysis in respect of the requirements, but also develop a broader workforce development plan.

3.2 <u>Annual Engagement Meeting with the Regulator of Social Housing (RSH)</u>

On Monday 13 July the Council, including elected members, and BCH hosted an in person meeting with officers from the RSH Engagement Team. This was an opportunity for us to update the regulator on any key strategic changes or

Blackpool Coastal Housing

developments, and also for the regulator to update us on any changes and any emerging themes from recent inspections. The meeting went well and was very helpful in confirming both the things we are doing well, and the areas we have already recognised that require strengthening.

4.0 Performance Update

4.1 The performance scorecard is a separate item on the agenda. The team has identified all the corporate policies, including those not currently reviewed by Audit Committee and Board, and introduced arrangements to ensure that these are regularly reviewed.

An internal audit on data quality has been scoped and will commence shortly. SMT do not have specific concerns in this regard, but are seeking reassurance as with inspection and TSMs it is increasingly important to ensure key data is fit for purpose see separate report.

5.0 Complaints Report

5.1 The complaints self-assessment and the customer voice report are items in their own right on this agenda.

6.0 Director of Resources Update

6.1 <u>TPAS reaccreditation (Transparency, Influence and Accountability Standard)</u>

The TPAS reaccreditation process previously reported on is progressing. The reality check / site visit is coming up in the next month or so and will involve tenants, staff and board members. Feedback to date has been encouraging and we are hopeful we will retain this important external validation of our tenant engagement approach and outcomes.

6.2 <u>Estate Walkabouts and ASB week (Neighbourhood and Community Standard)</u>

The programme of estate walkabouts has seen an increase in levels of engagement from customers. This has probably resulted from a mixture of improved publicity, increased visibility of staff on the actual walkabouts and local interest in specific issues (e.g. at Aysgarth Court). A review is currently taking place so that we build on this interest whilst having a joined-up approach involving all relevant BCH services.

During ASB week at the beginning of July the neighbourhoods team ran a series of events across the housing stock to promote the work we are doing on anti-social behaviour and listen to tenant concerns. Venues were selected partly in response to TSM feedback and we are currently preparing a service plan for the Neighbourhoods Team which will be informed by the learning from the week.

6.3 Customer Profiling (Tenancy Standard)

The Lettings Team is now collecting customer profiling information to enable us to effectively record vulnerabilities of customers and their household members. This will enable all departments to then keep this information up to date on an ongoing basis when the new CRM system is live.

6.4 Finance Update

The 2025/26 financial statements are covered elsewhere on the agenda. It is pleasing to note that once again no adjustments are required to the accounts submitted for external audit.

At Period 2 of 2026/27 the forecast is for an outturn deficit of £169k, a £51k improvement on the budgeted deficit on £230k. As previously advised the main reasons for budget variations to date are senior posts not filled / fully backfilled (Chief Executive, Director of Operations and Head of Finance) and if these remain vacant or are disestablished the position at year end will be nearer break even.

6.5 Health and Safety

Please see section 7.1

6.6 Equalities

The updated equalities framework and the draft action plan are being considered by TOWER on 14 July to ensure that there is adequate tenant input into them. In the meantime all staff were given an overview at awareness sessions on 2 June and the Director of Resources and HR Manager have begun measuring progress against the draft objectives pending their finalization.

Blackpool Coastal Housing

6.7 Risk Management

SMT reviewed the risk register at a meeting on 1 July. The current set of risks is considered, subject to the views of the Board, to be adequate. In terms of the actions that have been due since the last update to Board the only slippage has been with implementing a small number of the recommendations from the mock inspection. Helpfully, the “Deep Dive” at the recent Audit Committee was on preparation for regulatory inspection and a detailed update, including the action plan, was discussed.

6.8 ICT

MRI visited Coastal House on 8 July for a key interim client meeting on the implementation of the new CRM system and the new Safer Communities ASB and Neighbourhoods module. Implementing new software always requires a significant initial time investment but staff are very positive about the increased functionality and configurability the new and enhanced modules will offer us.

7. Interim Director of Asset Management

7.1 Stock Condition Survey (Safety and Quality Standard)

Under the Safety and Quality Standard BCH has been conducting stock condition validation and Housing Health and Safety Rating System (HHSRS) surveys to ensure that every property has a valid survey less than five years old.

Reports and updates have been periodically sent to Board and Audit Committee to provide updates. 2026/27 is the fifth and final year of surveying. At the end of year 4,399 properties had outstanding surveys.

As of 3 July 2026 a total of 137 surveys out of the required 399 (34.3%) had been completed by Michael Dyson Associates (MDA). This gives an overall figure of 4,521 with a valid survey which equates to 94.53% of the stock. An up-to-date figure will be given verbally at the meeting.

This leaves a total of 262 properties to survey, but MDA are now experiencing high levels of no access. These residents have received further letters requesting access. Work will begin shortly, including staff from Neighbourhoods and Customer Involvement, regards working with residents to allow surveys to be undertaken.

Blackpool Coastal Housing

7.2 Asbestos Release : HSE Investigation

Following the recent asbestos incident at a void property, and subsequent Notice of Contravention from the HSE, staff met with them on 2 July to discuss the matter.

The HSE made 4 observations/recommendations following their initial investigation:

1) Inadequate Communication:
Although it was acknowledged that the asbestos information did find its way to the contractor (WRPS) , this was not via the usual methods/process.
2) Appointment of a Principal Contractor:
It was not clear who the principal contractor was and, by default, it should therefore be BCH.
3) Construction Phase Plans (CPP):
HSE noted an absence of the above in respect of individual voids. Confirmation was received in the meeting that this is not required for individual voids, but an over-arching, annual CPP should be in place which could be adapted on a case by case basis.
4) Publication of Letter to Staff:
Recommended to ensure staff are aware of the incident, minor changes in process, and reminder to be vigilant.

Next Steps:

We now need to respond to the HSE by 1 September demonstrating how we have complied with the recommendations. This takes account that the Inspector is on leave for the last two weeks of August.

A full report will come to board once the HSE confirms it is satisfied with BCH's response, and confident that the recommendations have been implemented.

8.0 Financial considerations:

8.1 Note section 6.4

Blackpool Coastal Housing

9.0 Legal considerations:

9.1 None at this time.

10.0 Sustainability, climate change and environmental considerations:

10.1 None at this time.

11.0 Other considerations (HR, performance, equalities):

11.1 Note sections 3.1, 4.1, 6.6

12.0 Analysis of risk:

12.1 Note section 7.2 as potential risk. Further Board updates will be provided.

13.0 Internal /External consultation undertaken:

13.1 Please see separate customer voice report.

14.0 Other alternative options to be considered:

14.1 N/A

15.0 Appendices:

15.1 None.

Blackpool Coastal Housing

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

VOIDS PROGRESS REPORT

1.0 Purpose of the report:

1.1 To update the Board on progress following initial information provided at the February meeting with regards to the voids performance desktop review completed by BCH's Performance Team.

2.0 Recommendations:

2.1 The Board is requested to note the contents of this report and agree the proposed further works detailed in sections 4 and 5. Further reports detailing progress of the Voids Project Team will continue to be brought to subsequent meetings.

3.0 Background information:

3.1 Following a decline in the performance of void management in recent years, BCH's Performance Team was requested to undertake a desktop review of the service.

3.2 The most significant area of poor performance related to the amount of time that it took to undertake void works once a property had been passed to the team. Also, the cost of undertaking void works has increased.

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

3.4 The above, along with performance information, was presented to Board in April 2026. It was agreed at the April Board meeting that a Voids Project Team would be established to investigate and remediate the above.

4.0 Actions completed to date:

4.1 Following the April Board meeting a number of meetings took place with both Empty Homes

Blackpool Coastal Housing

operational and supervisory staff. This was an opportunity to present the initial data from the Voids desktop review and listen to their thoughts and views.

4.2 From the above meetings it was decided to break the issues down into 'bite-size chunks' and deal with minor voids first, rather than try to resolve all the issues surrounding larger voids and cost all at once. Measures introduced included:

- Operatives taking and recording meter readings. This has helped to negate the issue of problematic meters early in the process and to engage with utility companies to deal with issues from the outset.
- A pilot exercise where a Level 2 multi-skilled operative (MS2) has been utilised solely on quick turnaround voids. The majority of voids go directly to them and their calendar is kept free relatively free to pick these up quicker in the process.
- Even though the replacement of components (kitchens and bathrooms) has reduced at void stage, anywhere they are required are being passed to external contractors. They will pick up the component replacements and all other associated void works.
- Level 3 multi-skilled operatives (MS3) who would previously have undertaken component replacements are now being utilised on larger (major) voids where there are no kitchens or bathrooms to replace, but the level of work is more than a minor void.

4.3 As detailed in the previous paper there was also an issue with an increase in the number, complexity and cost of clean and clears in void properties. Initiatives that have been introduced in this area to help resolve the problems include:

- We held a meeting with our incumbent cleaning contractor, 3D Environmental, to look at current rates on our procured contract. We cross-referenced these with a neighbouring organisation utilising the National Federation Schedule of Rates (SOR) v8. If BCH adopted the SORs our clean and clear costs for May 2026 would have been approximately £20k higher. This suggests that the procured rates we have are value for money. Work will continue in this area.
- It has been acknowledged by both parties that too many visits are taking place to a property during void works. These have been reduced and we will continue to work smarter in this area.
- Engaging with Bulky Matters to remove larger items from a property, e.g. white goods, wardrobes, sofas etc. The plan is to get this done earlier in the process to allow scheduling of works to be undertaken quicker. Bulky Matters have been unable to support thus far due to capacity issues.

4.4 A Voids Project Team has been established, and includes the following members:

- Neil Herring – Board Member
- Vikki Piper – Chief Operating Officer
- Jamie Weston – Interim Director of Asset Management

Blackpool Coastal Housing

- Paul Chase – Technical Services Manager
- Aimee Bond – Empty Homes Manager
- Paul Latham – Voids Inspector
- Rick Yardley – Working Foreman
- Sheila Passey – Senior Property Officer, Blackpool Housing Company

4.5 The first meeting of the group took place on 8 July, where the above progress was reported. The group will continue to meet monthly. Actions and points of interest from the meeting include:

- NH had carried out a review of BCH's void documents (Policy and Void Standard) and fed back on these having circulated a report with his thoughts
- NH also put forward a proposed suite of KPIs to monitor timescales on the empty home 'journey'. This has been circulated to the team for their consideration and comments.
- Information was also sought from Lettings on feedback from new tenants. A question is asked on the lettings survey "How satisfied were you with the condition of the property when you moved in?". The responses show 96% of customers are satisfied, or very satisfied.
- Feedback was given back to the group regards the actions undertaken to date
- Next steps were agreed and are detailed below in section 5.

4.6 Benchmarking meetings have also been held with Blackpool Housing Company and another ALMO, Stockport Homes, to discuss their approach and management of voids.

4.7 Void costs were noted as high where resident transfers have taken place. Once emergency and essential moves are removed from these figures the cost of works decreases. This area is still under review and work will continue.

5.0 Next Steps:

5.1 The above appears to have had an immediate effect with regards to minor voids, and starting on site, as well as the cumulative figure overall. This is detailed in the table below:

Average Days between last pre-inspection and works starting.

Financial Year	2025-26	June 2026
From Pre-inspection – Void works starting (Cumulative)	65.75	40.79
From Pre-inspection – Void works starting (Minor works)	33.00	19.87

5.2 Another factor that has contributed to this is rewire voids are now starting within 46.48 days of the final inspection. This was 100 days+ previously. This will be due to being in a formal Electrical

Blackpool Coastal Housing

contract with Evolution rather than passing them work ad hoc. Similarly Major Voids (not component replacements) are now starting within 50.92 days. This was previously 99.78. These figures are still too high but are a marked improvement in a short amount of time.

5.3 The plan is to continue the pilot of utilising the MS2 operative on quick turnaround voids. This will be increased to two operatives shortly to accommodate a member of staff returning on light duties. Also, the MS3 operatives will continue on larger voids with no component replacements.

5.4 The strategy is to let the changes implemented so far stabilise to ensure they are sustainable before making any other major changes. Once satisfied we will turn our attention to larger voids and assess whether the current model is effective.

6.0 Financial considerations:

6.1 Given the detail in the previous Board paper the most obvious financial consideration highlighted was the loss of rental income.

6.2 We noted that assuming an average weekly rent of £95 highlights that rental loss for a void needing minor works is £447. This has now reduced to £269.

6.3 As referred to in 5.3 this still needs to be lower but is a positive outcome so early into the rectification process of issues highlighted in the review.

7.0 Legal considerations:

7.1 The only legal consideration is that properties are left safe and compliant, which they continue to be.

8.0 Sustainability, climate change and environmental considerations:

8.1 N/A

9.0 Other considerations (HR, performance, equalities):

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

10.0 Analysis of risk:

10.1 Financial: The largest risk is loss of rental income by taking too long to return empty properties

Blackpool Coastal Housing

back into the rental stream. As detailed in 6.2 there has been an improvement in this area since the last Board meeting and interventions introduced.

10.2 Performance: Again, as highlighted previously, the time taken to start maintenance works on a void property are too long. The above figures detailing a reduction in these figures is positive so early in the process review.

10.3 Perception: This is a risk with regards to residents being aware that properties have sat empty for too long which in turn could invite ASB issues to the property or the estate in which it sits.

10.4 Reducing Housing Waiting List: While properties are sat empty and taking too long to get back into the rental stream, the housing waiting list continues to grow which can have a detrimental effect across the town.

11.0 Internal /External consultation undertaken:

11.1 Housemark has been utilised to help clarify the extent of the issue.

11.2 There has been consultation with both BHC and Stockport Homes regards their void processes and where appropriate these will be incorporated into this review. As detailed above BHC's Senior Property Officer has been included into the Project Team on this basis.

12.0 Appendices:

12.1 None.

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Blackpool Coastal Housing

Annual Report of the Audit Committee

2025/26

CONTENTS

APPENDICES

1. Introduction

This is the Annual Audit Report of the Audit Committee of Blackpool Coastal Housing (BCH) for the financial year 2025/26. Its purpose is to provide assurance to the Board on the work of the Audit Committee in reviewing External Audit Reports, Internal Audit Reports, risk matters, systems and controls in operation across BCH.

This is the fifth Annual Report of the Audit Committee that has been prepared for this purpose. This is considered good practice in support of the overall governance arrangements in place across the Company.

2. Terms of Reference

The Terms of Reference are set as a standard template across all the Wholly Owned Companies of Blackpool Council.

The Terms of Reference for the Audit Committee are attached at Appendix 1 for information.

3. Membership and Meetings

The membership of the Committee is drawn from the Non-Executive Directors of the Company. In 2025/26 Membership was as follows:

Andrei Szatkowski– Independent Non-Executive Director – Chair
Neil Herring –Independent Non-Executive Director
Councillor Diane Mitchell MBE, Non-Executive Director
Marie Thompson – Independent Non-Executive Director
Karl Tupling – Independent Non-Executive Director

The meetings of the Audit Committee in the period were attended by:

Lee Burrell, Chief Operating Officer (Regeneration and Development)
Vikki Piper, Chief Operating Officer (Housing Management)
Stephen Dunstan, BCH Director of Resources
Maggie Cornall, BCH Director of Operations
Jamie Weston, BCH Head of Asset Management and Operations
Mark Midgley, BCH Compliance Manager
Lisa Murphy, BHC Director of Finance and Resources
Helen Binks, BHC Head of Customer and Business Services
Hannah Cassidy, Housing Standards and Compliance Manager
Tracy Greenhalgh, Head of Audit and Risk, Blackpool Council
Mr Jonathan Pickup, Data Protection Officer
Mr Mark Cousins, Xeinadin Audit Limited (Annual Accounts only)
Mr Mark Ilsley, Xeinadin Audit Limited (Annual Accounts only)

Secretarial Services to the Committee are provided by the Company Secretary who is supported by an Assistant Company Secretary from the Democratic Governance Team at Blackpool Council.

Annette Kerr, Head of Company Governance
Jodie Stephenson, Assistant Company Secretary

During 2025/26 the Audit Committee met three times (jointly with Blackpool Housing Company):

8 July 2025
6 October 2025
5 March 2026

4. External Audit

The external auditors to the company are Xeinadin Audit. They are also auditors to all other Wholly Owned Companies of Blackpool Council.

The accounts for 2025/26 were considered at the joint meeting of the Blackpool Coastal Housing and Blackpool Housing Company Audit Committees on 7 July 2026. There were a small number of minor points raised by Xeinadin Audit but nothing of a material nature. The accounts were recommended for approval by the Audit Committee.

The accounts were approved by the Board at its meeting on 28 July 2026.

5. Internal Audit

The Internal Auditors to the company are the Internal Audit Service of Blackpool Council. They are also auditors to all other Wholly Owned Companies of Blackpool Council.

The Audit Committee agreed a programme of Internal Audit work of 20 days at a cost of £10,635.37 plus VAT for 2025/26. This is in line with the minimum requirement of 20 days set by the Shareholder (Blackpool Council) and the Board.

The programme comprised:

- Complaints Handling – 5 days
- Repairs and Maintenance – 5 days
- Performance Management – 5 days
- Audit Management / Audit Committee Support – 5 days

When considering their findings and recommendations the Internal Auditors assign a priority rating of:

- Priority 1 – A recommendation we view as essential to address a high risk
- Priority 2 – A recommendation we view as necessary to address a moderate risk
- Priority 3 – A recommendation that in our opinion represents best practice or addresses a low level of risk

The results of the above audits made the following recommendations:

- 1 - Priority 1 recommendations
- 3 - Priority 2 recommendations
- 7 - Priority 3 recommendations

The Audit Committee then tracks the completion of these recommendations at subsequent meetings to ensure completion.

6. Other Audit Reviews and Assurance Work

In addition to the External and Internal Audit programmes, there were a number of other matters considered by the Audit Committee. These comprised:

- The tracking of actions / recommendations made by TOWER – the resident scrutiny panel of BCH
- The tracking and signing-off of relevant policies across BCH, a system has been embedded to ensure timely review and approval of policies at both the Audit Committee and Board
- General Data Protection Regulation (GDPR) Audit Report
- A committee standing item is Fraud and Irregularities
- Health and Safety reports are received at each meeting including building safety / compliance updates

7. Compliance with Social Housing Regulations

The Audit Committee continued to support the Board with this important oversight in a number of ways. The inclusion of complaint handling and repairs and maintenance (with a focus on Awaab's Law implementation) in the audit plan for the year covered two key areas in the consumer standards. The Audit Committee oversaw a review of the relevant risks in the strategic risk register and undertook a deep dive into core service provision and diversification at the most recent meeting. The Council's Housing Standards and Compliance Manager attends the Audit Committee to support its work in this area.

8. Risk

The Audit Committee provides assurance to the Board regarding the BCH Risk Register. The register is owned and signed off by the Board, following a discussion/presentation at its annual planning event. However, the Audit committee takes responsibility for the Register's detail – see Appendix 2.

9. Conclusion

The Audit Committee has undertaken the review of a number of Audit Reports, the Annual Accounts and other Reports and Assurance work that has enabled it to provide assurance to the BCH Board on the policies, systems and controls in operation across the company.

The Committee would like to place on record its thanks to the Chief Operating Officer and Director of resources at BCH, to the Internal Audit Team led by Tracy Greenhalgh and to the Company Secretary and Assistant Company Secretary for their support.

10. Recommendation

This report is recommended for consideration by the Board of Blackpool Coastal Housing.

Appendix 1

AUDIT COMMITTEE

Purpose
To provide oversight of the audit process and the system of internal controls and compliance with law, regulations, the company's policies and procedures.

Membership
Four representative board members. It would normally be expected that the chair of the committee would have a financial, audit or governance experience and not be the chair of the Board. The chair of the board will not be a member of the committee although may on occasion be invited to the committee. The quorum for the meeting to be two committee members.

Responsibilities
- The review of a Strategic Risk Register for recommendation to the board, which details the risks which would prevent the organisation meeting its objectives. This should include regular progress reports on mitigating controls, which have been implemented and new and emerging risks faced by the organisation
- To report to the Board and Shareholder Committee on strategic risks for the company
- To receive and consider the year-end financial statements and any associated returns with appropriate recommendations to the Board
- To receive and consider internal audit reports and approve the annual audit programme
- To receive and consider external audit reports
- To identify and undertake 'deep dive reviews' into areas of risk identified on the risk register
- To oversee and monitor the anti-fraud, bribery, corruption and money laundering policies and receive details of any frauds which occur
- To review the company's internal financial controls and the company's internal control and risk management systems
- To review the Corporate Business Continuity Plan and Critical Activities list for recommendation to the board which would ensure that key services could continue to be delivered should a continuity incident occur
- To meet the company's internal auditor and external auditor on an annual basis with no senior executive management in attendance
- To undertake a self-assessment exercise and the production of an annual report to the board and Shareholder Committee
- To monitor the company's policy framework and ensure renewal of company policies in line with a robust ethical framework and company standards
- To review the adequacy and security of the company's arrangements for its employees and contractors to raise concerns, in confidence, about possible wrongdoing in the financial reporting or other matters (e.g. through the company's Whistleblowing Policy)

Frequency of meetings
It is anticipated that the committee will meet at least three times a year to agree the audit programme and as necessary to consider the outcome of audit reviews.

Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings Work Programme 2026-27

Date of Meeting	Shared / BHC / BCH item	Agenda Item	Detail	Who
28 April 2026 (at BCH offices, Coastal House)	SHARED ITEMS	Audit Committee Minutes	Minutes of the joint BCH/BHC Audit Committee meetings held on 5 March and 14 April 2026	Chair of Audit
		Shareholder update on LGR proposals	The Boards to receive a verbal update from the Shareholder on the government's preferred Local Government Reorganisation model and the implications for the companies	Shareholder representative (Alan Cavill to be invited)
		~~Policy radar update~~	~~To provide the Boards with an update on progression and implementation of emerging policy and legislative changes~~ (consider at every other meeting)	~~COOs / Blackpool Council Housing Standards and Compliance Manager~~
		Fair Employment Charter	The Boards to consider a request from the Shareholder for the companies to sign up to the Council's Fair Employment Charter	COOs
		Shareholder / Member Relations	To raise any matters to be discussed with the Shareholder Committee	Board
		Meeting reflections – NEDS and Executive Management only	Discussion item led by the Chair/COOs (considering governance, Shared Services and reflecting on the format of the meeting) - to include an updated action plan incorporating Board, COO and DTP feedback as to the effectiveness of joint meetings	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

Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings Work Programme 2026-27

		Housing Regeneration Committee minutes	Minutes of the meeting of the Housing Regeneration Committee held on 16 April 2026	Housing Regeneration Committee Chair
		Housing Regeneration “refresher”	Session to remind Board members of the strategic objectives of the housing regeneration scheme and the communication strategy to affected residents	COO (Regeneration and Development) / Housing Regeneration Committee Chair
		Allotment of Shares	To review the existing arrangement in relation to the issuance and allotment of shares *(decision to be reviewed again by end Apr 2027)*	Company Secretary
	BCH ITEMS	BCH Management Team update	Written report to include financial and operational updates (to include action plan following mock inspection)	COO (Housing Management) / Director of Resources / Director of Asset Man & Repairs
		Tenant Satisfaction Measures	TSM submission authorisation	COO (Housing Management)
		Complaints Update and Customer Voice report	To consider the Customer Voice report and receive an update on the current position with complaints including the actions being taken to manage the process and the increasing volume following the greater scrutiny as a result of the Housing Act.	COO (Housing Management) / Complaints Champion
		Business Plan	To consider BCH’s Business Plan for 2026/27	COO (Housing Management)
		Performance Report	Written report and appendices on KPI data	COO (Housing Management) / Director of Asset Man & Repairs / Director of Resources
		Voids Data Review	To consider the review of Voids data	Director of Asset Man & Repairs
		Furnished tenancies	Written report on furnished tenancies	Director of Resources

Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings Work Programme 2026-27

Not for Publication

Date of Meeting	Shared / BHC / BCH item	Agenda Item	Detail	Who
28 July 2026 (At BCH offices, Coastal House)	SHARED ITEMS	Audit Committee Minutes	Minutes of the joint BCH/BHC Audit Committee meeting held on 7 July 2026	Chair of Audit
		~~Policy radar update~~	~~To provide the Boards with an update on progression and implementation of emerging policy and legislative changes (update at every other meeting – last presented at Feb 2026 meeting)~~ Deferred to next meeting	~~COOs / Blackpool Council Housing Standards and Compliance Manager~~
		Shareholder / Member Relations	To raise any matters to be discussed with the Shareholder Committee	Board
		Annual review of Committee memberships	To review the current memberships of the Audit Committee, Employment Committee (Senior Management) and Housing Regeneration Committee	Co Sec / Board
		Meeting reflections – NEDS and Executive Management only	Private discussion item led by the COOs/Chair (considering governance, Shared Services and reflecting on the format of the meeting)	CEO, COO (Housing Management), COO (Regeneration and Development)
	BHC ITEMS	Chief Operating Officer / Development update	Written report in relation to operations, performance and the company's acquisitions and development programme	COO (Regeneration and Development)
		Finance Update and Performance Dashboard	Written update on the current financial position and performance of BHC	Director of Finance and Resources
		Housing Performance update	To receive an update on key Compliance and Housing Performance Indicators.	SMT

Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings Work Programme 2026-27

		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
		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)

Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings Work Programme 2026-27

		KPI Report	Written report and appendices on KPI data	COO (Housing Management) / Director of Asset Man. & Repairs / Director of Resources
		Confidential update - JFH	To receive an update on proposals for the future of the Jobs, Friends & Houses Community Interest Company	Company Secretary / COO (Housing Management)

Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings Work Programme 2026-27

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
		Policy radar update	To provide the Boards with an update on progression and implementation of emerging policy and legislative changes (update at every other meeting – last presented at Feb 2026 meeting) Carried forward from last meeting	COOs / Blackpool Council Housing Standards and Compliance Manager
		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)

Not for Publication

Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings Work Programme 2026-27

	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
		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 2026-27

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
		Policy radar update	To provide the Boards with an update on progression and implementation of emerging policy and legislative changes	COO (Housing Management), COO (Regeneration and Development)
		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

Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings Work Programme 2026-27

				of Asset Man. & Repairs / Director of Resources

Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings Work Programme 2026-27

Date of Meeting	Shared / BHC / BCH item	Agenda Item	Detail	Who
February 2027 (date TBC) (at BCH offices, Coastal House)	SHARED ITEMS	Audit Committee Minutes	Minutes of the joint BCH/BHC Audit Committee meeting held on (date TBC) February 2027	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
		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 2027/28	To consider for approval BHC's draft Business Plan (including rent setting options) and Budget for 2027/28	COO (Regeneration and Development) / Director of Finance and Resources
		Chief Operating Officer / Development update	Written report in relation to the operations, overall performance and future direction of BHC as well as an update on the company's acquisitions and development programme	COO (Regeneration and Development)
		Finance Update and Performance Dashboard	Written update on the current financial position and performance of 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 2027/28	To consider for approval BCH's draft Business Plan and Budget for 2027/28	Director of Resources

Blackpool Housing Company / Blackpool Coastal Housing
Joint Board meetings Work Programme 2026-27

Not for Publication

		BCH Management Team update	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
		Performance 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)

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