



21 October 2025

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

The above Directors are requested to attend the:

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

Tuesday, 28 October 2025 at 4.00 pm
at Coastal House, Abingdon Street

A G E N D A

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

NOTE: This is a joint meeting of the Boards of Blackpool Coastal Housing Limited and Blackpool Housing Company Limited. With regard to Item 6, the Directors will act in their role as Directors of Blackpool Housing Company and make its decisions under that item in that capacity. For Item 7, the Directors will act in their role as Directors of Blackpool Coastal Housing and make its decisions under that item in that capacity. In regards to any votes for shared items, these will be taken as one vote which will apply to both companies unless any Board member indicates otherwise.

1 APOLOGIES

2 DECLARATIONS OF INTEREST

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

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

3 MINUTES OF THE LAST MEETING HELD ON 15 JULY 2025

(Pages 9 - 14)

To agree the minutes of the last joint meeting of the Blackpool Coastal Housing and Blackpool Housing Company Boards held on 15 July 2025 as a true and correct record.

4 MATTERS ARISING

15 July 2025 Board meeting:

Minute 6 - Minutes of the joint meeting of the Blackpool Coastal Housing and Blackpool Housing Company Audit Committees held 8 July 2025

- The Assistant Company Secretary to circulate the minutes to Board members once available.
(Action completed – circulated by email 31 July 2025)
- The Company Secretary to check the Governance Framework to ascertain whether BCH's Anti-Fraud Policy and Scheme of Delegation required Board approval.
(Action completed – for Board consideration at Agenda Item 7d)

Minute 7 - Minutes of the joint meeting of the Blackpool Coastal Housing and Blackpool Housing Company Employment Committees held on 23 May 2025

- Mrs Kerr to clarify the process with respect to the recruitment of a Chief Executive Officer, including whether input was required from the Employment Committee, should a candidate be recommended for appointment.
(Update on CEO recruitment to be provided at Agenda Item 15)

Minute 16 – Reflections and next steps

- Going forwards the Assistant Company Secretary to produce one agenda pack containing all reports for both companies (with the exception of any confidential items which would still be circulated separately.)
(Action completed)

5 MINUTES OF THE JOINT MEETING OF THE BLACKPOOL COASTAL HOUSING AND BLACKPOOL HOUSING COMPANY AUDIT COMMITTEES HELD ON 6 OCTOBER 2025

(Pages 15 - 24)

The Boards to note the minutes of the joint meeting of the Blackpool Coastal Housing and Blackpool Housing Company Audit Committees held on 6 October 2025.

6 BLACKPOOL HOUSING COMPANY

To consider items in regards to Blackpool Housing Company.

6a INTERNAL AUDIT REPORT - HOUSING REGENERATION PROGRAMME (10 MINUTES)

(Pages 25 - 34)

To consider the Internal Audit Review of BHC's Housing Regeneration Programme.

Note – Tracy Greenhalgh and Rebekah Cross, Audit Advisors to the Board, will be in attendance to present this item.

- 6b MINUTES OF THE LAST MEETING HELD ON 15 JULY AND WRITTEN RESOLUTIONS APPROVED ON 16 JULY AND 3 SEPTEMBER 2025 (Pages 35 - 44)**
1. To agree the BHC minutes of the last meeting held on 15 July 2025 as a true and correct record.
 2. To note the Written Resolution approved on 16 July 2025.
 3. To note the Written Resolution approved on 3 September 2025.
- 6c MATTERS ARISING**
15 July 2025 Board meeting:
- Minute 9c - Minutes of the Housing Regeneration Committee meeting held on 6 May 2025
- The Assistant Company Secretary to arrange another Housing Regeneration Committee meeting in mid-August for the Committee to receive a further update. (Action completed – meeting held 13 August 2025 and to be reported at Agenda Item 6d)
- Minute 9e – Chief Operating Officer report and development update
- Mr Burrell to present updated figures later in the year with regards to EPC rating changes and stock number and expectations for BHC as it moved towards upgrading all its homes to EPC Level C or above. (Update provided at Agenda Item 6e)
 - Mr Burrell and Ms Piper to jointly produce an update / tracker document summarising the recent Spending Review announcements for the Board going forwards.
- 6d MINUTES OF THE HOUSING REGENERATION COMMITTEE MEETING HELD 13 AUGUST 2025 (Pages 45 - 48)**
To note the minutes of the Housing Regeneration Committee meeting held on 13 August 2025.
- 6e CHIEF OPERATING OFFICER'S AND DEVELOPMENT UPDATE (10 MINUTES) (Pages 49 - 74)**
1. To provide the Board with an update on key strategic and operational matters, the Company's acquisitions and development programme, climate emergency response and activities undertaken through the development agency role in support of Blackpool Council's housing activity.
 2. To consider authorising the acquisition of and investment in the properties at 7-9 and 11-13 Palatine Road, Blackpool, FY1 4BT.
- 6f FINANCE UPDATE AND PERFORMANCE DASHBOARD (10 MINUTES) (Pages 75 - 90)**
To provide the Board with an update on the financial position and performance of Blackpool Housing Company Limited.
- 6g HOUSING PERFORMANCE UPDATE (10 MINUTES) (Pages 91 - 100)**
To provide Board with an update on Compliance and Housing Performance Indicators.

7 BLACKPOOL COASTAL HOUSING

To consider items in regards to Blackpool Coastal Housing.

7a MINUTES OF THE MEETING HELD 15 JULY 2025 (Pages 101 - 108)

To agree the BCH minutes of the last meeting held on 15 July 2025 as a true and correct record.

7b MATTERS ARISING

15 July 2025 Board meeting:

Minute 10d – BCH Management Team report

- Ms Piper to produce a document to track the social housing measures / policies that had recently been announced by the Chancellor to feed back to the Board.

7c BCH MANAGEMENT TEAM REPORT (10 MINUTES) (Pages 109 - 116)

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.

7d BCH POLICY RATIFICATION (10 MINUTES) (Pages 117 - 152)

To obtain Board approval of revisions to policies in line with the triennial framework.

7e BCH STRATEGIC RISK REGISTER REVIEW (10 MINUTES) (Pages 153 - 158)

To provide the Board with the updated BCH Strategic Risk Register.

7f COMPLAINTS REPORT - QUARTER ONE (5 MINUTES) (Pages 159 - 182)

To provide the Board with an update on current complaints and performance in managing them.

7g PERFORMANCE REPORT (5 MINUTES) (Pages 183 - 228)

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

8 CALENDAR OF MEETINGS 2026

The Boards to agree the proposed calendar of joint Blackpool Coastal Housing and Blackpool Housing Company meetings for 2026:

Board (all at Coastal House)

Tue 17 February 2026 (4pm)

Tue 28 April 2026 (4pm)

Tue 28 July 2026 (accounts) (4pm)

Tue 27 October 2026 (4pm)

Fri 4 Dec 2026 (away day - time and location TBC)

Audit (via Teams)
Mon 2 February 2026 (5pm)
Tue 14 April 2026 (5pm)
Tue 7 July 2026 (Accounts) (5pm)
Tue 6 October 2026 (5pm)

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 when the companies next attend a meeting of the Shareholder Committee on Wednesday 19th November 2025.

10 JOINT BOARD MEETING WORK PROGRAMME (Pages 229 - 240)

To consider the 2025-26 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 that the next meeting will take place on Tuesday 2 December, following the away day (location and time to be confirmed).

13 CONFIDENTIAL ITEM - MINUTES OF THE LAST MEETING HELD ON 15 JULY 2025 (BOARD MEMBERS AND COOS ONLY)

To agree the confidential minutes of the last meeting held on 15 July 2025 as a true and correct record and consider any matters arising.

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

14 CONFIDENTIAL ITEM - JOBS, FRIENDS & HOUSES (BOARD MEMBERS AND COOS ONLY) (5 MINUTES)

To receive a verbal update from the Company Secretary on future governance arrangements for the Jobs Friends & Houses Community Interest Company.

15 CONFIDENTIAL ITEM - CEO RECRUITMENT AND SHARED SERVICES UPDATES (BOARD MEMBERS AND COOS ONLY) (5 MINUTES)

To receive a verbal update from the Chair on the outcome of the interviews for a Chief Executive Officer held on 24 July 2025 and progress with shared services.

16 CONFIDENTIAL ITEM - REFLECTIONS AND NEXT STEPS (BOARD MEMBERS AND COOS ONLY) (10 MINUTES)

Private discussion item led by the Chair and Chief Operating Officers reflecting on the format of the meeting and considering issues relating to matters such as Governance and Shared Services.

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



**MINUTES OF THE JOINT MEETING OF THE BOARDS OF
BLACKPOOL HOUSING COMPANY LIMITED AND BLACKPOOL COASTAL HOUSING LIMITED
HELD VIA HYBRID MEETING AT COASTAL HOUSE, ABINGDON STREET, BLACKPOOL
ON TUESDAY 15 JULY 2025 AT 4PM**

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

In attendance: Mr L Burrell, Chief Operating Officer (Regeneration and Development)
Ms V Piper, Chief Operating Officer (Housing Management)
Mrs M Cornall, BCH Director of Operations [Items 10a-10k only]
Mr S Dunstan, BCH Director of Resources [Items 10a-10k only]
Ms H Cassidy, Housing Standards and Compliance Manager [Items 10a-10j only]
Mrs A Kerr, Company Secretary
Mrs S Chadwick, Assistant Company Secretary

		Action
10.	BLACKPOOL COASTAL HOUSING	
	[Mrs M Cornall, BCH Director of Operations, Mr S Dunstan, BCH Director of Resources and Ms H Cassidy, Housing Standards and Compliance Manager joined the meeting at the start of this item.]	
10a.	Minutes of the meeting held 22 April 2025 and Written Resolution approved 13 June 2025	
	The Board agreed:	
	1. To approve the BCH minutes of the last meeting held on 22 April 2025 as a true and correct record.	
	2. To note the Written Resolution approved on 13 June 2025.	
10b.	Matters arising	
	It was noted that all matters arising from the minutes of the previous meeting had either been completed or would be covered elsewhere on the agenda.	

10c.	Statutory accounts for the year ended 31 March 2025	Action
	Mr S Dunstan, Director of Resources, presented a brief overview of BCH's statutory accounts for the year ended 31 March 2025 which had been considered by the Audit Committee at its meeting on 8 July. There had been no material misstatements and a letter of support had been received from Blackpool Council. Mr Dunstan also highlighted that a surplus was reported on the pension scheme. The Board agreed: 1. With the judgement of the auditors, Xeinadin Audit Limited and senior management to agree that the Company should continue as a going concern; 2. To approve that the accounts give a true and fair view of the Company's assets, liabilities, financial position and profit and loss; 3. To approve the Statutory Accounts made up to 31 March 2025 as submitted and duly authorise Cllr Neal Brookes as Chair to sign the balance sheet and Directors' report on behalf of the Company; 4. To agree that the accounts, once signed be filed with the Registrar of Companies; 5. To agree the Letter of Representation as submitted and authorise Cllr Neal Brookes to sign the letter on behalf of the Board.	
10d.	BCH Management Team report Ms V Piper, Chief Operating Officer (Housing Management) presented the item and began by updating the Board on the summary of measures / policies in respect of social housing that had recently been announced by the Chancellor. Further detail and guidance was still awaited to fully understand the impact and Ms Piper advised that a document would be produced track the measures and feed back to the Board. Mrs M Cornall, Director of Operations drew attention to the new Standard Assessment Procedure (SAP) 10 methodology introduced by the Department for Energy Security and Net Zero which increased the requirements for the energy efficiency of properties. Asset management arrangements would possibly be impacted by the changes in future and although many properties had had fabric work undertaken, further consideration needed to be given to other technologies to improve energy efficiencies going forwards. Board members discussed the impact of the new methodology, including cost implications and the support available via the Government's Spending Review and possible funding as part of the Warm Homes Plan for which further detail was awaited. In response to a question as to how Blackpool Council's proposed changes to refuse collection, in particular food waste, would affect tenants in flats, Ms Piper advised that she had already discussed the matter with Enveco, who	VP

		Action
10e.	provided waste management services to the Council, and a solution was still to be worked out. It was noted that a procurement exercise was to be undertaken to renew BCH's aging fleet of vehicles, with consideration to be given to electric vehicles. The Chair remarked that Enveco had been trialling Hydrotreated Vegetable Oil (recycled cooking oil) as an alternative to diesel in its fleet of vehicles and suggested that BCH could consider similar for its next fleet to reduce greenhouse gas emissions. The increased opening hours of the reception at Coastal House from 1 July were noted by the Board and Mr K Tupling, Non-Executive Director asked what the response had been from the public to date. Ms Piper advised that early indications showed an increase in footfall which demonstrated a need for increased hours although that information was anecdotal and a more detailed analysis would be reported to the Board at a future meeting. The Board agreed: To note the report. Strategic Risk Register review Mr S Dunstan, Director of Resources presented the item which set out suggested revisions to BCH's Strategic Risk Register which had not been reviewed for some time. The Board was asked to consider whether any new strategic risks were required, such as in relation to the Sheltered Warden Call System which was experiencing ongoing issues with connectivity to Vitaline due to upgrade work to switch the telephone lines to digital. There were risks in relation to increased costs and the reliability of the system, with sheltered tenants potentially left without any measures to request assistance in emergencies. Ms V Piper, Chief Operating Officer (Housing Management) added that Vitaline shared the same frustrations and that the matter was also a risk for the Council and may well be included on its Adult Social Care Risk Register. The Board noted the concerns and considered that the human element was greater than the financial risk. Assurance was provided that cover currently remained in place and Mrs M Cornall, Director of Operations advised that she had raised the issue with senior officers within Adult Social Care however Ms Piper suggested that the matter was escalated with the Council to enable a joint response. Mrs M Thompson, Non-Executive Director raised concerns about the frequency of reviews of the Strategic Risk Register, noting in particular that it had not been reviewed annually. Mr A Szatkowski, Non-Executive Director added that, in his opinion, some of the risks should be scored higher. In response Mrs A Kerr, Company Secretary, clarified that the governance year, as set out in the company's Governance Framework, stated that the Strategic Risk Register should be reviewed by the end of July each year and Ms Piper acknowledged	

		Action
	that improvements needed to be made to the review frequency going forwards. Mr Dunstan stated that, in his opinion, the risks as set out remained valid and current and reminded the Board that the Risk Register would normally be considered at the annual away day risk session. It was therefore suggested that the document was updated to incorporate the amendments suggested in the Appendix to the report and then presented to the Audit Committee for its consideration, before going back to the Board at its meeting in October for approval. Mr K Tupling, Non-Executive Director added that the Board also needed to consider the risk appetite for BCH which the Chair agreed and suggested that formed part of the away day agenda later in the year. The Board agreed: 1. To note the updates to the existing strategic risks; 2. That the updated Strategic Risk Register was presented to the next meeting of the Audit Committee for further review before being brought back to the Board at its next meeting on 28 October 2025.	
10f.	Repairs Policy Mrs M Cornall, Director of Operations presented the revised Responsive Repairs Policy which had been recommended to the Board for approval following consideration by the Audit Committee at its meeting on 8 July 2025. Many of the changes were cosmetic or incorporated updated legislation and an additional category had been added to set out the response time for urgent repairs. In response to a question from Councillor D Mitchell, Non-Executive Director, in regards to progress with the Responsive Repairs Review, Ms V Piper, Chief Operating Officer (Housing Management) confirmed that following feedback received from Board members it would be incorporated into the forthcoming voids review. The Board agreed: To approve the Responsive Repairs Policy.	
10g.	End of Year Complaints Report 2024/25 and 2025/26 update The Board considered the annual complaints report which had been produced with the support of Mr A Szatkowski, Board Member Responsible for Complaints. Ms V Piper, Chief Operating Officer (Housing Management) advised that the data presented remained current and the complaints report and self-assessment, once approved, were required to be submitted to the Ombudsman by the end of September accompanied by a statement / response from Mr Szatkowski and Councillor Mark Smith, the Cabinet Member responsible for complaints.	

		Action
10h.	The Board agreed: 1. To note the report. 2. To approve the draft self-assessment and updated policy. Tenant Satisfaction Measures 2024/25 Evaluation Report Ms H Cassidy, Housing Standards and Compliance Manager presented the item which provided an analysis of the Tenant Satisfaction Measure (TSM) results for 2024/25 and proposed follow up actions. The results were reasonably pleasing overall, showing an increase in tenant satisfaction with the repairs service and complaints handling which reflected the ongoing work in those areas. Satisfaction with the maintenance of communal areas and contribution to the neighbourhood was lower and a reduction in satisfaction had also been seen in perception of being treated with fairness and respect. The report had been presented to the Senior Management Team to follow-up areas for further investigation and identify additional actions for consideration. Board members noted the report, in particular the data which illustrated the overall satisfaction and dissatisfaction by ward. In response to a question as to why some wards reported greater dissatisfaction than others, Ms Cassidy remarked that further research needed to be done to investigate the cause of the varying perceptions, noting that there were some unexpected anomalies in the data.	
10i.	The Board agreed: To note the TSM Analysis Report 2024/25. Performance update – 2025/26 Quarter One Mr S Dunstan, Director of Resources presented the interim performance scorecard for the first two months of the year. Mr N Herring, Non-Executive Director, queried why the average re-let time was considerably greater than the benchmark figure. In response, Mrs M Cornall, Director of Operations explained that further consideration would be given as part of the voids review however she explained that the policy for remedial repairs to be undertaken whilst properties were empty between tenants was a contributory factor which was impacting on void length. In future, consideration would need to be given to whether to return to a programme of repairs which would be completed whilst tenants were in situ. The Chair reminded the Board that any conclusions needed to be based on evidence and that the upcoming voids review would assist in feeding into that. Mr K Tupling, Non-Executive Director, added that other implications with regards to the business plan should also be considered.	

		Action
10j.	Ms V Piper, Chief Operating Officer (Housing Management) suggested that void targets needed to be reviewed in association with the programme and the scorecard and targets needed to be re-examined on the back of the Tenant Satisfaction Measures findings and then brought back to the Board. The Board agreed: To note the report. Consumer Standards Position update July 2025 Ms H Cassidy, Housing Standards and Compliance Manager presented an update on work being undertaken to ensure BCH was compliant with consumer standards. The compliance report set out to provide assurance on five key priorities and highlight current activity to strengthen those areas: • Tenant Voice • Health and Safety access • Silent Tenant • Governance and oversight • Performance data Ms V Piper, Chief Operating Officer (Housing Management) remarked that she felt the company was now in a strong position with regards to compliance, noting the areas that needed strengthening. Discussion took place around Tenant Voice and the mechanisms to capture to views of all tenants and Mr A Szatkowski, Non-Executive Director, indicated that he would be willing to look at the document in more detail outside of the meeting as he was experienced in consumer standards inspections. The Board thanked Ms Cassidy for the in-depth report. Mrs M Thompson, Non-Executive Director suggested that further consideration could be given to communication mediums to drive engagement with the 18-40 year old demographic, such as digital and social media to drive an equitable tenant voice. In response to a question as to the anticipated outcome of the inspection, Ms Cassidy concluded her report by advising that she expected the company to be compliant once the grading was finalised. The Board agreed: To note the report. [Ms Cassidy left the meeting at the conclusion of this item.]	
10k.	Annual reports	

	Ms V Piper, Chief Operating Officer (Housing Management) presented the Audit Committee and Board's Annual Reports for submission to the Council in its role as Member. Board members were reminded that a separate Annual Report was produced for tenants which would be presented for the Board's consideration at a later date. The Board agreed: 1. To approve the Audit Committee Annual Report, as recommended by the Audit Committee at its meeting on 8 July 2025, for submission to the Council in its role as Member. 2. To approve the draft Board Annual Report for submission to the Council in its role as Member. [Mr Dunstan and Mrs Cornall left the meeting at the conclusion of this item.]	Action
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The meeting ended at 7.07pm

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Councillor N Brookes
Chair

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Report to:	BLACKPOOL COASTAL HOUSING BOARD
Relevant Officer:	Vikki Piper (Chief Operating Officer), Stephen Dunstan (Director of Resources) and Maggie Cornall (Director of Operations)
Date of Meeting:	28 October 2025

BCH MANAGEMENT TEAM REPORT

1.0 Purpose of the report:

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

2.0 Chief Operating Officers' Update

2.1 Customer Profiling

As the Board will be aware there has been a concerted effort by BCH officers over the last 12 months to make contact with all tenants to ensure the information we hold is up to date and that we are aware of any vulnerabilities and protected characteristics, which allows us to tailor the way we provide our services and communicate effectively with our customers.

A number of attempts have been made over this time through various communication methods, including letters, phone calls and texts, and we have also ensured that the information is now captured routinely at key contact points (e.g. lettings, repairs requests, rent queries etc.)

Despite all efforts the knowledge gap was still concerning and so a “final push” was initiated. This involved all staff, over a period of two weeks in September, being freed up from their day-to-day duties (with cover in place for essential services) to go out into our communities and speak directly to tenants.

The results from this are still coming in, and of course not all customers will want to provide this non-mandatory information, but we are now confident that all tenants have been contacted through a variety of methods and we have up to date information on over 80% of our customers. Those who have known vulnerabilities



(e.g. sheltered tenants) have additional support in place and processes are now embedded to ensure communication needs are regularly updated through routine contact.

Current processes are however manual and therefore the management team will continue to keep a close eye on this until the new CRM system is embedded, which will provide a greater level of assurance.

2.2 Mock Inspection

As referenced at the last Board meeting, the Council has now commissioned DTP to conduct a mock inspection. DTP have previous experience of helping providers prepare for inspection, which includes ALMO's, who have a unique governance structure.

DTP have "triggered" the request for evidence with the Council and over the next few weeks will be speaking to key officers, Board members and tenants as part of their enquiries.

A lot of joint work has gone into regulatory compliance and preparation for inspection over the last 18-24 months between the Council and BCH and we feel we are in a good place, however we are sure there will be more to do and look forward to DTP's honest and objective appraisal of our position.

2.3 TSM's Actions Update

Board will recall a detailed presentation at the last meeting from the Council's Housing Standards and Compliance Manager (Hannah Cassidy) on the 24/25 Tenant Satisfaction Measures (TSMs) which went into granular locality level detail and identified areas for further exploration.

A number of actions were identified in this report, most notably:

- Fairness and Respect: further investigation including looking more closely at places like Layton, who were particularly dissatisfied and correlating with intelligence from complaints and across BCH departments;
- Communal Areas: To explore where dissatisfaction arose and whether they were in areas that BCH has responsibility to maintain or whether they are in areas which BCH does not have sole control;

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

Progress has been made against these actions and the following updates can be provided:

- On-going work to understand why there has been a decline in tenant satisfaction with fairness and respect has been undertaken and resulted in considerations for the development of an Equality, Diversity and Inclusion Policy and Strategy to assure tenants that BCH is committed to delivering equitable services for them.
- Involvement from TOWER Scrutiny to support with identifying why tenants do not feel they are being treated with fairness and respect has been sought, and work has started to develop a Tenant Engagement Strategy which will seek to increase tenant representation from a more diverse range of tenants.
- The Neighbourhoods Team is continuing to identify problematic communal areas in localities where there was poor performance in TSM results.
- Future promotion of BCH's contribution to neighbourhoods and communal areas will mirror the language in the tenant perception questions, so tenants are transparently made aware of how BCH is making improvements to the areas they live in.

3.0 Performance Update

- 3.1 Our Housemark account manager came to Blackpool on 26th September to go through headline performance issues from the TSM results and 'Pulse data'. This session was attended by the Senior Management Team and the BCH Performance Team, TOWER Scrutiny were also invited but unable to attend. A copy of the presentation has been provided to TOWER members and is included with the performance reports.

4.0 Director of Resources Update

4.1 Finance update

The position at Month 5 was unchanged from the previous period, with a negative outturn forecast of £374k. The Voids Desktop Review is underway which may offer some insights into efficiencies in this area, progress on shared services has been limited but is partly offset by budget savings from the Chief Executive Officer post remaining unfilled. In the medium-term some potential relief could be forthcoming



from reductions in employer pension contributions at the triennial revaluation, though clearly this would only kick in after the current financial year.

BCH staff and Council colleagues recently met with Council Finance staff and the housing finance consultant to update the Housing Revenue Account business plan. The sustainability of the business plan has improved on last year with the changes to government rent setting policy. Further briefings will now be arranged for elected members.

4.2 Housing Services

The new Team Leader in the Neighbourhoods Team has started in post, given they were an internal appointment they are able to hit the ground running. The Lettings Team Leader has given notice to take up a post in Housing Options at Wyre Council; we are taking the opportunity to explore the potential for consolidating the Rents and Lettings Teams in a joint structure as is now the case with the ASB and Neighbourhoods Team.

Board members may be aware of concerns tenants at Lostock Gardens have had regarding the open communal spaces in front of their bungalows. We are investigating whether fencing or planting can be funded from the Environmental Budget.

4.3 TOWER Scrutiny

The Director of Resources attended a recent session with TOWER intended to address some concerns panel members had. The meeting was constructive and agreed actions are now being implemented. The Director of Operations has also met directly with TOWER for a question and answer session with the Panel specifically around Repairs.

5.0 **Director of Operations Update**

5.1 Repairs Accreditation

BCH had its final Repairs Accreditation visit on 10 October. Board Members will be aware that the Repairs Service has subjected itself to HQN accreditation on two separate occasions. Each accreditation lasts for 3 years, with annual checking to ensure the service has maintained standards to achieve accreditation. This visit was the final annual assessment.

Full feedback will be received in due course but initial feedback indicated that the service continues to meet the standard required to maintain accreditation.

5.2 Asset Management and Compliance

Electrical Testing

New legislation is due to come into force with effect from November 2025 requiring all social landlords to undertake mandatory electrical testing every 5 years and provide tenants with electrical certification confirming that the test has taken place. The legislation will be phased in with all new tenants provided with electrical condition test certification initially, followed by all tenants on a 5 year rolling programme from May 2026. Detailed regulations which sit behind the legislation are yet to be issued; there is a lack of clarity around Portable Appliance Testing for example, which should be clarified by the regulations. BCH has for a number of years undertaken electrical testing every 5 years in accordance with industry best practice, and therefore in reality many of the required processes are in place. However now the practice is to become a legal requirement, we will need to develop processes to deal with tenants who do not provide access to allow the testing to take place.

SAP 10

At the last Board meeting it was reported that the new methodology to calculate the energy performance rating was showing a significant negative impact on the assessment of Blackpool Council's housing stock. Other organisations had suffered similar experiences. However, since that date two updates to the SAP 10 methodology have been implemented, with further ones anticipated. This has significantly improved the situation. We anticipate after the next update we will be in a similar situation to before SAP 10 was introduced.

5.3 Supported Housing

Resettlement Housing

The Children's Service at Argosy House has been assessed by the Council's Young People inspectors against the Council's standard for Supported Accommodation for 16-18 year olds. The Assessors concluded that Argosy House should be awarded the top Gold Standard. Last year Bispham House received the same top standard and it is hoped it will maintain that standard when it too is assessed later in the year.

Emergency Housing

The Emergency Housing Service is currently piloting a proposal for weekend activity within the hostels to be provided by our contracted security service. The Emergency



Housing Service has had considerable staff turnover and has struggled to attract appropriate quality applicants to work within the hostels. Significant negative feedback has included the requirement for staff to work weekend shifts in maintaining and attracting staff. The manager therefore proposed a 6 month trial of using security guards at weekend in a similar way in which they are used at William Lyons House. Having more staff available Monday to Friday will offer capacity to support individuals moving into settled accommodation. So far the proposal is working well, but will be fully evaluated at the end of the trial.

The red line for the regeneration area has recently been updated and now includes one of our emergency housing schemes. Board will recall that we are already working with the Council to buy in a property on Hornby Road owned by Home Group to be used as Emergency Housing, and we are also now exploring a further site. Both collectively could provide approximately 22 units of self contained family accommodation.

5.4 Other Matters

Local Employment

BCH refurbished the former library building on Mereside when it relocated into more appropriate accommodation within Wash Your Words. The former library was situated within a residential block of properties on Langdale Road. The property has been remodelled into an accessible 2 bedroomed flat. As part of the refurbishment, BCH worked with Blackpool and Fylde College to enable students to obtain vital onsite experience with our main contractor undertaking the work, Bambers. The college highlighted to BCH a female painting and decorating student who had finished her level 2 qualification on this project as a potential member of staff. Bambers were impressed with her work onsite and offered her a position within the company. Although this young person is not working directly within BCH, it is an example of the influence BCH has with our contractors in supporting them to deliver social value and local employment opportunities and will provide a springboard for this young person's future.

6.0 **Revoelution**

- 6.1 Board members will be aware that BCH acts as the accountable body for Reveolution, the community led group which received 10 years' worth of Big Local, Big Lottery Funding. This project is coming to an end and we anticipate that it will wind up by the end of the calendar year. The Partnership Board of community members intend carrying on the work of Revoelution and have established a charity. They are

currently bidding for funding and working with other partners, including the Integrated Care Board's Priority Wards to potentially obtain commissioned work.

7.0 LeftCoast

- 7.1 The Board will be aware that LeftCoast, a community arts organisation, sits within BCH and has done so for the last 10 years. There have been a number of projects which BCH has championed with LeftCoast including Wash Your Words on Mereside in a former Housing Office, the Boston Way Community Garden and the Revue Square public space on the site of the former George Pub. LeftCoast receives core funding from the Arts Council with other supplementary funding from the Big Lottery and others. The current core funding is due to expire at the end of the financial year. Over the last 6 months LeftCoast with support from BCH has successfully applied for further core funding and been awarded £1million towards the costs of Creative People and Places National Portfolio Programme 2026 – 2029, which was more than applied for and the maximum grant possible. This funding will secure the employment of staff within LeftCoast and provide other employment opportunities to freelance local artists.

8.0 Solar Panels

- 8.1 The Healthy Homes Hub, a knowledge exchange website for social housing providers recently highlighted the work of a company specialising in this area. Officers from BCH, the Council's Client Officer and Head of Property met with the company to discuss their model, which includes:
- Addressing fuel poverty offering discounted electricity along with the ability for tenants to build up a credit energy balance of up to £1000 per year through energy trading on the national grid using AI technology
 - Increasing energy performance of properties and moving to net zero targets
 - The provision of free solar panels and battery storage at no cost to the landlord or tenant
 - After a pay-back period of around 6 years the landlord may be able to generate a profit through the trading of energy

BCH and Council officers feel there is merit in exploring this further and a follow up meeting will therefore be held including the Council's Director of Resources, the lead Portfolio Holder and the Head of Strategy, Data and Corporate Development. Full regard will be had for the appropriate due diligence and the required procurement processes, if applicable.



9.0 Financial Considerations

9.1 To note section 4.1.

10.0 Legal Considerations

10.1 None at this time, but to note potential legal processes at a future date in respect of new emergency housing.

11.0 Climate change and environmental considerations

11.1 To note section 5.2 (SAP 10) and 8 (Solar panel discussions).

12.0 Other considerations (HR, Performance, Equalities)

12.1 To note HR impacts in respect of Revoelution and potential contractual changes in emergency housing.

13.0 Analysis of risk

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

14.0 Internal / external consultation undertaken

14.1 Note references to TOWER and separate Customer Voice report included within the pack.

15.0 Recommendations to the Board

15.1 To note the update.

16.0 Other alternative options to be considered

16.1 Not applicable.

17.0 List of Appendices:

17.1 None.



Report to:	BLACKPOOL COASTAL HOUSING BOARD
Relevant Officer:	Vikki Piper, BCH Chief Operating Officer Stephen Dunstan, BCH Director of Resources
Date of Meeting:	28 October 2025

BCH POLICY RATIFICATION

1.0 Purpose of the report:

- 1.1 To obtain Board approval of revisions to policies in line with the triennial framework.

2.0 Recommendation(s):

- 2.1 To approve the updated Anti-fraud and Corruption Statement, Contract Procedure Rules and Scheme of Delegation.

3.0 Details:

- 3.1 The attached policies have all been considered at recent Audit Committees, but final approval is reserved to the Board.
- 3.2 The Anti-fraud and Corruption Statement was revised in conjunction with the Company's Internal Audit Advisor. The Scheme of Delegation was revised with reference to the Council's equivalent document and authorisation limits in the T1 finance system implemented since the last revision. The Contract Procedure Rules were reviewed in conjunction with the Council's Procurement Team.

4.0 Equalities and Risk considerations

- 4.1 Regular review of policies reduced the risk of not taking into account changes in legislation and good practice. None of the policies have direct equalities impacts.

5.0 List of Appendices:

- 5.1 Appendix 7d(i) – Anti-fraud and Corruption Statement
Appendix 7d(ii) – Contract Procedure Rules
Appendix 7d(iii) – Scheme of Delegation



6.0 Financial and Legal considerations:

6.1 Covered in main body of the report.

7.0 Internal/External Consultation undertaken:

7.1 See section 3.2.

8.0 Sustainability, climate change and environmental considerations:

8.1 No direct considerations.



Blackpool Coastal
Housing

Anti-Fraud and Corruption Statement

July 2025

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Document Information

Issue Date		July 2025
Version/Issue Number		3.0
Document Status		Final
Effective From Date		August 2025
Scope of Document	Policy Statement	
Objective	To send out a strong deterrent message with regard to fraud and corruption both internal and external, and detail the key arrangements to uphold anti-fraud governance and to investigate any issues that arise.	
Documentation		
Document Sponsor	Name	Vikki Piper
	Job Title	Chief Operating Officer
	Division	Chief Executive
Author	Name	Stephen Dunstan
	Job Title	Director of Resources
	Team	Resources

Amendment Record

Date	Issue No.	Section/Page	Details of Change	Authorised By:
2.0	4/3/2022		Full review	Stephen Dunstan
3.0	24/6/2025		Full review	Vikki Piper

Amendment Notes

- Documents at draft status are to use letter designations to denote issue status: a,b,c etc.
- Documents at full issue status are to use number designations to denote issue status after full revision: 1.0, 2.0, 3.0, etc.
- For an amendment to a full issue document you are to use number designation to denote issue status: 1.1, 1.2, 2.1, etc.
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Contents

Introduction

Blackpool Coastal Housing (BCH) is committed to the prevention of fraud and corruption. It is important to BCH to use its income and resources in the most effective way for the delivery of high quality services to the community. BCH requires all employees, board members, tenants and partners to act honestly and with integrity, and to safeguard the public resources for which they are responsible. BCH also expects the same levels of honesty and integrity from all individuals and companies dealing with the organisation and will take suitable action when fraud or corruption is suspected.

The purpose of this statement is to set out the procedures to be followed where fraud or corruption is suspected or detected. It applies to BCH staff and all other parties who are given access to the organisation's information and premises. It covers all personnel including freelance, casual and temporary agency staff, contractors and board members.

Senior management and board members are also expected to deal effectively with any potentially fraudulent or corrupt activity that comes to their attention.

BCH can be the victim of a variety of frauds, bribes or corrupt acts from time to time. Examples of actions that are considered to be fraud, bribery or corruption are as follows (this list is by no means exhaustive):

- Theft of any BCH property;
- Theft of time, including abuse of agile working opportunities;
- Accepting or receiving a bribe (covered by detailed anti-bribery arrangements);
- Obtaining benefit not entitled to, e.g. tenancy fraud;
- Forgery or alteration of any document, e.g. an electronic invoice;
- Destruction or removal of records;
- Acceptance of goods and services as an inducement to giving work to any supplier;
- Falsifying expense claims;
- Disclosing confidential information to outside parties without authority for personal gain;
- Use of BCH's assets and facilities for personal use.

BCH endorses the Council's response for counter fraud activity is based on the principles of govern, acknowledge, prevent, pursue and protect in line with the current Fighting Fraud and Corruption Locally Strategy (2020). This consists of the following:

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Govern	Acknowledge	Prevent	Pursue
Having robust arrangements and executive support to ensure anti-fraud, bribery and corruption measures are embedded throughout the organisation.	Acknowledging and understanding fraud risks and committing support and resource to tackling fraud in order to maintain a robust anti-fraud response.	Preventing and detecting more fraud by making better use of information and technology, enhancing fraud controls and processes and developing a more effective anti-fraud culture.	Punishing fraudsters and recovering losses by prioritising the use of civil sanctions, developing capability and capacity to investigate fraudsters and developing a more collaborative and supportive local enforcement response.
PROTECTING BCH AND RESIDENTS Recognising the harm that fraud can cause in the community. Protecting the organisation, tenants and other customers from fraud.			

The Charter seeks to embed the 6 C's for effectively implementing an anti-fraud ethos throughout the Council, being:

- **Culture** – creating a culture where fraud, bribery and corruption are unacceptable.
- **Capability** – assessing the full range of fraud risks, and ensuring that the range of counter fraud measures deployed is appropriate.
- **Capacity** – deploying the right level of resources to deal with the level of fraud and error risk, and that is monitored by those charged with governance.
- **Competence** – having the right skills and standards commensurate with the full range of counter fraud, error, bribery and corruption activity.
- **Communication** – raising awareness both internally and externally, deterring fraudsters, sharing information, and celebrating success.
- **Collaboration** – working together across internal and external boundaries (with colleagues, other local authorities, and other external agencies), sharing resources, skills, learning, good practice, innovation, and information.

BCH rules relating to fraud and corruption

BCH employees are expected to abide by the National and Local Conditions of Service relating to their employment, which include conduct issues. Employees are also expected to follow any code of conduct related to their profession where these require a further duty of care. All board members and employees are required to declare any offer or receipt of gifts or hospitality that are in any way related to their relationship with BCH. A hospitality register is maintained of all declarations. A register is also maintained for officers to declare any

business or related interests, membership of, or associations with, clubs, societies and other organisations.

Senior management have a role in ensuring that BCH takes adequate steps to safeguard against the risk of bribery. An anti-bribery policy is in place and periodically reviewed.

Directors must make sure that all staff have access to these rules and regulations and that staff receive suitable training where appropriate. Board members and employees must make sure that they read, understand and comply with the rules and regulations that apply to them.

Should any person knowingly break the rules and regulations then BCH may take formal action. In the case of staff this could ultimately lead to dismissal. If senior management or the board fail to take adequate precautions to reduce the risk of bribery this could also lead to a potential criminal conviction under the terms of the Bribery Act.

Fraud and Corruption Reporting

It is the responsibility of everyone to be alert for occurrences of fraud, bribery and corruption and to be aware that unusual events, transactions or behaviours could be indications of fraud (or attempted fraud) and corrupt practices. Fraud, bribery and corruption may also be highlighted as a result of specific management checks, by a third party, or in the course of audit reviews by both internal and external audit.

Service managers are responsible for maintaining an adequate framework of internal control to minimise potential losses by the organisation. The Internal Audit Service is available to provide advice and assistance in this area, but service management retain responsibility for preventing and highlighting possible fraudulent and corrupt activity.

Any suspicion of fraud will be taken seriously. If you become aware of a suspected fraud or irregularity you should report it to either:

- your line manager;
- your head of service or director;
- BCH's Internal Audit Advisor via the Director of Resources;

or via the whistleblowing procedure.

When a member of staff reports suspicions to their line manager or head of service, their information should be taken seriously and they should be dealt with in a considerate way. Managers receiving the information should report it to the Director of and Resources as soon as possible so that a decision can be made about the need for an investigation.

Confidentiality for all parties will be maintained over reports made in good faith which cannot be substantiated following investigation. A reporting member of staff may choose to remain anonymous and such anonymity will be respected. However, identification is preferred and will assist the investigation. An anonymous disclosure cannot be made under the Public Interest Disclosure Act 1998 (the 'Whistleblowing Act'); staff must identify themselves to receive protection under the Act.

Employees must not do any of the following:

- contact the suspected individual in an effort to determine facts or demand restitution;
- discuss the case facts, suspicions, or allegations with anyone outside BCH (including the press) unless specifically asked to do so by the Director of Resources or Chief Executive;

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- discuss the case with anyone within BCH other than the people listed above and those directly involved in any investigation (i.e. HR staff and appointed investigating and link officers);
- attempt to seize paperwork or other evidence.

Prosecution Policy

Whenever possible, BCH will take action against all perpetrators of fraud and corruption, whether internal or external to the organisation.

In cases of internal fraud and corruption the relevant service director will decide whether to take disciplinary action. Cases of internal or external fraud and corruption, where there is potentially sufficient evidence for a criminal prosecution, will always be referred to internal audit for a decision to be made as to whether to refer the case to the police. These decisions will be based on the Council's Sanctions and Prosecutions Policy as set out in their Fraud and Error Prevention Charter.



**Blackpool Coastal
Housing**

Contract Procedure Rules

October 2025

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Document Information

Issue Date		26/6/2025
Version/Issue Number		4.0
Document Status		Draft
Effective From Date		1/10/2026
Scope of Document	The rules that officers need to follow around contractual management and procurement.	
Objective		
Who needs to know?	All officers that procure contracts.	
Documentation	Financial Regulations Register of Hospitality	
Document Sponsor	Name	Vikki Piper
	Job Title	Chief Operating Officer
	Division	Chief Executive
Author	Name	Stephen Dunstan
	Job Title	Director of Resources
	Team	Resources

Amendment Record

Date	Issue No.	Section/Page	Details of Change	Authorised By:
20/10/15	2.0	6.5 and 6.6	Approved Lists – mandatory membership of Constructionline	Jamie Weston : Head of Service – Asset Management
20/10/22	3.0		General Review	
26/7/2025	4.0		General Review, update for changes to thresholds and UK procurement legislation	

Amendment Notes

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- Documents at full issue status are to use number designations to denote issue status after full revision: 1.0, 2.0, 3.0, etc.
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- 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.

Contracts Procedure Rules

1 Compliance

- 1.1 Every contract made by Blackpool Coastal Housing Limited ('BCH'), company number 05868852, for the 'execution of work' and for the 'supply of goods or services', shall comply with these Contract Procedure Rules except:
- (a) By direction of the Blackpool Coastal Housing Board ('the Board' or a Board member who is acting under delegated powers and where dispensation from Contract Procedure Rules are agreed;
 - (i) Dispensation shall only be granted in 'exceptional circumstances' and for reasons outside the Council's control, when, after agreement by the Director of Resources, it is not possible to comply with these Rules;
 - (ii) An express note of any dispensation from any of the provisions of these Procedure Rules and of the circumstances by which the dispensation shall have been justified shall be recorded in accordance with BCH approved Board arrangements;
 - (b) As otherwise exempted in these Contract Procedure Rules.
- 1.1.1 It has to be noted that, under current UK legislation, a dispensation can be challenged in a court of law. A successful challenge carries 3 risks:
- 1. The contract is set aside, i.e. terminated by the courts
 - 2. Damages are awarded to the challenger based on loss of profit
 - 3. A penalty is imposed on the authority up to the maximum value of 10x the contract value
- 1.1.2 In order to mitigate the above risks a VEAT (Voluntary Ex Ante Transfer) Notice may be published. For further information regarding this, the Council's Corporate Procurement Team should be contacted.
- 1.2 The Director of Resources will keep a register of all BCH approved dispensations.
- 1.3 All contracts made by BCH 'as agent' shall comply with these Contract Procedure Rules.
- 1.4 These Rules are to be subject to, and interpreted in accordance with, the Articles and Memorandum of Association and any other provisions of BCH's constitution.
- 1.5 All contracts shall comply with the UK Data Protection Act 2018.

2 Definitions and interpretation

2.1 Definitions

'Officer' is to be construed as meaning an Officer of BCH with appropriate delegation to carry out a procurement exercise.

'Senior Officer' is to be construed, for the purposes of these Procedure Rules as the Chief Operating Officer or other member of the Senior Management Team (SMT).

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The term 'Contract' shall include all contracts, agreements, partnership arrangements, private finance initiatives, joint ventures or other, legally binding procurement arrangements.

The term 'Tender' shall include all written offers, proposals, submissions or other bids for contracts classified as 'high value' and which are submitted following a 'formal' procurement process in accordance with the provisions herein.

The term 'quotation' shall include all offers, proposals, submissions or other bids for contracts classified as 'low value' and which are not subject to BCH's formal, tendering process.

The expression 'the execution of work' means the execution of work of all kinds, including building, engineering and construction related work.

The expression 'goods or services' means all goods, equipment, materials and services obtained by BCH.

The expression 'High Value' or 'Low Value' contract relates to the Financial Limits for Contracts as determined by the Director of Resources and set out in BCH's Financial Regulations.

The term 'Corporate Contract' shall mean an agreement established by the Director of Resources, in accordance with the provisions of these Contract Procedure Rules, with a nominated contractor(s) establishing agreed terms, prices or rates for regularly purchased work, goods or services, against which orders must be placed without obtaining further competitive bids.

The term 'Partnering' shall mean a competitive procurement process and contractual relationship for the delivery of a project through collaboration and team-work between the various stakeholders which is based on 'outcomes', performance and improvement targets and shared goals for the project, as opposed to 'inputs' which are prescriptive and limit improvement.

Any reference in these Rules to the signing of any contract or the doing of any other thing with respect to such contract by the Chief Executive or a Service Director shall be construed as including reference to any officer or officers duly authorised by them or any of them in writing, to carry out such signing or other thing.

2.2 Value of Contract

The value or amount of the contract shall be calculated as follows: -

- (a) Where periodical payments are to be made by BCH, by reference to the maximum total amount that BCH may be obliged to pay under the terms of the contract;
- (b) Where an undefined quantity of work, goods or services is to be executed or supplied under the terms of the contract, by reference to an estimate of the appropriate Officer of the total value of the contract;
- (c) All calculations relating to the value or amount of the contract will be carried out in a manner compliant with any statutory provisions or with the UK Procurement Regulations, in respect of 'aggregation' of requirements.

3 Classification of Contracts

3.1 Every contract proposed to be let by BCH shall be classified as either:

- (a) A contract for the execution of work; or
- (b) A contract for the supply of goods or services; and
- (c) As either High Value or Low Value in each classification, in accordance with the Financial Limits for Contracting as set out in [BCH's Financial Regulations](#).

3.2 For contracts, which do not fall completely into either of the above classifications, the category into which a contract falls shall be determined by agreement between the appropriate Senior Officer and the Director of Resources.

4 Low Value Contracts (< £85,000 goods & services / < £250,000 works)

4.1 Excepting as provided in Contract Procedure Rule 4.2, all contracts which are categorised as 'Low Value' shall be placed with contractors determined by the appropriate Senior Officer after the invitation of such number of competitive 'quotations' as is considered appropriate, not being less than three:

- (a) Quotations must be in writing and be obtained from contractors who, in the course of their normal business, supply the type of goods or materials or execute the type of work required to be done;
- (b) Where possible, a minimum of 2 quotations must be provided by local suppliers (**FY postcode**);
- (c) The contract should be awarded to the contractor submitting the 'most economically advantageous' quotation that represents best value for money for BCH, taking into account cost, quality and social value. The Senior Officer shall be responsible for settling the contract terms and prices in consultation with the Director of Resources, who shall keep a register of all contracts awarded.

4.2 The requirement to obtain three competitive quotations (as detailed in 4.1 a-c above) shall not apply when:

- (a) A corporate contract exists for the type or range of work, goods or services required, such contract having been itself established by the Director of Resources in accordance with the provisions of these procedure rules. In such case, purchase orders shall be placed with the nominated contractor, without the requirement for further competition;
- (b) The Director of Resources, in consultation with the Senior Officer, is of the opinion that it is not possible to obtain three quotations; or there would be no benefit to BCH in obtaining competitive bids (as in the case of sole supply, specialised repairs, parts, plant and materials or specialist professional services or in cases of extreme urgency). The decision must be confirmed in writing and recorded;

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(c) The work or service to be executed constitutes an extension of an existing contract on terms which, having regard to any variations in prices generally for work or goods or services of that nature, are no less favourable than for the contract current at the time of negotiation. Such an extension must be approved by the appropriate Senior Officer after consultation with the Director of Resources;

(d) The requirement is exempt under the provisions of Contract Procedure Rule 10.1.

4.3 Although under the provisions of Contracts Procedure Rule 4.2 there is no requirement for three competitive quotations to be obtained;

(a) The quotation, which it is intended to accept, shall be made in writing;

(b) The Senior Officer remains responsible for securing value for money, probity and accountability and periodically "testing the market" for such items in order to ensure that the best terms reasonably available are being secured.

4.4 Purchase Orders should be placed (subject to budgetary provision) and payment made, in accordance with [BCH's Financial Regulations](#).

5 Tendering procedure for 'High Value' Contracts (>£85,000 goods & services / >£250,000 works)

5.1 Except as otherwise provided in these Contract Procedure Rules, no contract which is classified as 'High Value' shall be made unless:

(a) A clear business case exists for the procurement and finance is approved in accordance with BCH's [Financial Regulations](#);

(b) The tender is advertised and public notice has been given via Blackpool Council's e-tendering system and any other media advised by the Council's Procurement Team.

5.2 All tenders must be received electronically and be opened in accordance with [Contract Procedure Rule 12](#).

5.3 This Contract Procedure Rule 5 shall not apply (excepting as required under Contract Procedure Rule 5.1 [b.iii]) where there is an invitation to negotiate a tender in accordance with the provisions in [Contract Procedure Rule 8](#) and [Contract Procedure Rule 9](#), or to any tender negotiated following such an invitation.

5.4 Goods and services for a value over £213,477 and Works for a value greater than £5,336,937 should follow the procedure in line with Public Contract Regulations (where notification on the UK Government Contracts Finder website is required). The Council's Procurement Team will provide guidance on doing this.

6 Selective Tendering Procedure – Framework Agreements and Approved Lists for regular work and supplies

6.1 The appropriate Senior Officer, after consultation with the Director of Resources, may decide that a list shall be kept of persons or organisations under a formal tendered Framework Agreement;

- (a) Who execute work or supply goods or services of a specified type, category and value regularly required by BCH;
- (b) Who are willing to execute such work or supply such goods or services at specified rates or cost margins;
- (c) Who are assessed as having the capability to meet BCH's requirements and standards;
- (d) The standards, methodology for pricing, terms and conditions for which will be agreed in the form of a Framework Agreement.

6.2 Provided that such a list may only be kept or selection made if it is not possible to quantify the total amount of such work, goods or services that will be required during any particular period or, the Director of Resources has agreed that establishing such a Framework Agreement represents the most appropriate procurement process.

Framework Agreements shall be compiled in the following manner:

- (a) The term of any Framework Agreement shall not exceed 4 years.
- (b) The appropriate Senior Officer may at any time amend the specified rates of a person on the list or database when notified by that person in writing of the change, providing that the proposed changes are in accordance with the terms for such variations and margins agreed at the time the framework bids are accepted.

6.3 Where the execution of work or supplies of goods or services are required by BCH, and providing always that this requirement is consistent with the type, category and value specified in the framework agreement:

- (a) The contract shall be placed by the appropriate Senior Officer with the contractor on the list offering the rate for that work or those goods or services which is most favourable to BCH or,
- (b) If that contractor is unable to execute the work or supply the goods or services to the satisfaction of the appropriate Senior Officer, the contract shall be placed with the contractor on the list offering the next most favourable rate.
- (c) This procedure shall if necessary be repeated until a contractor is found from the list or who is able to execute the work or supply the goods or services to the satisfaction of the appropriate Senior Officer, who shall ensure that the selection process avoids over-commitment of particular contractors and give proper opportunity to local contractors on the list.
- (d) No contract will be placed unless it is within approved budget.
- (e) The chosen contractor should submit a detailed, costed proposal in accordance with [Contract Procedure Rule 5](#), which should be accepted (awarded) and reported in accordance with [Contract Procedure Rule 12](#).

6.4 Framework agreements set up by other contracting organisations (e.g. GPS, ESPO) may be accessed under call-off arrangements as specified in the framework agreement. In all cases, the Director of Resources should be consulted beforehand.

- 6.5 Where an Approved List of contractors is to be set up and maintained it is expected that all such contractors will be members of Constructionline, or have an equivalent accreditation.

7 Selective Tendering Procedure – Partnering Contracts

- 7.1 The appropriate Senior Officer, after consultation with the Director of Resources, may decide that a ‘partnering’ contract is to be established. Partnering contracts must be created by using the competitive, procurement and award processes detailed in these Contract Procedure Rules to create sustainable, contractual relationships with suitable contractors and suppliers.

8 Urgent Contracts

- 8.1 Where tenders are required to be invited but the appropriate Senior Officer considers that, for reasons outside his reasonable control, the contract is required so urgently as to make it impossible to invite tenders by ‘public notice’, then:
- (a) The appropriate Senior Officer after consultation with the Chief Operating Officer, or Chair of the Board, may decide to invite a tender from such person or persons who, in the opinion of the appropriate Senior Officer is, or are, most suitable to execute the work or supply the goods or services, and such tender or tenders may be negotiated.

Providing that;

- (i) In all cases this does not conflict with any statutory provisions or with UK Procurement Regulations, in which case the Statute shall prevail and, tenders shall be invited in accordance with the provisions in these Contract Procedure Rules.
- (ii) The tender shall be awarded and reported in accordance with [Contract Procedure Rule 14](#).

9 Contracts for similar work or goods or services

- 9.1 Where tenders are required to be invited for work or goods or services of a similar nature to that already being executed or supplied within the preceding twelve months by a contractor for BCH who was awarded business pursuant to these Contract Procedure Rules.
- (a) The appropriate Senior Officer, after consultation with the Director of Resources and Chief Executive, may decide that it would be to the benefit of BCH to negotiate an extension to the existing contract with the contractor or supplier concerned;
 - (b) The terms for such an extension shall, having regard to any variations in prices generally for work or goods or services of that nature, be no less favourable than for the contract current at the time of negotiation or the last contract undertaken, as the case may be.

Providing that;

- (i) In all cases, this does not conflict with any statutory provisions or with UK Procurement Regulations, in which case the Procurement Directives shall prevail and tenders shall be invited in accordance with the provisions of these Rules.

- (ii) The tender shall be awarded and reported in accordance with [Contract Procedure Rule 14](#).

10 Exceptions

10.1 Notwithstanding the provisions of other Contract Procedure Rules, tenders and quotations shall not be required to be invited where: -

- (a) The Director of Resources, after consultation with the Chair of the Board, is of the opinion that the work, goods and services can only be obtained from a sole supplier or there would be no benefit to BCH in giving public notice for inviting tenders. A record shall be kept of the decision.
- (b) It is necessary, for unavoidable operational reasons which are identified by the Senior Officer, to extend the term of a contract, in which case such extension of contract term shall be at the discretion of the Director of Resources.
- (c) The contract is for the purchase or production of a work of art or museum specimen within the amount approved in the budget.
- (d) The purchase or sale is to take place by auction or at a public fair or market.
- (e) The contract is for the engagement of an artiste or performer.
- (f) The contract is applicable to "services" provided in connection with hospitality expenditure, in which case a [Register of Hospitality](#) shall be kept by the appropriate Senior Officer.
- (g) The contract is for specific work, goods or services that have been granted a standing dispensation by BCH. The Director of Resources is to keep a register of all such dispensations.

Providing that;

In all cases, this does not conflict with any statutory provisions or with UK Procurement Regulations, in which case the Statute or Directives shall prevail and tenders shall be invited in accordance with [Contract Procedure Rule 5](#).

11 Form of Tender, Specifications and Standards

11.1 Invitations to tender or submit quotations must specify the work to be executed or the goods or services to be supplied, the standards for quality and performance, require information about the price to be paid, state the period(s) within which the contract is to be performed and, include appropriate terms and conditions.

12 Receipt, Custody and Opening of Tenders and Quotations

Receipt, Custody and Opening of 'Low Value' Quotations

12.1 All quotations must be returned electronically to the appropriate Senior Officer named in the invitation to quote, by the stated time and date where they shall remain unopened until the final date for receipt of quotations has passed. Records should be kept of the quotations received.

Receipt, Custody and Opening of 'High Value' Quotations

12.2 Where, in pursuance of these rules, invitation to tender is required every notice of such invitation shall be posted on the electronic portal 'The Chest'. Every notice of such invitation shall state that no tender will be accepted other than the electronic format via The Chest portal.

12.3 Tenders are released (opened) electronically by a verifier from Blackpool Council's Procurement Team after the closing date.

13 Late Tenders

13.1 Any tender received after the specified time shall not be considered without the authorisation of the Director of Resources. Details of that tender shall not be disclosed. If a paper copy is received the tender should be promptly returned to the tenderer. A record of such tenders giving only the name and address of the tenderer shall be made.

14 Acceptance of Tenders and Contract Award

14.1 Subject to Contract Procedure Rules paragraphs 14.2 – 14.4 below, a tender may be accepted by the appropriate Senior Officer, after consultation with the Director of Resources and subject to an officer non-key decision item.

14.2 A tender may not be accepted in accordance with Contract Procedure Rule 14.1 above, unless:

- (a) In the case of a tender for the execution of works by BCH: -
 - (i) The tender is in accordance with the appropriate specification;
 - (ii) The Senior Officer has obtained from the appropriate Officer or other person, an estimate in writing of the probable expense of executing the work in a suitable manner and, in the case of new capital works, of the annual expense of maintaining the same and has confirmed that Finances are approved;
 - (iii) The tender is either the lowest or, if other than the lowest, the Senior Officer is satisfied that the tender represents the most economically advantageous bid and best value for money of the tenders received, having considered a report from the appropriate Officer;
 - (iv) The Senior Officer, after consultation with the Director of Resources, having carried out appropriate checks is satisfied that the proposed contractor is financially viable;
 - (v) Where appropriate a valid Construction Industry Scheme Certificate has been verified; and
 - (vi) Where appropriate registration with Constructionline or equivalent body has been confirmed.
- (b) In the case of a tender for the purchase of goods or services by BCH: -
 - (i) The tender is in accordance with the specification required or such other specification as may be recommended by the Director of Resources; and

- (ii) The tender is either the lowest or, if other than the lowest, it gives BCH the best value for money of the tenders received; and
- (c) In the case of a tender for the purchase of goods, surplus materials or equipment from BCH, it is the highest.

14.3 In the case of a submitted tender complying with the specification but exceeding the budgetary provision by more than 5%, or if there are revenue consequences not fully provided for then, in consultation with the Director of Resources, a report on the scheme, together with a financial statement, must be submitted to the Board, or Chair of the Board, who shall recommend whether or not the scheme should proceed.

15 Errors and Discrepancies in Tenders

15.1 Where examination of a tender reveals errors or discrepancies which would affect the tender figure(s) the tenderer is to be given details of such errors and discrepancies and afforded the opportunity of confirming the tender figure or withdrawing it. If the tenderer withdraws, the remaining tenders shall be considered for acceptance in the usual way.

16 Execution of Contracts (Contracts Register)

16.1 Every contract shall be in writing, properly and legally documented in a formal agreement on terms acceptable to BCH and in a manner which minimises risk or cost. The appropriate and authorised signatories are set out in the Financial Regulations.

16.2 Every contract shall be entered into the Contracts Register, which is maintained by the Finance Team and will be overseen by the Director of Resources. All contracts will be held in the custody of the Director of Resources, or in a manner determined by them.

16.3 The requirement to create formal, written agreements as detailed in Contract Procedure Rule 16.1 shall not apply for contracts classified as 'Low Value' where the Senior Officer, having first consulted with the Chief Operating Officer and Director of Resources, is satisfied that the terms applicable to any such contract are documented in a manner which makes the contract enforceable and does not expose BCH to risk or cost. In these cases, it is expected that BCH's terms and conditions will apply.

16.4 All contracts shall, as a minimum, specify: -

- (a) The work, materials, matters or things to be executed, furnished or done;
- (b) The price to be paid with a statement of discounts or other deductions;
- (c) The time or times within which the Contract is to be performed; and
- (d) Appropriate terms and conditions which protect BCH's investment and minimise exposure to risk.

16.5 No work shall commence nor goods or materials be ordered until the necessary contract letters or documents have been formally completed.

16.6 In all cases an official order, requesting commencement of work, operations or the supply of goods or materials, must be placed with the contractor prior to work commencing. The form of the order and the ordering process shall conform to the corporate standard.

16.7 Every contract for the execution of work classified as 'High Value' shall be in writing and, unless the Chief Operating Officer should so decide otherwise, under the official 'seal' of BCH.

16.8 Any contract required to be in writing may, at the discretion of the Chief Operating Officer, be required to be executed under seal.

17 Security for Performance - Work

17.1 Every contract for work shall provide for assessed or liquidated damages to be paid by the contractor in case the terms of the contract are not duly performed.

17.2 A Performance Bond from a suitable financial institution, or Parent Company Guarantee approved by the Director of Resources, shall secure contracts classified as high risk for the execution of works, i.e. specifically for high risk items bought from outside the UK prior to signing the contract, unless BCH otherwise direct or the Director of Resources and / or the appropriate Senior Officer consider it unnecessary in the circumstances. For any other High Value contracts for works sourced from within the UK a performance bond is not required.

17.3 In the case of contracts for the execution of work which is classified as 'Low Value' or, in the case of contracts for goods or services, a performance bond shall not be required other than on the direction of the Senior Officer or Director of Resources following an assessment of risk.

17.4 This Rule shall not apply to contracts undertaken by the authority as agents, when it has been agreed that the principals' own rules shall apply.

18 Security for Performance - Goods and Services

18.1 In every written contract a clause shall be inserted to secure that, should the contractor fail to deliver the goods or any portion thereof or perform the work or services within the time or times specified in the contract BCH, without prejudice to any other remedy for breach of contract, shall be at liberty to determine the contract either wholly or to the extent of such default and to purchase other work, goods or services, as the case may be, of the same or similar description to make good such default or, in the event of the contract being wholly determined, the work, goods or services remaining to be delivered or performed.

18.2 The clause shall further secure that the amount by which the cost of so purchasing other goods or services exceeds the amount which would have been payable to the contractor in respect of the work, goods or services, as the case may be, replaced by such purchase, if they had been delivered or performed in accordance with the contract, shall be recoverable from the contractor.

18.3 Every contract for the supply of goods, materials or services otherwise than at one time, shall provide for assessed or liquidated damages to be paid by the contractor in case the terms of the contract are not duly performed.

18.4 Contract Procedure Rule 18 (1-3) shall not apply to: -

- (a) Purchase by auction or at any public fairs or markets;
- (b) Purchases of patented articles;

- (c) Such purchases as BCH shall from time to time deem expedient to make in the open market or otherwise in any particular case;
- (d) Specialised contracts, or Partnering Contracts, which contain suitable terms and conditions to minimise the risk or cost to BCH.

19 Legislation

- 19.1 All contracts shall include conditions reflecting BCH's compliance with all legislation, which may affect the procurement. This should include, as a minimum:
- (i) The commitment to good health and safety practice based on its responsibilities under [Health and Safety at Work legislation](#); and
 - (ii) Conditions reflecting BCH's commitment to equality and diversity based on its duties under the [Equality Act \(2010\)](#).

20 Legal Proceedings

- 20.1 The provision of these rules shall not apply in relation to the instruction of Counsel or external Solicitors in relation to any class of legal proceedings or any other matter determined by the Chief Operating Officer and furthermore in relation to such proceedings or matter shall not apply in relation to the instruction of any expert or other witness, consultant or agent.

21 Corrupt Practices

- 21.1 In every written contract a clause shall be inserted to secure that BCH shall be entitled to cancel the contract, and to recover from the contractor the amount of any loss resulting from such cancellation, if the contractor shall have offered or given or agreed to give to any person any gift or consideration of any kind as an inducement or reward for having done or forborne to do any action in relation to the obtaining or the execution of the contract or any other contract with BCH or, if the like acts shall have been done by any person employed by or acting on the Contractor's behalf (whether with or without the knowledge of the Contractor), or if in relation to any contract with BCH the Contractor or any person employed by or acting on the Contractor's behalf shall have committed any offence under the [Prevention of Corruption Acts 1889 to 1916](#), or any amendment of them or shall have given any fee or reward the receipt of which is an offence under the [Local Government Act 1972](#).

22 Assignment

- 22.1 In every written contract there shall be a provision that the contractor shall be prohibited from transferring or assigning directly or indirectly any portion of the contract without the written permission of the appropriate Senior Officer which permission may be either withheld or given after consultation with the Director of Resources, subject to such terms and conditions as the appropriate Senior Officer may prescribe.

23 Nominated Sub-Contractors and Suppliers

- 23.1 The appropriate Senior Officer may decide that it would be in BCH's best interest to instruct a main contractor to obtain work, or to supply goods or materials, from a sub-contractor nominated by BCH. Subject to paragraphs (23.2) to (23.3) below, no nomination of a sub-contractor for the execution of specialist work or a supplier for the supply of goods or services for which a prime cost sum is included in the main contract sum for building or civil engineering works, shall be made, unless the tenders for such specialist work or such goods or services have been obtained in accordance with these Contract Procedure Rules.
- 23.2 Where BCH has appointed a supplier for work, goods or services of the kind in question, the appropriate Senior Officer shall be authorised to nominate that supplier if it is considered appropriate.
- 23.3 Where paragraph (23.2) does not apply and the prime cost sum included for any item does not exceed the 'low value' financial threshold, the appropriate Senior Officer shall deal with the nomination as if it were a low value contract under [Contract Procedure Rule 4](#).

24 Engagement of Consultants

24.1 (a) Contracts for Consultancy Services – Works

If the appropriate Senior Officer considers it in the best interests of BCH to employ consultants for specific works assignments, then the Senior Officer shall consult the Director of Resources and provide the following information in support of the decision:

- (i) Details of the services to be provided;
- (ii) The duration of the employment;
- (iii) The estimated costs and how those costs are to be met; and
- (iv) In the case of consultants, a recommended appointment.

(b) Consultancy Services – Non-Works

If the appropriate Senior Officer, after consultation with the Director of Resources, considers it to be in the best interests of BCH to appoint consultants to carry out any investigations, feasibility study or other assignment not related to works, then a report shall be made to the Senior Management Team (contracts classed as High Value) or the appropriate Chief Officer (contracts classed as Low Value):-

- (i) Giving details of the services to be provided;
- (ii) The duration of the employment;
- (iii) Stating the estimated costs and, after consultation with the Director of Resources, how these costs are to be met.
- (iv) seeking approval to proceed with the appointment of consultants

Tenders or quotations shall then be invited in accordance with the provisions in these Contract Procedure Rules.

- 24.2 It shall be a condition of the engagement of the service of any consultant (not being officers of BCH) that in relation to such engagements, they shall: -
- (a) Comply fully with these Contract Procedure Rules;
 - (b) At any time during the period of the engagement, produce to the appropriate Senior Officer, or authorised representative on request, all the records maintained in relation to the engagement;
 - (c) On completion of an engagement, transmit all such records to the appropriate Senior Officer; and
 - (d) On completion of an engagement, transmit all work performed to the appropriate Senior Officer. Copyright and title of any work performed belongs to BCH.
- 24.3 The engagement of consultants should only proceed after consultation with the Director of Resources.

25 Disposal of Surplus Equipment and Materials by BCH

- 25.1 Disposal of surplus or scrap vehicles, plant, equipment or materials, shall comply with the [Financial Regulations](#).
- 25.2 Where BCH decides that materials, equipment or goods, shall be disposed of by competitive tender then: -
- (a) The procedure for the receipt, custody and opening of tenders and for dealing with late tenders shall be in accordance with [Contract Procedure Rules 12](#) and [13](#).
 - (b) All persons by whom or on whose behalf a tender is submitted shall declare on the form of tender whether they are members or employees of BCH or whether they are related to a member or employee of BCH. Failure to make such a declaration or the making of a false declaration will invalidate the tender and render voidable at the option of BCH any contract entered into as a result of the tender.
 - (c) A tender may be accepted in accordance with the relevant provisions of Contract Procedure Rule 14 provided that in the event of there being a proposal to accept a tender from a member or employee of BCH or a relative of such a person this shall be referred to the Board for consideration.
- 25.3 Where there is a proposal to dispose of goods, materials or equipment to a member or employee of BCH, other than by a competitive tender, and the disposal is, in the opinion of the Senior Management Team, not a routine disposal, the proposal shall be referred to the Board for consideration and a full report shall be made thereon by the Senior Officer on the proposal.
- 25.4 For the purpose of this Contract Procedure Rule persons shall be deemed to be related if they would be so deemed for the purpose of the relevant Officer Employment Procedure Rule.
- 25.5 For the purpose of this Contract Procedure Rule 'employees' includes any person who receives remuneration directly from BCH.

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Blackpool Coastal
Housing

Scheme of Delegation

March 2025⁵²

INSPIRING PEOPLE TO BUILD **BETTER COMMUNITIES**

Document Information

Issue Date		March 202 5 <u>2</u>
Version/Issue Number		53.0
Document Status		Draft
Effective From Date		1 August <u>April</u> 202 5 <u>2</u>
Scope of Document	To define the powers and authorisation limits available to officers within Blackpool Coastal Housing Limited ("BCH") regarding financial matters to which BCH as an entity is accountable.	
Objective	Appropriate financial delegation within BCH to facilitate achieving company objectives.	
Who needs to know?	Staff, board members, Council relationship managers	
Document Sponsor	Name	Vikki Piper <u>Stephen Dunstan</u>
	Job Title	Director of Resources <u>Chief Operating Officer</u>
	Division	Resources <u>Chief Executives</u>
Author	Name	Lisa Murphy <u>Stephen Dunstan</u>
	Job Title	Head of Finance <u>Director of Resources</u>
	Team	Finance <u>Resources</u>

Amendment Record

Date	Issue No.	Section/Page	Details of Change	Authorised By:
8/3/2022	3.0		Full review	S Dunstan
<u>31/3/2025</u>	<u>4.0</u>		<u>Full review</u>	<u>V Piper</u>

Amendment Notes

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

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1. Introduction

The purpose of this document is to define the powers and authorisation limits available to officers within Blackpool Coastal Housing Limited ("BCH"), company number 05868852, regarding financial matters to which BCH as an entity is held accountable. The Board, as the decision-making body, remains accountable for all of BCH's functions even those delegated to the Chief Executive and Senior Management Team (SMT), and therefore expects to receive information about the exercising of delegated functions to enable it to maintain a monitoring role.

1.1 Roles of the Chief Executive and Director of Resources

All powers of BCH, which have not been retained as reserved by the Board or delegated to a sub-committee, shall be exercised on behalf of BCH by the Chief Executive who is accountable to the Chair. At BCH the Director of Resources is charged with the responsibility of ensuring that arrangements are made for the proper administration of the company's financial affairs. This entails preparing a Corporate Scheme of Delegation identifying which functions he shall perform personally and which functions shall be delegated to other directors and officers. All powers delegated by the Director of Resources can be re-assumed by him should the need arise.

1.2 Caution over the Use of Delegated Powers

Powers are delegated to directors and officers on the understanding that they would not exercise delegated powers in a matter which in their judgement was likely to be a cause for public concern.

1.3 Directors' Ability to Delegate Their Own Delegated Powers

The Corporate Scheme of Delegation shows only the higher levels of delegation within BCH. The Scheme is to be used in conjunction with the system of budgetary control and other established procedures within BCH.

1.4 Absence of Directors or Officers to Whom Powers Have Been Delegated

In the absence of a director or officer to whom powers have been delegated those powers shall be exercised by that director or officer's superior unless alternative arrangements have been approved by the Board. If the Chief Executive is absent, powers delegated to him may be exercised by the Chair after taking appropriate advice from the Director of Resources.

2. Powers Reserved to the Board and Board Sub-Committees

2.1 Medium Term Financial Strategy, Business Plans and Budgets

Definition of the strategic aims and objectives of BCH:

- Annual approval of plans in respect of the application of available financial resources for the Revenue Budget and any Capital Expenditure.
- Approval and monitoring of BCH's policies and procedures for the management of risk.

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2.2 Direct Operational Decisions

- acquisition, disposal or change of use of land and/or buildings
- the introduction or discontinuation of any significant activity or operation
- approval of individual compensation payments over £50,000

Commented [SD1]: This never happens so as and when it does we need to be aware.

2.3 Financial and Performance Reporting Arrangements

Continuous appraisal of the affairs of BCH by means of the receipt of reports as it sees fit from the sub-committees, SMT and other officers of BCH.

Consideration and approval of BCH's annual accounts is undertaken by the Audit Committee and Board prior to final approval by Blackpool Council as the sole member of Blackpool Coastal Housing Limited.

2.4 Audit Arrangements

The approval of internal and external audit plans has been delegated to the Audit Committee, that takes appropriate action and makes recommendations as it sees fit.

Consideration of internal and external audit reports has also been delegated to the Audit Committee to ensure compliance and make recommendations where appropriate.

3. Delegation to Committees

The Board may determine that certain of its powers shall be exercised by committees. The composition and terms of reference of such committees shall be that determined by the Board. The Board shall determine the reporting requirements in respect of these committees. The committees may not delegate executive powers unless expressly authorised by the Board. The Board may determine that it is appropriate to form sub-committees for specific functions or projects, the terms of reference for such sub-committees would be set by the relevant main committee.

The sub-committees of the board shall at all times include one designated as BCH's Audit Committee. This is in line with best practice, and the requirement of Blackpool Council that all its wholly owned subsidiaries have an Audit Committee.

4. Scheme of Delegation to Officers

BCH's Financial Regulations set out in summary the financial responsibilities of the Chief Executive, Director of Resources and other officers. This Scheme of Delegation covers in more detail financial matters delegated by the Board to BCH officers and certain other specific matters referred to in the Financial Regulations.

Each Director is responsible for operation of the scheme of delegation within their directorate.

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5. Corporate Scheme of Delegation

All items concerning finance must be carried out in accordance with BCH's Articles of Association and Financial Regulations. Delegated matters in respect of decisions which may have a far-reaching financial effect must be reported to the Director of Resources. **The delegation shown below is the lowest level to which authority is delegated.** All values exclude VAT.

'Budget Manager' is defined as an employee to whom responsibility and accountability for a budget has been allocated.

	Delegated Matter	Authority Delegated To	Reference Documents
1.	Maintenance/Operation of Bank Accounts		
(a)	Opening and closing of any bank and / or investment account	Reserved to Board	Financial Regulations
(b)	Administration of existing banking arrangements.	Director of Resources	
(c)	Opening and closing of credit card facilities.	Reserved to Board	
(d)	Variations to cardholder limits within credit card facility.	Director of Resources	
2.	Management of Budgets		
(a)	Responsibility for keeping expenditure within budgets • at individual budget level (pay and non-pay) • at division level • for the totality of services covered by relevant SMT members division • for all other areas	Budget Manager Relevant SMT member Relevant Director Director of Resources	
(b)	Regular reporting of quarterly financial performance at months 3, 6, 9 and 12 to the Board or a designated Board sub-committee.	Director of Resources	

Commented [SD2]: The view of the working group was that this is no different to negotiating supplier credit, but we could probably leave it in as changes would be infrequent in line with banking contracts.

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	Delegated Matter	Authority Delegated To	Reference Documents
3.	Non-pay Revenue and Capital / Ordering / Commitment of Works, Goods & Services (all of which commitments must be within budget as approved by the Board)*		
(a)	• varying commitment levels up to £520,000 • commitments up to £85,000 • commitments up to £150,000 • commitments up to £150,000	Budget Managers and delegated officers as detailed by the identified reference documents 2 members of SMT 2 members of SMT, including COO <u>Director of Resources</u> Chief <u>Operating Officer</u> Executive with notification to Board	Contract Procedure Rules and Authorised Signatory List levels
(b)	• commitments over £2450,000 Variations to contracts including termination	Director of Resources <u>Per above levels</u>	Financial Regulations and Contract Procedure Rules

Commented [SD3]: Some people especially Heads of Service need a greater limit

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* The following agreed exceptions apply to this requirement:-

- For spend within an overarching contract already approved at the appropriate level (as indicated above) invoice approval may be delegated to a member of SMT above their normal authority limit. At present services involved include grounds maintenance, security, gas servicing and electrical maintenance.

- The Head of Finance is responsible for making statutory payments to the Inland Revenue for VAT, PAYE, National Insurance and the Lancashire Pension Fund and other pre-approved payments. These payments are generally above the normal level of authority for the post, but the values are generated by other sources.

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	Delegated Matter	Authority Delegated To	Reference Documents
4.	Quotation, Tendering and Contract Procedures (where quotations and tenders are required, below are the delegated limits for each level of officer)		
(a)	Inviting a minimum 3 written quotations for works, goods & services or approving an order for the lowest quotation received: varying commitment levels up to £20,000 up to £85,000 Inviting formal tenders for works, goods & services or approving an order for the lowest tender received: from £85,000 to £1 85 0,000 over £1 85 0,000 Accepting other than the lowest quote or tender for goods, services works: Waiving Contract Procedure Rules requiring competitive tender to allow competitive quotations	Budget Manager as detailed by the identified reference documents Two members of SMT. 2 members of SMT, including Director of Resources Chief Executive with notification to Board Director of Resources with notification to Board Not Delegated (Board)	Contract Procedure Rules Contract Procedure Rules Contract Procedure Rules
(c)	<u>Signature of contracts within existing company business and agreed annual budgets.</u>	<u>COO and Directors</u>	

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	Delegated Matter	Authority Delegated To	Reference Documents
5.	Human Resources		
(a)	Alterations to Individual Posts (Total cost of changes must be within approved budget) Cost of changes to individual posts up to a cost of £20,000 p.a. (gross) Cost of changes to individual posts over £20,000p.a. (gross) (Changes to structures that include a number of linked minor changes will be treated as a single cost for these purposes) Creation of New Posts (Total cost of changes must be within approved budget)	SMT SMT, with report to Board for information	
(b)	Creation of new posts below SMT level Creation of new SMT level posts	SMT, with report to Board for information Board Appointment and Remuneration Committee	
(c)	To manage the recruitment process to fill vacant posts which are already included in the organisational establishment list.	HR Manager <u>SMT</u>	
(d)	To authorise the appointment of temporary staff and agency staff (not exceeding 12 months service).	SMT	
(e)	To authorise additional increments and pay honoraria in the event of additional duties being undertaken by postholders.	Relevant Director in conjunction with HR Manager with information to SMT	
(f)	To authorise acting up arrangements for a period not to exceed 12 months.	SMT	
(g)	To authorise the extension of service for staff working beyond national retirement age (65 years) where this is supported by the department manager.	SMT <u>HR Manager and Line Manager</u>	

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	Delegated Matter	Authority Delegated To	Reference Documents
(h)	To authorise overtime working <u>within existing budget.</u>	<u>Service Manager</u> Relevant Director	
(i)	To make changes to job title, job outline and working arrangements.	Relevant Director <u>Service Manager</u> with HR Manager	
(j)	To authorise secondment positions not exceeding 12 months in duration.	SMT	
6.	Income Bidding for and accepting external grant funding	SMT	
7.	Agreements / Licences / Leases		
(a)	Approval of all BCH tenancy agreements / licences / leases.	Director of Resources	
8.	Condemning and Disposal Fixed assets that are obsolete, obsolescent, redundant, irreparable or cannot be repaired cost effectively, including vehicles, computers & IT equipment.	Director of Resources	

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	Delegated Matter	Authority Delegated To	Reference Documents
9.	Losses, Write-offs & Compensation		
(a)	Losses of cash due to theft, fraud, overpayment.	Director of Resources	
(b)	Compensation payments made under legal obligation up to £50,000	Chief Executive <u>Operating Officer</u>	
(c)	Extra-contractual payments to contractors up to 20% of scheme value, within available budgets	Relevant SMT member and Director of Resources	
(d)	Extra-contractual payments to contractors over 20% of contract value	Board	
(e)	Ex-gratia payments to customers and staff for loss of personal effects <u>and compensation to tenants:</u> - up to £10500 - over £10500	Relevant member of SMT	All losses will be reported to Internal Audit and the Audit Committee.
(f)	For personal injury claims involving negligence where legal advice has been obtained and guidance applied up to £50,000 (including plaintiff's costs)	Director of Resources	
	Other, except cases of maladministration where there was no financial loss by claimant, of up to £50,000	Chief Executive and Director of Resources	
(g)	All claims, compensation payments or other legal cases with potential exposure over £50,000	Reserved to Board	
10.	Reporting of Incidents to the Police		
	Where a fraud is involved	Director of Resources (<u>or Chair of Audit / Internal Audit if whistleblowing applies</u>).	<u>Anti-fraud and corruption statement</u>

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	Delegated Matter	Authority Delegated To	Reference Documents
11.	Petty Cash Disbursements		
(a)	Expenditure up to £450 per item	Petty Cash Holder and Budget Holder	
(b)	Expenditure over £150 per item	Budget Holder and Director of Resources	
12.	Receiving Hospitality Applies to both individual and collective hospitality items received with value in excess of £25.	Declaration required in BCH's Hospitality Register	Board Member Protocol BCH Code of Conduct
13.	Investment of Funds (including Charitable and Endowment Funds)	Director of Resources	
14.	Maintenance and Update of Blackpool Coastal Housing's Financial Regulations	Director of Resources – Audit Committee for approval	
15.	Insurance Policies	Director of Resources	Financial Regulations
16.	Maintenance and Update of Blackpool Coastal Housing's Contract Procedure Rules, Guidance Documents and Codes of Practice	Director of Resources – Audit Committee for approval	



Report to:	BLACKPOOL COASTAL HOUSING BOARD
Relevant Officer:	Vikki Piper, BCH Chief Operating Officer Stephen Dunstan, BCH Director of Resources
Date of Meeting:	28 October 2025

BCH STRATEGIC RISK REGISTER REVIEW

1.0 Purpose of the report:

1.1 To provide the Board with the updated BCH Strategic Risk Register.

2.0 Recommendation(s):

2.1 To note the revised Strategic Risk Register and raise questions as appropriate.

3.0 Details:

3.1 Blackpool Coastal Housing, like all Council wholly owned companies, maintains a Strategic Risk Register. At the last Board meeting it was noted that there had not been a formal updated revision to the register for some time. Attached at Appendix 7e(i) is a revision provided to Democratic Services immediately after the last meeting.

3.2 The current risk register is based on a revised document prepared by Internal Audit. This revision was requested by the then Monitoring Officer to focus on strategic risks and remove more operational risks. The only significant subsequent change to the risks on the register was to break down the merged health and safety risk into property condition and personal safety (of staff and tenants) risks.

3.3 The BCH Risk Management Group met in September and considered whether further risks needed to be added to the register. One suggestion was considered, Awaab's Law, but on balance the group felt that this was already covered by existing risks relating to property condition and complying with changes in the regulatory environment.

4.0 Equalities and Risk considerations

4.1 The Strategic Risk Register is the key document by which the Board and Senior Management Team manage risk considerations.



Blackpool Coastal
Housing

5.0 List of Appendices:

5.1 Appendix 7e(i) – Strategic Risk Register.

6.0 Financial and Legal considerations:

6.1 Covered by several of the risks within the register.

7.0 Internal/External Consultation undertaken:

7.1 As stated above, the initial revision was undertaken by Internal Audit and the register was reviewed at the most recent Risk Management Group.

8.0 Sustainability, climate change and environmental considerations:

8.1 No direct considerations.

BCH Strategic Risk Register Summer 2025

No.	Description of Risk	Impacts / Consequences	Opportunity	Gross Risk Score			Controls and Mitigation	Net Risk Score			Further Actions to Reduce Risk	Target Risk Score			BCM Risk? Y/N?	Risk Owner	Target / Review Date
				I	L	GS		I	L	NS		I	L	TS			
1. Strategy																	
1a	Diversification of services from core social housing provision.	Negative impact on core service provision.	Increased sustainability of the company.	4	4	16	Service plans are implemented for any new services to help integrate them into the company.	4	2	8	Ongoing review of non-core provision including support to JFH, Left Coast and Reveoe-lution.	4	1	4	Y	Chief Operating Officer	Aug-2025 (JFH review)
		Failure to deliver new requirements.	Ensure lessons are learned from any complaints received.				New services are integrated into the performance management and financial management frameworks.				Continued liaison with Blackpool Housing Company and Lumen to identify efficiencies where resources / processes can be shared.					Director of Resources	Mar-26
		Potential budget pressures if additional costs occur as a result of the new services.					Strategic planning process in place.										
		Increase in customer complaints.					Understanding of any regulatory requirements which occur as a result of new services transferring over.										
2. Governance																	
2a	Unclear roles and responsibilities / decision making between the Senior Management Team, Board and the Shareholder.	Reputational damage due to a lack of clarity regarding roles and responsibilities.	Clearly defined expectations to ensure that everyone is aware of their role and can implement innovative actions to address these.	4	4	16	Relationship meetings in place to discuss priorities. Shareholder Committee in place providing the Board access to the Shareholder to discuss expectations. Adopted the revised Governance Framework for Wholly Owned Companies. Company Secretary in place to provide advice and support to the Board. Independent non-executive directors in place. Open management culture encouraging the raising of issues and a whistleblowing policy in place to further facilitate this. Risk management procedures in place which take account of the RHS sector risk profile. Impact on key initiatives, such as climate change and equality, are built into the decision making process.	4	1	4	Ongoing training programme covering roles and responsibilities including induction of new board members.	4	1	4	Y	Company Secretary	Sep-25

							Audit Committee in place to provide overview and scrutiny of key risks faced by the Company.										
							Annual Report to Shareholder										
3. Operations																	
No operational risks which need escalating to the Strategic Risk Register have been identified at present.																	
4. Legal																	
4a	Non-compliance with the Social Housing Act requirements.	Regulator enforced action and potential of fines.	Implementation of robust arrangements which have a positive impact on tenants and their communities.	4	5	20	BCH and the Council have undertaken gap analysis against the requirements of the Social Housing Act and addressed obvious non-compliance.	4	2	8	Ensure ongoing compliance with Consumer Standard requirements.	4	1	4	Y	Director of Resources	Mar-26
		Council chooses to cease providing services through the company if expectations are not met.									Contribute to relaunch and effective operation of Social Housing Act Project Board.					Chief Operating Officer	Oct-25
5. Property																	
5a	Inadequate stock quality	Increased voids and reduced income	Landlord of choice	5	5	25	Asset management system	5	2	10	Address properties with lower SAP ratings.	5	1	5	Y	Director of Operations	Mar-26
		Increased anti-social behaviour and complaints	Increased customer satisfaction				Repairs service external accreditation				Develop next steps on decarbonisation of stock					Director of Operations	Mar-26
		Reduced consumer satisfaction					Programme of improvements to neighbourhoods needing enhancement				Implement Neighbourhub system replacement to continue appropriate prioritisation of stock improvements					Director of Resources	Mar-26
							Processes in place to ensure compliance with statutory property legislation				Complete stock condition survey and make any resulting stock investment decisions required					Director of Operations	Dec-26
							Procurement processes to ensure skill contractors carry out required repairs / capital works										
							Capital programme										
		Compliance Manager post established															
5b	Health and safety of customers, staff and the public not adequately safeguarded	Preventable death or serious injury	Opportunity to be a landlord and employer of choice by health and safety track record	5	5	25	Dedicated Health and Safety Advisor	5	2	10	Increased consistency of use of the health and safety management system	5	1	5	Y	Director of Resources	Ongoing
		Reputational damage					Comprehensive health and safety management system				Expansion of health and safety audit activity					Director of Resources	Ongoing
		Customer satisfaction falls					Regular health and safety committee meetings addressing priority areas				Ensure lone working controls are personal safety policy are consistently applied					Director of Resources	Ongoing

		Staff turnover / poor morale					Risk assessments at service level regularly reviewed										
		Potential prosecution / fines / civil claims					Link to Council for additional support if required										
							Deliberate increased focus at Audit Committee to ensure full accountability										
							Health and safety weighting in all procurement exercises										
6. Financial																	
6a	Financial unsustainability.	Failure to deliver annual budget.	Development and delivery of robust and ambitious plan to ensure the future financial viability.	5	4	20	Robust budget monitoring and financial reporting to the Board.	5	2	10	Develop shared service efficiencies in line with Council targets to assist with HRA sustainability.	5	1	5	Y	Director of Resources	Ongoing
		Loss of income to invest in homes and services.	Effective void process to maximise opportunities to generate rental income.				Improved management information on voids and debt levels.				Ensure that the implementation of new schemes only takes place if financially viable / external funding received.					Director of Resources	Mar-26
		Lack of funds for major redevelopment schemes.	Undertake regular reviews to ensure that value for money is achieved.				30 year financial business plan reviewed annually with at least quarterly oversight by BCH and the Council				Ensure completion of the National Fraud Initiative exercise to identify any potential tenancy fraud.					Director of Resources	Oct-25
		Increased rental arrears resulting in write-offs.					Improved technology to improve income collection supported by education programmes and incentives for prompt payment.				Continue to review any impacts resulting from inflationary cost increases in the supply chain.					Director of Resources	Mar-26
		Housing Revenue Account no longer viable resulting in cuts to services to tenants.					The 30 year business plan reflects the impacts of annual rent increases.				Explore rent setting options including the outcome of any rent convergence consultations.					Chief Operating Officer	Dec-25
7. Commercial																	
No commercial risks which need escalating to the strategic risk register have been identified at present.																	
8. People																	
8a	Loss of capacity / capability.	Failure to retain staff leading to a gap in business knowledge/understanding.	Motivated workforce who strive to deliver good quality services to customers, and maximise opportunities for the company to thrive.	4	4	16	Recruitment/retention monitored by management team on a regular basis.	4	2	8	Continue to ensure effective succession planning is in place for key roles.	4	1	4	Y	Chief Operating Officer	Mar-26
		Failure to develop key personnel and lose skill sets impacting on service standards.	Access to effective labour and skills to deliver services.				HR Policies and Procedures in place.				Undertake a review for difficult to recruit to posts and see if alternative strategies can be adopted.					Chief Operating Officer	Mar-26
							Recruitment process in place.										
							Management engage with staff on a regular basis.				Address impacts of professionalisation as they become clear.					Chief Executive	Ongoing

							Induction framework in place and budget for training available to continue to develop staff.										
							Use of contractors and third party suppliers where necessary to deliver services.										
							Introduction of agile working to improve work-life balance and flexibility for staff.										
9. Technology																	
9a	Critical system failure.	Inability to undertake business critical activity due to hardware or software failures.	Fit for purpose hardware and software in place which meets business needs.	4	5	20	SLA with Council ICT services gives access to expertise.	4	2	8	Ensure ongoing SLA with the Council delivers required hardware upgrades.	4	1	4	Y	Director of Resources	Ongoing
							Data Protection arrangements in place with a Statutory Data Protection Officer appointed.				Implement managed service arrangement with MRI to increase resilience of the					Director of Resources	Dec-25
							Staff training on systems to ensure compliance with key controls.				Move to a fully cloud based system for the Housing Management System.					Director of Resources	Dec-25
10. Information																	
No information risks which need escalating to the strategic risk register have been identified at present.																	
11. Security																	
No security risks which need escalating to the strategic risk register have been identified at present.																	
12. Project / Programme																	
No project / programme risks which need escalating to the strategic risk register have been identified at present.																	
13. Reputation																	
13a	Inability to deliver services /support residents due to an unplanned incident.	Lack of resilience results in services not being delivered.	Able to adapt and be flexible to maintain critical functions regardless of the incident.	4	5	20	Business continuity plan in place which is reviewed by the Audit Committee.	4	3	12	Obtain ongoing assurance from the Council on cyber security arrangements.	4	1	4	Y	Director of Resources	Mar-26
		Negative impact on residents in the event of a major incident.	Robust plans in place to help residents in the community should a major incident in their area occur.				Included as part of the Council's Major Emergency Plan and participation in relevant exercises.				Implement temporary redployment of existing staff to affected area to maintain service delivery / resident support.					Director of Resources	When incident occurs
							Disaster recovery plan in place with arrangements over split sites to increase resilience and annual testing exercise.										

Key to Scoring:

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



Report to:	BCH / BHC JOINT BOARD
Relevant Officer:	Vikki Piper, BCH Chief Operating Officer Stephen Dunstan, BCH Director of Resources
Date of Meeting:	28 October 2025

BCH COMPLAINTS REPORT – QUARTER ONE

1.0 Purpose of the report:

- 1.1 To provide the Board with an update on current complaints and performance in managing them.

2.0 Recommendation(s):

- 2.1 To note the quarter one complaints report and raise questions as appropriate.

3.0 Details:

- 3.1 The report covers the period April to June 2025. It follows the format of previous quarterly reports that give the Board interim feedback between annual complaint reports, allowing trends to be identified and ensure effective remedial action is taken where appropriate.
- 3.2 The data in the report is line with management understanding that complaint levels are stabilised following extensive efforts to improve customer service and response. Page 2 of the report shows that the levels of both Stage 1 and Stage 2 complaints are lower than for the same period in the prior year. There have also been no Ombudsman determinations in the period, however there are 4 cases awaiting determination.
- 3.3 The Ombudsman has also recently published the annual report but BCH has not been named as we did not meet the threshold of 5 or more determinations.

4.0 Equalities and Risk considerations

- 4.1 An effective complaint management system contributes significantly to equality of treatment of all customers. It also reduces reputation risks by avoiding negative Ombudsman determinations.

5.0 List of Appendices:

- 5.1 Appendix 7f(i) – Complaints Report Quarter 1 2025/6.
Appendix 7f(ii) – Customer Voice report 2025-26 Q1 and Q2.

6.0 Financial and Legal considerations:

- 6.1 Effective complaint management reduces the risk of compensation orders being made.

7.0 Internal/External Consultation undertaken:

- 7.1 Complaints performance is regularly discussed with the Board Complaints Champion and with the tenant representatives on the Complaints Panel.

8.0 Sustainability, climate change and environmental considerations:

- 8.1 No direct considerations.

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BCH Complaint Report

Quarter 1 – 2025/26

Blackpool Coastal Housing (On behalf of the landlord Blackpool Council)
Quarter 1 Complaint Performance 2025/26

This report covers complaints received or actioned by Blackpool Coastal Housing from 1st April 2025 to 20th June 2025.

Complaints Opened within period

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

	Q1 2025/26	Q1 2023/24
Stage 1	31	39
Stage 2	8	9
Housing Ombudsman Determinations	0	0
TSM Complaints per 1000 properties (excludes Private)	8.13	9.99
TSM Stage 1 complaints per 1000 properties	6.46	8.12
TSM Stage 2 complaints per 1000 properties	1.67	1.87

There has been a decrease in the number of complaints received compared to Q1 in the last period.

The number of Stage 2's per 1000 properties has decreased from 1.46 to 1.04 for the same period, however there were less Stage 1's.

79% of complaints were resolved at Stage 1, meaning the escalation rate to Stage 2 is 21%. This is up 2% from the same period 24/25.

Whilst there have been no Housing Ombudsman Determinations within the period, an evidence request was submitted so we are awaiting a determination. The case is in relation to Damp & Mould and mice.

Complaint Performance

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

Stage 1

	Q1 2025/26	Q1 2023/24
Acknowledged within 5 days	100%	100%
Completed within Time	31	41
TSM: Stage 1 Completed within timescales	100%	100%
Stage 1 Extended	7	4

Stage 2

	Q1 2025/26	Q1 2023/24
Acknowledged within 5 days	100%	100%
Completed within Time	8	9
TSM: Stage 2 Completed within timescales	100%	100%
Stage 2 Extended	3	3

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

Refused Complaints

There has been one complaint refused within the period. This is because the complaint had already been through the BCH complaint process and a final Stage 2 response had been issued.

Complaint Category by area

Data taken from Stage 1 and Stage 2 complaints closed within the period.

Stage 1:

Service	Upheld	Not Upheld	Partially Upheld	Escalated - Upheld	Escalated - Partially Upheld	Escalated - Not Upheld	Total Received at Stage 1	Total Upheld or Partially Upheld at Stage 1
5AM Cleaning	0	1	0	0	0	0	1	0
Adaptations	0	0	1	0	0	0	1	1
Assets	0	0	0	0	1	1	2	1
Care and Repair	0	1	0	0	0	0	1	0
Compliance	0	2	0	0	0	0	2	0
Homeownership	1	0	1	0	1	0	3	3
Hotline	2	0	2	0	0	0	4	4
Neighbourhoods	1	1	0	0	0	0	2	1
Rents	0	1	0	0	0	0	1	0
Resilience Housing - Sheltered	1	1	0	0	0	0	2	1
Responsive Repairs	6	3	0	0	0	0	9	6
Vitaline	0	0	0	1	0	0	1	1
Total	11	10	4	1	2	0		

In the Quarter, 18 complaints (64%) were upheld or partially upheld at Stage 1.

Stage 2:

9 complaints were closed at Stage 2 in the Quarter.

Service	Upheld	Not Upheld	Partially Upheld
ASB	0	1	1
Adaptations	0	1	0
Assets	1	0	1
Compliance	0	1	0
Homeownership	0	0	1
Responsive Repairs	0	1	0
Vitaline	1	0	0
Total	2	4	3

5 complaints (56%) were upheld or partially upheld at Stage 2. No complaints closed in the quarter have escalated to the Housing Ombudsman to date.

The table below shows the upheld status of these cases at Stage 1 in comparison to Stage 2. 7 complaints (78%) had the same outcome at Stage 2 as they did at Stage 1.

Service	Stage 1	Stage 2
Adaptations	Not Upheld	Not Upheld
ASB 1	Not Upheld	Not Upheld
ASB 2	Partially Upheld	Partially Upheld
Assets 1	Not Upheld	Partially Upheld
Assets 2	Partially Upheld	Upheld
Compliance	Not Upheld	Not Upheld
Homeownership	Partially Upheld	Partially Upheld

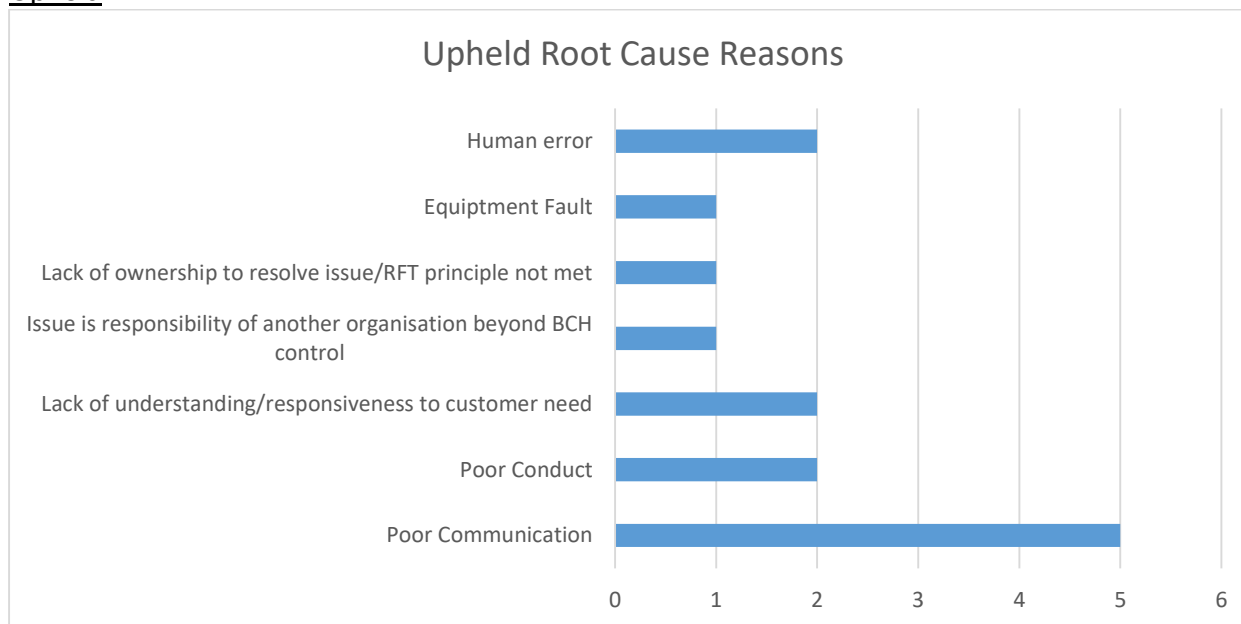
Repairs	Not Upheld	Not Upheld
Vitaline	Upheld	Upheld

Complaint Root Causes

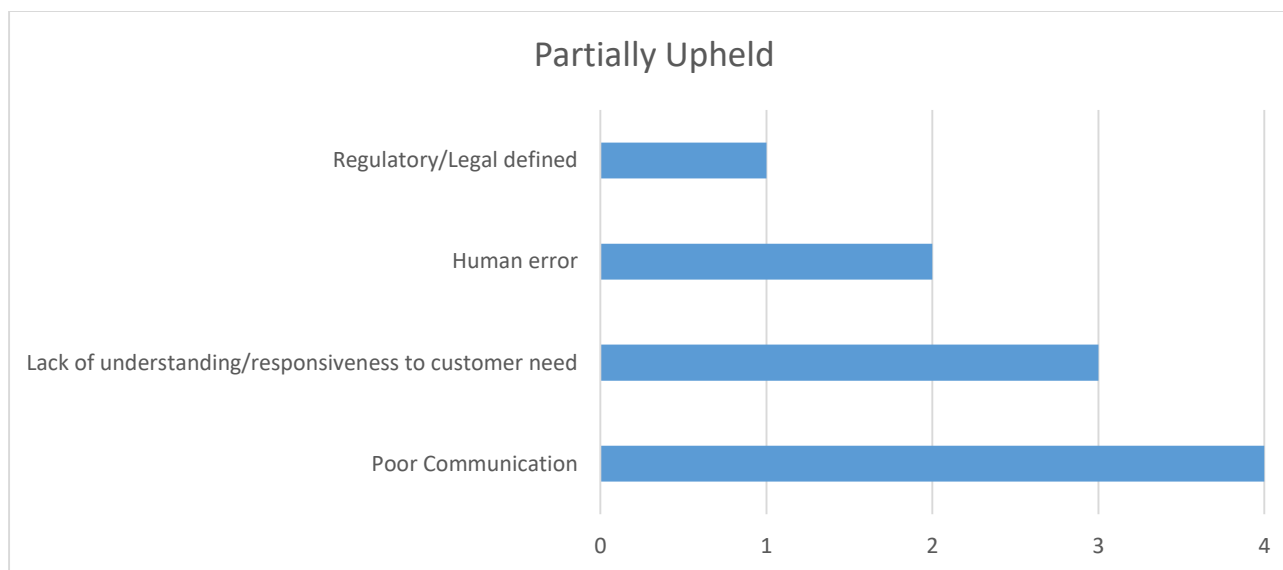
Data taken from Stage 1 and Stage 2 complaints closed within the period. A complaint may have more than one recorded root cause.

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

Upheld

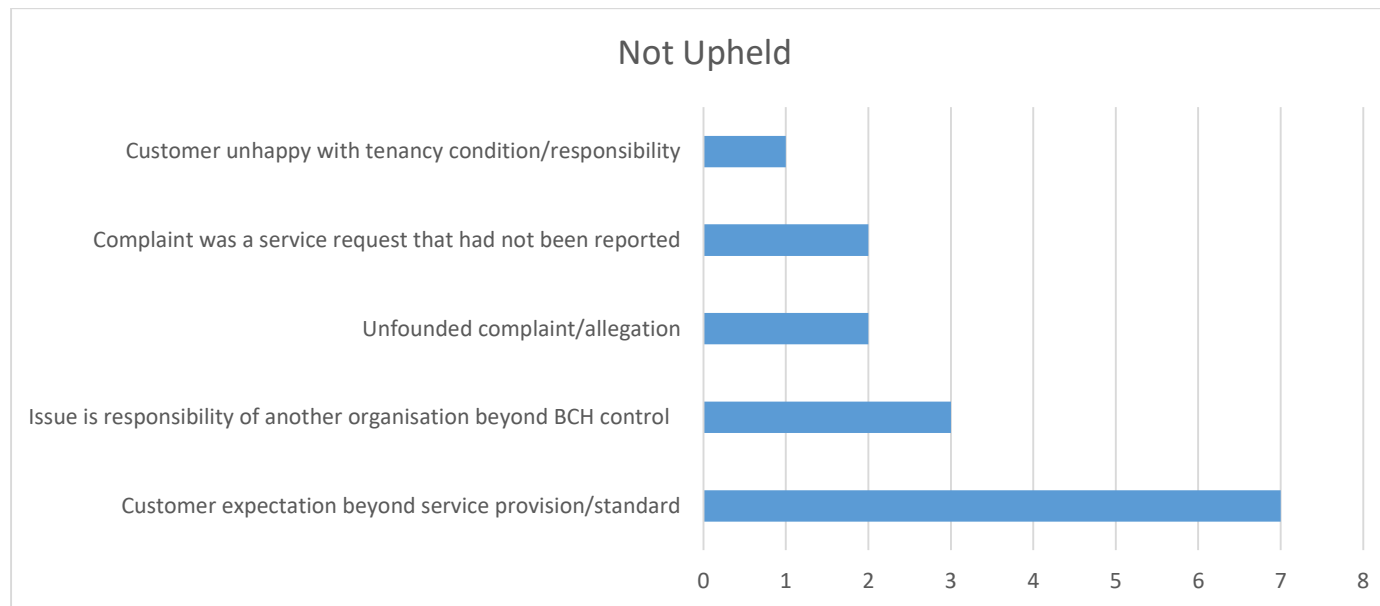


Partially Upheld:



The main root cause for both upheld and partially upheld complaints is poor communication. Lack of responsiveness to customer need was also the root cause of 5 complaints.

Improvements are ongoing and a CRM system is being introduced that will support communication and customer need, along with the current customer profiling exercise to understand our customer's needs.

Not upheld:

The main theme for complaints not upheld was that expectations were beyond service provision and/or standards. Whilst the complaints aren't upheld, evaluations should still continue to review if actions can be taken to manage this and additional customer communications to be considered.

The complaints that were service requests could have been picked up before being logged as a complaint. The Involvement and Communications Team Manager or Team Leader now reviews all complaint requests before they are logged. Whilst this may reduce service requests being logged as complaints, it is not always apparent at the time the complaint is raised so there may be instances where this outcome is only known once the manager has investigated the complaint.

Complaint Outcomes/learning

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	Upheld	Not Upheld	Partially Upheld
Apology Provided	10	1	4
Change to Process / Policy / Procedure	2	0	1
Compensation Awarded	0	1	0
Explanation Provided	1	8	0
Individual / Team Discussion	7	0	1
Individual / Staff Training	0	0	0
Mediation Offered	0	0	0
Remedial Service	0	1	0
Remedial Works	0	0	0
Repairs Completed	3	1	0
Total	23	12	6

Stage 2:

Service	Upheld	Not Upheld	Partially Upheld
Apology Provided	2	0	3
Change to Process / Policy / Procedure	1	0	3
Compensation Awarded	2	0	0
Explanation Provided	0	5	0

Individual / Team Discussion	0	0	1
Remedial Service	0	1	0
Total	5	6	7

Below are details noted in the evaluation as specific lessons learnt:

Adaptations:

- Complaint learning fed back at Team Meeting and process changed in relation to assessment recommendations and customer communication

Assets:

- Process changed to ensure that resident circumstances and vulnerabilities are taken into account when making decisions around fencing

Repairs and Maintenance:

- 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

Customer Voice – Complaint Transactional Surveys:

Upon complaint closure, a satisfaction survey is sent. Within Q1, 9 satisfaction surveys were received. This represents a 41% return rate.

The results from the surveys received are summarised below:

How did you make your complaint?

All 9 respondents answered this question

Response	Number	Percentage
Email	5	56%
Telephone	4	44%

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

All 9 respondents answered this question

Response	Number	Percentage
Very Easy	5	56%
Fairly Easy	2	22%
Neither Easy nor Difficult	1	11%
Fairly Difficult	1	11%
Very Difficult	0	0%

Excluding the respondents who responded neither, 88% found it very or fairly easy. .

The respondent who stated that they found it fairly difficult made their complaint via the telephone. Their reason for given for the difficulty was that they had only just moved in and had to find the telephone number.

Was the information provided clear and concise?

All 9 respondents answered this question

Response	Number	Percentage
----------	--------	------------

Strongly Agree	3	33%
Agree	3	33%
Neither agree nor disagree	2	22%
Disagree	1	11%
Strongly Disagree	0	0%

Excluding the respondents who noted neither, 86% of respondents agreed information provided was clear and concise. The responded who answered that they did not agree stated that they found the explanation to be unsatisfactory but did not provide further detail.

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

All 9 respondents answered this question

Response	Number	Percentage
Yes	4	44%
No	5	56%

In this Quarter, the overall satisfaction rates do not show a pattern of increased satisfaction where a personal contact was made or increased dissatisfaction where a personal contact was not made.

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

All 9 respondents answered this question

Response	Number	Percentage
Very Satisfied	3	33%
Fairly Satisfied	3	33%
Neither satisfied nor dissatisfied	1	11%

Fairly dissatisfied	0	0%
Very dissatisfied	2	22%

Excluding the respondents who noted neither, 75% of respondents were satisfied with how their complaint was handled overall and 25% of respondents were dissatisfied.

Of the two respondents who were very dissatisfied, one stated that that how they had been made to feel hadn't been taken into account and the other stated that BCH never uphold complaints and they were unhappy that thy had no personal contact and just received a letter.

Learning: Personal contact at Stage 1 is being reinforced to managers and also monitored by Heads of Service and Directors as part of the evaluation process.

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**Blackpool Coastal
Housing**

Customer Voice Report

April 25 -September 25



HOW CUSTOMERS HAVE BEEN INVOLVED

“ Transparency, Influence & Accountability Standard: Engaging With Tenants ”

TOWER SCRUTINY

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

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

MYSTERY SHOPPING

Customers conducted a Mystery Shop on BCH’s Service Standards, including response times, customer service and whether enquiries were adequately dealt with. Whilst the results were mostly positive, the exercise did highlight key areas around standardisation of telephone and email greetings and response times. An action plan has been drawn up and shared with managers for implementation.

COMPLAINT PANEL

The complaint panel scrutinised the 2024/25 performance and reviewed the Annual Complaint Report and self-assessment. They also agreed proposed changes to the complaint policy following this. The panel noted that they felt the Right First Time Training has had a positive impact on the reduction in complaints.

HOW CUSTOMERS HAVE BEEN INVOLVED

“ Transparency, Influence & Accountability Standard: Engaging With Tenants ”

NEIGHBOURHOOD PANEL

The Panel assisted in reviewing the ASB Policy. Members agreed that it would be beneficial for staff to be more visible when out on the estates in order to increase BCH's presence. As a result of this, tabards were purchased for the team to wear when onsite (on walkabouts for instance) to encourage residents to approach staff and discuss any concerns and provide feedback. Community Outreach Hubs were also organised in the Bisham area in response to customer concerns and feedback to further increase presence and ease of access in reporting issues.

GREEN & CLEAN WARDENS

Our Green & Clean Wardens have continued to provide monthly feedback on the grounds maintenance and cleaning contracts to enable us to monitor performance and satisfaction. We currently have 39 Green Wardens and 23 Clean Wardens across Blackpool.

READING PANEL

Our Reading Panel reviewed the ASB Booklet and the Adaptations Booklet and provided feedback to ensure the documents are clear and easy to understand.

A review of the Understanding Autism online training for staff was completed with 2 neurodivergent residents to help ensure that the content was relevant and accurate. Following their feedback, the course was made mandatory for all BCH staff.

ACTING ON CUSTOMER FEEDBACK

Customers Said	We Did
Concerns were raised by residents at Lostock Gardens around ASB and dog fouling.	We contacted all residents to find out more and 18 residents in the area shared their views with us. Plans are currently being considered and residents will be consulted further around the plans.
Concerns were raised at Spencer Court around parking.	Parking proposals were drawn up and sent to all residents for consultation. 31 residents responded and this is being fed into decision making around parking.
A reception survey was conducted with 77 visitors to Coastal House Reception. 81% of respondents said it would be more accessible to them if Coastal House was open more.	We have increased our reception opening times from 3 days per week to 5 days per week.
Residents at Stirling Court reported issues with overflowing bins which leads to bin bags being left out and then getting ripped open.	An additional bin has been supplied to help keep the area clean and reduce litter and fly tipping.

WHAT IS GOING WELL?

CUSTOMERS FEEL TREATED WITH CARE AND RESPECT

The operative who attended was kind and caring. He is an asset to BCH - Compliment

The man who fixed the toilet was very polite and did the job- Repairs Satisfaction Survey

CUSTOMERS FEEL LISTENED TO AND THEIR ISSUES ACTED UPON

I was very impressed with the professional way the Neighbourhood Officers spoke to people at the meeting. Thanks to them for listening and dealing with the concerns that were raised - Compliment

Thank you for your excellent customer service whenever I call with a query. You always provide advice and support and signpost to other services when necessary - Compliment

CUSTOMERS APPRECIATE A POSITIVE CONTRIBUTION TO THEIR NEIGHBOURHOOD

Cleaner, tidier and outstanding. Feeling proud to be living here at my immediate area - Claremont Survey

Very pleased with the work. Thank you for getting it done. Very much appreciated - Claremont Survey

The garden area is lovely, I've not used as yet but I am sure I will do. We're all very lucky to have such lovely flats and the care we all need - Harvest Court Survey

WHAT CAN WE DO BETTER?

SOME CUSTOMERS EXPRESSED FRUSTRATION WITH A LACK OF PERSONAL CONTACT AND EMPATHY

Felt like it wasn't taken into consideration how I was made to feel - Complaint Satisfaction Survey

No one ever phones or visits you re a complaint, you get the usual boring letter - Complaint Satisfaction Survey

WHAT ARE WE DOING ABOUT THIS?

Investigating Managers are being encouraged to make personal contact with complainants at Stage 1 to discuss their concerns and ensure that customers are listened to as part of the investigation and that their personal circumstances and any vulnerabilities are taken into account. Evaluations are carried out by Heads of Service and this includes checking that personal contact was made.

SOME CUSTOMERS ARE UNHAPPY WITH SCAFFOLDING ARRANGEMENTS

Scaffolding has been up for 6 weeks, but the workmen came out and completed the repair three weeks ago - Repairs Satisfaction Survey

OPERATIVES SHOWING IDENTIFICATION

20% of repairs satisfaction returns for September stated that the person attending did not show their ID badge.

WHAT ARE WE DOING ABOUT THIS?

A schedule of scaffolds erected at BCH properties is to be provided weekly by the contractor. This is to be checked by BCH Ops staff and cross referenced against completed jobs. Where works are completed and the scaffold is no longer required, the contractor is to be contacted for a date when the scaffold is to be dismantled. It is to be reiterated with both BCH Operatives, and Contractors, that staff must show their ID badge when visiting a residents property. This isn't just applicable to the Repairs service, but also to Assets and Compliance staff and contractors. All managers in the section have been asked to raise this at team/ contractor meetings.



Report to:	BLACKPOOL COASTAL HOUSING BOARD
Relevant Officers:	Vikki Piper (Chief Operating Officer, Maggie Cornall (Director of Operations) and Stephen Dunstan (Director of Resources)
Date of Report:	28 October 2025

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 The Board is asked to review the report, note the information and seek assurance as required.

3.0 Performance scorecard:

- 3.1 The scorecard for period up to end of August 2025/26 is attached . A brief narrative is provided below on the scorecard.
- 3.2 Additionally our Housemark account manager came to Blackpool on 26 September to go through headline performance issues from the TSM results and 'Pulse data'. This session was attended by SMT and the BCH Performance Team. TOWER Scrutiny were also invited but unable to attend. A copy of the presentation has been provided to TOWER members and is attached to this report for Board members at Appendix 7g(ii).

3.3 Commentary:

Overall Performance:

Due to reporting deadlines this scorecard summarises performance for the period up to 31st August 2025 (partial Quarter 2). The scorecard also contains the TSM's (Tenant Satisfaction Measures) for transparency, but these measures are only collected definitively once a year and so remain unchanged from the last Board meeting where they were reviewed in detail. All 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.

Trends to note:

- Our voids figure remains high. This has already been identified as an area of focus and there will be a desktop review of all Voids data within the next quarter. The review will look at everything that may impact void times and costs and will be used to try to find efficiencies and help inform future strategic decisions.
- Indicators in respect of ASB cases opened and stage 1 complaints taken are above national averages, but indicate that tenants are receiving an appropriate response and we are not “gatekeeping”. More detail in respect of how we have handled these complaints will be presented in the complaints report.
- Repairs indicators continue to improve and this was also an area of improvement in this year’s TSMs. The challenge will now be to maintain this level of performance.
- Rent collection is currently challenging due to the last wave of transitions to Universal Credit (i.e. those on Employment Support Allowance). This is expected to cause some disruption for a period of time but should settle. The team will be paying close attention to this area over coming months.
- Compliance measures are positive and this data is scrutinised in detail at Audit Committee.

4.0 Equalities and risk

4.1 No specific implications arising from this report.

5.0 List of Appendices:

5.1 Appendix 7g(i) - BCH Board Quarter 2 (partial) performance scorecard
Appendix 7g(ii) - Housemark Presentation

6.0 Financial and Legal considerations:

6.1 No additional considerations as a result of this report

7.0 Internal/External Consultation undertaken:

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

8.0 Sustainability, climate change and environmental considerations:

8.1 None as a result of this report.

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Housing Performance Scorecard

Report date: 01/04/2025 to 31/08/2025

	Good Is	As at end (Period)	Target (own target)	Performance against Target	Benchmark	Current value/position	Previous reported value	Short-term trend
Asset Management								
The percentage of void properties as a percentage of all stock	LOW	31/08/2025			0.67%	2.39%	2.66%	↑
Average void repairs costs per property	LOW	31/08/2025			£2,622.61	£4,159.29	£3,175.19	↓
Average re-let time in calendar days - all properties	LOW	31/08/2025			34.21	79.26	78.20	↓
Average re-let time in calendar days - all properties but excluding hostels	LOW	31/08/2025			72.43	128.21	134.58	↑
Average relet time in calendar days including properties undergoing Major Repairs Works - Hostels only	LOW	31/08/2025			N/A	8.24	9.92	↑
Average cost for a reactive repair per property	LOW	31/08/2025			£138.58	£106.95	£112.45	↑
% of properties with an EPC rating C and above (SAP 9.94)	HIGH	31/08/2025			64.42%	85.86%	83.98%	↑
The number of current Public Liability claims	LOW	31/08/2025			N/A	14	15	↑
The % of disrepair claims opened per 1000 properties	LOW	31/08/2025			3.36%	0.75%	0.21%	↓
The number of fires in homes	LOW	31/08/2025			N/A	10	7	↓
The number of fires in communal areas	LOW	31/08/2025			N/A	5	1	↓
Statutory Compliance:								
Damp & mould								
The number of Live cases at period end	LOW	31/08/2025			N/A	117	286	↑
The number of new cases raised within the period	LOW	31/08/2025			N/A	147	223	↑
The number of closed cases within the period	HIGH	31/08/2025			N/A	448	300	↑
Other Hazards (HHSRS)	LOW	31/08/2025			N/A	18	17	↓
Tenant Satisfaction Measures								
Customer Satisfaction								
The percentage of customers satisfied with the overall service provided by Blackpool Coastal Housing	HIGH	31/08/2025			81.00%	79.22%	80.96%	↓
The percentage of customers satisfied that Blackpool Coastal Housing provides a home that is well maintained	HIGH	31/08/2025			78.00%	77.19%	77.92%	↓
The percentage of customers satisfied that Blackpool Coastal Housing provides a home that is safe	HIGH	31/08/2025			84.70%	79.02%	79.91%	↓
The percentage of customers satisfied that Blackpool Coastal Housing listens to their views and acts upon them	HIGH	31/08/2025			68.50%	66.06%	67.89%	↓

The percentage of customers satisfied that Blackpool Coastal Housing keeps them informed about things that matter to them	HIGH	31/08/2025			78.30%	71.40%	73.10%	↓
The percentage of customers who agree that Blackpool Coastal Housing treats them fairly and with respect	HIGH	31/08/2025			83.38%	75.94%	80.96%	↓
The percentage of customers satisfied with Blackpool Coastal Housings approach to complaints	HIGH	31/08/2025			41.88%	51.40%	54.85%	↓
The percentage of customers satisfied that Blackpool Coastal Housing keeps communal areas clean and well maintained	HIGH	31/08/2025			72.00%	62.24%	66.78%	↓
The percentage of customers satisfied that Blackpool Coastal Housing makes a positive contribution to their neighbourhood	HIGH	31/08/2025			74.00%	63.89%	68.52%	↓
The percentage of customers satisfied with Blackpool Coastal Housings approach to handling anti-social behaviour	HIGH	31/08/2025			65.13%	59.09%	60.29%	↓
Landlord Performance								
Complaints relative to the size of the landlord (per 1000 properties)	LOW	31/08/2025			N/A	14.87	6.27	↓
Stage 1 Complaints relative to the size of the landlord (per 1000 properties)	LOW	31/08/2025			26.43	11.94	5.22	↓
Stage 2 Complaints relative to the size of the landlord (per 1000 properties)	LOW	31/08/2025			3.40	2.72	1.04	↓
The percentage of complaints responded to within complaint handling code timescales (TSM)	HIGH	31/08/2025			N/A	100.00%	100.00%	■
The percentage of complaints responded to within compliant handling code timescales (Stage 1)	HIGH	31/08/2025			94.65%	100.00%	100.00%	■
The percentage of complaints responded to within compliant handling code timescales (Stage 2)	HIGH	31/08/2025			95.95%	100.00%	100.00%	■
Anti-social behaviour cases relative to the size of the landlord (per 1000 properties)	LOW	31/08/2025			21.24	59.07	24.03	↓
Hate Crime cases relative to the size of the landlord (per 1000 properties)	Low	31/08/2025			0.43	0.63	0.00	↓
The percentage of homes that do not meet the Decent Homes Standard	LOW	31/08/2025			0.29%	0.02%	0.04%	↑
The number of relets as a proportion of housing stock (Turnover)	LOW	31/08/2025			4.60%	7.71%	6.96%	↓
Repairs								
The percentage of customers satisfied with the overall repairs service from Blackpool Coastal Housing over the last 12 months	HIGH	31/08/2025			79.60%	83.23%	81.74%	↑
The percentage of customers satisfied with the time taken to complete their most recent repair after it was reported	HIGH	31/08/2025			75.90%	81.81%	78.34%	↑
Reactive repairs completed within target timescales:	HIGH	31/08/2025			N/A	99.25%	99.17%	↑
Emergency	HIGH	31/08/2025			98.50%	100.00%	100.00%	■
Non-emergency	HIGH	31/08/2025			89.08%	98.97%	98.83%	↑
The percentage of appointments made and kept	HIGH	31/08/2025			98.09%	98.92%	98.79%	↑
The Percentage of Repairs completed at first visit	HIGH	31/08/2025			94.07%	91.61%	93.27%	↓

Compliance - Statutory								
Gas Safety Checks (TSM BS01)	HIGH	31/08/2025			100.00%	99.82%	99.43%	↑
Asbestos Safety Checks (TSM BS03)	HIGH	31/08/2025			100.00%	100.00%	89.06%	↑
Water Safety Checks (TSM BS04)	HIGH	31/08/2025			100.00%	100.00%	100.00%	↓
Fire Risk Assessments (TSM BS02)	HIGH	31/08/2025			100.00%	100.00%	95.39%	↑
Lifts Safety Checks (TSM BS05)	HIGH	31/08/2025			100.00%	100.00%	100.00%	↓
The percentage of Electrical Safety Checks completed within timescales	HIGH	31/08/2025			99.83%	95.53%	95.25%	↑
The percentage of properties with CO Alarms installed	HIGH	31/08/2025			N/A	100.00%	100.00%	↓
The percentage of smoke alarms inspected	HIGH	31/08/2025			N/A	100.00%	100.00%	↓
Proportion of tenancies lasting longer than 12 months (%)	HIGH	31/08/2025			N/A	93.32%	93.47%	↓
The percentage of evictions as a percentage of tenancies	LOW	31/08/2025			0.06%	0.09%	0.00%	↓
Financial								
The percentage of rent collected against rent due (excluding arrears brought forward)	HIGH	31/08/2025			100.23%	97.30%	95.94%	↑
The percentage of rent collected against rent due (including arrears brought forward)	HIGH	31/08/2025			98.14%	93.26%	83.96%	↑
Current rental arrears % of annual rent debit (ex HB adjustments)	LOW	31/08/2025			2.04%	2.47%	2.27%	↓
Former rental arrears % of annual rent debit (ex HB adjustments)	LOW	31/08/2025			0.71%	2.09%	2.11%	↑
The percentage of rent loss due to empty properties	LOW	31/08/2025			0.95%	2.83%	2.78%	↓
Gearing (shows a firms operation funded by lenders versus shareholders)								
Services								
Complaints								
ASB								
Domestic Violence								
Consumer Standards								
Home								
Neighbourhood								
Tenancy								
Tenant Involvement								
Employee Satisfaction								
Employee Wellbeing								
The average days lost to sickness absence per full time employee	LOW	31/08/2025			8.00	8.18	6.90	↓
The number of Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) within the period	LOW	31/08/2025			N/A	5	2	↓
The number of reported accidents within the period	LOW	31/08/2025			N/A	3	2	↓

The number of workplace violence (physical) incidents reported within the period	LOW	31/08/2025			N/A	4	2	
The number of workplace violence (verbal) incidents reported within the period	LOW	31/08/2025			N/A	18	3	
Employee Satisfaction								
The percentage of staff turnover	LOW	31/08/2025			10.55%	18.21%	17.66%	
Key								
Performance Against Trend:	 Warning		 Alert		 OK			
Short-term trend:	 Getting worse		 Improving		 No Change			

Blackpool Coastal Housing

Tailored Feedback – TSMs & Performance



Hello!

Tom Beeson
Account Manager



Tom has been working in the housing sector and with Housemark for 4 years, supporting organisations across the UK to improve performance and achieve value-for-money through our benchmarking service.

Tom.beeson@housemark.co.uk 

Who we are



Leading data and insight company for the UK housing sector



Jointly owned by the Chartered Institute of Housing and National Housing Federation



Over 300 members across England, Scotland, Wales and Northern Ireland



25 years' experience helping the sector to achieve more.

What we do



Targeted data strategy and quality, VFM, compliance and service design consultancy



Make sense of a changing landscape and navigate change



Performance and cost comparisons at your fingertips



Shared learning and networking through our clubs and events



Save time, reduce costs and ensure compliance with Photobook

Get more from your membership

Data

- Year-end performance
- Early-bird & mid-year TSMs
- Monthly Pulse
- Detailed costs
- VFM

Insight

- Online Reporting
- Pulse Online
- Sector-wide research
- Bespoke comparison reports
- Tailored feedback presentations

Events

- Executive Insight
- Leadership Forums
- Data Masterclasses
- Technical User Forums
- Excel, Power BI and other advanced data training

Agenda

- Routine maintenance
- Planned maintenance
- Customer Experience
- Neighbourhoods
- Non-regulatory performance trends
- Summary findings

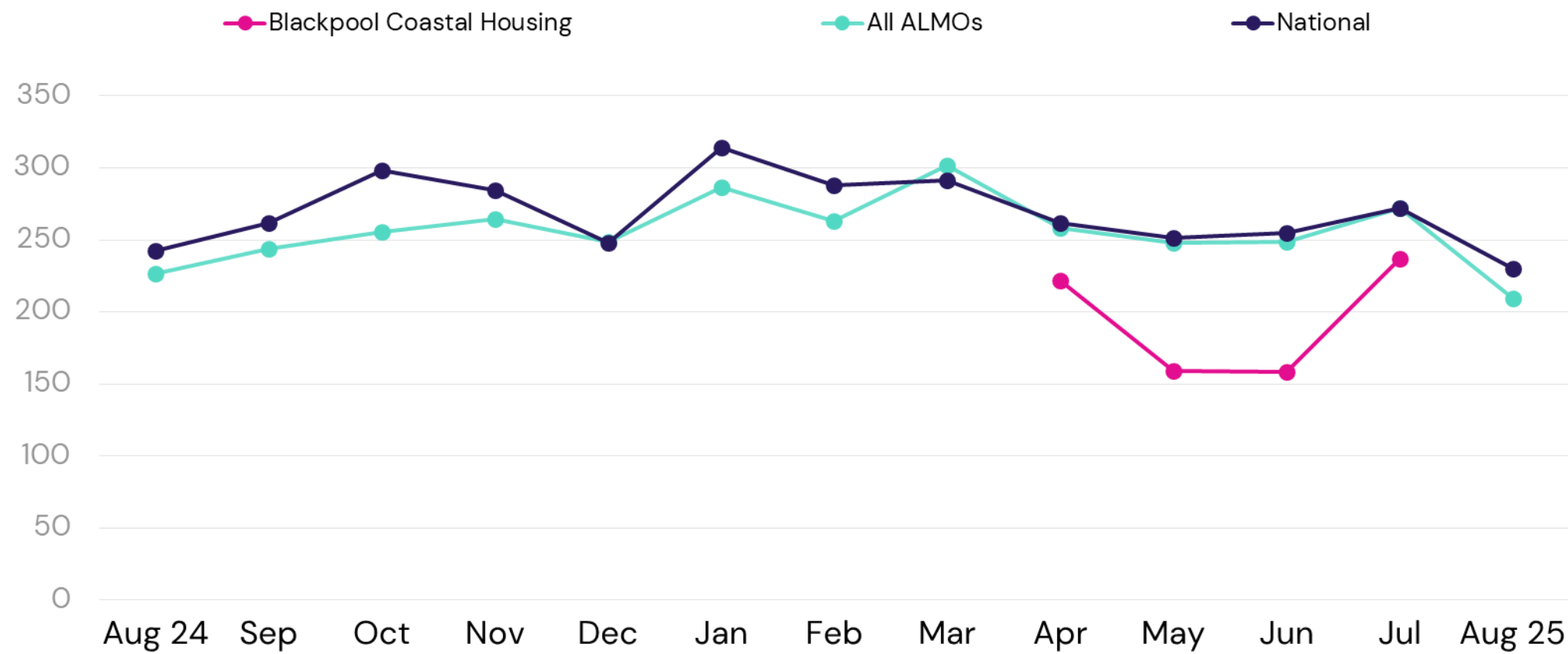
Today's data sources

Period	Source
2024/25	Year-end performance
2024/25	Year-end TSMs
Up to August 2025	Latest monthly Pulse data
Peer groups	
All national	All ALMOs

Routine Maintenance

Repairs In Target

Responsive repairs completed in month per 1,000 units

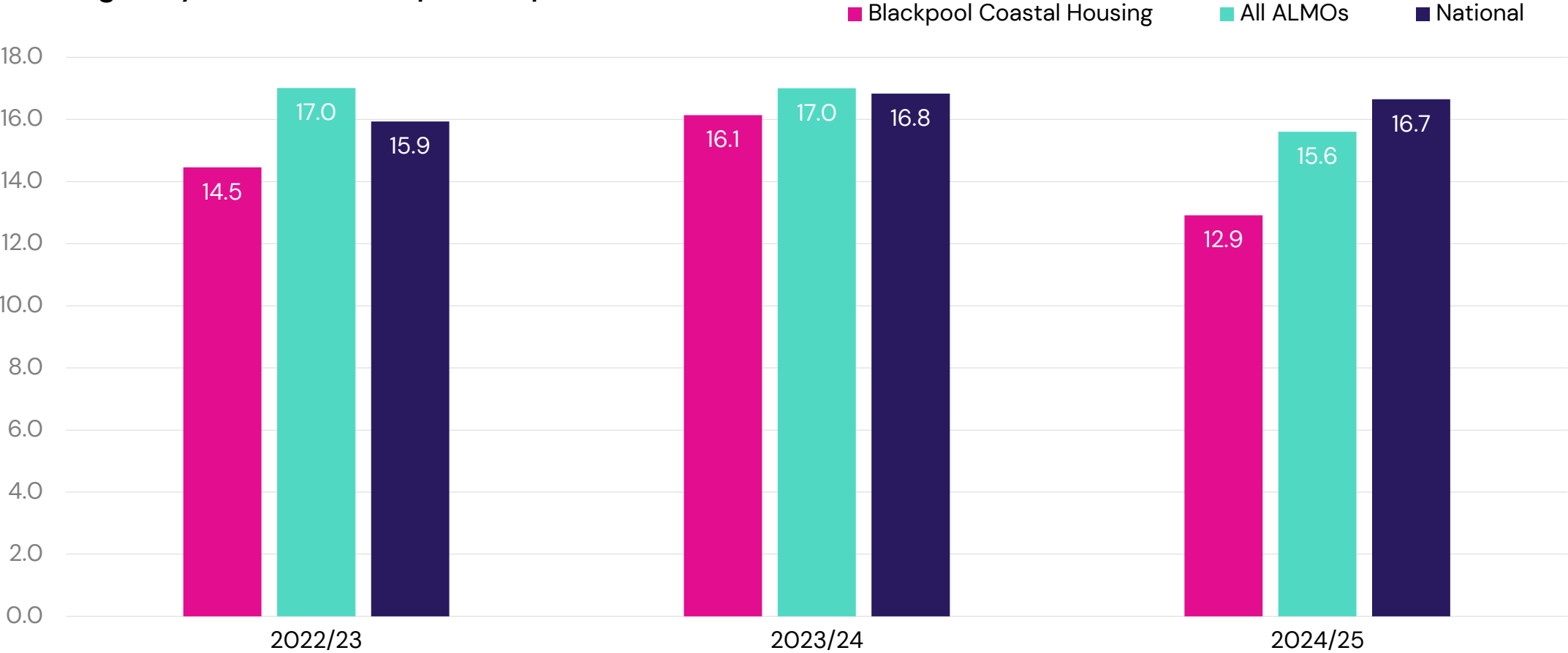


Key Maintenance Indicators

Indicator	Blackpool Coastal Housing	All ALMOs	National
Average number of responsive repairs per property	2.9	3.6	3.7
Works in progress (%)	5.6	7.5	5.9
Proportion of repairs classed as emergency (%)	23.8	25.2	22.9
Appointments kept (%)	98.1	95.2	96.0
Damp and mould cases reported (%)	18.0	16.2	11.6
Average days to fix damp and mould issues	37.9	41.3	38.2
Recurring damp and mould cases (%)	4.1	2.2	1.6
Disrepair claims per 1,000 properties	9.4	9.2	6.6
Average days taken to complete void repairs	26.6	23.6	29.1
<i>(Planned works)</i> Homes that have an EPC rating of A–C (%)	83.8	78.8	73.3

Repair Delays

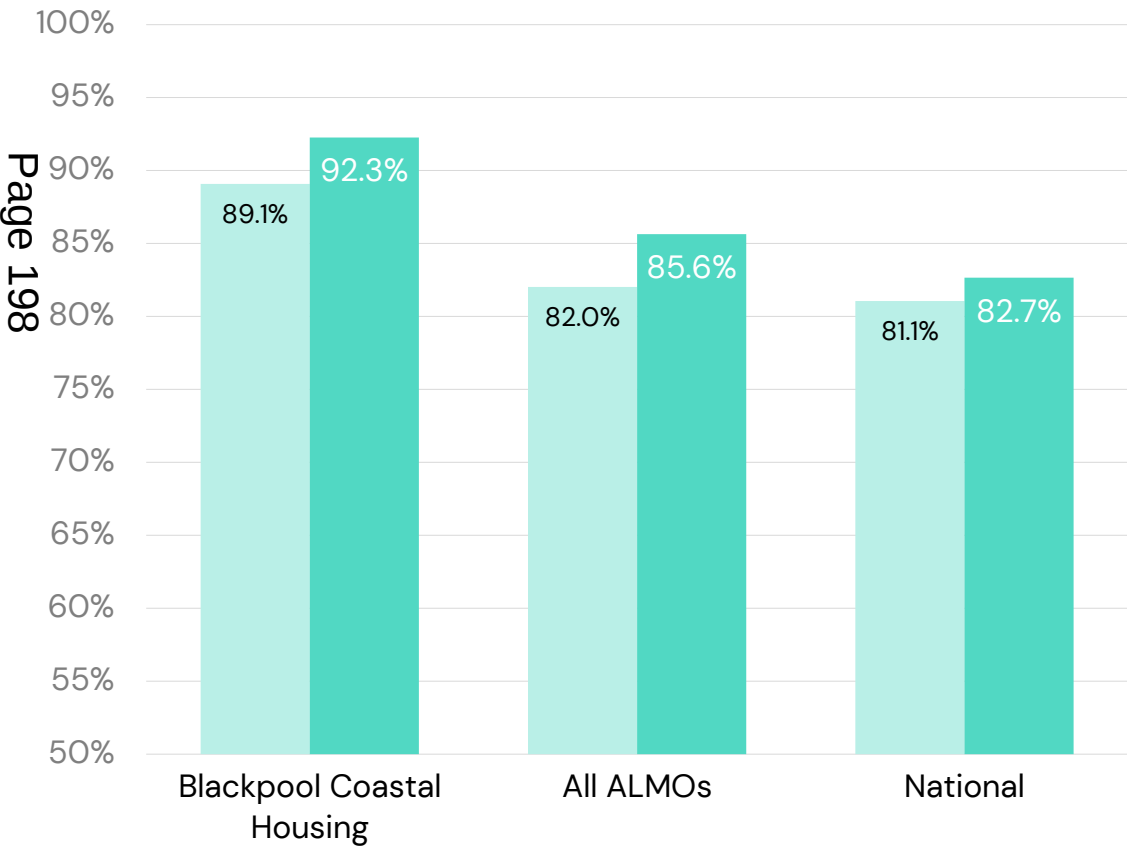
Average days taken to complete repairs



Repairs In Target

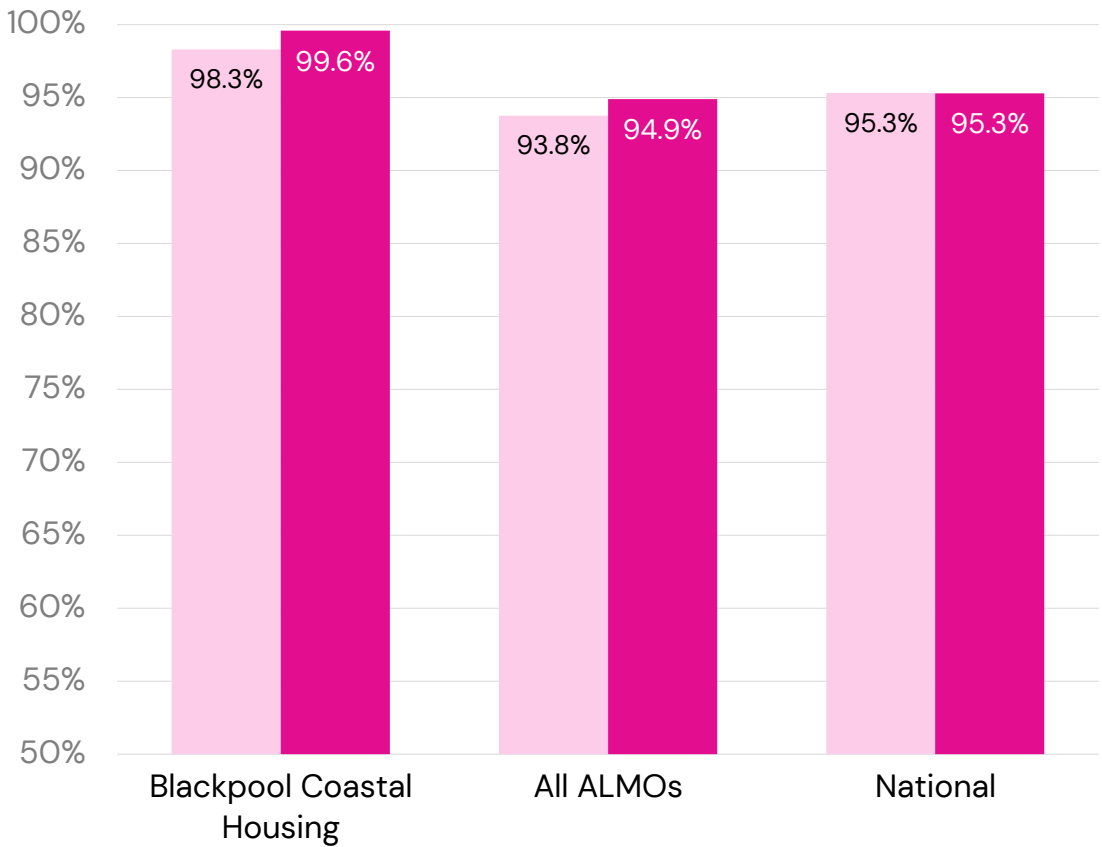
Non-emergency repairs completed within target timescale

2023/24 2024/25



Emergency repairs completed within target timescale

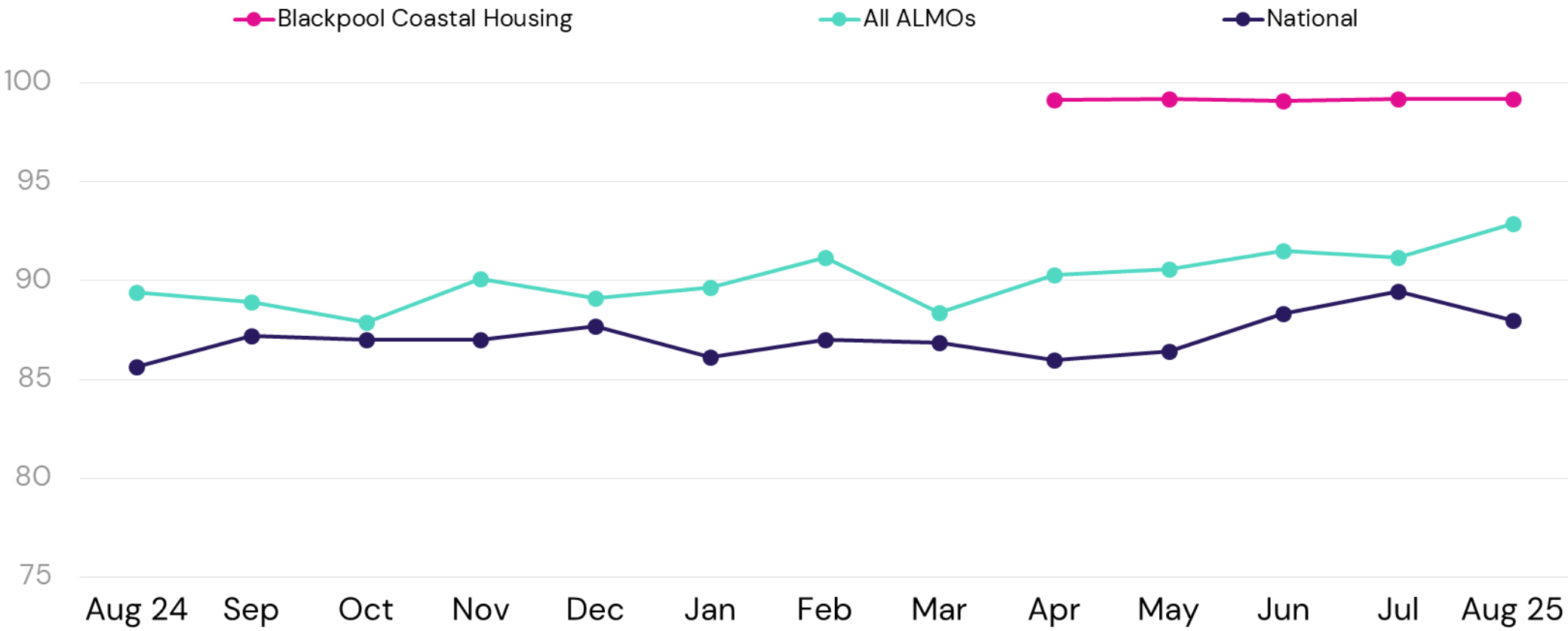
2023/24 2024/25



Not for Publication

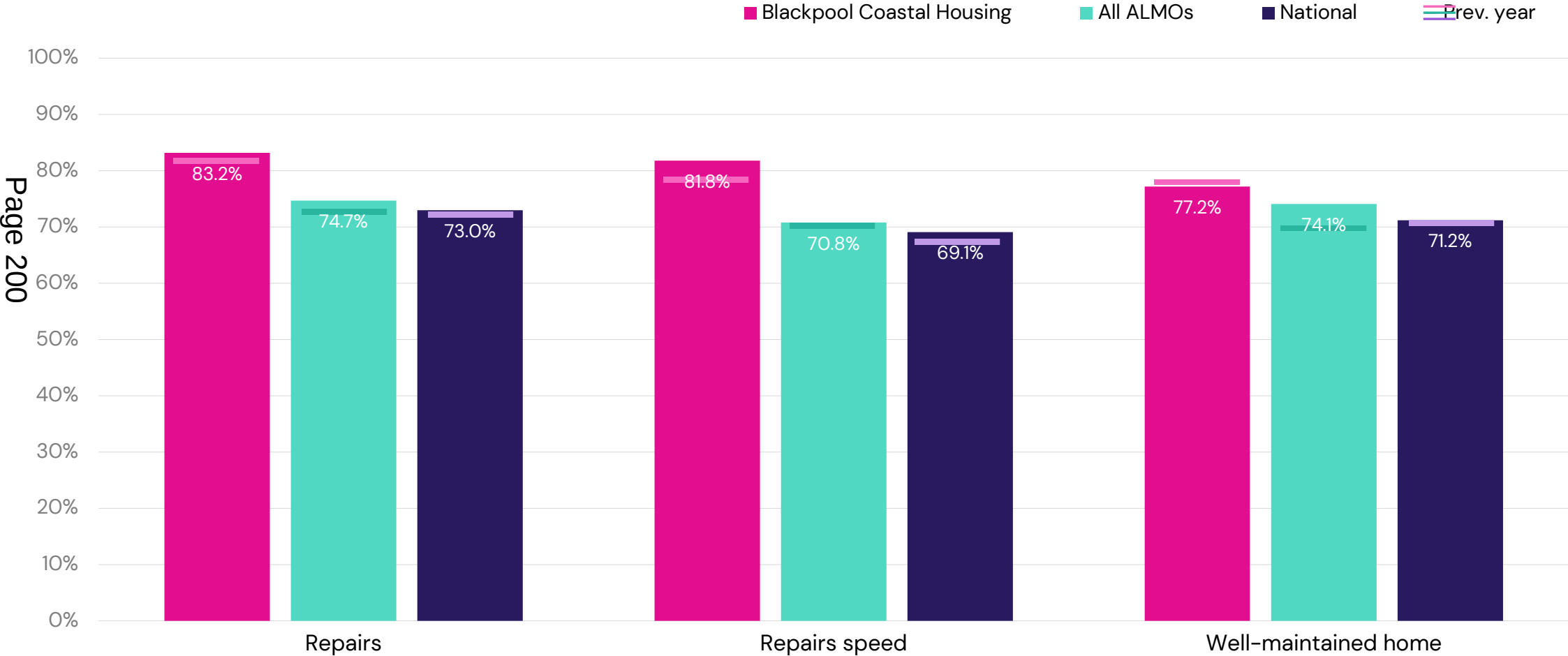
Repairs In Target

Responsive repairs completed within target (%)



Source: Monthly Pulse

Tenant Perceptions TP02-TP04

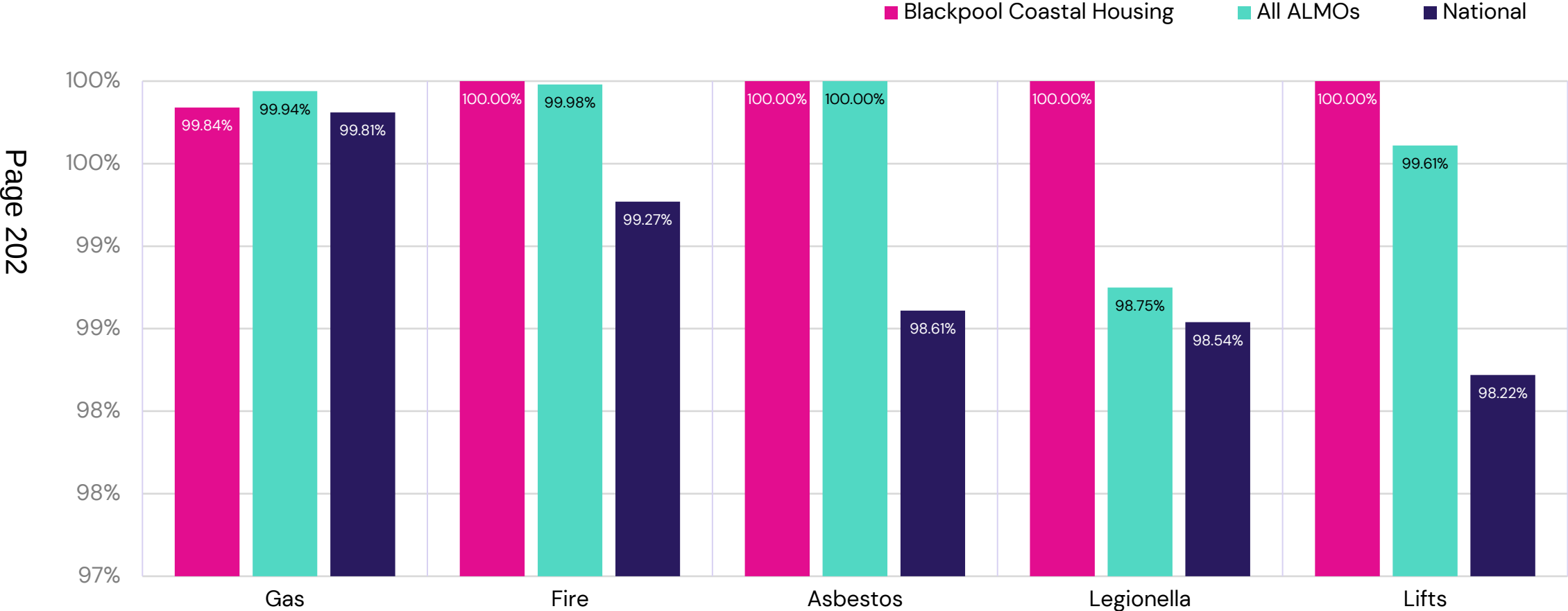


Source: Satisfaction survey results

Planned Maintenance

Building Safety

% of dwellings compliant vs peer average

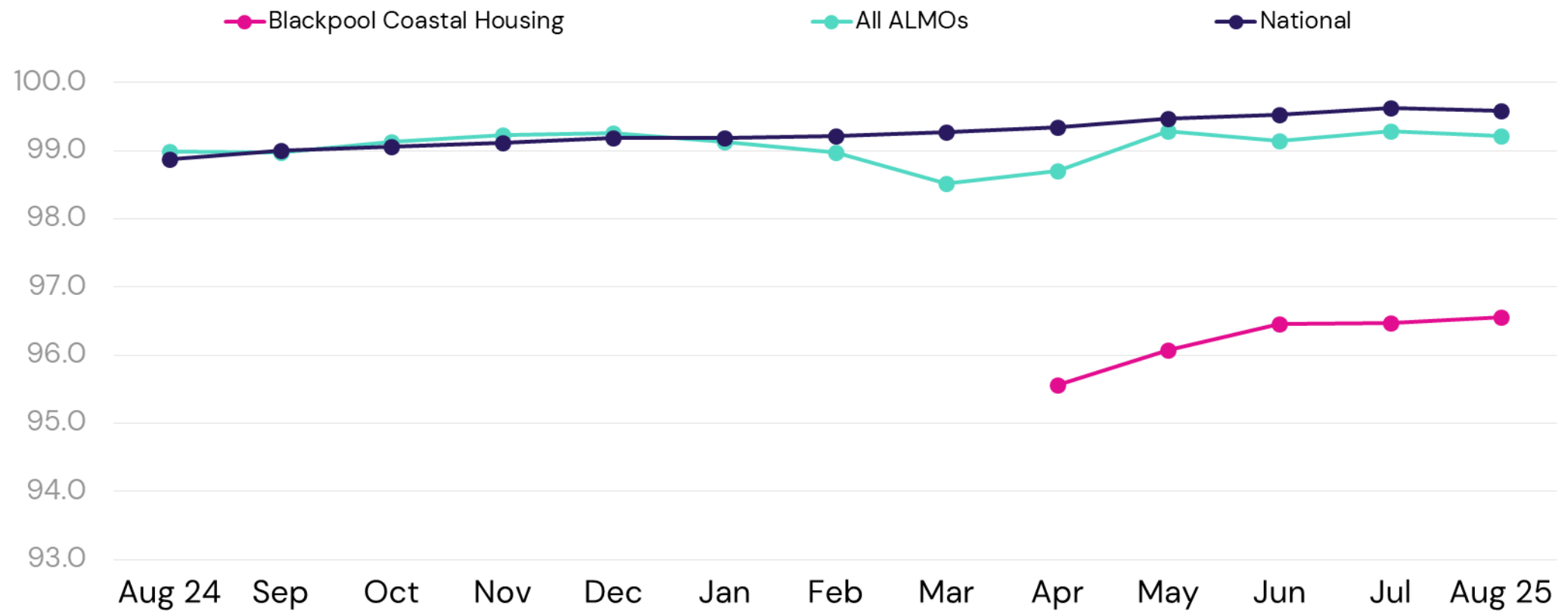


Source: Year-end performance

EICR

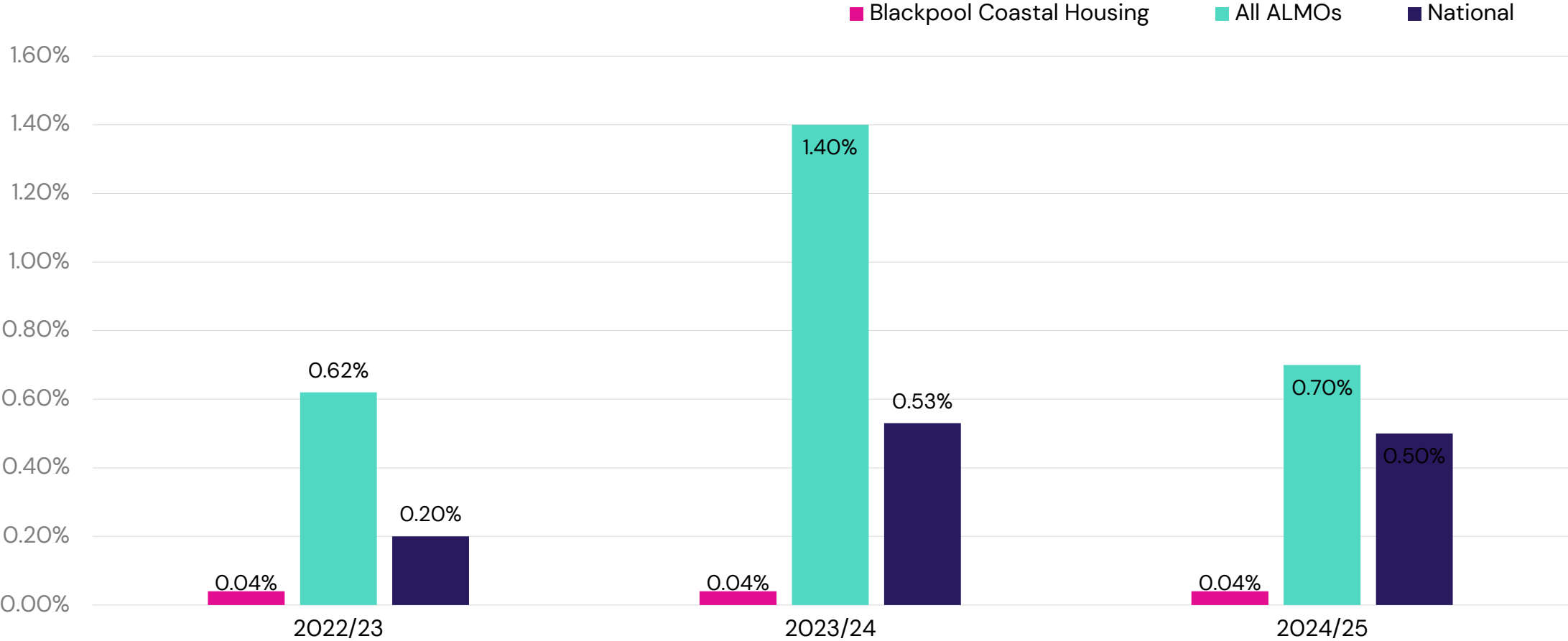
Properties with EICR certificates up to 5 years old (%)

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Decent Homes

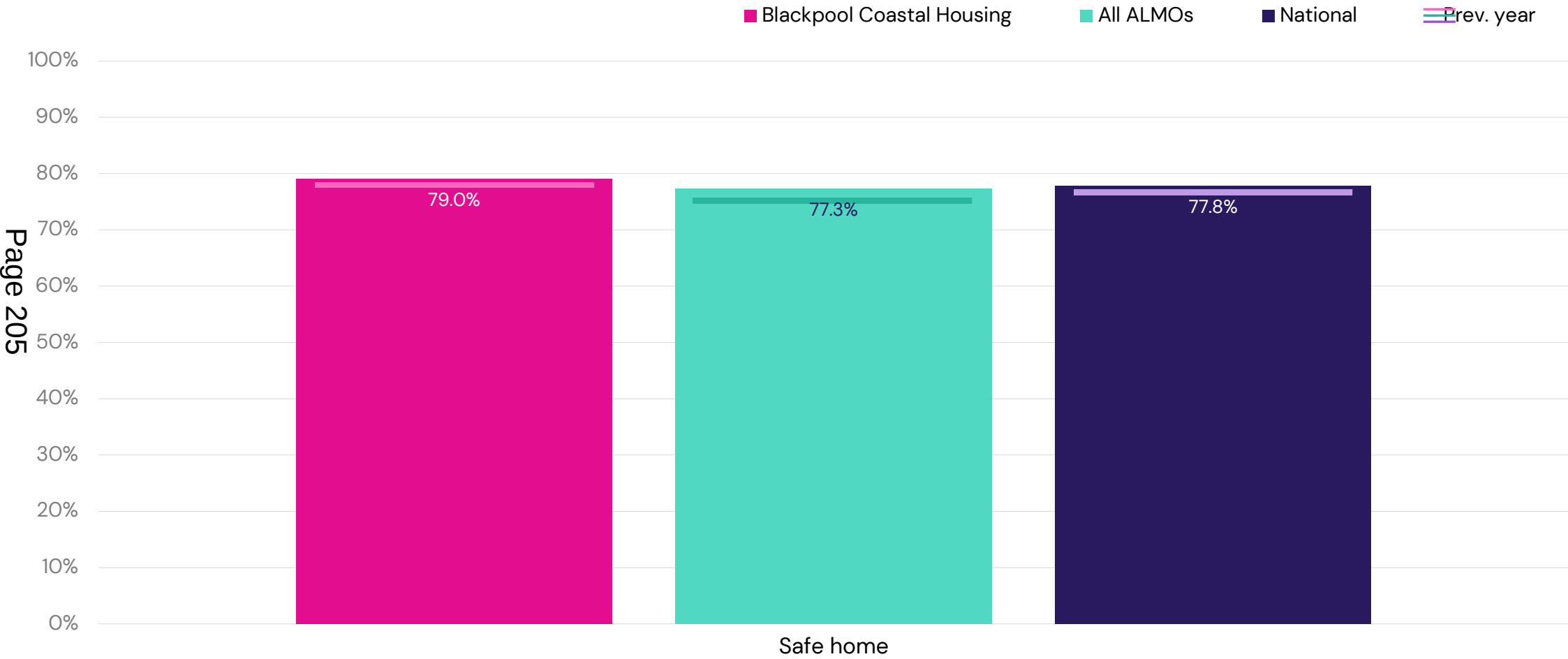
Non-decent homes (%)



Source: Year-end performance

Tenant Perceptions TP05

Satisfaction that the home is safe – LCRA

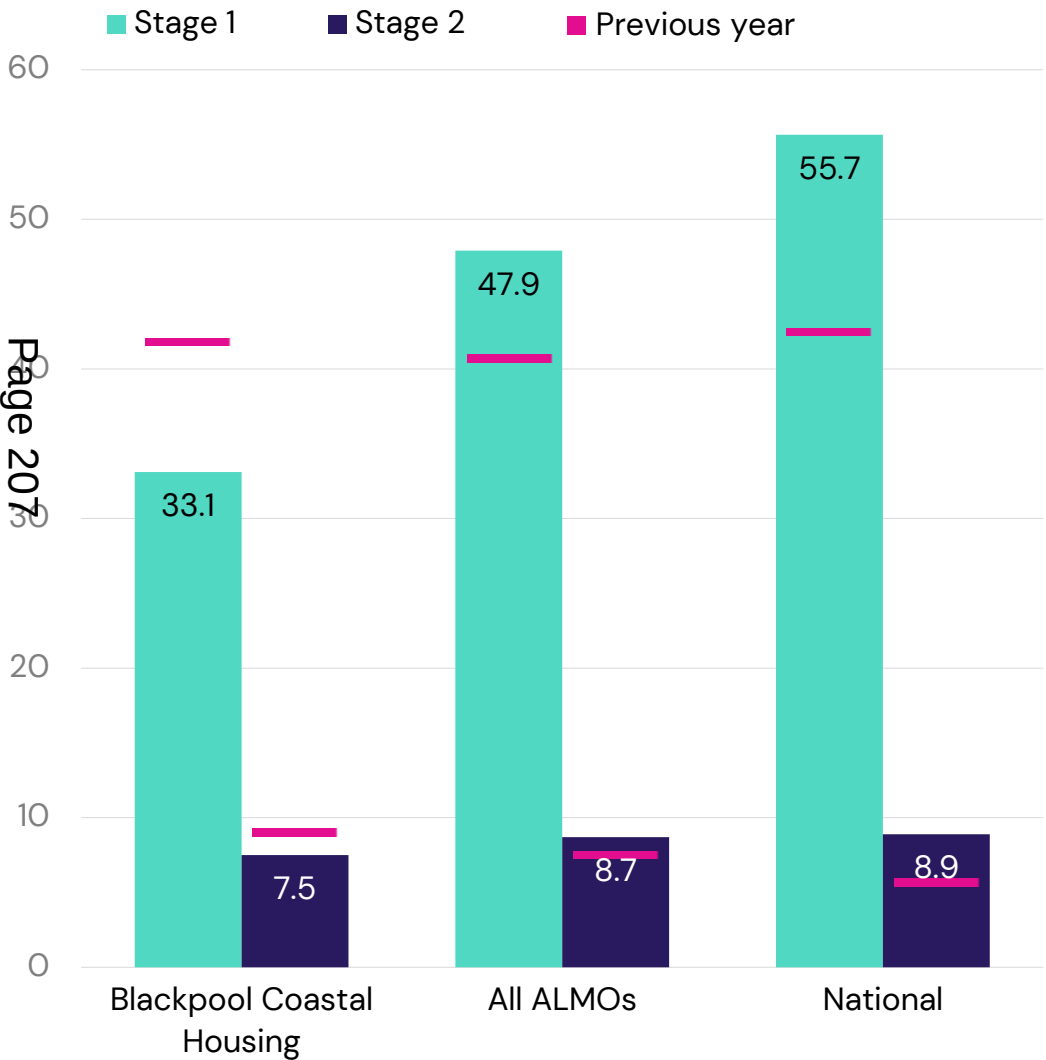


Customer Experience

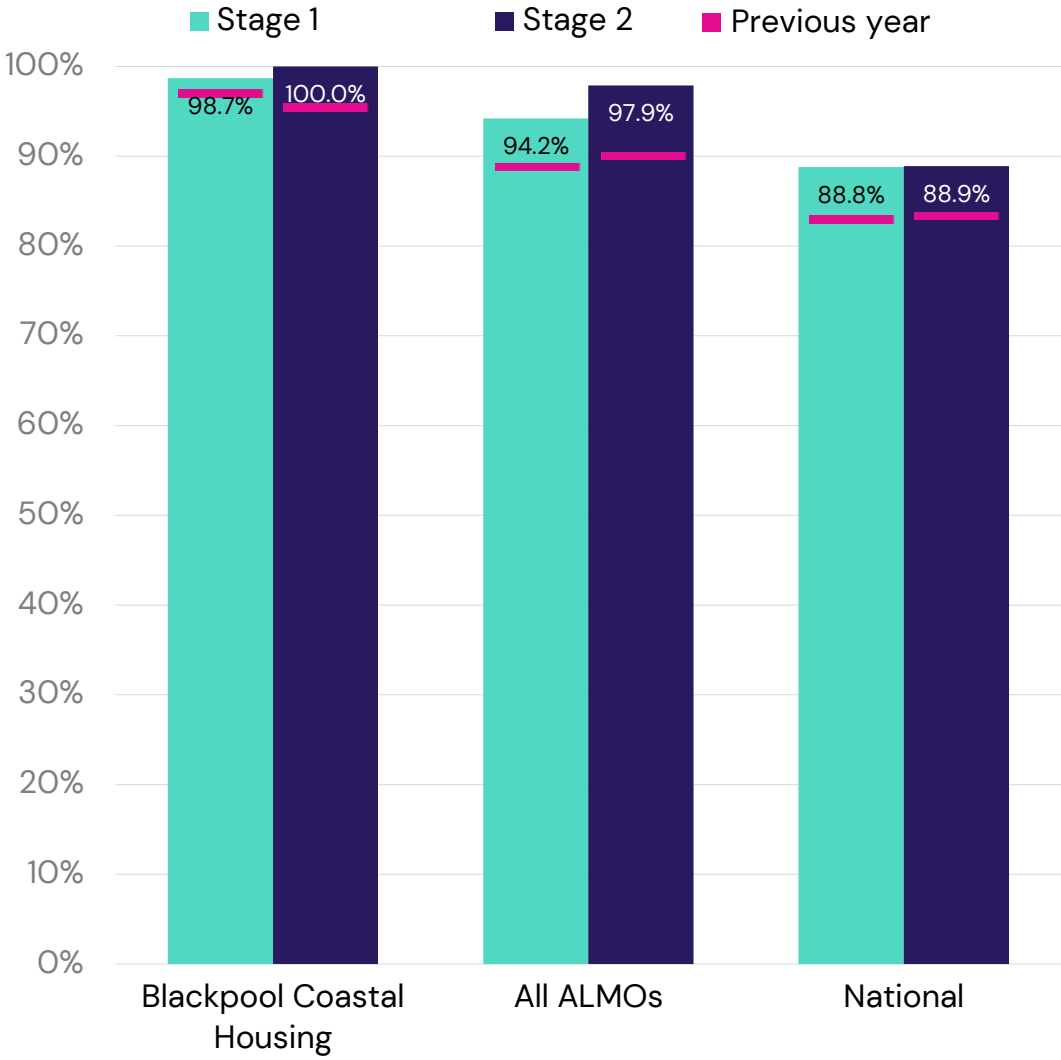


Complaints

Stage 1 & 2 complaints received per 1,000 units



Stage 1 & 2 complaints responded to in target



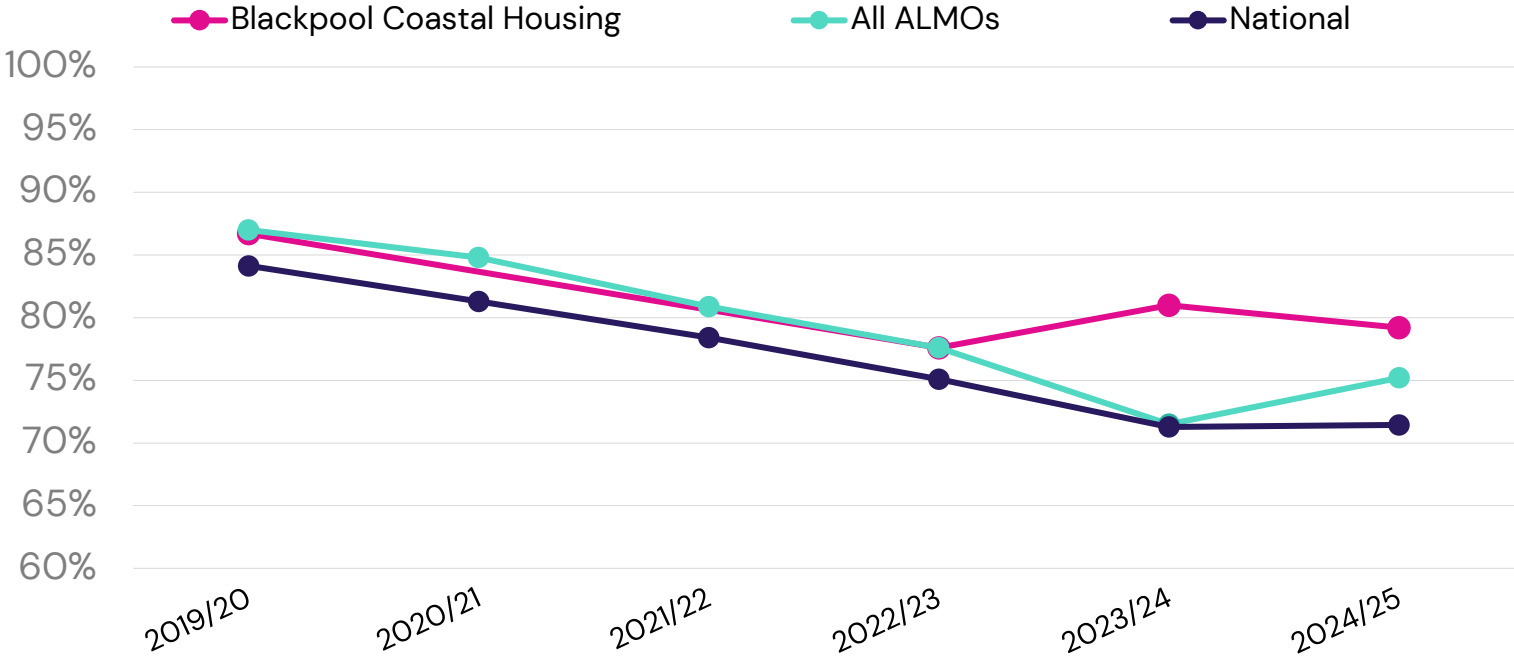
Source: Year-end performance

Overall Tenant Perception

Our qualitative analysis has shown the impact of collection methods on satisfaction results. This has led to many landlords to change the proportions of tenants surveyed using online, face-to-face, and telephone methods. While this has been used by some landlords to improve perception reporting, we haven't found that altering methods has led to widespread changes in sector-wide quartiles.

If you would like to understand your satisfaction results and the drivers for improving performance in more detail, please contact our consultancy team consultancy@housemark.co.uk.

Blackpool Coastal Housing	2023/24	2024/25
Telephone	0.2%	0.3%
Internet	23.6%	67.9%
Face-to-face	0.1%	0%
Postal	51.4%	31.8%
SMS	24.8%	0%
Other methods	0%	0%

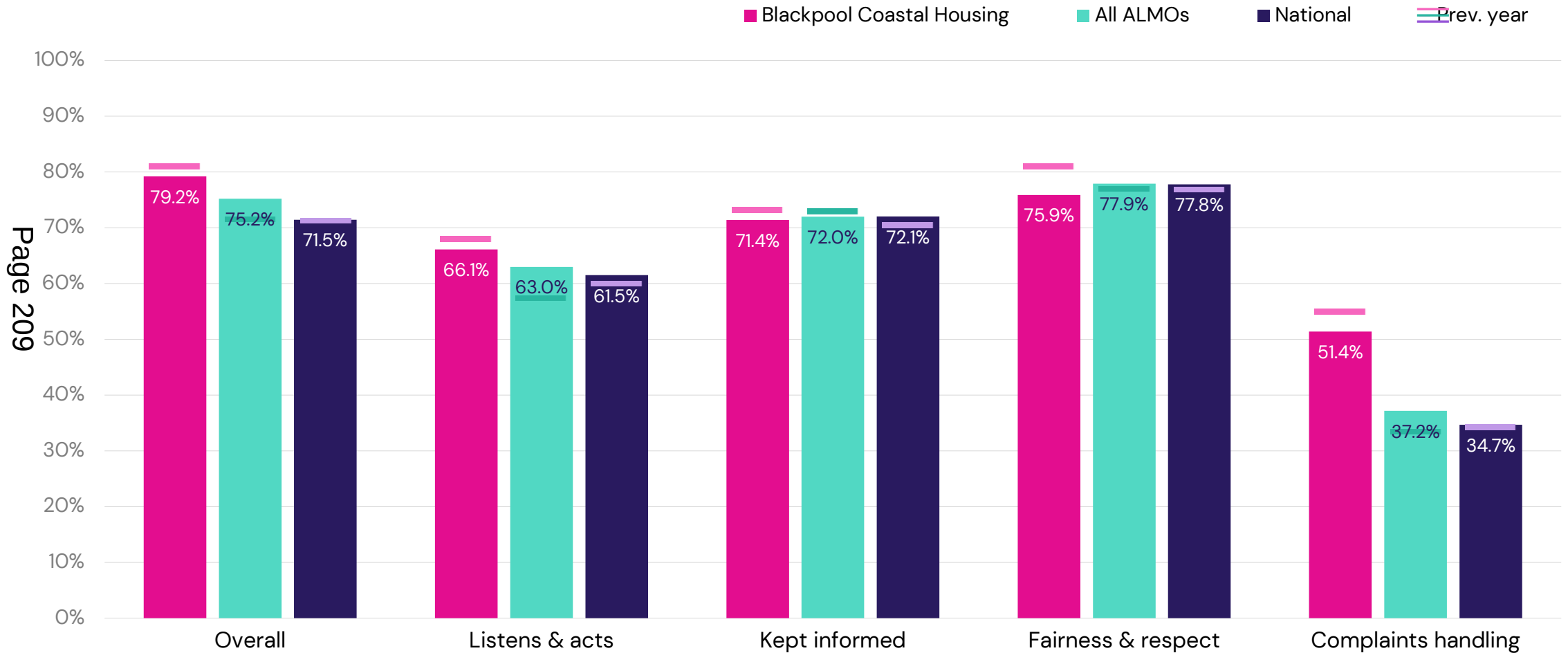


Housemark [analysis](#) has established several contextual factors that can affect landlords' results behind service quality. It is key to compare satisfaction results in context to understand the drivers, make the right decisions, channel investment and drive service design and ultimately tenant experience.

To find out more about the 11 major variables that can impact your score, read the [Housemark satisfaction variables report](#).

Not for Publication

Tenant Perceptions TPO1 & TPO6–TPO9





Housemark

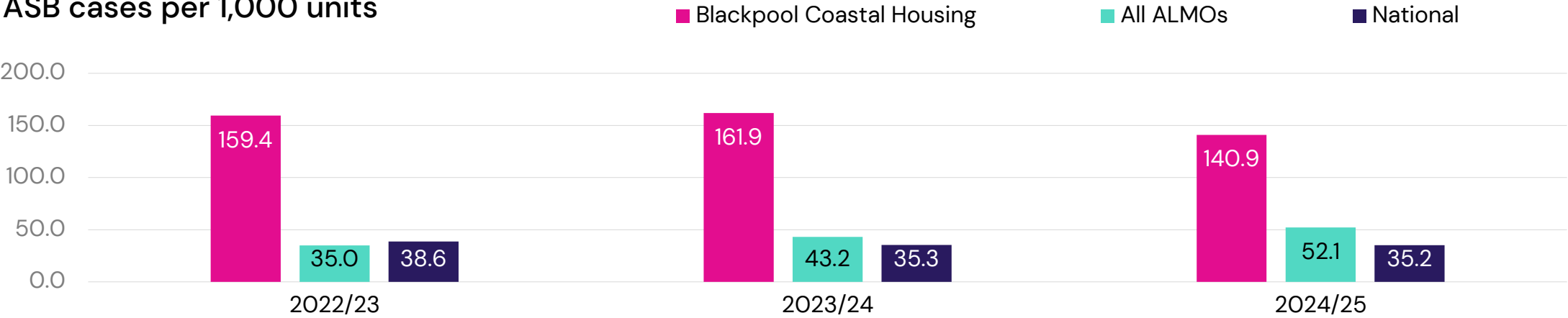
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Neighbourhoods

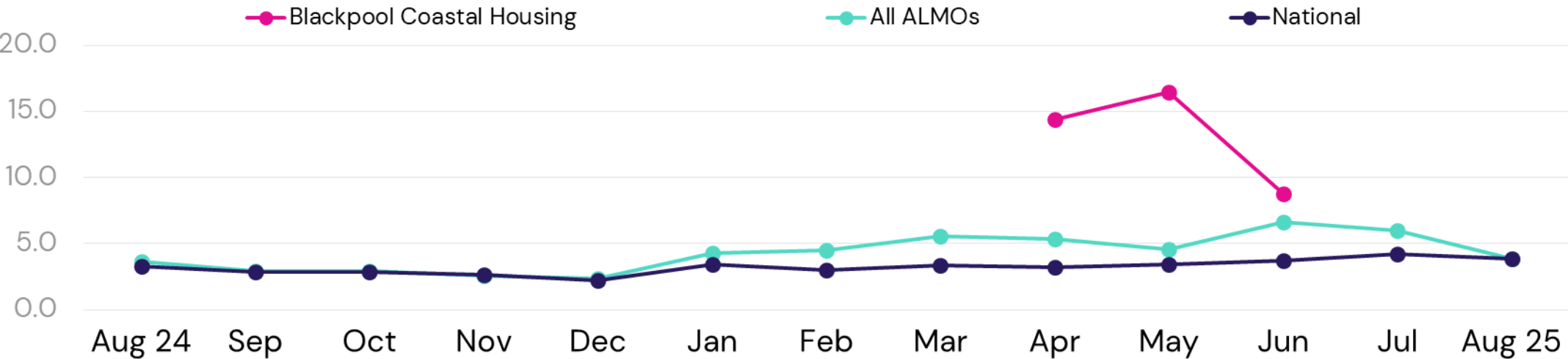
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Anti-Social Behaviour

ASB cases per 1,000 units

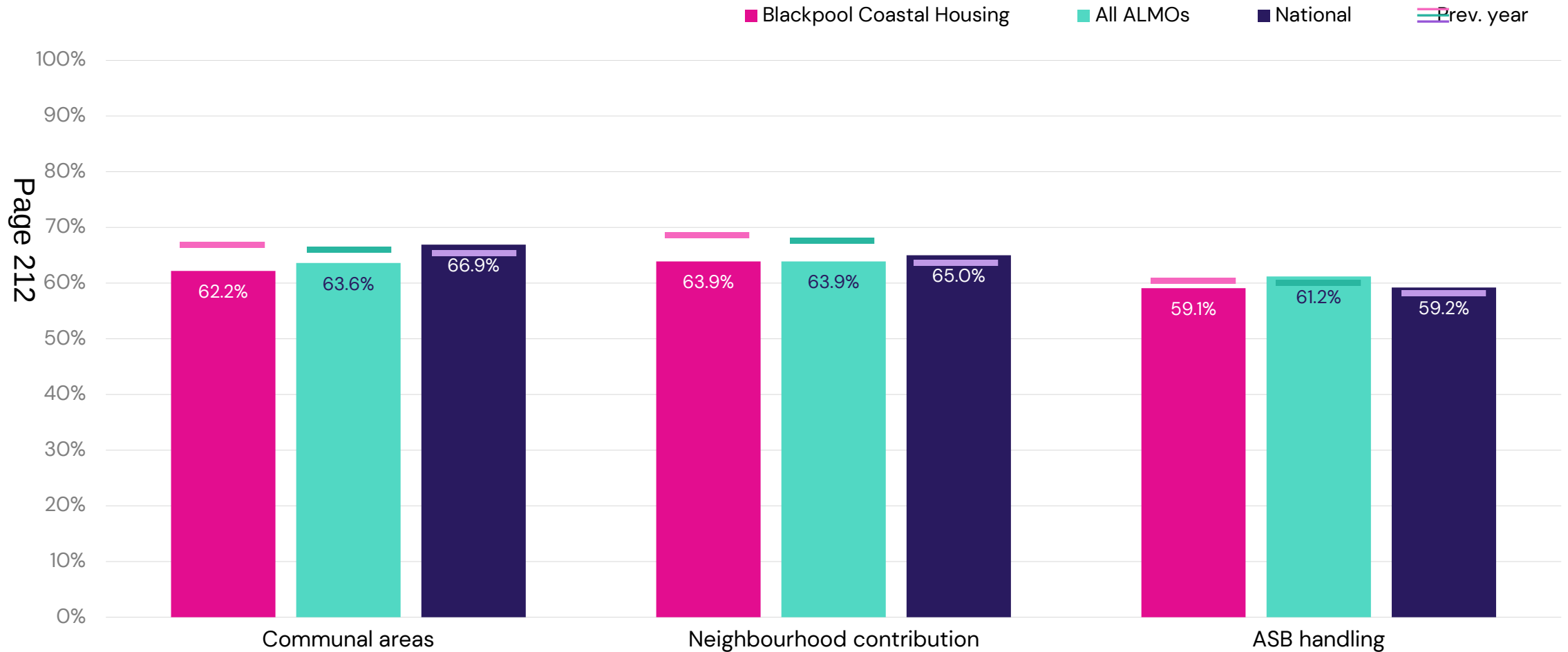


New ASB cases reported per 1,000 units



Source: Year-end performance & monthly Pulse

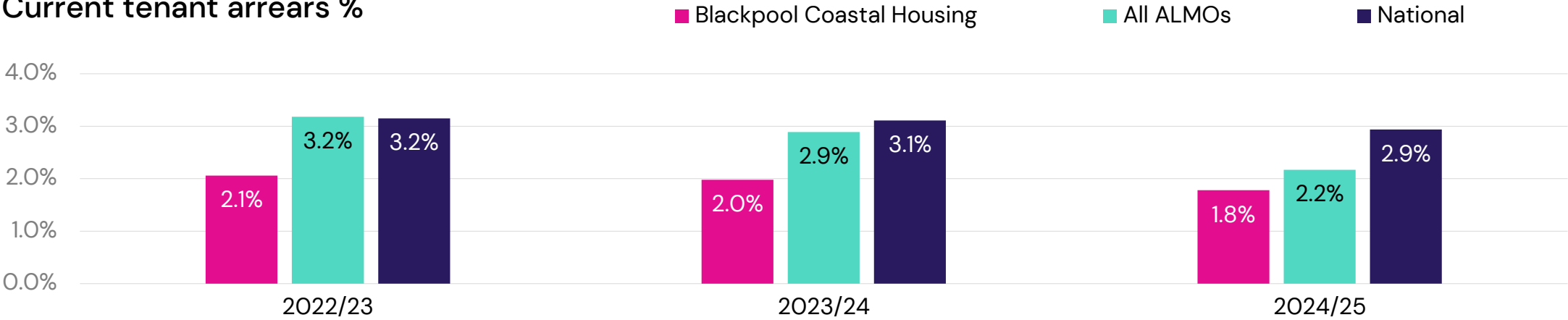
Tenant Perceptions TP10-TP12



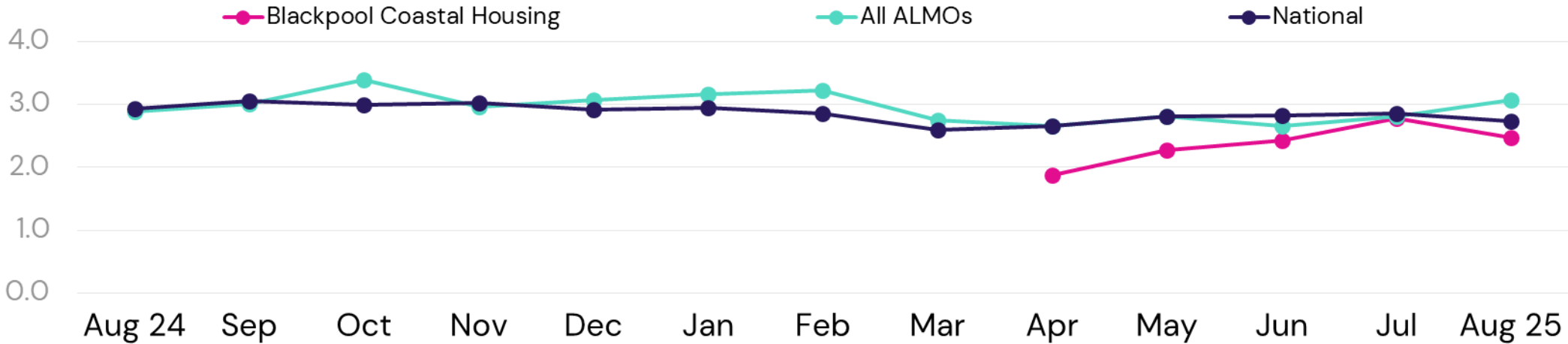
Performance Trends

Tenant Arrears

Current tenant arrears %

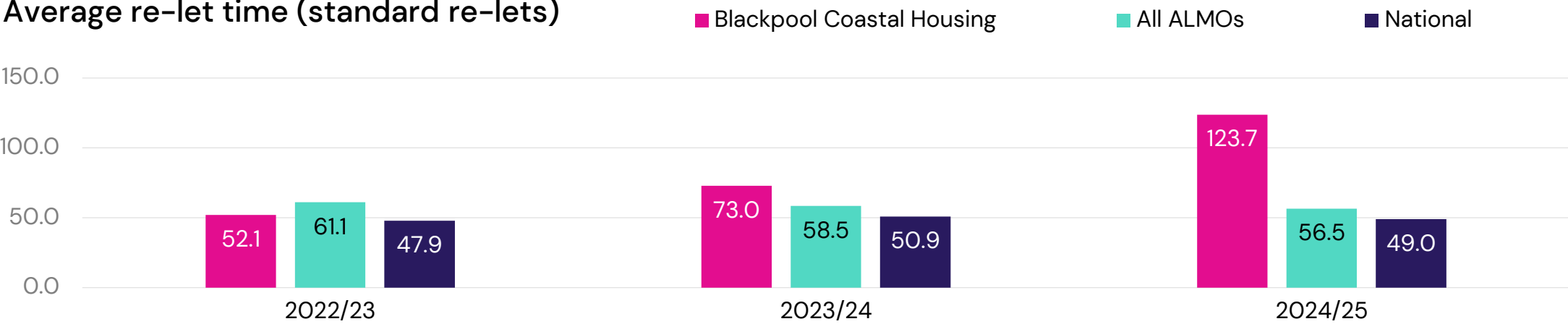


True current tenant arrears (%)

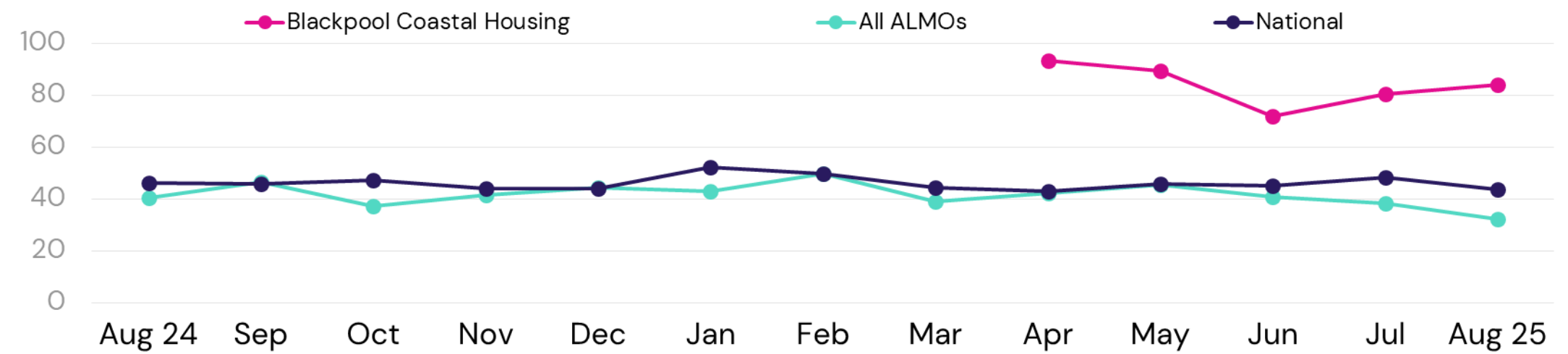


Re-let Times

Average re-let time (standard re-lets)



Average standard re-let time in days



Source: Year-end performance & monthly Pulse

Key Housing Management Indicators

Indicator	Blackpool Coastal Housing	All ALMOs	National
Average seconds to answer inbound calls	17.0	245.0	211.5
Average days lost to sickness per employee	7.0	10.4	9.3
Voluntary staff turnover (%)	15.0	11.2	9.9
Involuntary staff turnover (%)	2.9	2.6	3.0
Former tenant rent arrears (%)	2.2	1.3	1.2
Write-offs (%)	0.21	0.29	0.32
Void loss (%)	2.7	1.6	1.5
Tenancy turnover (%)	7.0	5.4	5.7
Properties vacant and available (%)	1.3	0.8	0.6
Average re-let time (major works units)	186.4	96.1	96.7
Average re-let time (all re-lets, including time spent in works)	132.7	60.3	70.1

Summary & Recommendations

Housemark

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Summary

- Repairs looks strong. Decreasing end-to-end time, high repairs in target, low WIP. More recurring damp & mould cases – satisfaction with both repairs and repair speed are positive drivers of overall CSAT.
- Gas safety is only non-compliant measure in building safety TSMs, with same result as at August. EICR needs focus but is moving in right direction. Consistent non-decency over past three years – what does stock condition programme progress look like?
- Complaints have seen a decrease in volume and increase in responses in target. Be wary of under-reporting, but complaints handling perception is positive – would recommend working towards the Housemark complaints accreditation.
- ASB volumes are very high, with perception being the furthest under median – a service review could help uncover any blockages to delivery.
- Perception overall has seen decreases year-on-year but most still above peers, though may be somewhat down to methodology change – focus on free-text feedback.

Thank You!

For any questions, or to book a conversation on how Housemark can help elevate your services, please contact:



Tom Beeson
Account Manager

Tom.beeson@housemark.co.uk



Data Helpline
024 7647 2707

data@housemark.co.uk



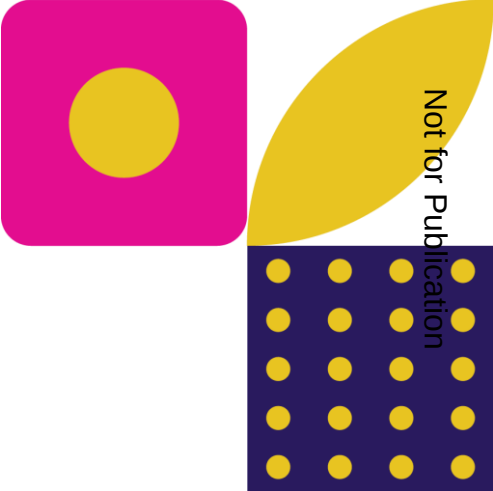
Please provide your feedback
on today's session via this link
[Housemark Tailored Feedback
survey](#)

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Overall Satisfaction

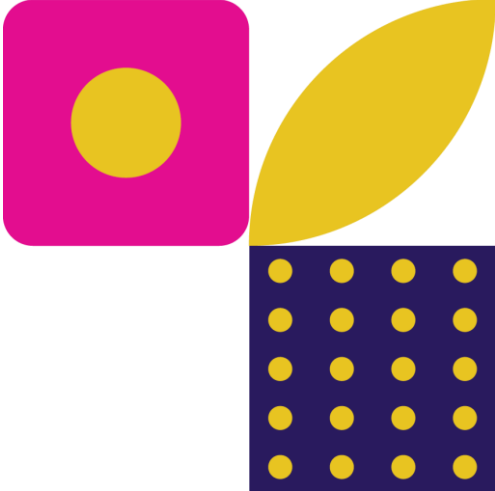


2024/25	Measure	Blackpool Coastal Housing	Quartile position	Lower quartile	Peer median	Upper quartile	National median
TP01	Overall satisfaction – LCRA	79.2%	2	69.3%	75.2%	82.0%	71.5%

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Percentage of landlords using each survey method	Blackpool Coastal Housing	Peers	National
Telephone	0.3%	93.3%	91.7%
Internet	67.9%	53.3%	54.7%
Face-to-face	0.0%	20.0%	13.2%
Postal	31.8%	20.0%	24.2%
SMS	0.0%	6.7%	7.5%
Other methods	0.0%	0.0%	2.3%

Keeping Properties In Good Repair

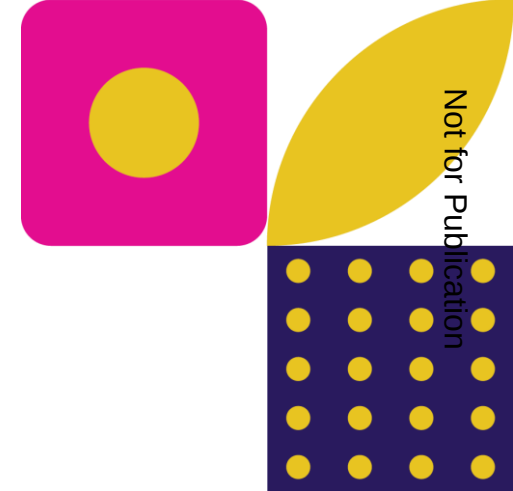


2024/25	Measure	Blackpool Coastal Housing	Quartile position	Lower quartile	Peer median	Upper quartile	National median
RPO1	Homes that do not meet the Decent Homes Standard %	0.04%	1	3.52%	0.70%	0.37%	0.50%
RPO2 1	Repairs completed within timescale (non-emergency) %	92.3%	1	72.2%	85.6%	89.1%	82.7%
RPO2 2	Repairs completed within timescale (emergency) %	99.6%	1	90.5%	94.9%	89.1%	95.3%
WIP	Works in progress %	5.6%	1	8.5%	7.5%	5.6%	5.9%
TPO2	Satisfaction with repairs - LCRA	83.2%	1	70.6%	74.7%	82.7%	73.0%
TPO3	Satisfaction with the time taken to complete the most recent repair - LCRA	81.8%	1	67.8%	70.8%	81.0%	69.1%
TPO4	Satisfaction that the home is well maintained - LCRA	77.2%	2	67.7%	74.1%	81.8%	71.2%

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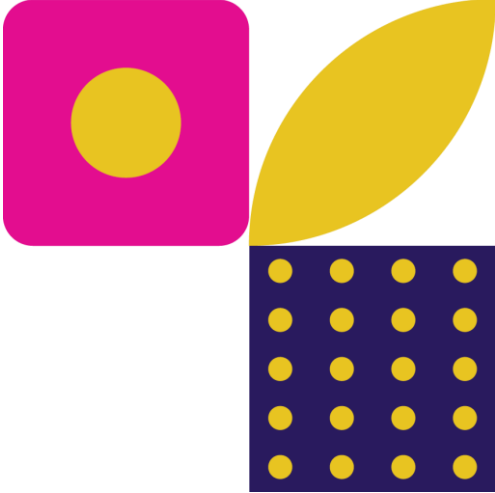
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Effective Handling of Complaints



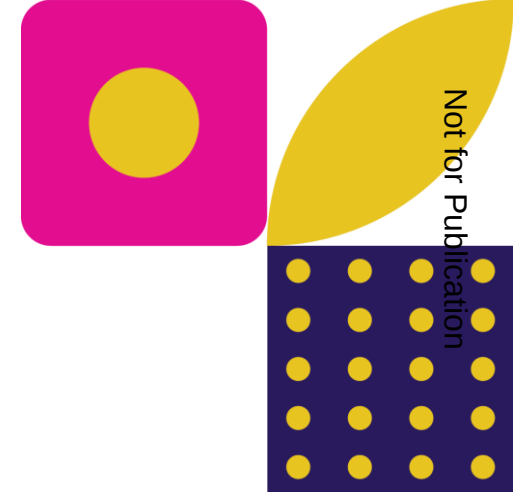
2024/25	Measure	Blackpool Coastal Housing	Quartile position	Lower quartile	Peer median	Upper quartile	National median
CH011	Complaints per 1,000 homes (stage one) – LCRA	33.1	1	66.1	47.9	35.5	55.7
CH012	Complaints per 1,000 homes (stage two) – LCRA	7.50	2	14.60	8.70	5.85	8.90
CH021	Complaints responded to within CHC timescales (stage one) – LCRA	98.7%	2	77.4%	94.2%	99.0%	88.8%
CH022	Complaints responded to within CHC timescales (stage two) – LCRA	100.0%	1	85.0%	97.9%	100.0%	88.9%
TPO9	Satisfaction with the landlord's approach to handling complaints – LCRA	51.4%	1	31.6%	37.2%	40.9%	34.7%

Respectful and Helpful Engagement



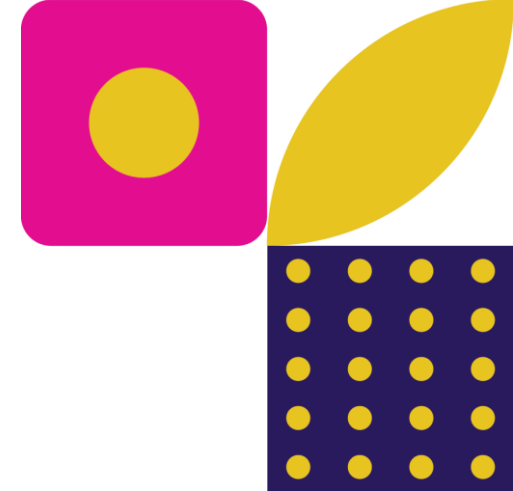
2024/25	Measure	Blackpool Coastal Housing	Quartile position	Lower quartile	Peer median	Upper quartile	National median
Page 224	TP06 Satisfaction that the landlord listens to tenant views and acts upon them – LCRA	66.1%	2	56.8%	63.0%	74.0%	61.5%
	TP07 Satisfaction that the landlord keeps tenants informed about things that matter to them – LCRA	71.4%	3	69.2%	72.0%	81.2%	72.1%
	TP08 Agreement that the landlord treats tenants fairly and with respect – LCRA	75.9%	3	74.2%	77.9%	85.8%	77.8%

Responsible Neighbourhood Management



2024/25	Measure	Blackpool Coastal Housing	Quartile position	Lower quartile	Peer median	Upper quartile	National median
TP10	Satisfaction that the landlord keeps communal areas clean and well-maintained – LCRA	62.2%	3	61.7%	63.6%	73.7%	66.9%
TP11	Satisfaction that the landlord makes a positive contribution to neighbourhoods – LCRA	63.9%	2	60.4%	63.9%	75.0%	65.0%
TP12	Satisfaction with the landlord's approach to handling anti-social behaviour – LCRA	59.1%	3	58.6%	61.2%	63.2%	59.2%
NM011	Anti-social behaviour cases per 1,000 homes	140.9	4	77.2	52.1	29.1	35.2
NM012	Anti-social behaviour cases – hate incidents per 1,000 homes	0.6	2	1.7	0.7	0.4	0.7

Maintaining Building Safety



2024/25	Measure	Blackpool Coastal Housing	Quartile position	Peer median	Peers fully compliant	National median	National fully compliant
BS01	Gas safety checks %	99.84%	4	100.00%	53.3%	99.99%	48.9%
BS02	Fire risk assessments %	100.00%	1	100.00%	86.7%	100.00%	72.9%
BS03	Asbestos safety checks %	100.00%	1	100.00%	93.3%	100.00%	76.3%
BS04	Water safety checks %	100.00%	1	100.00%	86.7%	100.00%	78.8%
BS05	Lift safety checks %	100.00%	1	100.00%	86.7%	100.00%	72.6%
TP05	Satisfaction that the home is safe – LCRA	79.0%	2	Lower quartile 73.0%	Peer median 77.3%	Upper quartile 85.0%	National median 77.8%

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Date of Meeting	Shared / BHC / BCH item	Agenda Item	Detail	Who
28 October 2025 (At BCH offices, Coastal House)	SHARED ITEMS	Audit Committee Minutes	Minutes of the joint BCH/BHC Audit Committee meeting held on 6 October 2025	Chair of Audit
		Shareholder / Member Relations	To raise any matters to be discussed with the Shareholder Committee	Board
		Calendar of meetings 2026	To consider the proposed 2026 calendar of meetings	Company Secretary
		CEO Recruitment / Shared Services update – NEDs and COOs only	To receive a verbal update on the outcome of the recruitment exercise for a Chief Executive Officer and a shared services update.	Chair
		Meeting reflections – NEDs and COOs only	Private discussion item led by the Chair and Management Team (considering governance, shared services, next steps and reflecting on the format of the meeting)	CEO, COO (Housing Management), COO (Regeneration and Development)
	BHC ITEMS	Housing Regeneration Committee minutes	Minutes of the BHC Housing Regeneration Committee meeting held on 13 August 2025 for noting	Committee chair
		Internal Audit report – Housing Regeneration	To consider the internal Audit review of Housing Regeneration	Audit Advisor
		Chief Operating Officer / Development update	Written report in relation to operations, performance and the company's acquisitions and development programme	COO (Regeneration and Development)
		Finance Update and Performance Dashboard	Written update on the current financial position and performance of the BHC	Director of Finance and Resources

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Page 228		Housing Performance update	To receive an update on key Compliance and Housing Performance Indicators.	SMT
	BCH ITEMS	BCH Management Team update (led by the COO)	Written report to include financial and operational updates	COO (Housing Management) / Director of Resources / Director of Operations
		Policy Review	Consideration of policies / plans requiring Board approval that are scheduled for review (Scheme of Delegation, Anti-Fraud and Corruption Statement and Contract Procedure Rules)	COO (Housing Management), Director of Operations, Director of Resources
		Strategic Risk Register	To consider BCH's updated Strategic Risk Register for 2025/26	Director of Resources
		Complaints Update	To receive an update on the current position with complaints and the actions being taken to manage the process and the increasing volume following the greater scrutiny as a result of the Housing Act.	COO (Housing Management) / Complaints Champion
		KPI Report	Written report and appendices on KPI data	COO (Housing Management) / Director of Operations / Director of Resources
		Jobs, Friends and Houses (NEDs and COOs only)	To receive a verbal update on future proposals for the Jobs, Friends & Houses Community Interest Company	Company Secretary / COO (Housing Management)

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Date of Meeting	Shared / BHC / BCH item	Agenda Item	Detail	Who
2 December 2025 (Following business planning away day, joint with BHC, BCH and Lumen Boards) (Location and timings TBC)	SHARED ITEMS	Shareholder / Member Relations	To raise any matters to be discussed with the Shareholder Committee	Board
		Meeting reflections – NEDS and COOs only	Private discussion item led by the Management Team (considering governance, Shared Services and reflecting on the format of the meeting)	CEO, COO (Housing Management), COO (Regeneration and Development)
	BHC ITEMS	Chief Operating Officer / Development update	Written report in relation to operations, performance and the company's acquisitions and development programme	COO (Regeneration and Development)
		Finance Update and Performance Dashboard	Written update on the current financial position and performance of the BHC	Director of Finance and Resources
		Housing Performance update	To receive an update on key Compliance and Housing Performance Indicators.	SMT
	BCH ITEMS	BCH Management Team update (led by the COO)	Written report to include financial and operational updates	COO (Housing Management) / Director of Resources / Director of Operations
		Complaints Update	To receive an update on the current position with complaints and the actions being taken to manage the process and the increasing volume following the greater scrutiny as a result of the Housing Act.	COO (Housing Management) / Complaints Champion
		KPI Report	Written report and appendices on KPI data	COO (Housing Management) / Director of Operations / Director of Resources

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Date of Meeting	Shared / BHC / BCH item	Agenda Item	Detail	Who
17 February 2026 (at BCH offices, Coastal House)	SHARED ITEMS	Audit Committee Minutes	Minutes of the joint BCH/BHC Audit Committee meeting held on (date TBC)	Chair of Audit
		Register of Interests annual update	To receive an update on Non-Executive Directors and SMT's declarations of interests which are checked on an annual basis.	Company Secretary
		Shareholder Relations	To raise any matters to be discussed with the Shareholder Committee	Board
		Reflections and next steps – NEDS and COOs only	Private discussion item led by the COOs/Chair (in particular covering Governance, Budget and Shared Services and reflecting on the format of the meeting)	COO (Housing Management), COO (Regeneration and Development)
	BHC ITEMS	Business Plan and Budget 2026/27	To consider for approval BHC's draft Business Plan (including rent setting options) and Budget for 2026/27	COO (Regeneration and Development) / Director of Finance and Resources
		Chief Operating Officer / Development update	Written report in relation to the operations, overall performance and future direction of BHC as well as an update on the company's acquisitions and development programme	COO (Regeneration and Development)
		Finance Update and Performance Dashboard	Written update on the current financial position and performance of the BHC	Director of Finance and Resources
		Housing Performance update	To receive an update on key Compliance and Housing Performance Indicators.	SMT
	BCH ITEMS	Business Plan and Budget 2026/27	To consider for approval BCH's draft Business Plan and Budget for 2026/27	Director of Resources

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		BCH Management Team update (led by the COO)	Written report to include financial and operational updates	COO (Housing Management) / Director of Resources / Director of Operations
		Complaints Update	To receive an update on the current position with complaints and the actions being taken to manage the process and the increasing volume following the greater scrutiny as a result of the Housing Act.	COO (Housing Management) / Complaints Champion
		KPI Report	Written report and appendices on KPI data	COO (Housing Management) / Director of Operations / Director of Resources
		BCH Risk Appetite	To consider the company's revised risk appetite	Director of Resources

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Date of Meeting	Shared / BHC / BCH item	Agenda Item	Detail	Who
28 April 2026 (at BCH offices, Coastal House)	SHARED ITEMS	Audit Committee Minutes	Minutes of the joint BCH/BHC Audit Committee meeting held on (date TBC)	Chair of Audit
		Shareholder / Member Relations	To raise any matters to be discussed with the Shareholder Committee	Board
		Meeting reflections – NEDS and COOs only	Private discussion item led by the Chair / COOs (considering governance, Shared Services and reflecting on the format of the meeting)	CEO, COO (Housing Management), COO (Regeneration and Development)
	BHC ITEMS	Chief Operating Officer / Development update	Written report in relation to operations, performance and the company's acquisitions and development programme	COO (Regeneration and Development)
		Finance Update and Performance Dashboard	Written update on the current financial position and performance of the BHC	Director of Finance and Resources
		Housing Performance update	To receive an update on key Compliance and Housing Performance Indicators.	SMT
		Allotment of Shares	To review the existing arrangement in relation to the issuance and allotment of shares	Company Secretary
	BCH ITEMS	BCH Management Team update (led by the COO)	Written report to include financial and operational updates	COO (Housing Management) / Director of Resources / Director of Operations
		Tenant Satisfaction Measures	TSM submission authorisation	COO (Housing Management)

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		Complaints Update	To receive an update on the current position with complaints and the actions being taken to manage the process and the increasing volume following the greater scrutiny as a result of the Housing Act.	COO (Housing Management) / Complaints Champion
		KPI Report	Written report and appendices on KPI data	COO (Housing Management) / Director of Operations / Director of Resources

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

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

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

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

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