



25 November 2025

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

The above Directors are requested to attend the:

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

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

A G E N D A

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

NOTE: This is a joint meeting of the Boards of Blackpool Coastal Housing Limited and Blackpool Housing Company Limited. With regard to Item 5, the Directors will act in their role as Directors of Blackpool Housing Company and make its decisions under that item in that capacity. For Item 6, the Directors will act in their role as Directors of Blackpool Coastal Housing and make its decisions under that item in that capacity. In regards to any votes for shared items, these will be taken as one vote which will apply to both companies unless any Board member indicates otherwise.

1 APOLOGIES

2 DECLARATIONS OF INTEREST

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

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

3 MINUTES OF THE LAST MEETING HELD ON 28 OCTOBER 2025

(Pages 5 - 16)

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

4 MATTERS ARISING

28 October 2025 Board meeting:

Minute 6c – Matters arising

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

Minute 7c – BCH Management Team report

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

Minute 7e – BCH Strategic Risk Register Review

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

Minute 7g – BCH Performance Report

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

5 BLACKPOOL HOUSING COMPANY

To consider items in regards to Blackpool Housing Company.

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

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

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

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

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

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

- 5d **HOUSING PERFORMANCE UPDATE** (Pages 51 - 58)
To provide Board with an update on Compliance and Housing Performance Indicators.
- 6 BLACKPOOL COASTAL HOUSING MANAGEMENT TEAM REPORT** (Pages 59 - 62)
- To inform the Board of any significant development or issue that has arisen since the last Board meeting, to seek decisions where required, and provide assurance to the board on operational matters.
- 7 MATTERS FOR THE SHAREHOLDER / MEMBER RELATIONS** (Pages 63 - 66)
1. To note the extracted minutes of the Shareholder Committee meeting attended by BCH and BHC on 19 November 2025.
 2. To consider any matters the Boards wish to raise with Blackpool Council in its role as Shareholder / Member.
- 8 JOINT BOARD MEETING WORK PROGRAMME** (Pages 67 - 76)
- To consider the 2026 work programme for joint Blackpool Coastal Housing and Blackpool Housing Company Board meetings and suggest any amendments or additions.
- 9 ANY OTHER BUSINESS**
- To consider any other business which is not within the agenda. Please note matters arising under any other business are for information only and no decision items should be raised under this item, unless deemed of an urgent nature.
- 10 DATE OF NEXT MEETING**
- To note that the next meeting will take place on Tuesday 17th February 2026 at Coastal House, Abingdon Street, Blackpool.
- 11 CONFIDENTIAL ITEM - MINUTES OF THE LAST MEETING HELD 28 OCTOBER 2025 (BOARD MEMBERS AND COOS ONLY)**
- To agree the confidential minutes of the last meeting held on 28 October 2025 as a true and correct record and consider any matters arising.
- Note - Due to the confidential nature of this item the minutes will be circulated under separate cover to Board members and COOs only.
- 12 CONFIDENTIAL ITEM - BCH EMPLOYMENT COMMITTEE WRITTEN RESOLUTION (BOARD MEMBERS AND COOS ONLY)**
- To note the Written Resolution agreed by the BCH Employment Committee on 12th November 2025.

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

Blackpool Housing Company Limited

Registered Office:

Number One Bickerstaffe Square
Talbot Road
BLACKPOOL
FY1 3AH

Company Number: 09405354

Blackpool Coastal Housing Limited

Registered Office:

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

Company Number: 05868852



Report to:	BLACKPOOL COASTAL HOUSING BOARD
Relevant Officer:	Vikki Piper – Chief Operating Officer Stephen Dunstan – Director of Resources Jamie Weston – Interim Director of Asset Management
Date of Meeting:	2 December 2025

BCH MANAGEMENT TEAM REPORT

1.0 Purpose of the report:

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

2.0 Chief Operating Officer's Update

2.1 Interim Senior Management Arrangements

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

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

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

3.0 Director of Resources Update

3.1 Finance update

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



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

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

3.2 ICT update

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

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

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

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

4.1 Stock Condition Reporting

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

4.2 Disrepair workshops

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

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

4.3 Staffing Issues

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

5.0 **Financial Considerations**

5.1 To note section 3.1.

6.0 **Legal Considerations**

6.1 None at this time.

7.0 **Climate change and environmental considerations**

7.1 None at this time.

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

8.1 To note sections 2.1 and 4.3.



Blackpool Coastal
Housing

9.0 Analysis of risk

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

10.0 Internal / external consultation undertaken

10.1 None at this time.

11.0 Recommendations to the Board

11.1 To note the update.

12.0 Other alternative options to be considered

12.1 Not applicable.

13.0 List of Appendices:

13.1 None.

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



Not for Publication

Date of Meeting	Shared / BHC / BCH item	Agenda Item	Detail	Who
2 December 2025 (Following business planning away day, joint with BHC, BCH and Lumen Boards)	SHARED ITEMS	Shareholder / Member Relations	To raise any matters to be discussed with the Shareholder Committee	Board
		Meeting reflections – NEDS and COOs only	Private discussion item led by the Management Team (considering governance, Shared Services and reflecting on the format of the meeting) Not required following away day	CEO, COO (Housing Management), COO (Regeneration and Development)
	BHC ITEMS	Housing Regeneration Committee minutes	Minutes of the BHC Housing Regeneration Committee meeting held on 11 November 2025 for noting	Committee chair
		Chief Operating Officer / Development update	Written report in relation to operations, performance and the company's acquisitions and development programme	COO (Regeneration and Development)
		Finance Update and Performance Dashboard	Written update on the current financial position and performance of the BHC	Director of Finance and Resources
		Housing Performance update	To receive an update on key Compliance and Housing Performance Indicators.	SMT
	BCH ITEMS	BCH Management Team update (led by the COO)	Written report to include financial and operational updates	COO (Housing Management) / Director of Resources / Director of Operations
		Complaints Update	To receive an update on the current position with complaints and the actions being taken to manage the process and the increasing volume following the greater scrutiny as a result of the Housing Act. No new information to report since previous meeting	COO (Housing Management) / Complaints Champion
		Performance Report	Written report and appendices on KPI data: No new data since previous meeting	COO (Housing Management) / Director of Operations / Director of Resources

Agenda Item 8

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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
		"Failure to prevent fraud" briefing paper	To consider a briefing paper setting out the requirements in the Economic Crime and Corporate Transparency Act 2023 for organisations to ensure they are taking actions to prevent fraud	Company Secretary
		Shareholder Relations	To raise any matters to be discussed with the Shareholder Committee	Board
		Reflections and next steps – NEDS and COOs only	Private discussion item led by the COOs/Chair (in particular covering Governance, Budget and Shared Services and reflecting on the format of the meeting)	COO (Housing Management), COO (Regeneration and Development)
	BHC ITEMS	Business Plan and Budget 2026/27	To consider for approval BHC's draft Business Plan (including rent setting options) and Budget for 2026/27	COO (Regeneration and Development) / Director of Finance and Resources
		Chief Operating Officer / Development update	Written report in relation to the operations, overall performance and future direction of BHC as well as an update on the company's acquisitions and development programme	COO (Regeneration and Development)
		Finance Update and Performance Dashboard	Written update on the current financial position and performance of the BHC	Director of Finance and Resources

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Page 69		Housing Performance update	To receive an update on key Compliance and Housing Performance Indicators.	SMT
	BCH ITEMS	Business Plan and Budget 2026/27	To consider for approval BCH's draft Business Plan and Budget for 2026/27	Director of Resources
		BCH Management Team update (led by the COO)	Written report to include financial and operational updates	COO (Housing Management) / Director of Resources / Director of Operations
		Complaints Update	To receive an update on the current position with complaints and the actions being taken to manage the process and the increasing volume following the greater scrutiny as a result of the Housing Act.	COO (Housing Management) / Complaints Champion
		KPI Report	Written report and appendices on KPI data	COO (Housing Management) / Director of Operations / Director of Resources
		BCH Risk Appetite	To consider the company's revised risk appetite	Director of Resources

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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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Page 73		Statutory Accounts for the Year Ended 31 March 2026	Approval of year-end accounts (recommendation from the Audit Committee)	Director of Finance and Resources
	BCH ITEMS	BCH Management Team update (led by the COO)	Written report to include financial and operational updates	COO (Housing Management) / Director of Resources / Director of Operations
		Statutory Accounts for year ended 31 March 2026	Approval of year-end accounts (and recommendation from the Audit Committee)	Director of Resources
		Tenant Satisfaction Measures review	Analysis of TSM results 2025/26 and consideration of any proposed follow-up actions.	COO (Housing Management)
		Annual Reports 2025/26	To consider the BCH Audit Committee's Annual Report. To consider and approve the BCH Board's Annual Report for submission to the Shareholder Committee.	COO (Housing Management / Board Chair / Audit Chair)
		Strategic Risk Register	To undertake an annual review of the BCH Strategic Risk Register	Director of Resources
		Complaints Self-Assessment and end-of-year report	To discuss the end of year position with complaints and the actions being taken to manage and improve the process. To consider the draft self-assessment for submission to the Ombudsman.	COO (Housing Management) / Complaints Champion
		KPI Report	Written report and appendices on KPI data	COO (Housing Management) / Director of Operations / Director of Resources

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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