

YOUR BCH - LEASEHOLD EDITION



Blackpool Coastal
Housing

OCTOBER 2025

Welcome to your Blackpool Coastal Housing (BCH) Leaseholder newsletter!

This edition is packed full of useful information about BCH and leasehold matters. There's a bumper section on resident involvement and how customer feedback has really made a difference in developing and improving services here at BCH. If you're interested in becoming involved, please do get in touch!

We hope you enjoy the read!



**Also
in this
edition...**

**Lease Buy Back
Offer**



**Keeping
Communal Areas
Safe**



**Changes to
Legislation**

Leasehold Buy Back Offer

ARE YOU THINKING ABOUT SELLING YOUR FLAT?

WOULD YOU CONSIDER SELLING IT BACK TO THE COUNCIL?



We are interested in any flat which is available with vacant possession, which means you do not have a tenant living in the property.

If this is something you would like to explore, please contact Homeownership to discuss.

NEXT STEPS:

- BCH will send a surveyor to undertake a condition survey of the property.
- The Council will send a valuation surveyor to carry out a valuation.
- BCH will contact you and make an informal offer.

The following steps will take place if you provisionally accept the informal offer:

- BCH accountancy will conduct a financial appraisal assessment.
- The valuation, condition survey and financial appraisal (based on the provisional purchase price) are passed to the Council for Executive Officer approval to purchase.
- A formal offer will be made.

It can take approximately 4-6 weeks from the formal offer being made before the conveyancing process starts.

Contact Homeownership:

 01235 477983

 homeownership@bch.co.uk

Empty Properties

From time to time, for many different reasons, we know that a property may be left empty. You must advise us if this is the case for your property so that we can make sure your details are up to date in case we need to urgently contact you.

TO MEET THE TERMS OF THE LEASE AND THE BUILDINGS INSURANCE, THE FOLLOWING MUST BE DONE:

- Ensure all windows and doors are closed and external doors locked. If you are able to lock the windows, this is also recommended.
- Set the heating for 1 hour in the morning and 1 hour in the afternoon/evening. This will help to prevent damp.
- Arrange to visit the property at least once every 2 weeks to check the property condition and address any issues such as leaks.
- If you are unable to visit the property or arrange for someone else to visit, then the water, gas and electric must be turned off or capped off and the letter box sealed.

LEASE EXTENSIONS AND LEGISLATION CHANGES

In January 2021, the then Secretary of State said leasehold reform would be tackled by introducing new legislation. The new legislation, the Leasehold and Freehold Reform Act 2024, received Royal Assent on May 24th 2024. However, not all provisions of the Act are yet in effect and further legislation is needed to implement some parts.

THE FOLLOWING CHANGES ARE CURRENTLY IN FORCE:

- The removal of Ground Rent on new leases.
- The removal of the qualifying period for lease extensions.

THE FOLLOWING CHANGES ARE STILL TO BE APPLIED:

- For lease extensions to increase from 90 years to 990 years.

Blackpool Council will only accept formal offers for lease extensions and recommend that you obtain legal advice and appoint an independent valuer.

MORE INFORMATION ON LEASE EXTENSIONS CAN BE FOUND BY VISITING WWW.LEASE-ADVICE.ORG OR SCAN THE QR CODE HERE



LEASE EXTENSIONS - FREQUENTLY ASKED QUESTIONS

? Why should I extend my lease?

If you own a property which is leased, your ownership only lasts for a period of time or term of years. As the lease gets shorter and the number of years gets lower, the value of the lease decreases and it becomes more expensive when you extend the lease. Sometimes it is difficult to sell a property with a short lease (under 80 years) because mortgage lenders may be reluctant to offer loans on such properties.

? What costs will I have to pay?

Firstly, you will have to pay the premium for the lease extension. Secondly, you will have to pay your landlord's reasonable costs as they are legally entitled to (an estimate of these costs may be obtained from Blackpool Council upon receipt of a valid application). This is limited to legal and valuation costs e.g. the landlord's valuation and legal costs of drawing up the new lease. Thirdly, you will have to pay the legal and valuation costs for your own solicitor and valuer.

? How do I work out the cost of extending my lease?

There are ways for you to estimate the premium (price) of extending your lease, but it is recommended you get a valuation from a qualified surveyor who specialises in this area. This is because the valuer - ideally a valuation surveyor who knows your local property market well and is experienced with this area of the law - can play an important role in the sometimes tricky process of extending a lease.

? What is marriage value?

Marriage value is the increase in the value of the property following the completion of the lease extension, reflecting the additional value of the longer lease. With that, this potential profit only arises from the landlords obligation to grant the new lease, the legislation requires that it be shared equally.

? Should I wait to extend my lease? I have heard that planned changes to legislation could make lease extension cheaper.

This is a difficult question to answer and depends on your personal circumstances. The changes in legislation under The Leasehold and Freehold Reform Act 2024 is not yet fully in effect. The Act will be implemented in stages.

? Will the reform make a lease extension cheaper for me?

If your lease is below 80 years, it will likely be cheaper. That is because the reforms were designed to help people who have short leases below 80 years, by abolishing marriage value.

Information above is from the Leasehold Advisory Service website. The Leasehold Advisory Service is Government funded and provides independent advice for residential leaseholders.

TEXT MESSAGING

We use a range of ways to communicate with our customers and many of our customers have told us that they prefer text message communication.

We are now using software that enables us to send information and updates to our customers via text message.

The text messages will display BCH as the sender and will often include a link for further information. We want our customers to know that these are genuine messages from BCH.

If you receive a text message from BCH and have any queries or concerns then you can contact us on 01253 477900 or email enquiries@bch.co.uk



COASTAL HOUSE RECEPTION



COASTAL HOUSE RECEPTION IS NOW OPEN MONDAY TO FRIDAY, 10AM-2PM

The views of our residents can make a big difference and we are committed to acting on feedback received. As a result of a survey completed by visitors to our main reception at Coastal House, we are now open 5 days a week to improve accessibility for our customers.

If you have any queries and would like to speak to us in person, please come and see us at Coastal House, 17-19 Abingdon Street Blackpool FY1 1DG.

KEEPING OUR COMMUNAL AREAS SAFE

We want to make sure everyone is safe from fire. That's why we carry out regular fire safety checks, called fire risk assessments (FRA's) in all of our blocks of flats with communal areas.



— IT'S ABOUT YOUR SAFETY

We check things like fire doors, alarms, and escape routes to make sure they work properly. This helps keep you safe if a fire ever happens.

— IT'S THE LAW

We are required by law to do these checks in shared areas like hallways and stairwells. It's part of our duty to look after the building and the people living in it.

— SPOTTING PROBLEMS EARLY

We look for anything that could cause a fire or make it harder to escape—like blocked exits or broken equipment. If we find something, we fix it.

— PROTECTING YOUR HOME

These checks help prevent fires and reduce damage if one does happen. It's all about keeping your home, you and your neighbours safe.

— PEACE OF MIND

Knowing your building is checked regularly means you can feel more secure and confident in your home.

— FREQUENCY

Depending on the type of property you live in, when it was built and the tenancy type of the property, BCH will carry out a visit to review or complete a new FRA at different times.

HOW YOU CAN HELP

Make sure that you don't create a fire hazard in your home. For example, by storing items in communal areas or blocking fire escape routes.

If you notice any issues in your communal area, such as fly tipping or broken doors, then please report this to Repairs on 01253 477900 (Option 2) or email repairs@bch.co.uk.

CHANGES TO REGULATIONS REGARDING ELECTRICAL SAFETY CHECKS IN SOCIAL HOUSING BLOCKS

We have been advised, following a recent Government consultation, that an amendment to the Social Housing (regulations) 2023 act may be coming into effect in May 2026.

The amendments may require all owner occupied leasehold properties within a social housing block to have checks done to ensure that the electricians within the leasehold property comply with BS7671.

Requirements for Electrical Installations and to provide the party enforcing the checks (BCH) with a copy of the Electrical Installation Condition Report (EICR). These reports will last for 5 years.

This requirement is already in place for Private Rented Properties with the certificate being provided to new tenants.

At the moment we are still awaiting the full guidance to be issued by the Government and will write to all leaseholders once it is released.

CONTACTING YOU



Following the announcement from Royal Mail regarding the changes to their delivery service, we are consulting with our leaseholders over how they wish to receive information and correspondence from us.

Royal Mail have announced that as of 29th July 2025, postage has changed as follows:

- 2nd Class and other non-1st Class letters will be delivered every other weekday (Monday to Friday) with 2nd Class moving to an aimed delivery within 3 days.
- There will be no delivery of 2nd Class mail on weekends.

Due to Leasehold laws and the terms of the lease, we must issue all invoices and legal notices by post. We can also send copies and other correspondence by email upon request.

Please let us know your preferred method of receiving documentation from us. You can do this by completing and returning the form at the end of this newsletter by post, or if you would prefer to complete online then please scan the QR code or contact homeownership@bch.co.uk for a link to be sent by email.



If we do not receive a response from you, we will continue to send documentation by post and take your acceptance of the longer post times. If you request email, we will send copies of legal notices by post and email.

YOUR LEASE FOLLOWING BEREAVEMENT

SHOULD YOU SADLY PASS AWAY, DOES YOUR NEXT OF KIN KNOW WHAT THEY NEED TO DO WITH REGARDS TO YOUR LEASEHOLD PROPERTY?



We know that a lot of people use the 'One call for all' service in the case of a loved one passing away. This service contacts places like Council Tax, Housing Benefit and the Department for Work and Pensions to inform them of your death.

Unfortunately, this service does not contact BCH.

WHAT WILL YOUR NEXT OF KIN NEED TO DO?

- ▶ We will require that they notify us of your date of death, provide us with a copy of the death certificate and let us know what the plans for the property are.
- ▶ If the property is to be transferred into someone else's name, then we require a copy of the transfer title deed once completed. This is so we can set up a new account for the new leaseholder.
- ▶ If the property is to be sold, would you consider selling back to the Council? If so, please contact our Homeownership team who will be happy to discuss this further.
- ▶ We will also need a contact name and address for any issues that may occur with the property.
- ▶ If the property will be empty, then please refer to the empty homes guidance on page 3 of this newsletter.

Don't forget...we're just a phone call or email away.

Please don't hesitate to get in touch with us for further information or advice regarding the above points.

We're here to help.

YOUR FEEDBACK MATTERS

In July 2025, we sent the second edition of our Feedback Matters newsletter to all of our involved customers. The newsletter provides updates on the impact our customer volunteers have made at BCH.

Below is a summary of the difference customer feedback has made recently.



Mystery shopping scheme

After a successful pilot, our Mystery Shoppers completed a second exercise in March 2025 which focused 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 which were discussed with senior management and an improvement action plan has been created to improve services as a result of the activity and published on our website.

Reading Panel

Our Reading Panel reviewed 5 documents during this period and the following changes were made as a result of feedback:

- The online version of the TOWER Progress report was made more accessible with backgrounds removed and fonts changed to ensure the document was clearer and easier to read.
- More information on the support and assistance which could be provided during damp treatment works was included within the Damp Treatment booklet.

No changes were required to 3 of the documents reviewed! All were published displaying the Tenant Friendly logo.

Documents reviewed by our Reading Panel display this logo



Why not join our Reading Panel and give your feedback by reviewing our publications from the comfort of your own home?

Complaints Panel

The Complaints Panel assisted with reviewing the Complaints section of the BCH website. Members confirmed this was clear, easy to understand and follow. However, there was some difficulty in navigating the online complaint form and so, following feedback, this has been changed to make it easier to complete.



At their last meeting, the Complaints Panel discussed performance for the 2024/2025 year.

You can find out more about our complaints performance and outcomes in the complaint section further on in the newsletter.

If you are interested in being a Customer Complaint Panel Member to monitor our complaint performance, identify trends and suggest improvements then get in touch!



TOWER SCRUTINY



TOWER have been busy working in partnership with BCH's Performance Team to complete an internal review of the Repairs Service.

The team completed benchmarking with other housing providers, interviewed staff and looked at complaints performance relating to repairs.

Following this review, a report and action plan were produced which included areas for improvement and development. This action plan will be monitored by the Performance Team and Senior Managers to ensure all targets are met.

The team have also conducted a full review of the BCH website and recommendations have been approved by our Senior Management Team. We will implement these recommendations to continue improving our website.



Neighbourhood Panel

Our Neighbourhood Panel supports BCH to monitor the Neighbourhood Service, providing customer insight and collaboration.

The Panel assisted in reviewing the ASB Policy to ensure this remains fit for purpose.

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 organised in the Bispham area in response to customer concerns and feedback to further increase presence and ease of access in reporting issues.

Green Warden Scheme



During the winter months, our Green Warden volunteers help us to assess the work Fylde Council completes as part of the winter maintenance programme. This includes pruning trees and shrubs and weed treatment. 15 feedback surveys were received during this time.

Overall, 47% rated the standard of service as Good, 40% OK and 13% Poor

As a result of the feedback pathways were cleared where a build-up of algae had been identified and was causing a slip hazard.



Following reports of unprofessional contractor conduct, a question has been added to the feedback survey to ensure any issues are picked up in a timely manner. It was reassuring to see that 92% of volunteers reported that the Grounds Maintenance Team were friendly, approachable and professional.



Clean Warden Scheme



Our Clean Warden volunteers continue to help us monitor the cleaning contract in our 3 storey blocks and ensure the areas are being maintained correctly. During 2024/2025, 40 surveys were returned from 20 wardens.

41% rated the standard of service as Good, 36% OK and 23% Poor



Additional Wet Floor signs have been purchased to ensure that there is sufficient signage for residents when cleaning is in progress.



Following reports of cigarette ends being left inside communal areas, the Neighbourhoods Team issued a letter to all residents in the locality to remind them that smoking is not permitted and to ensure the area is kept clean and tidy between cleaning contractor visits.



A number of volunteers said they'd seen a great improvement to the standard of cleaning - this has been passed through to the 5-AM team!

Customer Voice



In addition to planned involvement, BCH is committed to ensuring that our customers have a voice in the services we provide and decisions that are made. For example, surveys and consultations are completed when residents may be directly affected by a planned improvement or provision. Here are some of the outcomes:

We reviewed the Understanding Autism online training for staff 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.

As part of compulsory works to ensure all properties meet Fire Safety standards, a number of residents were asked what design and colour they would like for their new front door. The doors were then installed according to preference.

Partnering agency LeftCoast planned to improve the communal garden and drying area at Bostonway. Before works began, we sent a survey to residents to gain their feedback and help inform the plans. The work will redevelop the area incorporating various facilities suggested by residents.

Residents in the Claremont Court area were asked for their views on the external drying facilities near their homes. 31% responded with 56% stating that they would use the facility if it was improved. As a result of this, improvement works were completed and residents now have a refurbished area to use.

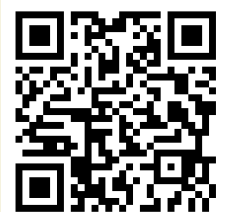
THANK YOU TO EVERYONE WHO HAS BEEN INVOLVED AND SHARED THEIR VIEWS. IF YOU'RE INTERESTED IN FINDING OUT MORE OR GETTING INVOLVED WITH US AT BCH THEN PLEASE GET IN TOUCH!

The Involvement and Communications Team can be contacted on:

 **01253 477900 select option 4 then option 3**

 **customerinvolvement@bch.co.uk**

Scan the QR code to find out more on how you can get involved with us to give your feedback, or visit www.bch.co.uk/involving-you



COMPLAINT PERFORMANCE AND OUTCOMES

We do not view complaints as a negative and instead see them as an opportunity to learn from the issues raised by our residents and to take steps to improve the services

We have published our Annual Complaint and Improvement Report and this can be found on our website, along with the responses to this from the BCH Board Complaint Champion and the Member Responsible for Complaints, Councillor Mark Smith.

Scan the QR code opposite to visit our website and find out more about complaints and to view our 2025 complaints self-assessment.



Between April 2024 and March 2025, we received 195 formal complaints:

- ▶ 159 complaints were resolved at Stage 1
- ▶ 24 complaints escalated to Stage 2

OVERALL **63%** OF COMPLAINTS WERE UPHELD OR PARTIALLY UPHELD AT STAGE 1 AND OF THOSE THAT ESCALATED TO STAGE 2 **69%** WERE UPHELD OR PARTIALLY UPHELD.

Complaint Performance

The Housing Ombudsman Complaint Handling Code sets out timescales in which complaints should be dealt with:

- ▶ 100% of complaints were acknowledged within 5 working days.
- ▶ 98.79% of Stage 1 responses were provided within 10 working days.
- ▶ 100% of Stage 2 responses were provided within 20 working days.

Complaint Outcomes

The main outcomes as a result of complaints were apologies provided, remedial works arranged, individual staff and team discussions, staff training, changes to policies and processes and compensation awarded.

“ 82% of complaints were resolved at stage 1 ”

“ 84% said they were satisfied with how their complaint was handled ”

“ One Housing Ombudsman Determination was made within the ASB service ”

LEARNING FROM COMPLAINTS



We evaluate all the complaints we receive to ensure that we are learning from customer feedback and to make improvements to our services for everyone.

Here are some of the key learning and improvement outcomes from complaints:

- ✓ We have reviewed our processes in ASB & Neighbourhoods and made changes in relation to case management and how long cases should be open.
- ✓ We have brought in a new walkabout procedure that focuses on recording outcomes and feeding back to customers.
- ✓ We are looking to introduce block cleaning in 2 storey blocks.
- ✓ Staff have undertaken several relevant courses relating to neurodiversity. These courses were developed with input from neurodivergent customers.
- ✓ We have reviewed and updated our Mutual Exchange process.
- ✓ Communication improvements have been made regarding informing the wider community when planned works are scheduled.
- ✓ We have developed a procedure for managing scaffolding and a register of erected scaffolding is now kept and checked on a regular basis.
- ✓ A customer information leaflet has been developed to explain the damp works process and timescales.
- ✓ Several individual and team discussions have taken place regarding policies, procedures, customer care and communication and this is monitored.

IF YOU ARE UNHAPPY WITH A SERVICE YOU'VE RECEIVED FROM BCH WE WANT YOU TO TELL US SO WE CAN TRY TO PUT THINGS RIGHT QUICKLY.

IF YOU WISH TO MAKE A COMPLAINT YOU CAN DO SO IN SEVERAL WAYS:



Blackpool Coastal Housing, Coastal House, 17-19
Abingdon Street, Blackpool, FY1 1DG



01253 477900 select
option 4 then option 3



customerinvolvement@bch.co.uk



www.bch.co.uk



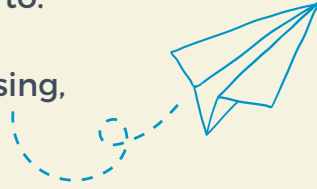
Coastal House reception is open Monday to Friday, 10am - 2pm or customers can contact us to book an appointment for a face to face meeting at a convenient venue.



Leasehold Property Address	
Leaseholder 1 Full name	
Leaseholder 1 Date of Birth	
Leaseholder 1 Contact Address	
Home telephone number	
Mobile telephone number	
Email address	
Contact Preference for documents	Post <input type="checkbox"/> Email <input type="checkbox"/>
Leaseholder 2 Full name	
Leaseholder 2 Date of Birth	
Leaseholder 2 Contact Address	
Home telephone number	
Mobile telephone number	
Email address	
Contact Preference for documents	Post <input type="checkbox"/> Email <input type="checkbox"/>
Is the property sub-let?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, who is the Letting / Managing Agent?	
Letting / Managing Agent telephone number	

Please return this form to:

Blackpool Coastal Housing,
Coastal House,
17-19 Abingdon Street,
Blackpool,
FY1 1DG



Blackpool Coastal
Housing

If you have any further questions regarding this form, please contact
the Homeownership Team



01235 477983



homeownership@bch.co.uk