



**Black Country
Housing Group**

Resident Annual Report

2025-2026

Summary version



Welcome

This summary tells you about BCHG's work from 1 April 2025 to 31 March 2026. It explains how we performed, what residents told us, what changed because of resident feedback, where we did well, where we need to improve, and what we will focus on next.

Residents have the right to live in safe, well looked after homes, receive fair and reliable services, be treated with respect, and have a say in decisions that affect them. This summary keeps the key legal, regulatory and consumer standard information from the full report. More detailed reports will also be available, including the Tenant Satisfaction Measures report, the Housing Ombudsman report, Service Improvement Plans and You Said, We Did updates.

During the year, we launched BCHG 2030. This sets out our future plans for homes, services and communities. Resident feedback helped shape this work.

Social housing now has stronger rules and checks. These are there to protect residents and make sure landlords provide safe homes, fair services, clear information and real opportunities for residents to influence services.



Adrian Eggington,
Chief Executive



1. The year in numbers

Here are some of the key results for 2025/26.

Where we compare our results with Vantage Performance, we are comparing BCHG with other housing organisations that take part in the same benchmarking group. This helps residents understand how BCHG is performing against similar organisations in the sector, as well as against our own targets.

Area	Result	What this means
Residents who completed the TSM survey	589	Residents shared their views through the annual satisfaction survey.
Overall satisfaction	83%	Higher than the Vantage Performance average of 78%.
Residents treated fairly and with respect	87%	Higher than the Vantage Performance average of 84%.
Satisfaction with repairs	80%	Higher than the Vantage Performance average of 79%.
Satisfaction with time taken for most recent repair	81%	Higher than the Vantage Performance average of 75%.
Homes let during the year	123	This includes new lets and re-lets.
Repairs raised	8,481	Repairs remained one of the main services residents commented on.
Average time to complete repairs	12.36 days	This is the average across 2025/26.
Repairs completed on the first visit	96.73%	Most repairs were completed first time.
Planned investment in homes	£1.815m	This included bathrooms, boilers, kitchens, windows, doors and roofs.
Complaints received	244	This increased from 103 the year before, partly because we changed how we record complaints and encouraged residents to tell us when things go wrong.

The increase in complaints is important. It shows more residents are telling us when something has not gone right. We want to learn from this, put things right sooner and improve services for everyone.

2. Safe and well-maintained homes

Residents should feel confident that their home is safe, well maintained and repaired properly.

Repairs and safety were a major focus during the year. Residents told us that quick responses, clear updates and good follow-up make a real difference.

Key safety and repairs results

Safety or repairs measure	2025/26 result	What this means
Residents satisfied their home is safe	83%	This matched the Vantage Performance average.
Residents satisfied their home is well maintained	82%	Higher than the Vantage Performance average of 78%.
Homes not meeting the Decent Homes Standard	0.3%	Very few homes did not meet the required standard.
Emergency repairs completed within target	100%	Emergency repairs were completed within the required timescale.
Non-emergency repairs completed within target	88.2%	Most routine repairs were completed within target.
Gas safety checks completed	99.1%	The vast majority of required checks were completed.
Fire risk assessments completed	99.7%	Fire risk assessment performance remained very high.
Asbestos management checks completed	100%	All required checks were completed.
Legionella risk assessments completed	100%	All required assessments were completed.
Communal passenger lift checks completed	100%	All required lift safety checks were completed.



During the year, we identified a safety issue at one scheme and reported it to the Regulator of Social Housing, as required. We acted quickly, completed the work, kept residents updated and checked that residents remained safe while the issue was fixed.

Safety is not only about passing checks. Residents also need clear communication, ownership and good follow-up, especially for issues such as damp, mould, heating, leaks and safety-related repairs.

3. Neighbourhoods, communities and support

Residents should feel safe, respected and supported where they live. This includes shared spaces, anti-social behaviour, local neighbourhood issues, support to stay independent, support with money worries, fairness and inclusion, domestic abuse support and community activities.

Support and adaptations

During the year, we helped residents live safely and independently by making changes to homes. We completed 68 small changes to homes, such as grab rails, and 10 larger changes in retirement living schemes.

These changes help residents stay safe, comfortable and connected to their home and community.

Anti-social behaviour and hate crime

When residents report anti-social behaviour, we listen, assess risk and agree what needs to happen next. We also work with partners such as the police, councils, social services, advocacy groups and mediation services.

During the year, we responded to 77 anti-social behaviour incidents. We also responded to five hate crime reports. Every report matters. Residents should feel safe, respected and able to be themselves where they live.

Tenancy support

In 2025/26, our tenancy support work helped 207 residents. This included helping residents check benefits, apply for support, manage priority bills, improve their financial position, and access food, travel or emergency help where needed.

Type of support	Financial benefit to residents
Support vouchers	£8,775
Travel passes	£4,460
Foodbank vouchers	£3,580
DWP benefits, including Universal Credit and Pension Credit	£21,682
Reduced water tariffs	£6,876
Council tax support	£7,685
Total financial benefit	£53,058



This support helps residents deal with money worries, stay in their homes and get help before problems become bigger.

4. Tenancies, homes and moving

A home should be safe, settled and suitable for the resident’s needs. Before people move into a BCHG home, we explain what to expect. We also introduced a new tenancy handbook, shaped with residents, to give clear and useful information.

When a resident signs for their home, we go through the tenancy with them. We also carry out a follow-up visit to see how they are settling in and whether they need extra support.

Lettings and fairness

We work closely with local councils. For some homes, councils refer people from their housing lists. This helps homes go to people who need them and helps keep the process fair and clear.

When we let a home, we complete a national lettings record. This records information about new social housing lettings, including household type and ethnicity. This helps BCHG check whether lettings are fair, clear and meeting different housing needs.

Key lettings information

Area	2025/26 result
Re-lets	104
New lets	19
Total homes let	123
Residents moving from one BCHG home to another	20
Homes let direct from waiting list	25
Lettings to ethnically diverse households	33.3%
Homes with changes to meet resident needs	10



This information helps residents see how homes are used, how access works and how we support fair choices.

5. Listening, complaints and learning

Residents should be able to share views, raise concerns, make complaints and see what changes because of what they tell us.

We use feedback from surveys, complaints, resident panels, focus groups, service checks, the Resident Conference and everyday contact with residents.

In September 2025, we held our fourth annual Resident Conference, attended by 42 residents. The conference was shaped by what residents told us through the TSM survey and complaints.

Complaints

We received 244 complaints, compared with 103 the year before. This increase was partly because we changed how we record complaints and encouraged residents to tell us when things go wrong.

Complaints help us understand where we need to do better. Residents told us that the main issues were communication, repairs, neighbourhood standards, complaint handling and seeing feedback lead to change.

In response, we are setting clearer expectations for updates, focusing on repairs being done right first time, increasing estate inspections, improving how complaints are followed through, and giving residents more ways to ask questions and check progress.

The Housing Ombudsman looks at social housing complaints. During the year, BCHG responded to its information requests. The Housing Ombudsman did not investigate BCHG or issue any orders.

We will keep learning from complaints so we can listen better, respond sooner and put things right.

Resident involvement

During the year, we created more ways for residents to get involved. This included setting up REAP, the Resident Experience Assurance Panel. REAP gives residents a place to ask questions, check how services are improving and see evidence of progress.

Residents can also get involved through focus groups, service checks, feedback surveys, the Repairs Partnership Board and Resident Conference discussions.

We are also strengthening feedback by working with an independent organisation, so residents can give views more openly.

6. Rent, value for money and assurance

Residents should be able to see what homes BCHG provides, how rent is used, how BCHG is checked, and how we make sure services are fair, safe and well run.

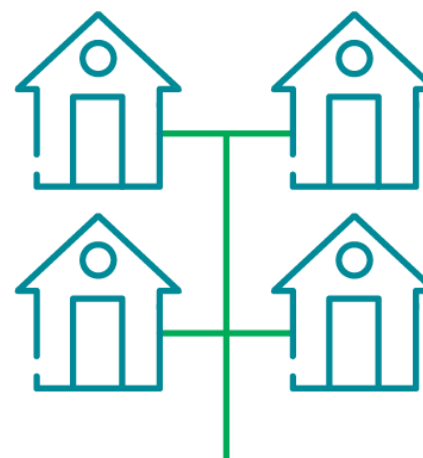
Our homes

BCHG owns or manages homes across Birmingham, Dudley, Sandwell, Walsall and Wolverhampton. The full report includes a detailed breakdown of homes by area and property type. The total number of homes shown in the report is 2,008.

Energy efficiency

An Energy Performance Certificate, or EPC, shows how energy efficient a home is. Homes are rated from A to G. A is the best rating and G is the lowest. Most BCHG homes are rated C or above. This means many homes have a good level of energy efficiency.

EPC Rating	Number of owned homes
A	11
B	381
C	1385
D	218
E	9
F	0
G	0
Not known	4
Not required	0
Total	2008



We are using information about homes rated D or E to plan future improvements and help residents live in warmer, more affordable homes.

Rent and service charges

Rent helps pay for homes, repairs, services and support. Social housing rents are controlled by national rules. BCHG cannot simply set rents at any level it chooses. The main rule currently allows rents to increase by up to Consumer Price Index inflation, known as CPI, plus 1%.

BCHG reviews rents each year in line with these rules and writes to residents before any change is made. Service charges are separate from rent. They are based on the cost of providing specific services.

To improve transparency, we will show average weekly rent levels by home size or type, how each pound of rent is spent, and where residents can find more financial and value for money information.

How we use rent and grant money

On the right we show how each £1 from social housing rents and grant support is spent in our social housing business. Most of this money is used to maintain homes, keep them safe and meet required standards. Grant funding also helps us support residents and communities through projects, activities and engagement.

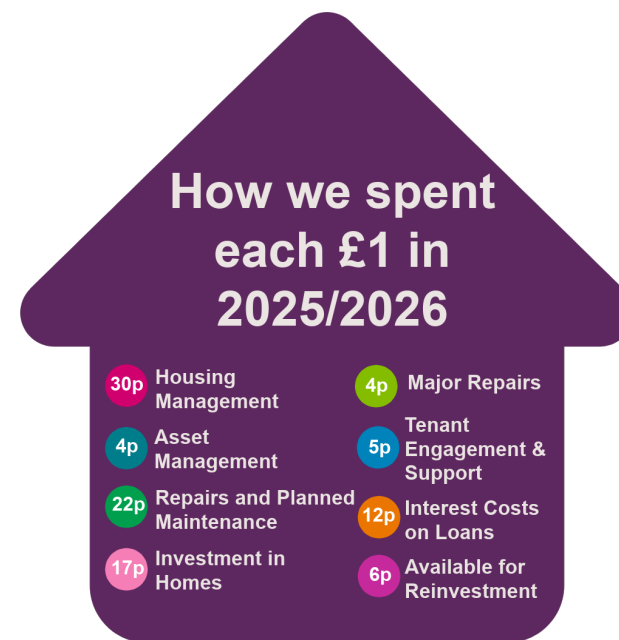
As a Social Landlord, we must also cover our business overheads, management costs and the interest costs of the borrowing that we secure against our housing stock. Any surpluses that are generated at each year end, are reinvested to ensure that we are able to meet future financial liabilities and are able to sustain the continued investment in our homes, communities, colleagues and business activities over the longer term.

Assurance and regulation

BCHG has checks in place to make sure we do what we say, use rent money carefully and meet required standards. These checks include the Board, committees, auditors, performance information, resident feedback, complaints, surveys, REAP, the Repairs Partnership Board and the annual Resident Conference.

The Regulator of Social Housing checks that landlords meet required standards. These include the consumer standards covering safety and quality, transparency and accountability, neighbourhood and community, and tenancy.

The Housing Ombudsman looks at complaints and helps make sure they are handled fairly. Residents are also part of assurance. Your feedback helps us understand what is working, what needs to improve and whether changes are making a difference.



7. What we will focus on next

In 2026/27, we will focus on the areas residents have told us matter most. We will:

- use BCHG 2030 to guide our priorities
- show how resident feedback, complaints and satisfaction results lead to action
- develop REAP so residents can ask questions and check progress
- strengthen the Repairs Partnership Board
- hold the next Resident Conference in September 2026
- keep improving complaint handling
- show what has changed through You Said, We Did updates
- use short surveys, focus groups and resident service checks
- improve how we report progress against our improvement plans
- make rent, value for money and assurance information clearer
- explain how each pound of rent is spent
- provide at least two Chief Executive updates each year.

We will report back during the year, so residents can see what has changed, what still needs more work, and how residents can stay involved.

Final message to residents

Thank you to every resident who completed a survey, made a complaint, attended an event, joined a panel, gave feedback or spoke to us during the year.

Your voice helps us understand what matters most.

We know there are areas where we need to improve, especially communication, complaints, repairs follow-up and showing how feedback leads to change, so we will keep listening, learning and reporting back so residents can see the difference their voice makes.



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