Black Country Housing Group

Resident Annual Report

2025-2026

Welcome

Welcome to BCHG's Resident Annual Report. It tells you about our work from 1 April 2025 to 31 March 2026. We have written it in plain English, so it is easy to follow.

Residents have the right to live in safe, well-looked-after homes, get good services, be treated fairly and have a say in decisions that affect them. This report explains how we did, what residents told us, what changed because of this, and what we will focus on next. It also shows where we are doing well and where we need to do better.

This report is a clear overview. We have not repeated all the detail from our Tenant Satisfaction Measures report, Housing Ombudsman report, Service Improvement Plans or You Said, We Did updates. These reports give more detail and will be linked throughout this report, so residents can read more if they want to.

During the year, we launched BCHG 2030. This sets out what we want to do for homes, services and communities. Residents helped shape this through everyday feedback, involvement activities and our Resident Conference in September 2025, where residents told us what matters most to them.

We also created more ways for residents to have a say, ask questions about services and help shape improvements. This feedback helped shape BCHG 2030, our Service Improvement Plan and our Housing Ombudsman Service Improvement Plan. Together, these plans help us focus on the areas residents tell us matter most.

Social housing has stronger rules and checks. These are there to protect residents. They help make sure homes are safe, services are fair, and residents are listened to. This report explains how BCHG is meeting those responsibilities in a way that is clear and useful for residents.

Adrian Eggington,
Chief Executive

1. The year in numbers

This section gives a quick look at the year. The numbers show what went well and where we need to keep improving. They are only part of the story. We also look at what residents told us, what we learnt from complaints, and what we changed because of that feedback.

Where we compare our results with Vantage Performance, this means we are comparing BCHG with other housing organisations that take part in the same benchmarking club. This helps residents see how BCHG is doing against others in the sector, not just against our own targets.

589 residents completed the TSM survey.

- **83%** **of residents were satisfied overall**. This is higher than the Vantage Performance average of 78%.
- **87%** **of residents were treated fairly and with respect.** This is higher than the Vantage Performance average of 84%.
- **80%** **of residents were satisfied with repairs.** This is higher than the Vantage Performance average of 79%.
- **81%** of residents were satisfied with the **time taken to complete the most recent repair**. This is higher than the Vantage Performance average of 75%.
- We **let 123 homes**.

8,481 repairs were raised during the year.

- Repairs took an average of **12.36 days** to complete across 2025/26.
- **96.73%** of repairs were **completed on the first visit**.
- We invested in homes by **replacing 399 important parts of homes,** including:

77 bathrooms | **5 wet rooms** | **88 boilers** | **75 doors** | **78 kitchens** | **73 windows** | **3 roofs**

- Overall planned investment in homes was £1.815m.

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. If a resident tells us about a problem and we do not do what we said we would do, we record the next contact as a complaint. This helps us spot problems sooner and put things right.

Repairs remained one of the main things residents asked us to improve. Residents told us that quick responses, clear updates and good follow-up make a real difference. We are using complaints, surveys and everyday feedback to spot issues sooner, put things right and improve the repairs service.

2. Safe, well-maintained homes

This section is about repairs, maintenance and safety. Residents need to feel confident that their home is safe, looked after and repaired well. Repairs have a big impact on how residents feel about their home and about BCHG.

Residents should have a say in how the repairs service works. We bring residents together to look at the service with us, ask questions and tell us what repairs feel like from their point of view.

What residents looked at

Residents helped us look at the everyday experience of repairs. They asked clear questions about access to homes, safety information, neighbourhood plans, estate walk-abouts and the online resident account. Their feedback helped us improve communication, focus on practical changes and keep building trust.

So, what did this mean? It showed that resident voice is not only about big decisions. It is also about checking the everyday details that affect trust, communication and service quality. This matters because repairs are delivered by BCHG colleagues. Having residents involved keeps the focus on who the service is for and reminds us that we are accountable to residents, not just to targets and reports.

Safety measure	2025/26 result	What this means
Residents satisfied their home is safe	**83%**	This is the same as the Vantage Performance average of 83%. Most residents told us they feel safe in their home.
Residents satisfied their home is well maintained	**82%**	Higher than the Vantage Performance average of 78%. Most residents were positive about the condition and upkeep of their home.
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.
Required gas safety checks completed	**99.1%**	The vast majority of required gas safety checks were completed.
Required fire risk assessments completed	**99.7%**	Fire risk assessment performance remained very high.
Required fire risk assessments completed	**99.7%**	Fire risk assessment performance remained very high.
Required asbestos management checks completed	**100%**	All required asbestos management surveys or re-inspections were completed.
Required legionella risk assessments completed	**100%**	All required legionella risk assessments were completed.
Required communal passenger lift checks completed	**100%**	All required communal passenger lift safety checks were completed.

During the year, we found a safety issue at one scheme and told 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.

"The gentleman who came to repair my gas boiler was very helpful, polite, patient and friendly. He wanted to do a good and thorough job and check that everything was safe and fine before he finished".

"Every time when I have an issue they do act quickly. When it comes to a repair they do act quickly, sometimes in the same day. They do check for safety as well".

The key point is that safety is not just about passing checks. Residents also need to see a quick response, clear updates and good follow-up when they report a problem. This is especially important for issues such as damp, mould, heating, leaks and safety-related repairs. We will keep meeting our safety duties while improving how we communicate, take ownership and put things right.

3. Neighbourhoods, communities and support

This section is about more than services and shared spaces. It is about how residents feel about where they live, how we support people when they need help, and how we show the heart and care of BCHG in everyday work.

Our values matter here. We care, and we want residents to feel listened to, respected and supported. We also do the right thing by taking concerns seriously, working with residents, and making practical changes that help people feel safer, more settled and more connected to their community.

This section looks at the support residents see and feel in their homes and neighbourhoods. It covers shared services, local feedback, our repairs team, anti-social behaviour, changes to homes, support for individual needs, fairness and inclusion, domestic abuse support and resident success. Together, these show how BCHG supports people and places, not just homes.

Case study:

Siviter Court

Residents told us they were worried about safety and the outside space around their scheme. BCHG met with residents, listened to their concerns and worked with them on a practical solution. Fencing improvements were completed in January 2026. This gave residents a clear and visible change where they live.

> "The housing officer for our estate is very involved. He reacts straightaway to issues and he does regular checks to make sure everyone is happy. He's also very quick and responsive to respond to issues".

> *"They maintain the place well, they keep the grass and the lawns and the trees under control and the gardeners do a good job with that, we present pleasant place in the neighborhood".*

We helped residents live safely and independently by making changes that met their needs. We completed **68** small changes to homes, such as grab rails, and supported **10** larger changes in **retirement living schemes**. This helps residents stay safe, comfortable and connected to their home and community.

> "Because they do quizzes or whatever and try to make the community come together and we all do that, some like to be on their own still, but some neighbours always go and she makes it lovely".

Our retirement living schemes support people aged over 55 to live independently, with a scheme manager on site and activities that help residents connect, reduce loneliness and support wellbeing.

Residents have different needs and circumstances. We want our response to feel fair, practical and personal. We make changes where needed so residents can use our services. Our domestic abuse work also helps us spot concerns earlier and respond safely, so residents are listened to, supported and helped to get the right support.

When residents report anti-social behaviour, we listen, look at the risks and agree what needs to happen next. We also work with partners such as the police, councils, social services, advocacy groups and mediation services. Our colleagues are trained to understand how difficult experiences can affect people. This helps them respond with care and offer the right support. During the year, we responded to **77 incidents**.

The table below shows the main types of anti-social behaviour and neighbourhood concerns reported during the year. Different concerns need different responses. Sharing this information helps residents see what was reported and how we respond.

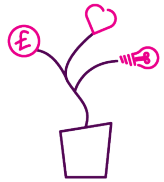
ASB Category	Cases Opened
Drug related	17
Harassment	13
Persistent noise related	10
Threatened violence	7
Hate crime	5 reports responded to
Fly-tipping	4
Criminal damage	4
Animal related	4
Actual violence	4
Neighbourhood Management Issues	
Car parking	1
Low level noise	2
Outdoor communal issue	1
Vehicle related	1
Youth related	2
Indoor communal matter	2

We responded to five hate crime reports during the year. In each case, we listened to the resident, looked at what support was needed and took action. The reports included concerns linked to race and sexual orientation. Every report matters. Residents should feel safe, respected and able to be themselves where they live.

We support communities by helping early, before problems become bigger. We also support wellbeing and help strengthen the places where people live. BCHG brings people, services and partners together around homes, neighbourhoods and practical support. In 2025/26, **our tenancy support work helped 207 residents.** This included helping residents check benefits, apply for support, manage priority bills and improve their financial position.

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**

In total, this support provided **£53,058 of financial benefit** to residents. This helps people deal with money worries, stay in their homes and access support before problems become bigger.



4. Tenancies, homes and moving

A home is at the centre of our offer to residents. It is where people should feel safe, settled and able to live well. Our role is not only to provide homes, but to help residents start well, understand their tenancy and get support when life changes.

Before people move into a new home, we offer sessions to explain what to expect. We have 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 then carry out a follow-up visit to see how they are settling in and whether they need any extra support.

We work closely with local councils. For some homes, councils refer people from their housing lists to BCHG. 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. It helps show who is moving into social housing, including household type and ethnicity. This helps BCHG check whether lettings are fair, clear and meeting different housing needs.

The figures below show how homes were let during the year, how residents moved, and how councils referred people to BCHG for some homes. This helps residents see how homes are used, how access works and how we support fair choices.

Area	Measure	2025/26
Lettings	Re-lets	104
	New lets	19
	Total lettings	123
Homes residents moved out of	Total terminations	130
	General needs	96
	Retirement living	28
	Supported homes, including homes for people who had been rough sleeping	6
How homes were offered and used	Residents moving from one BCHG home to another	20
	Direct from waiting list	25
	Lettings to ethnic diverse households	33.3%
	Homes with changes to meet resident needs	10
Council referrals	Dudley	50%
	Sandwell	58%
	Walsall	71%
	Wolverhampton	67%
	Birmingham	100%

"It is excellent. I moved in here in March and it is fantastic. I recommend it to anybody".

5. Listening, complaints and learning

The last section showed how residents access homes, settle in and move when their needs change. This section looks at how residents help shape services after that. Residents should be able to share views, raise concerns, make complaints and see what changes because of what they tell us.

We use feedback to improve services and show residents what changes because of what they tell us. This includes our resident satisfaction improvement plan and our complaints improvement plan. These plans help us listen, act and report back on progress.

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. It helped us check whether the main themes were right, hear more about what matters to residents and agree how we should act on residents' voices.

Case study:

Learning with residents and other landlords

We held a networking event with four local landlords and their involved residents. It gave us a chance to learn from each other, share what works well and look at where we can improve.

For BCHG, this is part of how we keep learning. We want residents to grow in confidence, share their views and challenge us when they think we can do better. By working with other landlords and residents, we can also look for better ways to provide training, share ideas and get good value for money.

Complaints help us understand where residents need us to do better. Through our You Said, We Did work, residents told us that communication, repairs, neighbourhood standards, complaint handling and seeing feedback lead to change mattered most. 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. This helps us use complaints to improve services for everyone.

Residents can use Tenant Participation Advisory Service (TPAS), a national organisation that helps residents get involved in housing. It offers learning, support and information. This can help residents understand more about housing, build confidence and get more involved. We want more residents to know it is available and free to join at https://www.tpas.org.uk/

We created more ways for residents to get involved during the year. This included setting up a new resident panel called Resident Experience Assurance Panel (REAP). REAP gives residents a place to ask questions, check how services are improving and see clear evidence of progress.

Residents can also get involved through focus groups and service checks, where residents test services and tell us what the experience felt like. We also ask for feedback after some services are used. We are strengthening this by working with an independent organisation, so residents can give feedback more openly.

The Housing Ombudsman looks at social housing complaints. During the year, we responded to its information requests. It 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.

6. Rent, value for money and assurance

Residents should be able to see what homes BCHG provides, how rent is used, and how we make sure BCHG is well run. This section brings this together by showing the homes we manage, how energy efficient they are, what rent helps pay for, and the checks in place to make sure money is used carefully.

The table below shows where our homes are and what type of homes they are, such as houses, flats and bungalows. It does not include shared ownership, agency managed or residential care homes.

Area	Bungalow	Flat	House	Maisonette	Room	Studio Apartment	Total
Birmingham	2	5	48				55
Dudley	53	149	424	9	9	24	668
Sandwell	58	434	569	98			1159
Walsall		17	54	2			73
Wolverhampton	22		31				53
Total	**135**	**605**	**1126**	**109**	**9**	**24**	**2008**

Energy efficiency is also part of how we provide good homes and value for money. It affects how comfortable homes feel and how much they may cost to heat. This is why we look at EPC information alongside our wider work on homes, rent and future investment.

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 means the home should be cheaper to heat and run. G is the lowest rating and usually means the home may cost more to heat.

The table below shows the EPC rating for the homes we own. Most of our homes are rated C or above, which means many homes have a good level of energy efficiency. We are using the information on homes rated D or E to plan future improvements and help residents live in warmer, more affordable homes.

EPC Rating	Total Owned Homes
EPC - A	11
EPC - B	381
EPC - C	1385
EPC - D	218
EPC - E	9
EPC - F	0
EPC - G	0
EPC - not known	4
EPC - not required	0
Total	**2008**

Rent is important because it helps pay for homes, repairs, services and support. We want residents to be able to understand what rent we charge and how this compares across our homes. Rent levels vary depending on the type of home, tenancy, location and any service charges that apply. Social housing rents are controlled by national rules, so 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 and are based on the cost of providing specific services.

To improve transparency, we will include a simple summary of average weekly rent levels by home size or type. This will help residents see the broad rent levels across BCHG homes, without sharing personal or property-level information. We will also show how each pound of rent is spent, with and without service charges, so residents can see where money goes and how we work to use it carefully.

Average weekly net rent	Bungalow	Flat	House	Maisonette	Room	Studio Apartment
Birmingham	117.34	119.67	143.69	-	-	-
Dudley	128.36	112.27	136.65	124.71	80.27	84.79
Sandwell	122.90	107.29	125.60	102.94	-	-
Walsall	-	107.18	151.34	103.25	-	-
Wolverhampton	111.87	-	154.58	-	-	-
Total Average	123.16	108.62	132.56	104.75	80.27	84.79

On the right we show how each £1 received through social housing rents and grant support is spent within our social housing business. The majority of this income is used to benefit our residents through the provision of maintenance and safeguarding of their homes, ensuring that we are investing to provide decent, compliant and safe homes. Grant funding also helps us to deliver added social value by supporting and engaging through projects and activities within our communities.

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.

For more information, you can view our financial statements and annual report via our website here.

BCHG has checks in place to make sure we do what we say, use rent money carefully and meet the standards expected of us. Our Board, committees, auditors and performance information all help check how we are run. These checks help protect residents and make sure we keep improving.

The Regulator of Social Housing checks that landlords meet required standards. The Housing Ombudsman looks at complaints and helps make sure they are handled fairly. Residents are also part of these checks through surveys, complaints, panels, REAP and our annual resident conference.

7. What we will focus on next

In 2026/27, we will focus on the areas' residents have told us matter most. BCHG 2030 gives the wider plan for this work. It connects what residents have told us, what we have learnt from complaints and satisfaction results, and what we will do next for homes, services and communities. This helps close the loop by showing how feedback turns into action, and how those actions support BCHG's longer-term priorities.

- Use BCHG 2030 to guide our priorities and show how resident feedback, complaints, satisfaction results and improvement plans lead to action. This includes warmer and more energy efficient homes, tenancy support, help to check benefits, neighbourhood concerns, changes to homes, domestic abuse support, and learning from new homes and lettings
- Develop REAP so residents can ask questions, check how services are improving and see clear evidence of progress.
- Strengthen the Repairs Partnership Board so residents continue to shape and challenge the repairs service.
- Hold our next Resident Conference in September 2026, using resident feedback, complaints and survey results to shape the discussion.
- Keep improving how we respond to complaints and show what has changed through You Said, We Did updates.
- Use short follow-up surveys, focus groups and resident service checks to hear from more residents about the services they use.
- Keep improving how we report progress against the resident satisfaction improvement plan and the complaints improvement plan.
- Make rent, value for money and BCHG's checks clearer, including how each pound of rent is spent.
- Our Chief Executive will provide at least two updates a year, so residents can see progress against the commitments in this report and BCHG 2030.

We will report back to residents on progress during the year. This will help residents see what has changed, what still needs more work and how they can stay involved.

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