



BCHG Sustainable Reporting Standard Report

The Sustainability Reporting Standard for Social Housing (SRS) is an environmental, social and governance (ESG) standard designed to help the housing sector measure, report and enhance its ESG performance in a transparent, consistent and comparable way.

We have adopted the SRS to:

- Join a growing community that is supporting the sector and its residents on the ESG journey
- Help to lead and shape the reporting of the sector's sustainability performance
- Enable lenders and investors to assess our ESG performance, enabling access to finance
- Support work with residents and other stakeholders to create positive social and environmental outcomes.

As an adopter of the SRS, we commit to report against the Standard on an annual basis (with our baseline submission in Oct 2025), and to publicly disclose this report (on our website).

This baseline submission against the 47 criteria of the SRS has been drafted based on existing data and reporting against the 2024/25 financial year and will form the basis of our ESG performance reporting going forward. It will be reviewed annually and be supported by wider work across the Group as part of our operational plans to ensure that ESG improvements are integrated into our Business-as-usual operations.

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Environmental

T1 Climate Change

C1 EPCs Existing

BCHG are committed to improving the energy efficiency of our homes ensuring that our homes meet a minimum EPC of Band C by 2030. Contributing to the UK's net zero emission efforts and making it cheaper to heat homes. In the year we continued to improve the energy efficiency of our homes despite widespread cost inflations and labour shortages in the UK.

Distribution of EPC ratings of existing homes (those completed before the last financial year).

EPC Rating	Mar 2025
% of Homes rated A	0.4%
% of Homes rated B	6.8%
% of Homes rated C	75.2%
% of Homes rated D	16.7%
% of Homes rated E or worse	0.4%
% of Homes without an EPC rating	0.5%

As at year end Mar 2025

C2 EPCs New Build

Distribution of EPC ratings of new homes (those completed in the last financial year).

EPC Rating	24/25
% of Homes rated A	14.8%
% of Homes rated B	85.2%
% of Homes rated C	0%
% of Homes rated D	0%
% of Homes rated E or worse	0%
% of Homes without an EPC rating	0%

As at year end Mar 2025

C3 Net Zero

Does the housing provider have a Net Zero target and strategy?

BCHG are contributing to the social housing sector's critical role in achieving the UK target for net zero emissions by 2050. Whilst we do not have a standalone Net Zero Strategy our Healthy Homes Strategy is aligned to the Committee on Climate Change approach of implementing fabric energy efficiency improvements through our retrofit programme and low-carbon heating and smart controls to reduce operational carbon emissions. We are also planning the transition to 100% renewable electricity for our offices and communal areas via green energy contracts where feasible and are currently exploring transition to an electric fleet of vehicles for operatives. This is further supported by the requirement that all new developments have a minimum EPC B rating.

Our commitment to reducing our environmental impact is also outlined in our Healthy Homes Strategy where we commit to developing our investment plan to reduce the environmental footprint of our housing stock and reducing emissions of climate change gases, by meeting a minimum EPC Band C by 2030 and investing in better insulation, energy-efficient heating systems, double glazing and energy efficiency advice and additional reporting and monitoring measures will be developed as part of the Strategy to support our Environmental, Social and Governance reporting.

In support of this work BCHG have applied for the Buildings Retrofit Pilot, which forms part of the wider Trailblazer Devolution Deal for the West Midlands Combined Authority. The Pilot is aimed at retrofitting homes to drive transition to net zero, healthy and sustainable buildings with a focus on abating fuel poverty.

C4 Retrofit Works

What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock? How do these activities align with, and contribute towards, performance against the housing provider's Net Zero strategy and target?

As part of our investment plan and Healthy Homes Strategy, £197,282 of capital grant was secured from the Social Housing Decarbonisation Fund (SHDF) (Wave 2) for retrofit works to some of our least energy efficient properties. Of this, £121,886 contributed to the installation of External Wall Insulation (EWI) to 10 properties during 23/24, £30,158 was allocated to the installation of high-performance glazing, loft top-ups and low energy lighting to an additional 8 properties during 24/25, with further £45,238 allocated to EWI works for 3 further properties. Following the retrofit works all these properties meet EPC C.

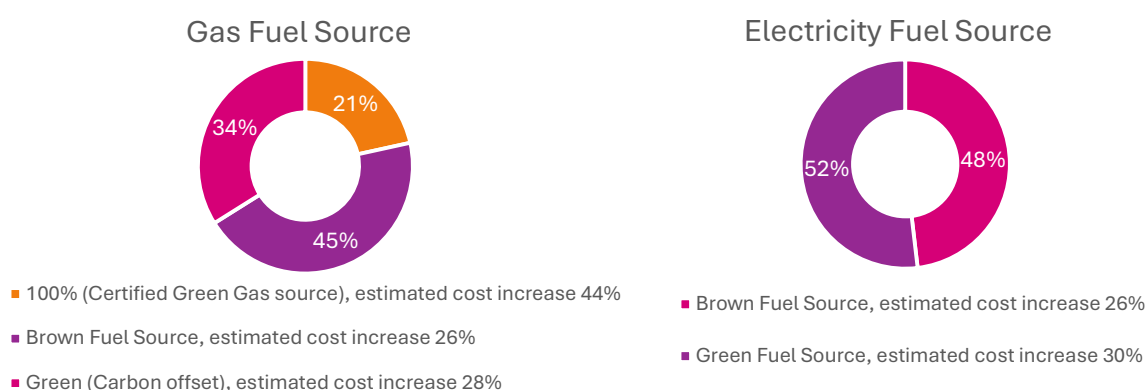
C5 GHG Emissions

BCHG is not currently within scope of the Limited Liability Partnerships (Energy and Carbon Report) Regulations 2018 and therefore not required to complete Streamlined Energy and Carbon Reporting (SECR). This is the first year that we have calculated our Scope 1, Scope 2 and Scope 3 greenhouse gas emissions.

Emissions under our direct control (Scope 1 and 2) were 696.5 tonnes CO₂e in 2024/25. Our wider carbon footprint, which includes Scope 3 emissions outside of our direct control, was estimated to be 4,672.3 tonnes CO₂e in the same period. Our carbon footprint assessment captures the greenhouse gas emissions from the energy used at our offices, communal supplies and fleet fuel use. The energy contract for our offices and communal supplies included in Scope 1 and 2 were retendered during 2024/25 and the assessment based on the energy consumption data from that exercise. The assessment also includes an estimate of our indirect housing stock emissions calculated using SAVA Intelligent energy SAP rating data on our properties. We will work to improve and refine our data monitoring so that we can expand our greenhouse gas emission reporting in the future and follow the SECR guidance more comprehensively.

		2024/25	2024/25 per home
Scope 1	Office, landlord supply and communal gas and gas heating ¹ , fleet mileage ²	502.7 tonnes CO ₂ e	2.18 tonnes CO ₂ e
Scope 2	Office and landlord supply electricity ¹	193.8 tonnes CO ₂ e	0.85 tonnes CO ₂ e
Scope 3	Estimated housing stock emissions ³	3,975.8 tonnes CO ₂ e	2.2 tonnes CO ₂ e
		4,672.3 tonnes CO₂e	5.23 tonnes CO₂ e

During the year we re-tendered our office and communal heating energy supplies, this included a consultation with tenants who pay for energy as part of their service charge, either for their own home or for communal areas. The consultation sought the views of tenants as to the type of energy supply that should be sourced for both Gas and Electricity contracts, i.e. Gas: Brown; 100% Green (Certified Green Gas source); or Green (Carbon offset) gas energy supplies, and Electricity: Brown or Green supplies. The consultation included information on the different types of supplies and the difference in tariff cost between them to assist tenants to make an informed decision. The energy supply contracts were then agreed based on the majority response. Most respondents selected Brown fuel source for the Gas supply, but a green fuel source for the Electricity supply, and the three-year contracts were agreed on that basis.



Energy Contract Consultation Findings, Jul 2024

C6 Climate Change Risks

How has the housing provider mapped and assessed the climate risks to its homes and supply chain, such as increased flood, drought and overheating risks?

We have improved our understanding of the climate change risks based on the DEFRA Climate Change Reports for the Local Authority areas where our properties are located, in the West Midlands. The main risks being increased flood risk due to predicted increased winter

¹ Landlord supply and communal heating calculations based on Energy contract renewal consumption data covering 12 calendar months from Jan - Dec

² Based on fuel consumption data for the 24/25 financial year

³ Based on CO₂ emission data from the SAVA Intelligence system based on General Needs, Shared Ownership and Supported Living properties. Excludes 74 properties for which we do not have sufficient information to calculate, and Retirement Living properties where CO₂ emissions are accounted for in Scope 1 & 2.

precipitation, and increased risk of homes overheating due to increased average and maximum summer temperatures.

We have assessed our properties against the risk of river and/or sea flooding and have no exposure to this. We have had one instance of surface water flooding and intend to assess the risk of surface water flooding during 2025/26. Flooding risks are considered for new development schemes and extensive due diligence is undertaken as part of the development appraisal and planning. Where required, flood risks on new developments are mitigated through the integration of Sustainable Urban Drainage systems to provide the required percentage of water attenuation, all our homes have insurance in place to cover flood risks.

Overheating has now been introduced into Building Regulations Part L1A Criterion 3 covers overheating risk and requires 'appropriate passive control measures to limit the effect of heat gains on indoor temperature in summer'. Mechanical ventilation and shading devices are considered in the design of new developments where needed and mechanical ventilation is included as part of bathroom and kitchen replacements. In addition, we will investigate requiring the additional SAP Appendix P "overheating check", which can be used to demonstrate compliance with Part L1A Criterion 3, as part of EPCs going forward.

T2 Ecology

C7 Green Space

Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes?

We do not have an overarching Green Space Strategy, however Biodiversity and Green Spaces is covered in our Environmental & Sustainability Policy with a commitment to protect and enhance biodiversity on our estates and to maintain and improve communal green spaces. We also encourage our residents to make the most of their green space, holding an annual gardening competition. We will also investigate the possibility of integrating Biodiversity & Habitat Creations (such as wildflower areas) and Sustainable Water Management into grounds maintenance, in consultation with tenants which will protect and encourage biodiversity. In new developments we aim to provide 10% Biodiversity Net Gain (BNG) on all sites as part of our Development Design brief, this is dependent on individual site conditions. A Biodiversity Net Gain of 11.76% was achieved on our Gas Showroom site which is currently onsite.

C8 Pollutants

Does the housing provider have a strategy to identify, manage and reduce pollutants that could cause material harm?

Our approach to managing pollutants is set out in our Environmental Policy including the identification, monitoring and safe management of air pollutants, lead water pipes and hazardous substances, rather than an overarching Pollution Strategy. Specific pollutants are addressed in the various business area Strategies and Plans, such as the Healthy Homes Strategy; Asbestos; and Damp, Mould and Condensation Strategies, where we commit to avoid the use of low-volatile organic compound (VOC) building materials. Our Design Specification for new developments stipulates that materials such as insulation must be CFC, HCFC and ozone depleting substance (ODP) free with a global warming potential of less than 5.

T3 Resource Management

C9 Materials

Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works?

We do not currently have a strategy to use or increase the use of responsibly sources materials for building and repairs works but are planning to integrate these requirements into our Healthy Homes Strategy. We do seek to maximise the impact of our procurement decisions, ensuring that materials are responsibly sourced, our material supplier for all of our repairs works has a responsible sourcing policy ensuring that all product and sourcing legislation is complied with and risk-profile on all product categories, conducting due diligence on higher risk products and suppliers. As part of their own Environmental Policy our materials supplier outline their commitment to assess and improve the environmental impacts in their supply chain sourcing legal and sustainable timber, reducing waste and single-use packaging and improving energy and water consumption. For new developments we will meet or exceed the Future Homes Standard and use sustainable, low-embodied-carbon building materials where practical.

C10 Waste Management

Does the housing provider have a strategy for waste management incorporating building materials? If so, how does the housing provider target and measure performance?

Our waste management and recycling practices are outlined in our Environmental & Sustainability Policy rather than a standalone strategy. We are committed to segregating and recycling construction, maintenance, and office waste wherever suitable facilities exist, and to minimizing landfill contributions from void works, repairs, and refurbishments. We actively promote reuse, repair, and recycling in both our operations and procurement processes. Additionally, we encourage paperless workflows and digital communication to reduce paper usage.

Our primary materials supplier also upholds a waste policy aligned with the waste hierarchy. This includes reducing single-use packaging, complying with relevant legislation such as the Producer Responsibility Regulations, managing waste streams effectively, analysing waste data, and purchasing Packaging Recovery Notes to offset environmental impact where necessary.

C11 Water Management

Does the housing provider have a strategy for water management?

We do not currently have a water management strategy; however, water is included in our resource management considerations for our new homes and this is set out in our new development design specification. This includes rainwater attenuation, harvesting and waterbutt provision where necessary, with minimum capacity standards; peak run-off rates and attenuation criteria. Our approach to water management for our existing homes will be further considered as part of our next strategy review.

Social

T4 Affordability and Security

C12 Affordability Metric

Rent compared to median private rental sector (PRS) rent across the relevant Local Authority

The provision of affordable homes is a core objective of our mission. The demand for affordable housing to those on low incomes who are unable to access the private rented sector, has been rising exponentially.

BCHG rents are 67% of comparable Private Rented Sector rents. This is calculated based on BCHG rents for 2024/25 compared with PRS rents for March 2025 as published by the ONS. Any service charges in place for our social rent properties have been excluded within the BCHG rents used for this calculation.

C13 % Homes by Tenure

Tenure	No. of Homes	% of Housing Stock
General Needs (Social Rent)	1357	60.0%
General Needs (Affordable Rent)	327	14.4%
Supported Housing (Social Rent)	11	0.5%
Supported Housing (Affordable Rent)	24	1.1%
Housing for Older People	229	10.1%
Low-Cost Home Ownership	127	5.6%
Intermediate Rents	45	2.0%
Care Homes	66 rooms	2.9%
Properties Owned Managed by Others	51	2.3%
Specialised Supported Housing	1	0.0%
Leaseholders	25	1.1%

As at year end Mar 2025

C14% New Homes

55 new homes were completed in 24/25 for Affordable Rent, in addition, 3 Shared Ownership homes were bought back and converted to General Needs stock, and 6 properties were acquired from another Registered Provider. A total of 3 properties were disposed during the year. Of these 1 was a General Needs Affordable Rent property, and 2 Shared Ownership properties fully staircased during the year.

C15 How is the housing provider trying to reduce the effect of high energy costs on its residents?

We are investing in the energy efficiency of our homes to reduce energy consumption and have committed to bring all properties up to an EPC C Rating by 2030, with all new developments meeting EPC B Rating. We are investing in retrofit measures such as insulation, low-carbon heating and smart controls as part of our decarbonisation programme to improve the energy efficiency of our properties and reduce costs for tenants.

To support tenants who are struggling with energy cost or at risk of fuel poverty 300 fuel vouchers to the value of £14,700 were issued to tenants struggling with energy cost through our partnership with HACT. In addition, we make referrals to Local Energy Advice Partnership (LEAP) who provide

energy education, awareness and support, with 41 tenants benefitting from referrals during 2024/25.

The procurement of our last energy contract, for shared schemes and communal areas in 2021, protected tenants from the large increase in tariffs witnessed in the energy market over the last 3 years. However, this contract was reprocured in Dec 2024, and as part of the procurement tenants were consulted on the energy source options, with indicative costs given on both green and brown energy sources. The consultation resulted in a majority preferring green electricity but brown gas energy sources, balancing both environmental and cost considerations. A fully fixed 3-yr contract was also secured in a bid to protect tenants from market volatility.

C16 How does the housing provider provide security of tenure for residents?

The majority of BCHG tenancies are Assured Non-shorthold tenancies, for General Needs, Retirement Living and Supported Living accommodation, with long stay provision, meaning that if tenancy conditions are met, tenants will usually be able to stay in their home for the rest of their life. We have some Secure Tenancies, where the tenancy began prior to 15th January 1989, tenancies of this type are only granted to existing customers wishing to transfer where the secure tenancy rights will transfer with them. We also have a small number of Assured Shorthold Fixed Term Tenancies, where a periodic agreement is not appropriate. These are time limited supported housing tenancies as part of the Rough Sleepers Accommodation Programme.

T5 Building Safety and Quality

C17 Describe the condition of the housing provider's portfolio

BCHG recognises that health starts at home. It's central to where many of the building blocks for a good life are created, including safety, warmth, family connection, community, good education, and work. We are committed to providing healthy homes that are safe, dry, warm, and free from hazards. As part of this we conduct a programme of safety checks and assessments to ensure that our homes meet safety standards and requirements. These encompass checks on gas supplies and appliances, fire risk assessments, asbestos, shared water systems, passenger lifts and lifting equipment and electrical safety.

% of homes for which all required gas safety checks had been carried out	99.82
% of homes for which all required fire risk assessments had been carried out	99.60
% of homes for which all required electrical safety checks had been carried out	100
% of homes for which all required asbestos management surveys had been carried out	99.70
% of homes for which all required legionella risk assessments had been carried out	100
% of homes for which all required communal passenger lift safety checks had been carried out	86.80

As at year end Mar 2025

In some instances, we could not access our properties to carry out the necessary checks before year end. Gas safety checks were outstanding for three properties where we worked with the housing team and gas engineers to subsequently gain access.

For fire risk assessments, three homes did not have the required check. These properties were either not tenanted or we had not received the documentation from the building owner.

Delays in receiving documentation from a third party meant that one asbestos survey was outstanding at year end.

During the year, one of two lifts in a retirement living scheme needed extensive repair, therefore the lift safety check could not be completed. The structural works have since been completed, the lift recommissioned, and the safety checks conducted.

C18 What % of homes meet the national housing quality standard?

100% of BCHG homes meet or exceed the minimum decency standard and are free of all hazards under the Housing Health and Safety Rating System. This is monitored by regular stock condition surveys, 100% of stock has been surveyed with the last 5 years, to ensure that all structural elements are in good condition and a 3- year planned maintenance programme to ensure that decency is maintained.

C19 How do you manage and mitigate the risk of damp and mould for your residents?

Damp, mould, and condensation (DMC) remain significant challenges across the social housing sector, impacting both the condition of homes and the health and wellbeing of residents. BCHG are acutely aware that left unaddressed, DMC can lead to serious structural damage and contribute to respiratory problems, particularly among vulnerable groups such as young children, older adults, and people with pre-existing health conditions. The tragic death of Awaab Ishak in 2020 exposed systematic failing in the way that some landlords respond to DMC issues and resulted in the introduction of Awaab's Law and has been reflected in the revised Regulator of Social Housing Consumer Standards.

BCHG have therefore reviewed our policies, procedures, and practices to ensure full alignment with current and emerging requirements and have strengthened our approach in response to these legislative and regulatory changes. We undertook a comprehensive review of our DMC Policy in early 2025 ensuring full alignment with the principles of Awaab's Law, the Housing Health and Safety Rating System (HHSRS), and the Regulator of Social Housing's updated Consumer Standards.

The updated policy reflects a strengthened, proactive approach to identifying, triaging, and responding to DMC issues, with a clear emphasis on health and safety, customer wellbeing, and timely intervention. The policy introduces a formal classification system for damp-related hazards based on HHSRS guidelines, enabling consistent and risk-based responses. In line with BCHG's commitment to person-centred service delivery, all reported DMC cases are triaged with consideration of known customer vulnerabilities, including health conditions and age. This enables prioritisation where the impact on health and wellbeing is greatest, ensuring that vulnerable households receive a faster, more responsive service.

T6 Customer Voice

C20 TSMs

What are the results of the housing provider's most recent tenant satisfaction survey?

Tenant feedback helps us understand key concerns and a tool for tenants to scrutinise services. We work with the Resident Scrutiny Voice Panel to share findings and draft plans with tenant input and hold annual customer scrutiny conferences.

The table below shows how our performance over the past two years compares with similar landlords.

TSM Perception Question	23/24 Performance	24/25 Performance	Vantage Performance Club Benchmark
TP01 Overall satisfaction	88.30%	85.71%	76.14%
TP02 Satisfaction with repairs	81.20%	84.22%	75.35%
TP03 Satisfaction with time taken to complete most recent repair	84.70%	83.95%	71.80%
TP04 Satisfaction that the home is well maintained	85.30%	83.05%	75.92%
TP05 Satisfaction that the home is safe	87.30%	84.85%	81.11%
TP06 Satisfaction that BCHG listens to tenant views and acts upon them	73.20%	72.19%	66.94%
TP07 Satisfaction that BCHG keeps tenants informed about things that matter to them	81.20%	78.81%	76.58%
TP08 Agreement that BCHG treats tenants fairly and with respect	89.30%	88.03%	81.99%
TP09 Satisfaction with BCHGs approach to handling complaints	36.40%	44.59%	40.16%
TP10 Satisfaction that BCHG keeps communal areas clean and well maintained	81.60%	82.31%	66.87%
TP11 How satisfied or dissatisfied are you that BCHG makes a positive contribution to your neighbourhood	74.30%	74.12%	69.26%
TP12 Satisfaction with BCHG's approach to handling anti-social behaviour	70.70%	69.36%	64.48%

As at year end Mar 2025

Between April 2024 and March 2025, we asked a sample of tenants to complete a survey. This was done by phone and online. We used an independent market research company, to carry out the surveys, to make sure the results were fair and balanced. The process we use makes sure that tenants can only take part once in a financial year and that everyone has an equal chance of being selected. Samples are divided by tenure type, age, and ethnic group to ensure they accurately reflect our tenant population.

In total, 604 responses were received which is approximately 30% of our Low-Cost Rental Accommodation, more than the 322 that is required. The bigger sample size gives us a good picture of how satisfied tenants are with our services. Where satisfaction has reduced, such as TP05 (safety in the home) and TP11 (neighbourhood contribution), we are seeking to gain deeper insight into what these areas mean to tenants and how we can improve their experience. TP07 performance (keeping you informed) has declined, and we are working to understand where

communication may be falling short. We will explore these topics further at the Customer Scrutiny Conference in September 2025.

Feedback confirms that the steps we are taking, from the customer scrutiny conference in 2024, such as improving first-time fixes through an "ask once" approach and bringing gas services in-house in response to poor experiences, are the right actions. These are monitored through the Repairs Partnership Board, which includes seven tenant representatives.

In response to consumer regulations and tenant satisfaction measures (TSM's) BCHG have invested in customer service training through First Impressions Training (FIT). In response to some feedback, repair colleagues took part in a recap session following up on the training received last year, and the Service Delivery team had training and 121 coaching sessions.

C21 Customer Influence

What arrangements are in place to enable residents to hold management to account for the provision of services?

Our approach to customer voice is guided by our Customer Transparency Strategy and builds on our established concept of 'No Voice, No Approval', to make customer voice central, strengthening customer scrutiny, and operating a more flexible involvement menu. The Strategy follows a three-tier approach, aligning with the consumer standard, and encompassing Transparency to build trust through openness; Influence to shape the way BCHG operates; and Accountability to enable tenants to hold us to account for the decisions we make.

Key to this is the annual Customer Scrutiny Conference held in September, whereby progress is reported and monitored by attendees against the Service Improvement Plan objective from the previous conference and objectives are set for the coming years Plan. Topics for the Customer Scrutiny Conference reflect issues identified via customer complaints and feedback, including from TSM performance.

Monitoring and oversight of progress against the Service Improvement Plan is also reported to our Resident Scrutiny Voice Panel (RSVP). Whilst the Customer Scrutiny Conference serves as the main scrutiny mechanism, to enable fair and transparent representation of as many customer views as possible, RSVP also conduct other advisory task and finish activities related to key policies and complaint actions, with the ability to conduct service reviews where appropriate. To support the Panel's independence, an external scrutiny expert has worked with the panel as BCHG transition to Customer Experience Champions during the next Strategic Plan. As with RSVP, evidence including Tenant Satisfaction Measures, Complaints, the Code self-assessment, mystery shopper reports, and relevant customer feedback, will be submitted to the Customer Experience Champions.

C22 Housing Ombudsman Service & Complaints

In the last 12 months, in how many complaints has the national Ombudsman determined that maladministration took place? How have these complaints (or others) resulted in change of practice within the housing provider?

We have had one maladministration case raised by the Housing Ombudsman Service which related to procedural failings, including poor signposting to support services and inadequate post-meeting communication. These were acknowledged in our Stage 1 response, with learning identified around referrals and timely follow-up. The Ombudsman praised strong record-keeping and confirmed all actions had been completed. The case highlighted the importance of having a

clear action plan and regularly reviewed risk assessments, leading to procedural updates and staff training.

We continue to analyse complaint trends, with cases regularly reviewed and discussed by our Customer Feedback Panel, ensuring lessons are learnt and any required changes actioned. In addition, learning from spotlight reports and through complaint feedback. On our website, under Comments and Complaints - 'You said, what we did', we seek to demonstrate what we learned and improved, also covering areas where we are taking steps to improve but are not yet completed.

T7 Resident Support

C23 Resident Support Services

What are the key support services that the housing provider offers to its residents?

How successful are these services in improving outcomes?

BCHG's Housing Customer Relationship Managers, Repairs colleagues, and Social Investment Team all play a vital role in our mission. Our Customer Success Strategy sets out our approach to ensuring our customers have access to live in high quality homes and communities that are well maintained, secure and thriving. Customer success is a key focus for us as we strive to deliver an outstanding experience to our customers. The requirements of the proposed Neighbourhood and Community Standard and the Tenancy Standard have been mapped out to ensure this Strategy meets them. The strategy is delivered through a three-step journey encompassing Onboarding; Sustainment; and Moving On and includes an Action Plan for delivery. Progress against the Strategy and Action Plan has been strong during 2024/25 with review and implementation of policies and training to effectively manage issues such as Hate Crime, Tenancy Fraud and Domestic Abuse, reinforcing our commitment to safe and inclusive neighbourhoods.

A new pre-tenancy workshop programme has been implemented for all new tenants to help support tenants during onboarding and to improve tenancy sustainment and we plan to roll this out to re-lets. The workshops also give our Customer Relationship Managers an opportunity to get to know new tenants and identify any vulnerabilities in the household so that services can be tailored to their needs and further support offered where necessary. Our housing and repairs teams work collaboratively to support tenants reporting Damp, Mould and Condensation issues, triaging reports to ensure that both property and tenant vulnerability information is considered. In addition, where repeat DMC reports have been logged, sensor monitoring is being employed to actively measure humidity levels in properties to enable earlier intervention.

Joint working with Local Authority Neighbourhood Teams has also been strengthened to deliver more cohesive action in neighbourhoods. Domestic Abuse Housing Alliance (DAHA) principles have been embedded across BCHG, with Domestic Abuse Champions appointed within teams. We have received 15 disclosures, and 19 cases have been referred to the Local Authority Adult Social Care team. Analysis of vulnerability information has highlighted arthritis, depression and anxiety as the most common reported conditions and colleagues have been trained to recognise support needs and the appropriate reasonable adjustments available. In addition, referral partnerships to external specialist services have been built to support tenant needs. Our Tenancy Support Service, provided by our Social Investment Team (SIT) offers a holistic support for

customers experiencing financial difficulty, working in partnership with housing operations to ensure customers referred can access welfare and other support to build financial resilience, access to employment, education and health access.

T8 Placemaking

C24 Community Investment

Describe the housing provider's community investment activities, and how the housing provider is contributing to positive neighbourhood outcomes for the communities in which its homes are located.

The Social Investment Team (SIT) tackle inequalities, help customers sustain tenancies, and strengthen BCHG's reputation as a "Trusted Landlord" in the Black Country through employment, digital inclusion, and wellbeing programmes. Programmes are delivered in partnership with Voluntary, Community, and Social Enterprise and funding partners, and reinforce our role as an anchor institution shaping resilient communities. The Social Investment Team operates with a clear focus on reducing inequalities, recognising that social housing residents are among the groups most in need of health and wellbeing support, yet often face the greatest barriers to accessing services compared to the wider population. We seek to support the local community and economy through our new housing schemes, requiring building developers to source apprentices and subcontractors from the local community.

The Digital Dynasty programme reinforces our position as a critical anchor organisation within the community. Over a three-year period, collaborating with 135 community partners to create a network of digital hubs, bringing services directly into trusted community spaces. By providing training and digital devices to these organisations, we enable our customers and residents to access NHS digital services, build connections, and develop essential digital skills for education, employment, and inclusion. This work is a cornerstone of our strategy to close the digital gap, unlock opportunity, and strengthen the communities we serve.

The Digital Divide programme, commissioned by the West Midlands Combined Authority (WMCA) in December 2024, this flagship programme runs through to July 2026, with clear targets to support 28 people into employment and 100 into accredited learning. We are proud to be the only housing association in the Black Country awarded delivery of this programme, working alongside community partners and collaborating closely with the WMCA to evidence the critical need for tailored digital programmes for our customers.

The Foundations4Life lottery funded project, provides support for care experienced young people who are living independently for the first time. The project seeks to fill the gap in support provision for young people in critical transitional phases. Working with 36 supported housing providers over a three-year period the project has already gained national support from HACT and national housing providers to adopt and scale the approach. In addition, our work as part of the Care2Mentor programme provided training support to 19 supported accommodation staff within the Black Country, including care experienced young volunteers, enabling 222 care experienced young people to benefit from the programme.

Beyond providing homes, BCHG delivers a range of programmes, funded by WMCA and Dudley Council to support people who are experiencing, or at risk of, rough sleeping and homelessness. These programmes complement our housing offer by providing tailored, wraparound support through the Social Investment Team (SIT), which strengthens tenancy security and drives tenancy success.

The table below provides an overview of the number of BCHG customers, residents, and organisations who have benefited from SIT services during 24/25.

Service/ Programme	No of Beneficiaries	No of Community Organisations
Tenancy Support	280	n/a
Digital Dynasty	411	72
Laptop Gifting & Data	495	39
Homeless Prevention including RSI employment service	67	n/a
Care to Mentor	222	19
Reducing Social Isolation	20	n/a
Black Country Futures	6	n/a
Employment Services	14	n/a
Savoy Centre including Employability Dudley	n/a	5
Totals	1515	135

As at year end Mar 2025

Governance

T9 Structure and Governance

C25 RSH Registration

Is the housing provider registered with the national regulator of social housing?

Yes, BCHG is registered with the Regulator of Social Housing. We are regulated by the Regulator for Social Housing, Regulatory code: L1668.

C26 G1V1 status

What is the housing provider's most recent regulatory grading/status?

Following our annual stability check carried out in December 2024, our Regulatory Judgement grades are

- Governance grade: G1
- Viability grade: V1

C27 Code of Governance

Which Code of Governance does the housing provider follow, if any?

BCHG has adopted the 2020 National Housing Federation's Code of Governance.

C28 NFP status

Is the housing provider a Not-For-Profit?

BCHG is a not-for-profit organisation, an exempt charity and registered society under the Co-operative and Community Benefit Societies Act 2014. Our registered number is: 21157R

C29 ESG Risk Management

Explain how the housing provider's board manages ESG risks.

The BCHG Risk Management Policy & Framework sets out our approach to risk including environmental and governance risks. Risks are identified, mitigated and reported through the Strategic Risk Register and the monitoring and maintenance of the Operational Risk Registers to ensure the identification and escalation of high impact risks.

C30 Regulatory Findings

Has the housing provider been subject to any adverse regulatory findings in the last 12 months (data protection breaches, bribery, money laundering, HSE breaches etc.) - that resulted in enforcement or other equivalent action?

No.

T10 Board and Trustees

C31 Board Diversity

How does the housing provider ensure it gets input from a diverse range of people, into the governance processes?

Our Non-Executive Director Recruitment and Succession Planning Policy set out our approach to the recruitment and selection of board members and our commitment to being inclusive and drawing membership from a wide pool of talents and lived experience, ensuring that collectively Board Members possess the skills and qualities required to run a thriving business.

Women	55.56%
Ethnic Minority	33.33%
Residents	0%
Disability	None 88.89% Prefer not to say 11.11%
Average Age	58
Average Tenure	4 years

As at year end Mar 2025

Customer voice is an integral part of Board insight, and the Customer Voice report is a standing item on the Board Meeting agenda, including Tenant Satisfaction Measures (TSM) performance; complaint analysis insights; and learning and improvements resulting from tenant feedback. TSM performance also form part of the formal Key Performance Indicator Dashboard that is reported to Board quarterly and every Board report addresses Customer Voice implications no matter the topic. In addition, Board members attend customer voice meetings and events throughout the year, including Resident Scrutiny Voice Panel (RSVP); Repairs Partnership Board; and the Customer Scrutiny Conference, to gain a firsthand understanding of residents' concerns.

C32 Board Turnover

What % of the housing provider's Board have turned over in the last two years? What % of the housing provider's Senior Management Team have turned over in the last two years?

Board comprises of 9 members in total. Across the 2 years 4 Members have resigned resulting in a turnover of 44%. BCHG Senior Management Team consisted of 11 members for the period of which 1 left. This is a turnover of 9%.

C33 Group Audit Committee Finance Experience

Number of board members on the housing provider's Audit Committee with recent and relevant financial experience.

4 members:

Chair - Qualified Chartered Accountant Fellow of ICAEW. Former Partner at several leading Accountancy firms.

NED 1 - Career in Financial services, with significant budget and P&L responsibility, sector experience of funding, pensions.

NED 2 - experience in asset financial management and capital investment, stress-testing and Business Plan modelling.

NED 3 - CEO and Housing management experience including financial management

C34 Non-exec Directors

What % of the housing provider's board are non-executive directors?

BCHG Board consists of 9 Members in total, 8 of which are Non-Executive Directors, 89%.

C35 Board Succession Planning

Has a succession plan been provided to the housing provider's board in the last 12 months?

Yes, BCHG's approach to Board succession Planning is set out in the Non-Executive Director Recruitment and Succession Planning Policy. The Remuneration, Nominations & People (RNP) Committee are responsible for Succession Planning and Recruitment for the Group. The Committee annually review the composition (including the skills, knowledge, experience and diversity) of the Board and its Committees and make recommendations to the Board about any changes. As part of succession planning the Committee consider the current Strategic Plan and the challenges and opportunities facing the Group, recommending to the Board any consideration for additional skills required to govern the business and any change to the Board size and composition. Succession Planning is reviewed annually and approved by Board.

C36 External Auditors

For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?

RSM have been the BCHG external auditor for 13 years, however this has been split across 3 different Audit Partners. A full retendering exercise was carried out in 2024/25 in preparation for the new financial year and a new external auditor was appointed.

C37 Board Effectiveness

When was the last independently-run, board-effectiveness review?

The last independently run board-effectiveness review was carried out in May 2024 and is undertaken every 3 years. In the intervening years an internal board effectiveness review is carried out by our Remuneration, Nominations & People (RNP) Committee, reviewing the composition (including the skills, knowledge, experience and diversity) of the Board and its Committees and make recommendations to the Board about any changes.

C38 Conflict of Interests

How does the housing provider handle conflicts of interest at the board?

A Declaration of Interest is completed annually and is included on each agenda for Board and all committees.

T11 Staff Wellbeing

C39 Real Living Wage

Does the housing provider pay the Real Living Wage?

BCHG does not pay the Real Living Wage

C40 Gender Pay Gap

What is the housing provider's median gender pay gap?

BCHG is both a social housing landlord and care provider. This data is based on 244 employees of which 76% are women and 24% are men. There are 134 colleagues working in care and support services, of those 128 are women (96%). This translates to 69% of women at BCHG work in care and support related roles which is where most of our lowest paid roles are. There are five men working in care roles. Of the 20 roles on the lower pay grades of our main structure (administrator type roles) 18 are occupied by women (90%).

Our median gender pay gap for 2024/25 is 27.83%

Our data shows us that in the upper quartile there are 54.10% women and 45.90% men. This reflects positively that we have several women holding senior positions within the business. We are proud that our Chair of the Board, Director of Resources, Director of People & Culture, and recently appointed Director of Customer Services are women who demonstrate strong and effective leadership.

C41 CEO: median-worker pay gap

What is the housing provider's CEO:median-worker pay ratio?

5.23:1. This calculation is included in the annual Executive Team Remuneration report to our Remuneration, Nominations & People (RNP) Committee.

C42 EDI

How is the housing provider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?

BCHG have an EDI Strategy which is developed in consultation with customers and colleagues. Delivery of the strategy is supported by the EDI Sounding Board who are representatives from across the business with a passion for EDI. Several awareness raising activities occur throughout the year as do learning and development opportunities which are available to all. We are also members of the Employers Network for Equality and Inclusion, and the Director of People and Culture is a member of the Housing Diversity Network West Midlands Forum.

At BCHG we have been calculating our Ethnicity Pay Gap for several years. The mean and median are calculated by comparing the pay of White British colleagues against that of colleagues from an Ethnic Minority background.

Number of colleagues in the data source	239 (5 colleagues in the data capture elected not to disclose their ethnicity)
Mean ethnicity pay gap	-14.88%
Median ethnicity pay gap	-15.59%

As at year end Mar 2025

The results are positive. Of the 37 EM colleagues in the data count, 35% of those are paid in the upper quartile and 16.67% are categorised as leaders or managers. 25% of the Executive Board and 33% of the BCHG Board are from an EM background.

Our new EDI Strategy was approved by Board in January 2024 and includes a set of clear targets and a comprehensive action plan detailing how we intend to increase the diversity of our workforce from the top down and across all service areas. We joined the Employers Network for Equality and Inclusion in 2023, achieving their TIDE (Talent, Inclusion and Diversity Evaluation) Silver Award in 2024, maintaining it in 2025, and our EDI Sounding Board goes from strength to strength providing challenge and raising awareness across the business.

C43 Staff Health

How does the housing provider support the physical and mental health of its staff?

There are several ways in which BCHG support colleagues to be healthy and well at work including our 5 Pillars of Wellbeing Campaign consisting of activities throughout the year to support colleagues physical and mental health. We have an Employee Assistance Programme, Wellness Action Plans, a Stress Risk Assessment as well as training for managers on Managing Mental Health at work. Colleagues are invited to share any health issues they have through the My Health Update screen on our HR system, and we also have trained Mental Health Buddies, who are trained mental health first aiders in place who are able to support and signpost colleagues who may be experiencing difficulties.

Alongside this, colleagues have access to a range of self-directed eLearning modules, workbooks and guides through the Learning Management System and Employment Assistance Programme, covering topics that promote positive mental health and wellbeing. This year, we introduced a new benefit, "GP Online," which provides same-day access to a GP for professional advice, treatment or prescriptions. Colleagues can also access annual health screenings, with referrals made to their GP for further investigation or treatment if required. Wellbeing days are available to support colleagues through key life moments, reinforcing a healthy work-life balance and demonstrating our commitment to colleague wellbeing.

C44 Staff Professional Development

How does the housing provider support the professional development of its staff?

BCHG has a People Strategy which describes, through its High Performing Colleagues objective, the ways in which we want to have the best people delivering excellent services to customers. Each year we develop a Resource Plan for the whole business which supports our business objectives. This includes training and professional qualifications as well as coaching and mentoring opportunities. This also links to our Talent Plan which identifies our 'stars' and the development opportunities we can implement for them. Colleagues all complete a PDP each year which outlines their aspirations and learning needs, and we also deliver a management development programme and mentoring programme as part of our commitment to developing colleagues.

BCHG currently has four apprentices in progress across multi-trade, electrical, and grounds maintenance. To date, four apprentices have successfully completed and passed their programmes, with one progressing into a permanent role with BCHG. We remain committed to employing up to five apprentices at any one time, ensuring a strong pipeline of skilled colleagues for the organisation.

T12 Supply Chain

C45 Procurement – Social Value

How is social value creation considered when procuring goods and services?

What measures are in place to monitor the delivery of this Social Value?

BCHG's approach to procurement is set out in the Procurement Policy and incorporates our objectives to manage the environmental, economic, and social impacts of our operations through the delivery of sustainable solutions where possible; ensure that Equality, Diversity and Inclusion is promoted through the supply chain; and maximises the opportunity to enhance the prosperity of the communities in which we work. In our development contracts, as part of our design specification, KPI's for contractors include several Social Value measures are set out:

- Apprenticeships/training - number of apprentices appointed who live within a certain mile radius of the site, set on a site-by-site basis
- Local economic growth - number of sub-contractors appointed with offices within an agreed radius of the site
- Local economic growth - number of suppliers appointed with premises within an agreed distance of the site
- Number of meetings with local colleges seeking apprentices within a certain mile of the radius of the site, set on a site-by-site basis
- Community engagement - number of hours spent volunteering or community involvement resulting in tangible benefits to the local community

C46 Procurement - Sustainability

How is sustainability considered when procuring goods and services?

What measures are in place to monitor the sustainability of your supply chain when procuring goods and services?

BCHG's Procurement Policy sets out our commitment to manage the environmental, economic, and social impacts of our operations through the delivery of sustainable solutions where possible. The BCHG Procurement Procedure sets out the requirement that Environmental, Social and Governance (ESG) must make up 20% of the overall quality element of the assessment and the quality assessment of suppliers should also include the locality of the supplier (buy local where we can) and support of BCHG's EDI Strategy. In addition, the procedure sets out expectations in terms of contract management including monitoring of service delivery sustainability metrics where these are relevant to the nature of the contract.

For our new developments, the BCHG Design Principles we set out expectations to create homes that contribute to residents' wellbeing and enhance communities, in line with Building for a Healthy Life principles.

These encompass Neighbourhood; Homes; and Environment issues:

- Ensuring community facilities and sustainable transport links
- Encouraging active lives with provision of secure cycle storage
- Supporting sustainable communities through a mix of tenures
- Provision of attractive and sustainable landscaping
- Natural light, ventilation and space standards in homes with access to private outdoor space
- Provision of car parking to reduce street impact
- Ensuring accessibility in homes by meeting Building Regulation Category 1: visitable dwelling requirements
- Provision of emergency lighting, misting systems and AOV's to all flatted developments in the event of a fire
- Electric space and water heating with user-friendly controls, and information to enable efficient optimal control of the home environment
- Management of surface water run off through the incorporation of sustainable urban drainage systems (suds)
- Access to electrical vehicle charging points.