

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 and to publicly disclose this report. We submitted and published our first report in October 2025 covering the 2024/25 financial year.

This baseline submission against the 44 criteria of the SRS has been drafted based on existing data and reporting against the 2025/26 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	Mar 2026
% of Homes rated A	0.4%	0.6%
% of Homes rated B	6.8%	19.2%
% of Homes rated C	75.2%	68.7%
% of Homes rated D	16.7%	11%
% of Homes rated E or worse	0.4%	0.5%
% of Homes without an EPC rating	0.5%	0.2%

Average SAP rating of existing homes: 74

As at year end Mar 2026

C2 EPCs New Build

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

EPC Rating	24/25	25/26
% of Homes rated A	14.8%	-
% of Homes rated B	85.2%	-
% of Homes rated C	-	100%
% of Homes rated D	-	-
% of Homes rated E or worse	-	-
% of Homes without an EPC rating	-	-

Average SAP rating of new homes: 76

As at year end Mar 2026

C3 Net Zero

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

The Environmental Strategy sets a clearer pathway to 2030, aligned to our Strategic Plan: BCHG 2030, the Quality Homes Strategy and the Development Strategy. During 2026/27, the delivery plan includes the assessment of the full cost of achieving net zero across the property portfolio to 2050. This will enable BCHG to plan its Net Zero strategy and target.

C4 Retrofit Works

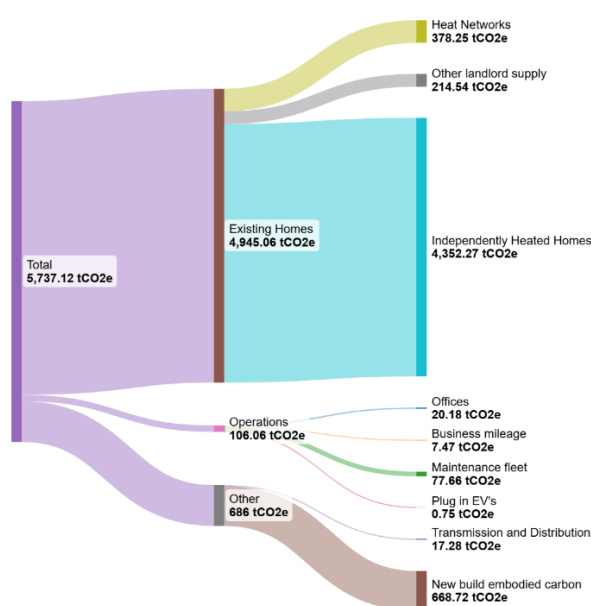
What progress has the housing provider achieved in the last 12 months towards its Net Zero targets and strategy?

As part of our investment plan and Quality Homes Strategy, over 400 interventions were carried out to properties during the 25/26 financial year including External Wall Insulation (EWI), loft insulation, replacement boilers, windows, and ventilation, some under the Social Housing Decarbonisation Fund (SHDF) (Wave 2) for retrofit works to some of our least energy efficient properties. These interventions collectively resulted in an estimated reduction of over 80 tCO₂e/yr.

C5 GHG Emissions

The 24/25 GHG Emissions data reported last year as part of our first SRS submission attempted to calculate our Scope 1, 2, and 3 emissions based on the available data, however this excluded transmission and distribution related emissions and new build embodied carbon. BCHG completed its first third-party verified Streamlined Energy and Carbon Reporting (SECR) statement for the reporting year 1 April 2025 to 31 March 2026. The report was prepared by SHIFT Environment and provides a verified baseline for future monitoring of BCHG's greenhouse gas emissions. All emissions are reported as carbon dioxide equivalent (CO₂e).

For 2025/26, BCHG's mandatory Scope 1 and Scope 2 emissions were 691.37 tonnes CO₂e, comprising 526.29 tonnes CO₂e from Scope 1 sources and 165.08 tonnes CO₂e from purchased electricity. Total gross emissions including voluntary Scope 3 reporting were 5,737.12 tonnes CO₂e. The largest element of reported Scope 3 emissions relates to the regulated emissions from independently heated homes managed by BCHG, estimated at 4,352.27 tonnes CO₂e, with new build embodied carbon estimated at 668.72 tonnes CO₂e. The SECR statement also reports total energy consumption of 3,710,433 kWh and an intensity ratio of 313.05 kg CO₂e per home managed for the mandatory emissions, excluding office emissions.



		2025/26	2025/26 per home*
Scope 1	Gas used at offices, communal areas and heat networks, plus transport fuel	526.29 tonnes CO ₂ e	0.26 tonnes CO ₂ e
Scope 2	Purchased electricity at offices, communal areas and electric vehicle charging	165.08 tonnes CO ₂ e	0.08 tonnes CO ₂ e
Scope 3	Business mileage, T&D losses, public transport, new build embodied carbon and housing stock emissions	5,045.75 tonnes CO ₂ e	2.51 tonnes CO ₂ e
		5,737.12 tonnes CO₂e	2.85 tonnes CO₂e

*Based on number of Low-Cost Rented Accommodation as at March end 2026

The SECR report confirms that the emissions profile is dominated by housing stock-related Scope 3 emissions, particularly regulated emissions from independently heated homes. Operational emissions remain concentrated in heat networks, communal gas and electricity, office energy use and transport fuel. BCHG will use this verified SECR baseline to improve future monitoring, prioritise carbon reduction activity and support annual ESG reporting.

C6 – C8 Climate Change Risks

Has BCHG mapped and assessed the increased flood risks; water stress risks; increased overheating, to our homes caused by climate change in the last 2 years? And how are they being mitigated?

Climate change risk mapping is included in the Environmental Innovation and Improvement Plan for 2026/27 and will cover flood risk, water stress and overheating across BCHG homes. The work will establish a clean property dataset, including geographic coordinates; map relevant flood hazards, regional water stress and overheating exposure; assess property, resident and operational vulnerability; and create transparent BCHG risk ratings and registers to inform asset-management decisions. Following the risk-mapping exercise, BCHG will develop action plans and mitigation programmes from 2027/28 covering existing homes, planned investment, new developments and acquisitions, including site inspections for higher-risk homes and integration with the wider asset management strategy.

T2 Ecology

C9 Green Space

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

BCHG's approach to enhancing green space and promoting biodiversity is set out in the Green Space and Biodiversity Action Plan, which takes a practical and proportionate approach suited to BCHG's dispersed stock and limited communal land. Rather than relying on a small number of large schemes, the plan prioritises many small interventions that can be embedded into grounds maintenance and asset-management processes, including biodiversity mapping, reduced mowing on suitable sites, creation of 20–30 pilot wildflower areas, pollinator-friendly planting, bird and insect habitats, and resident engagement through wildflower seeds, bulbs, planting kits and the existing gardening competition. Sites will be assessed so that biodiversity improvements are targeted where they deliver value while maintaining safety, visibility, access and resident use. For new developments, BCHG will continue to consider biodiversity opportunities through planning and design requirements, including Biodiversity Net Gain where applicable.

C10 Pollutants

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

BCHG does not operate a standalone Pollution Strategy. Instead, pollutants are identified, managed and reduced through our existing policies and ways of working, including but not limited to our Environmental Policy, Quality Homes Strategy, Asbestos Management Plan, Damp and Mould Strategy, COSHH procedures and repairs operations. We maintain controls for hazardous substances, lead pipework, mould, vehicle emissions, spillages and waste arising from maintenance activities. Our approach focuses on proportionate risk management, the use of lower-impact materials, responsible waste disposal, supplier controls and continuous improvement through our Environmental Innovation and Improvement Plan. 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

C11 Materials

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

BCHG seeks to increase the use of responsibly sourced materials across repairs, maintenance and investment activities through its existing procurement arrangements and material supply chain. Our responsive repairs service primarily sources materials through Travis Perkins, which operates responsible sourcing and environmental management arrangements. BCHG will periodically review supplier sustainability credentials, prioritise responsibly sourced timber and other certified products where

practical, encourage the use of recycled-content and lower-impact materials, and incorporate responsible sourcing considerations into procurement and contract management processes. Performance will be monitored through supplier assurance activities and annual ESG and Sustainability Reporting Standard reporting.

C12 Waste Management

Does the housing provider have a strategy for waste management incorporating building materials?

BCHG does not operate a standalone Waste Management Strategy. Waste management is incorporated within our Waste Management Statement and covers waste arising from repairs, maintenance, voids, refurbishment, offices and procurement activities. We apply the waste hierarchy by prioritising prevention, reuse, recycling and recovery before disposal. Building materials are managed through responsible procurement, stock control, reuse where practical, segregation of waste streams and the use of licensed waste contractors. Performance is monitored through waste contractor assurance, recycling and landfill diversion data where available, supplier environmental commitments and annual sustainability reporting.

C13 Water Management

Does the housing provider have a strategy for water management?

BCHG does not operate a standalone Water Management Strategy. Water management is incorporated within our Environmental Strategy, and New Development Design Specification. Our approach focuses on reducing water waste, repairing leaks promptly, improving resilience to water stress and flooding, and promoting water efficiency in both homes and corporate operations. New developments incorporate measures such as rainwater attenuation, rainwater harvesting and water-butt provision where appropriate. Performance is monitored through water-related asset data, flood and leakage incidents, development standards and annual sustainability reporting.

C14 Sustainable Procurement

How is sustainability considered when procuring goods and services?

BCHG's approach to sustainable procurement is set out in the Procurement Policy and Procedure, which require environmental, social and governance considerations to be included in procurement activity where relevant. ESG accounts for 20% of the quality element of supplier assessments, alongside consideration of local supply, support for BCHG's EDI commitments and the wider environmental, economic and social impact of the goods or services being procured. Contract management arrangements also allow relevant sustainability measures to be monitored during service delivery.

For new developments, sustainability is reflected through BCHG's Design Principles, which seek to create homes and places that support residents' wellbeing and enhance communities. This includes consideration of sustainable transport, secure cycle storage, tenure mix, landscaping, natural light, ventilation, private outdoor space, accessibility, fire safety measures, efficient electric heating controls, sustainable drainage and access to electric vehicle charging where appropriate.

Social

T4 Affordability

C15 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 64% of comparable Private Rented Sector rents. This is calculated based on BCHG rents for 2025/26 compared with Price Index of Private Rents (PIPR) from the Office for National Statistics for Average private rent price, local authorities in England and Wales (February 2026). This is a 3% drop on our 24/25 rent comparison (67%), this is because of private sector rents increasing at a faster pace and reflects BCHG's commitment to affordability and cost of living support for residents. Any service charges in place for our social rent properties have been excluded within the BCHG rents used for this calculation.

C16 % Homes by Tenure

Tenure	No. of Homes	% of Housing Stock
General Needs (Social Rent)	1353	59.4%
General Needs (Affordable Rent)	327	15.2%
Supported Housing (Social Rent)	11	0.5%
Supported Housing (Affordable Rent)	23	1.0%
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	2.2%
Specialised Supported Housing	1	0.0%
Leaseholders	26	1.1%

As at year end Mar 2026

C17 % New Homes

BCHG continue to develop new affordable homes for rent and successfully saw 19 new homes handed over at Green Lanes in 2025/26. In addition, there are a further 99 units on site in progress at Tomlinson Court, Blowers Green Road, Grove St and Lewis St. Beyond that we currently plan to develop an average of 50 units per year, subject to the availability of grant funding. Where possible, BCHG will build new homes to be let at a Social Rent. We have not developed any new units for non-social housing purposes and currently have no plans to do so.

C18 Energy Costs

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 will bring all properties up to an EPC C Rating by 2030. In the longer term we are investing in retrofit measures such as insulation, low-carbon heating and smart controls as part of our decarbonisation programme which will also improve the energy efficiency of our properties and reduce costs for residents.

We maintain strong referral partnerships to provide wider support for residents, including energy efficiency advice, referrals to the Local Energy Advice Partnership (LEAP), the Discretionary Housing Payment scheme; Better Housing Better Health; access to BCHG's Tenancy Support Programme; and use of the BCHG crisis fund. We have supported residents who are struggling with energy cost or at risk of fuel poverty, assisting them to access £8,778 fuel vouchers through our partnership with, HACT. In addition, residents have benefitted from £6,876 in reduced water tariffs.

T5 Building Safety and Quality

C19 Home Safety and Compliance

Describe the condition of the housing provider's portfolio

BCHG's Quality Homes Strategy sets out our commitment to providing homes that are safe, comfortable, secure and well maintained, with building safety as our highest priority. We invest in our homes to meet legislative and regulatory requirements, maintain high levels of compliance across key asset indicators including fire, gas, damp, electrical safety, asbestos, lifts and legionella, and use stock condition data to inform planned investment in kitchens, bathrooms, windows, doors, boilers and energy efficiency improvements. The strategy also commits BCHG to completing repairs promptly and efficiently, aiming to resolve issues on the first visit, listening to resident feedback on the quality and timeliness of services, and being clear with residents about when they can expect planned improvements.

% of homes for which all required gas safety checks had been carried out	99.1%
% of homes for which all required fire risk assessments had been carried out	99.7%
% of homes for which all required electrical safety checks had been carried out	99.7%
% of homes for which all required asbestos management surveys had been carried out	100%
% 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	100%

As at year end Mar 2026

C20 Decent Homes Standard

What % of homes meet the national housing quality standard?

99.71% 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, 97.91% 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.

C21 Damp and Mould

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

BCHG's Quality Homes Strategy confirms that building safety is our highest priority and that all homes should be safe, secure, well maintained and compliant with legislative and regulatory requirements. Damp, mould and condensation are managed as part of this wider commitment to safe, compliant and decent homes, with a focus on identifying and responding to hazards promptly, protecting residents' health and wellbeing, and meeting relevant regulatory expectations. BCHG's approach is informed by the Housing Health and Safety Rating System, Awaab's Law, the Regulator of Social Housing's Consumer Standards and resident feedback about the quality and timeliness of services.

BCHG has strengthened its damp, mould and condensation arrangements through a proactive, risk-based approach to reporting, triage and response. Reported cases are assessed regarding property condition, the severity of the issue and any known resident vulnerabilities, including age, health conditions and other factors that may increase the impact on the household. This helps BCHG prioritise cases where the risk to health and wellbeing is greatest and provide a faster, more responsive service for vulnerable residents.

The Quality Homes Strategy also commits BCHG to completing repairs promptly and efficiently, aiming to resolve issues on the first visit wherever possible, and using resident feedback to improve services. Damp and mould risks are therefore addressed through responsive repairs, compliance monitoring, stock condition information and planned investment programmes. This includes using asset data to inform future investment in homes, maintaining clear oversight of category 1 hazards, and ensuring that improvements such as ventilation, insulation, windows, doors, boilers and wider energy-efficiency works are considered as part of BCHG's long-term approach to safe, comfortable and well-maintained homes.

T6 Residents and Community

C22 TSMs

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

Resident feedback is a core part of how BCHG understands resident experience, identifies service priorities and holds itself to account. The 2025/26 Tenant Satisfaction

Measure Service Improvement Report confirms that this is the third year of BCHG's TSM reporting and that the results are reviewed alongside complaints, repairs, safety checks and other feedback to build a fuller picture of resident experience. The report highlights that residents want services that are easy to access, repairs that are completed well, safe and well-maintained homes and neighbourhoods, complaints that are handled fairly, and clearer evidence that BCHG acts on feedback.

The table below shows BCHG's most recent TSM performance and how it compares with relevant benchmarks.

TSM Perception Question	2025/26 Results	Vantage Performance Club Average Benchmark	Performance compared to Benchmark	
Taking everything into account, how satisfied or dissatisfied are you with the service provided by Black Country Housing Group?	83%	78%	↑	5%
How satisfied or dissatisfied are you with the overall repairs service from BCHG over the last 12 months?	80%	79%	↑	1%
How satisfied or dissatisfied are you with the time taken to complete your most recent repair after you reported it?	81%	75%	↑	6%
How satisfied or dissatisfied are you that BCHG provides a home that is well maintained?	82%	78%	↑	4%
Thinking about the condition of the property or building you live in, how satisfied or dissatisfied are you that BCHG provides a home that is safe?	83%	83%	=	0%
How satisfied or dissatisfied are you that BCHG listens to your views and acts upon them?	69%	70%	↓	-1%
How satisfied or dissatisfied are you that BCHG keeps you informed about things that matter to you?	79%	78%	↑	1%
To what extent do you agree or disagree with the following "BCHG treats me fairly and with respect"?	87%	84%	↑	3%
How satisfied or dissatisfied are you with BCHG's approach to complaints handling?	42%	44%	↓	-2%
How satisfied or dissatisfied are you that BCHG keeps these communal areas clean and well maintained?	80%	71%	↑	9%
How satisfied or dissatisfied are you that BCHG makes a positive contribution to your neighbourhood?	68%	72%	↓	-4%
How satisfied or dissatisfied are you with BCHG's approach to handling anti-social behaviour?	66%	66%	=	0%

As at year end Mar 2026

Between June 2025 and March 2026, independent research company IFF Research completed the 2025/26 TSM survey on BCHG's behalf, using phone and online SMS surveys in line with regulatory requirements and Market Research Society standards. In total, 589 residents responded, exceeding the required sample size of 323 responses. Results were checked against BCHG's resident population to ensure they provided a fair picture across age, ethnicity, property type and location, and no incentives were offered.

The 2025/26 results show that overall satisfaction remains positive and that BCHG continues to perform well against many comparable measures. However, the report also identifies areas requiring continued improvement, particularly communication, complaints handling, neighbourhood standards and demonstrating how resident feedback leads to change. The agreed improvement actions are linked to BCHG's Innovation and Improvement Plans for Resident Engagement, Resident Success and Quality Homes, with progress monitored through resident panels, operational performance reviews, Executive Team oversight and Board reporting.

C23 Customer Influence

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

BCHG's approach to resident influence is set out in the BCHG 2030 Resident Engagement Strategy, which brings resident feedback, insight, challenge and improvement together through a clear co-regulatory framework. The strategy builds on the previous Customer Transparency Strategy and sets out how resident voice operates at BCHG: feedback is gathered through a range of channels, analysed to identify themes and priorities, shaped through resident and colleague challenge, tested in practice and translated into measurable service improvement. This provides a clear line of sight from what residents tell us through to what changes as a result, with closing the loop embedded in service delivery, communication and performance reporting.

Residents are involved early and play an active role in shaping decisions that affect their homes and services. BCHG's resident commitments are to make decisions with residents, not for them as part of our No Voice No Approval approach; be clear about what decisions are being made and why; and ensure scrutiny is open, fair and representative so that all voices can be heard, not just the loudest. The strategy also commits BCHG to reducing barriers to involvement through flexible ways to participate, clear and accessible communication and opportunities that build confidence and encourage wider participation.

Resident influence is supported through structured co-regulatory arrangements, including the Resident Experience Assurance Panel and the Repairs Partnership Board, which provide independent challenge, test performance and hold BCHG to account for decisions and service improvement.

The fourth Customer Scrutiny Conference, held at Dudley Archives and Museum, brought together around 50 residents under the theme *Better Together: One Team*,

Our Strength. Residents reviewed progress following earlier scrutiny of gas servicing, complaints, and repairs and maintenance, and provided feedback on closing the communication loop, BCHG's role in neighbourhoods and priorities for the BCHG 2030 Strategic Plan. Positive feedback highlighted the quality of Homeforce repairs, customer care from Repairs Delivery Coordinators, support from scheme staff and Customer Relationship Managers, and quicker, more effective complaint responses. Residents also identified opportunities to improve use of the customer portal, communication about service charges, consistency between schemes and general needs properties, and the maintenance of quality across services. Board members attended to hear resident views directly and use these insights, alongside colleague perspectives, to inform development of the Strategic Plan to 2030.

Delivery is also reported to Board through the Resident Voice Report, giving Board a direct line of sight from resident feedback through to service improvement and organisational performance. Progress will also be tracked through the Innovation and Improvement Plan, aligned to resident feedback, Tenant Satisfaction Measure performance and service priorities. An annual Insights and Impact Report will be reported to Board and published for residents, demonstrating how resident voice has shaped decisions, driven improvement and influenced future priorities.

C24 Complaints

Percentage of Stage 1 and Stage 2 complaints that were responded to within target timeframes. How have reported complaints resulted in change of practice within the housing provider?

2025/26 Complaints Information	2025/26	Vantage Performance Club Average Benchmark	Performance compared to Average Benchmark	
LCRA Number of stage one complaints received per 1,000 homes.	96.12	65.84	↑	30.28
LCRA Number of stage two complaints received per 1,000 homes.	13.45	14.52	↓	-1.07
LCRA Proportion of stage 1 complaints responded to within the HO's Complaint Handling Code timescales	86%	95%	↓	-0.09
LCRA Proportion of stage two complaints responded to within the HO's Complaint Handling Code timescales.	100%	95%	↑	0.05

The 2025/26 Tenant Satisfaction Measure Service Improvement Report identifies complaints handling as a continued area for improvement. While BCHG responded to 100% of Stage 2 complaints within the Housing Ombudsman Complaint Handling Code timescales, Stage 1 complaint response performance was lower at 86% and below the benchmark shown in the table. The volume of Stage 1 complaints was also above the sector benchmark, indicating that residents are continuing to use the complaints process to raise service issues and that learning from complaints remains an important source of improvement insight. BCHG will use complaints data alongside

TSM feedback, repairs performance, safety checks and resident engagement insight to identify recurring themes, improve communication, strengthen ownership of actions and demonstrate more clearly how complaints lead to changes in practice.

C25 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 supports residents through an integrated approach involving Customer Relationship Managers, repairs colleagues and the Social Investment Team. Our Resident Success Strategy focuses on helping residents to access safe, secure and well-maintained homes, sustain successful tenancies and live in inclusive neighbourhoods. During 2025/26, this included pre-tenancy support, tenancy sustainment advice, vulnerability identification, reasonable adjustments, damp and mould triage, domestic abuse awareness and referral pathways to specialist support.

The Resident Success Strategy is supported by wider partnership working and targeted support for residents experiencing financial pressure, fuel poverty, rent arrears, homelessness risk, digital exclusion or other vulnerabilities. BCHG maintained referral partnerships during the year including energy efficiency advice, the Local Energy Advice Partnership, Discretionary Housing Payments, Better Housing Better Health, the Tenancy Support Programme and the BCHG crisis fund. We also continued to strengthen safe and inclusive neighbourhoods through hate crime and domestic abuse training, DAHA membership and accreditation, and the use of Domestic Abuse Champions.

These services have delivered practical outcomes for residents. During 2025/26, 207 residents were supported through the Tenancy Support Programme, including 40 people who were struggling with rent arrears or at risk of losing their home. Financial gains and direct support included £8,775 in HACT fuel vouchers, £4,460 in travel passes, £3,580 in foodbank vouchers, £21,682 in DWP benefits including Universal Credit and Pension Credit, £6,876 in reduced water tariffs, £7,685 in council tax reductions and £6,811 in Discretionary Housing Payments. This support helps residents to build financial resilience, maintain their tenancy and access wider opportunities linked to employment, education, health and wellbeing.

C26 Stronger Communities

What interventions have the housing provider made or enabled to foster stronger communities and places considering both physical changes to shared spaces and events, activities and signposting.

BCHG's approach to stronger communities is grounded in its role as a social business and in the principle that a safe, secure and affordable home is the foundation for

wellbeing, opportunity and community connection. During 2025/26, BCHG continued to deliver community investment, tenancy sustainment, resident engagement and neighbourhood-based activity that supports residents to access services, build confidence, improve wellbeing and participate in shaping the places where they live.

BCHG's Social Investment Team works with residents and partner organisations across the Black Country to deliver targeted support around digital inclusion, employment, financial confidence, cost-of-living pressures, health and wellbeing, homelessness prevention and support for vulnerable groups. The team provides one-to-one support to individuals and works with community organisations to increase their capacity, helping benefits reach a wider group of residents and local beneficiaries.

A key part of BCHG's placemaking approach is the development of neighbourhood plans. These are guided by resident feedback and involvement, using insight from surveys, meetings, estate walkabouts and everyday conversations to identify local priorities. Plans have been produced for ten of our estates helping BCHG respond to local issues in a visible and practical way, including priorities linked to safety, communal areas, grounds maintenance, neighbourhood appearance, anti-social behaviour, communication and resident involvement.

Physical improvements and neighbourhood interventions are therefore shaped by what residents say matters most in their local area. This includes working with residents to understand concerns about shared spaces, communal areas, estate standards, grounds maintenance and wider neighbourhood confidence. Where appropriate, actions are linked to estate walkabouts, repairs, environmental improvements, neighbourhood management, resident communication and partnership working with local organisations. This supports BCHG's wider commitment to listen to residents, act on feedback and demonstrate how resident voice leads to change.

During 2025/26, digital inclusion activity remained a significant area of impact. BCHG supported 168 community hubs, trained 581 volunteers and staff in the third sector, and reached an estimated 6,520 end users through digital skills and inclusion activity. The team also supported 69 people to use the NHS App, helping residents and communities to access essential digital services, health support and wider opportunities.

Employment and economic support also delivered positive outcomes. During the year, 123 people received one-to-one employment support, 13 people were supported into work, 18 businesses received business support, and BCHG engaged with 10 young people who were not in education, employment or training, supporting seven of them into training or employment. This work supports residents and local communities to improve skills, confidence and economic resilience.

BCHG also continued to support vulnerable groups and wider community partners. This included helping nine people move from rough sleeping or street homelessness into secure housing, training 141 staff across 39 organisations supporting care-

experienced young people and enabling 1,944 care-experienced young people to benefit from this work. The impact of this activity is strengthened through early engagement, trusted relationships and partnership working with local authorities, voluntary and community organisations and funders.

Resident support and signposting also form an important part of BCHG's stronger community's approach. During 2025/26, 207 residents were supported through the Tenancy Support Programme, including 40 people who were struggling with rent arrears or at risk of losing their accommodation. Financial gains and direct support included £8,775 in HACT fuel vouchers, £4,460 in travel passes, £3,580 in foodbank vouchers, £21,682 in DWP benefits including Universal Credit and Pension Credit, £6,876 in reduced water tariffs, £7,685 in council tax reductions and £6,811 in Discretionary Housing Payments.

Overall, BCHG's community investment and neighbourhood planning activity contributes to stronger communities by combining direct support for individuals with practical, place-based action in neighbourhoods. It helps residents sustain tenancies, access services, improve digital and employment skills, manage financial pressures, influence local priorities and build confidence in their neighbourhoods. This demonstrates the wider social value created through BCHG's role in local communities and provides measurable evidence of impact for residents, community organisations and local partners.

The table below provides an overview of key outcomes achieved through BCHG's Social Investment Team during 2025/26.

Area of activity	2025/26 outcomes
Neighbourhood planning and resident involvement	Neighbourhood plans shaped by resident feedback, surveys, meetings, estate walkabouts and everyday conversations, with published plans for The Courtyard, The Mews, Highgate Street, Abberley, Churchfield and Brooke Street, Ross Heights, Crowther Road, Whitepoplars Close and Oak Green Way.
Physical neighbourhood improvements and shared spaces	Local priorities identified through resident feedback and estate-based activity, with actions linked to communal areas, grounds maintenance, neighbourhood appearance, safety, anti-social behaviour, repairs, communication and partnership working.
Digital inclusion and skills	168 community hubs supported; 581 volunteers and third-sector staff trained; 6,520 end users benefited; 69 people supported to use the NHS App.
Employment and economic support	123 people supported through one-to-one employment services; 13 people supported into work; 18 businesses supported; 10 young people not in education, employment or training engaged, with 7 supported into training or employment.
Support for vulnerable groups	9 people supported from rough sleeping or street homelessness into secure housing; 141 staff across 39 organisations trained to support care-experienced young people; 1,944 care-experienced young people benefited.
Resident support and financial gains	207 residents supported; 40 people supported with rent arrears or accommodation risk; £8,775 fuel vouchers, £4,460 travel passes, £3,580 foodbank vouchers, £21,682 DWP benefits,

£6,876 reduced water tariffs, £7,685 council tax reduction and £6,811 DHP claimed.

As at year end Mar 2026

C27 Social Value in Procurement

How is Social Value creation considered when procuring goods and services?

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

Governance

T9 Structure and Board

C28 G1/V1 status

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

- Governance grade: G1
- Viability grade: V1

We are expecting an inspection by the Regulator during 2026/27.

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?

BCHG have not been subject to any adverse regulatory findings during 2025/26.

C31- C32 Board Diversity and EDI in Board Recruitment

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

Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?

BCHG's Board recruitment, senior leadership and succession planning are guided by the Non-Executive Director Recruitment and Succession Planning Policy. These set out a commitment to fair, open and transparent recruitment, drawing from a wide pool of talent, lived experience and backgrounds so the Board has the skills, insight and diversity needed to govern effectively.

The Remuneration, Nominations and People Committee oversees Board recruitment and succession planning, regularly reviewing Board and Committee composition, including skills, knowledge, experience and diversity. Equality considerations, future skills needs and progressive Board renewal form part of this process.

The policy also reflects the NHF Code of Governance expectation that people with lived experience of, or insight into, the communities BCHG serves are meaningfully engaged in governance. This supports diversity of thought and helps ensure strategic decisions are informed by resident needs.

BCHG's approach to EDI reinforces this by committing the organisation to lead from the top, consider diversity in decision-making, review and improve recruitment, develop EDI-informed leadership competencies and ensure policies reflect an inclusive culture.

For senior management and wider recruitment, the People Strategy supports an inclusive and respectful culture where colleagues feel they belong, are listened to and can contribute. Actions include reviewing recruitment practices, job descriptions and person specifications, embedding The BCHG Way, and using EDI survey, engagement and TIDE feedback to monitor progress.

Women	44%
Ethnic Minority	22.22%
Residents	0%
Disability	Disability - None 88.89% Prefer not to say 11.11%
Average Age	58

Average Tenure

As at year end Mar 2026

3 years

Residents also provide diverse input into governance processes through BCHG's resident voice arrangements. Resident voice is an integral part of Board insight, and the Resident Voice report is a standing item on the Board agenda, including Tenant Satisfaction Measures performance, complaint analysis, learning and service improvements arising from resident feedback. TSM performance also forms part of the formal Key Performance Indicator Dashboard reported to Board quarterly, and Board reports include consideration of Resident Voice implications. Board members attend resident voice meetings and events throughout the year, including the Resident Scrutiny Voice Panel, Repairs Partnership Board and Customer Scrutiny Conference, helping Board members gain first-hand understanding of residents' experiences, priorities and concerns.

C33 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 2 Members have resigned resulting in a turnover of 22%. BCHG Senior Management Team consisted of 16 members for the period of which 5 left. This is a turnover of 31.25%.

C34 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 - Brings senior executive-level commercial experience from the private sector, complemented by non-executive board experience within social housing.

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

C35 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%.

C36 External Auditors

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

Our current external audit partner, Menzies LLP, conducted their first external audit for the 25/26 financial year.

C37 Board Effectiveness

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

The last independently run board-effectiveness review was carried out by Altair 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 Employees

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 232 employees of which 77% are women and 23% are men. There are 127 colleagues working in care and support services, of those 122 are women (96%). This translates to 68% 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 24 roles on the lower pay grades of our main structure (administrator type roles) 21 are occupied by women (88%).

Year	Median pay gap
2025/26	28.42%
2024/25	27.83%

Our data shows us that in the upper quartile there are 58.62% women and 41.38% men. This reflects positively that we have several women holding senior positions within the business. At the point of data capture our Chair of the Board; Director of

Resources; and Director of People and Culture are women who demonstrate strong and effective leadership, 61.50% of our Senior Management Team are also women.

C41 CEO: median-worker pay gap

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

5.7:1 (5.23:1 2024/25). 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?

EDI is addressed across all BCHG Strategies 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 Onvero, the Employers Network for Equality and Inclusion, and carry out the TIDE (Talent Inclusion and Diversity Evaluation) assessment annually.

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	226 (6 colleagues in the data capture elected not to disclose their ethnicity)
Mean ethnicity pay gap	-13.03%
Median ethnicity pay gap	-3.43%

As at year end Mar 2026

The results are positive. Of the 39 EM colleagues in the data count, 24.14% of those are paid in the upper quartile and 20.69% are categorised as leaders or managers. 23.08% of the Executive Board and 33% of the BCHG Board are from an EM background.

Our 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 Overo (previously 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?

BCHG supports colleague physical and mental health through its Five Pillars of Wellbeing approach, Employee Assistance Programme, Wellness Action Plans, stress risk assessments, wellbeing days and manager training on mental health at work. Colleagues can share health information through the My Health Update screen on the

HR system and access trained Mental Health Buddies, who provide support, signposting and awareness activity throughout the year.

During 2025/26, wellbeing activity included Brew Monday, Time to Talk Day, World Sleep Day, menopause and mental health awareness, and practical guidance on managing stress during the festive period. The Buddies also welcomed new members and continued to encourage open conversations about mental health, helping to reduce stigma and strengthen peer support.

Colleagues also have access to self-directed eLearning, workbooks and wellbeing resources through the Learning Management System and EAP. During the year BCHG introduced GP Online, providing same-day access to a GP for advice, treatment or prescriptions, alongside annual health screenings and referrals where further support is needed. Feedback from the Wellbeing Impact Survey is being used to refine BCHG's wellbeing offer and ensure it continues to meet colleague needs.

C44 Staff Professional Development

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

BCHG's People Strategy 2023–2026 set out the ambition to have the right people in the right places with the right skills, supporting the Outstanding Employer objective through inclusive culture, engaging leadership, collaborative teams, meaningful reward, high-performing colleagues and a safe, healthy working environment. Professional development is supported through annual resource planning, personal development plans, professional qualifications, coaching, mentoring, leadership and management development, customer service training, digital learning and the Learning Management System.

During 2025/26, BCHG continued to support colleague development through talent and succession planning, refreshed performance management arrangements, onboarding and induction improvements, and opportunities linked to apprenticeships and career progression. Four apprentices were in progress across multi-trade, electrical and grounds maintenance, with four apprentices having successfully completed their programmes to date and one progressing into a permanent role. The new People and Culture Strategy builds on this foundation, with continued focus on leadership capability, talent, skills, engagement and effective people support.