



**Black Country
Housing Group**

BCHG 2030





Our Mission

A social business delivering quality homes and care.
For the Black Country, by the Black Country.

Risk Appetite

BCHG has an open risk appetite overall, reflecting its ambition to innovate, grow, and deliver enhanced services for customers and communities. The organisation is prepared to take calculated and well-managed risks in areas that drive strategic progress, such as digital transformation, environmental sustainability, and development of new homes.

However, BCHG maintains a cautious approach in care and tenancy management, ensuring risks are

tightly controlled where they impact vulnerable customers or core service delivery. In matters of building safety and compliance, BCHG is risk averse, prioritising zero tolerance for risks that could compromise health, safety, or regulatory obligations.

This blended approach ensures innovation and growth are balanced with strong governance and customer protection.

Our values



We not me

We are stronger when we work together as One Team. We collaborate, include, and support one another, valuing diverse perspectives and experiences. We put the customer at the heart of everything we do, recognising that different people need different things to thrive.



We do the right thing

We act with integrity and transparency and make fair and inclusive decisions. We speak up and stand up for what is right, even when it is uncomfortable, because equity and fairness matter.



We love to learn

We are curious and open to growth. We embrace feedback, capture learning, seek out new ideas and keep evolving to make even bigger impacts.



We do what we say we will

We manage expectations and keep our promises. We take responsibility for our impact, acting with fairness and consistency. We build trust by holding ourselves accountable not only for what we deliver, but how we deliver it.



We care

We listen and act with kindness, showing empathy and compassion for everyone. Whether it is our customers, colleagues, communities, or the environment, we lead with care, dignity, and respect.

Our Vision

To be the leading provider of affordable, high-quality homes and outstanding care across the Black Country.

People and Culture

BCHG is recognised as an excellent employer fostering belonging, inclusion, and development opportunities.

2030 Vision

BCHG rated as Investors in People Platinum or similar.

Output Measure

Percentage of colleagues leaving BCHG each year.

Perception Measure

Colleague engagement and experience score.

Financial

BCHG has long-term financial viability and independence through effective governance and financial planning; balancing prudence and investment generating positive impact across the business.

2030 Vision

To be an independent registered provider that has the financial capacity to continue to do the right thing by our residents and our colleagues.

Output Measure

30 year financial plan consistently meeting golden rules and maintaining Regulator of Social Housing (RSH) viability compliance.

Perception Measure

Stakeholder confidence that BCHG is financially well managed and investing in the right priorities.

Development

BCHG utilises resources and embraces partnership opportunities to develop new affordable and sustainable housing through a range of delivery models.

2030 Vision

To be an active, trusted partner with local developers, with a track record of successfully delivering new affordable housing, incorporating innovative construction, environmental and energy efficiency measures.

Output Measure

Average delivery of 50 new homes commenced per year.

Perception Measure

Six-month new home satisfaction score.

Customer Success

BCHG is a recognised contributor to neighbourhood success and tenancy sustainment with excellent customer service.

2030 Vision

BCHG creates a long term mutually trusting and supportive relationship with its residents.

Output Measure

Reduced tenancy turnover year on year.

Perception Measure

TP08 Satisfaction that the landlord treats them fairly and with respect.

Care

BCHG has expanded its community impact with outstanding Care and Support.

2030 Vision

That BCHG Care services are of high quality and recognised as outstanding in the region.

Output Measure

Care Quality Commission (CQC) ratings of 'Good' or above across all regulated services.

Perception Measure

Residents' satisfaction with care received.

Resident Engagement

By 2030, more residents will be active partners in shaping our services, with clear evidence that their views influence decisions and hold us to account.

2030 Vision

We will see a significant increase in the number of voices influencing BCHG decisions and with greater impact.

Output Measure

Growth in resident involvement and demonstrable influence on organisational decisions (from 2026 baseline).

Perception Measure

TP06 Satisfaction that the landlord listens to tenant views and acts upon them.



Quality Homes

Building Safety will remain our number one priority and we will ensure every home meets standards and services are influenced by residents, delivering exceptional comfort and security.

2030 Vision

BCHG has a well-funded investment plan for all its homes and responsive services that support residents' health within their homes.

Output Measure

High-level compliance across all key asset safety indicators (Fire, Gas, Damp, Electrical, Asbestos, Lifts, Legionella).

Perception Measure

TP04 Residents' satisfaction that their home is well maintained.



Environmental

BCHG understands and actively reduces its impact on the environment and makes a positive contribution to reducing fuel poverty.

2030 Vision

All BCHG homes EPC C or higher with understanding of fuel poverty impact of their design and BCHG's operations achieve net zero rating.

Output Measure

Percentage of homes EPC C or above and annual progress against BCHG net-zero pathway.

Perception Measure

Independent Sustainability Assessment Score.



Digital and AI

Become a seamless, data-driven housing provider with advanced AI-powered services.

2030 Vision

AI-powered predictive systems in place that measurably enhance the customer experience and allow BCHG colleagues to spend more time with residents.

Output Measure

AI-enhanced core systems that deliver clear operational and customer benefits.

Independent cyber security assurance rating.

Perception Measure

Colleague satisfaction that technology enables them to succeed.

Data and Insight

Use data insights for all strategic and operational decisions to improve customer service.

2030 Vision

BCHG has a single source of truth with aligned IT systems informing investment decisions with data shared with residents.

Output Measure

The number of data-driven insights that lead to measurable performance improvements.

Perception Measure

Residents' views on how transparent and accessible BCHG's data is.

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