

Annual Report to Tenants and Residents 2025/2026





Pictured: Richard Thacker-Pettifer

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Chairman's report

Welcome to our residents' annual report for 2025/2026.

This report, my final one as the Chair of BCHA, looks back at the period from April 2025 to March 2026 and highlights how we have performed, what we have achieved, and how we have continued to improve the services we provide to our tenants and residents.

It has been a privilege to serve BCHA and to work alongside such a committed Board and dedicated staff team. During my time as Chair, I have seen BCHA continue to evolve whilst remaining true to its values as an independent, community-focused housing association serving the people of Bedford.

As I reflect, I am very proud of what we have achieved together. BCHA has strengthened its financial position, allowing us to continue investing in our homes and services while remaining financially resilient for the future. We have also become a Real Living Wage Employer, reflecting our commitment to valuing the people who deliver our services every day. These achievements, alongside our continued investment in our homes, provide a strong foundation for the future and ensure we can continue delivering high-quality services for our tenants and residents.

This has been another positive year for the organisation. Despite the continued financial pressures facing the housing and care sectors, we have continued to invest in our homes. During the year we completed new hot water systems at Bedesman's House, continued to improve the safety, quality and long-term sustainability of our buildings, and approved further investment in renewable energy to reduce our environmental impact and future energy costs.

The Board has continued to provide strong governance and constructive challenge throughout the year, supporting the Senior Management Team whilst ensuring that

decisions remain focused on what matters most to tenants. Together we have listened carefully to tenant feedback, strengthened our approach to customer service and overseen improvements across our housing, care and support services.

Looking ahead, the Board has agreed an ambitious new long-term strategy that will guide BCHA over the coming years. We remain committed to maintaining high-quality homes, delivering excellent services and exploring opportunities to provide more much needed housing for older people in Bedford, while preserving the independence and local focus that have always been central to BCHA.

On behalf of the Board, and from me personally, I would like to thank Marie Taylor and the Senior Management Team for their leadership, professionalism and commitment throughout the year. My sincere thanks also go to every member of staff whose hard work, kindness and dedication make such a positive difference to the lives of our tenants and residents every day.

Finally, I would like to thank my fellow Board members. They give their time voluntarily and bring a wealth of knowledge, experience and commitment to the organisation. It has been a pleasure to work alongside them, and I am grateful for the support they have given me throughout my time as Chair.

It has been an honour to serve as Chair of BCHA, and I leave confident that the organisation is well placed to continue delivering excellent services for tenants and residents while building on the strong foundations that have been established.

Richard Thacker-Pettifer
Chairman

Listening to customers and learning how we can improve

As our customers and residents, your views matter to us and through our regular customer satisfaction surveys, we are able to understand what we do well and more importantly, what we can do better.

During the fourth year of TSM (Tenant Satisfaction Measures) data collection, we have been able to compare our performance year-on-year as well as benchmark how we are performing compared with other social landlords.

One of the factors that makes BCHA unique is the extent to which tenant feedback genuinely influences decision-making. Positively, this is reflected in the increased satisfaction levels relating to whether you feel listened to and that your views are acted upon.

We are also pleased to see satisfaction with your homes has increased along with satisfaction that homes are safe.

Over the last year, several satisfaction measures have seen scores reduce. The results highlight key areas for improvement, particularly in relation to repairs performance, complaints handling, and communal area maintenance.

There has been a reduction in overall satisfaction, satisfaction with repairs, and satisfaction with the time taken to complete the most recent repair.





Responding to your feedback and priorities

We've reviewed your feedback and the survey results and have identified the following key actions for the coming year:

- Review and strengthen repairs contractor performance through a revised Service Level Agreement (SLA), with clearer expectations, monitoring arrangements, and a focus on completing repairs within target timescales.
- Improve communication through the launch of a Tenants Portal and introducing WhatsApp as an easy way to contact us.
- Consult with you about BCHA taking on responsibility for internal communal cleaning and the introduction of a service charge.

Collection Type: Tenant Perception Surveys

Measure	2024/25	2025/26		Median* 2024/25
Overall satisfaction	91	88	↓	72
Satisfaction with repairs	96	93	↓	74
Satisfaction with time taken to complete most recent repair	91	88	↓	70
Satisfaction that the home is well maintained	91	96	↑	72
Satisfaction that the home is safe	91	96	↑	78
Satisfaction that the landlord listens to tenant views and acts upon them	77	85	↑	62
Satisfaction that the landlord keeps tenants informed about things that matter to them	83	84	↑	72
Agreement that the landlord treats tenants fairly and with respect	89	92	↑	78
Satisfaction with the landlord's approach to handling complaints	79	33	↓	36
Satisfaction that the landlord keeps communal areas clean and well maintained	91	84	↓	67
Satisfaction that the landlord makes a positive contribution to neighbourhoods	77	76	↓	65
Satisfaction with the landlord's approach to handling anti-social behaviour	83	84	↑	60

Satisfaction with our approach to complaints fell from 79% to 33%. This result is based on a small number of tenants who had experience of making a complaint, so each response has a significant effect on the overall percentage. Nevertheless, we take this feedback seriously and will use it to improve how we communicate with tenants and handle complaints.

*What does median mean? The median is the middle result reported by other social landlords. It allows us to compare BCHA's performance with the wider housing sector.

Complaints and learning

We know we don't always get things right and complaints give us valuable information we can use to improve our services and overall customer satisfaction.

Our complaints policy should enable us to address dissatisfaction and may also help to prevent further dissatisfaction for other customers. It can also help us to identify or how we can improve our processes.

Complaints offer a firsthand account of your views and experiences and can highlight problems we may otherwise be unaware of. Handling a complaint well is important to us and it is part of how we learn and embed our improvement culture.

BCHA's Complaints Policy is in line with the Housing Ombudsman's Complaint Handling Code which is subject to regular review.

Since the last year, our work on how we approach complaints has seen us:

- Review and update BCHA's Complaints Policy.
- Publish our Annual Housing Ombudsman Complaint Self-Assessment.
- Publish our Complaints Report 2024/25 and BCHA's Board response.

No Stage 1 or Stage 2 complaints* were recorded during the reporting period.

*Stage 1 is BCHA's initial formal investigation and response to a complaint. If the customer remains dissatisfied, they can ask for the complaint to be reviewed at Stage 2, which is BCHA's final response under its complaints process.





Quantitative analysis of complaints

The total number of housing complaints received was:

0 Stage 1
complaints

0 Stage 2
complaints

The percentage* of complaints at each stage which were
closed in full within the set timescales were:

N/A Stage 1
complaints

N/A Stage 2
complaints

N/A

of Stage 1 complaints
were upheld

N/A

of Stage 1 complaints
were partially upheld

N/A

of Stage 1 complaints
were not upheld

N/A

of Stage 2 complaints
were upheld

N/A

of Stage 2 complaints
were partially upheld

N/A

of Stage 2 complaints
were not upheld

*No percentages have been calculated because BCHA received no Stage 1 or Stage 2 housing complaints during the reporting period.

Source: The Housing Ombudsman's Complaint Handling Code ([housing-ombudsman.org.uk](https://www.housing-ombudsman.org.uk))

Your BCHA

Looking back at some of our work over the last year

Over the last year some of our key projects and achievements have included:



Successfully completed a **telephony refresh programme** to improve flexibility for mobile and hybrid working, strengthen our disaster recovery arrangements, and deliver financial savings.



Transitioned the **Chubb system** to a SIM card and digital telephony solution, improving reliability and future-proofing communications infrastructure ahead of the national digital switchover.



Successfully managed the transition to **Windows 11** ahead of the October 2025 end-of-life deadline. This will help ensure continued security, compliance, and operational resilience. We have repurposed old devices using Google's operating system for staff, extending the lifespan of the devices and reducing unnecessary equipment disposal costs.



Introduced a new **digital policy management system** enabling staff to access policies through a website and app, receive update notifications, and electronically confirm understanding of revised policies. This improved policy compliance and organisational assurance and is a more efficient way of working.



Introduced the **iStumble app** to support the safe assessment of resident falls, providing staff with step-by-step guidance and improving confidence in responding to incidents. Training was rolled out to all care staff to support consistent and safe practice across services.



The use of the iStumble app has **reduced unnecessary emergency call-outs** and shortened the time residents may spend waiting on the floor following fall incidents. The initiative has supported BCHA staff to safely assist residents in circumstances where ambulance attendance may historically have been required, helping to reduce pressure on NHS services.



Worked in partnership with the NHS Digital Team to offer **robotic companion pets** to support people living with dementia, improving engagement, emotional wellbeing, and reducing anxiety for residents. The increased use of assistive technologies has provided innovative support approaches while supporting care teams and enhancing resident wellbeing.



Improved fire safety provision at Oak Way House and Bedford Charter House through **upgraded sprinkler systems** incorporating independent Uninterruptible Power Supply (UPS), ensuring these life-critical systems continue to operate during power outages.



Successfully implemented preparations for **Awaab's Law** ahead of the October 2025 requirements, strengthening organisational processes relating to damp, mould, and property safety compliance.





Value for money

BCHA recognises the importance of delivering Value for Money (VFM) to our residents, tenants and our stakeholders. It is an important part of our culture and sets the tone for doing the best to use our resources and our spend wisely.

VFM is defined as the relationship between effectiveness, efficiency and economy, often described as the value chain. VFM is a positive and desirable outcome for any organisation of any size. As part of our commitment to deliver excellent VFM we aim to drive best

value by making well informed financial and operational decisions.

At BCHA we are able to deliver VFM through a flat management structure, providing a local service and operating mainly from one centre, ensuring high productivity and successful outcomes.

How we manage and monitor value for money

VFM is really important at BCHA, and it underpins the delivery of our vision and objectives. For us, it is about making the right choice between cost and quality to deliver the best services to our residents that we can.

If we can optimise VFM throughout the organisation, we can free up resources to invest in services to our residents and maintain your homes to the highest standards possible.

Some of the areas we focused on over the last year included:

- At Oak Way House, we have made changes to staffing arrangements and introduced a rota planning tool. This enabled staffing patterns to align more closely with tenant demand and care call requirements, improving efficiency and delivering savings.
- We became a registered organisation with UK Visas and Immigration (UKVI) and can offer 'Skilled Worker' sponsorship for eligible roles. This supports workforce stability and retention of experienced

employees already working for BCHA, reducing recruitment and onboarding costs while maintaining continuity of care

- We have introduced a 'Step-Up' senior role within the care home to support internal career progression and help grow leadership talent from within the existing workforce. This "grow our own" approach has supported staff retention, reduced recruitment pressures, and strengthened internal leadership capacity.

At BCHA delivering VFM for our tenants and residents means:

- **Managing our budgets** – planning what we do and spending wisely.
- **Meeting our objectives and being efficient** – making the best use of our resources.

It is important that we deliver excellent value for money for our residents and stakeholders. It helps us to achieve better efficiency, economy and effectiveness, which all in turn supports us to improve our services and financial resources.

BCHA's heartbeat numbers

BCHA uses a key set of metrics to monitor performance across a range of benchmarks. These key measures reflect the objectives set out in our business plan. These numbers show how we are improving VFM and investing in efficiencies. We set targets for our Key Performance Indicators to enable BCHA to measure the progress it is making in improving VFM for its customers.

Business area	Measure	VFM impact
Maintenance	Maintenance cost per property	More efficient spending on our properties
Houses	Arrears as a percentage of the annual rent debit	Being more effective at collecting rent
	Average re-let time	Greater stock utilisation
People	Staff to service user percentage ratio (including agency)	Greater economy and effectiveness
Charter House	Occupancy rate percentage	Greater stock utilisation

We also monitor VFM throughout the year and some of the ways we do this are through:

- Regular reviews of the business plan objectives.
- Six monthly Board reviews of performance against the Key Performance Indicators.
- Monthly budget reviews to understand any variances and inform the rolling annual forecast.
- Review and scrutiny of the monthly management accounts by the Senior Management Team.
- Quarterly reviews of the key risks facing BCHA and the measures taken to mitigate these risks.
- Benchmarking our performance with other housing associations of a similar size and type.
- Annual review of performance of all contractors and consultants with whom we spend over £10,000pa.
- Reviews of service delivery, asset management and procurement.
- Tracking income and expenditure of each property to check whether properties remain viable.
- VFM targets for the Senior Management Team and budget holders.
- Using a tender process to obtain the best price for large scale planned works.
- Managing the balance between planned works versus responsive repairs.



Performance and VFM commentary

As a registered provider of social housing we have to report in our accounts and to the Regulator how we have performed over a number of areas to demonstrate that we offer value for money to our communities and residents.

Some of the metrics are very technical and are about how we cover interest payments on our loans, many of the metrics we use are the same as we have reported to our residents and tenants year on year.

These are the Key Performance Indicators that the Senior Management Team monitor on a monthly basis and the Board review each quarter. Each year we develop a delivery plan to measure the progress we are making towards our forward looking targets which reflects our forward focused five-year business plan.

Metric No	Name	Split into	Measuring		Actual 2026	Actual 2025	Actual 2024	Actual 2023	SPBM Lower Q.*	SPBM Median	SPBM Upper Q.*
1	Reinvestment		Efficiency	%	1.78%	2.03%	2.70%	0.91%	2.27%	4.18%	7.23%
2	New Supply Delivered	A Social Housing Units	Effectiveness	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.74%
		B Non-Social Housing	Effectiveness	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3	Gearing		Efficiency	%	38.09%	39.94%	41.85%	44.13%	-2.00%	14.70%	28.66%
4	EBITDA MRI**		Efficiency	%	362.02%	173.19%	134.93%	263.19%	0.00%	150.00%	298.01%
5	Headline Social Housing Cost per Unit		Economy	£	£6,819.25	£7,342.88	£7,882.34	£5,404.41	£5,489.75	£6,786.50	£9,428.74
6	Operating Margin %	A Social Housing Lettings Only	Efficiency	%	18.37%	10.46%	11.22%	10.04%	6.33%	12.84%	21.09%
		B Operating Margin (overall)	Efficiency	%	10.48%	4.89%	6.34%	8.72%	5.59%	12.50%	21.47%
7	Return on Capital Employed (ROCE) %		Efficiency	%	4.61%	2.09%	2.57%	3.10%	1.55%	2.70%	3.67%

Where our money comes from and where our money goes

Where our money comes from		Where our money goes	
Rents	£1,171,892	Service charges	£265,886
Service charges	£360,971	Repairs & maintenance	£173,746
Housing grant	£66,685	Depreciation of properties & deficit on disposals	£307,347
Supporting people	£0	Housing management & extra care staffing	£479,092
Extra care services	£265,918	Central services expenses	£303,639
Other income	£2,549	Interest payable & similar charges	£148,829
Total income	£1,868,015	Total expenditure	£1,678,539
Surplus for the year			£189,476

*SPBM (Smaller Providers Benchmarking Group): A benchmarking group that enables BCHA to compare its performance with similar smaller housing associations.

**Lower and upper quartiles: These show the range within which the lower-performing and higher-performing organisations in the group fall.

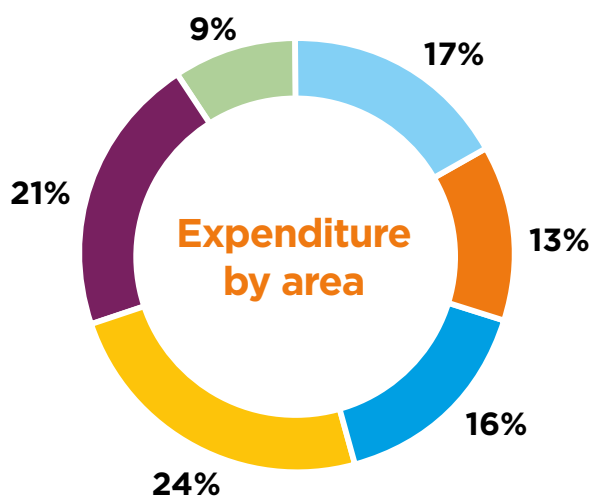
***EBITDA MRI: A measure of BCHA's ability to meet the interest payments on its borrowing from the income generated through its normal activities, after allowing for the cost of maintaining its homes. A higher percentage generally indicates greater capacity to meet interest costs.

General needs housing

Property type	No. of properties	Average weekly rent
Bedsit	6	£106.44
1 Bedroom	48	£122.68
2 Bedroom	8	£131.67

Sheltered and extra care housing

Property type	No. of properties	Average weekly rent
1 Bedroom	74	£183.59
2 Bedroom	29	£288.85
3 Bedroom	1	£156.49



- 17% Service charges
- 13% Repairs and maintenance
- 16% Depreciation of properties
- 24% Housing management and extra care staffing
- 21% Central services expenses
- 9% Interest payable



Balance sheet

ASSETS	2026	2025
Housing properties	2,541,333	2,462,512
Leasehold properties	9,609,850	9,811,995
Other tangible assets	20,345	21,308
Investments	0	0
Total fixed assets	12,171,528	12,295,815
Current assets	3,942,080	3,373,050
Less current liabilities	(1,283,960)	(1,132,518)
Net current assets	2,658,120	2,240,532
Total assets less current liabilities	14,829,648	14,536,347
Less housing grants & loans due after more than one year	(6,296,699)	(6,518,289)
Less other liabilities due after more than one year	(5,027)	(9,948)
Total assets less total liabilities	8,527,922	8,008,110

Income and expenditure account

INCOME	2026	2025
Rent, service charges, extra care & related income	1,858,594	1,797,086
Residents' fees, breathing space and respite care	4,988,807	4,462,750
Other contracted services	0	0
Grants & donations received	0	0
Amortisation of grants	66,685	66,685
Total income	6,914,086	6,326,521
EXPENDITURE	2026	2025
Houses	(1,582,124)	(1,675,186)
Charter House	(4,638,114)	(4,341,682)
Exceptional operating costs	0	0
Total Expenditure	(6,220,238)	(6,016,868)
	2026	2025
Interest payable	(222,031)	(229,640)
Surplus/(deficit) on disposal of fixed assets	(4,850)	(5,399)
Surplus on activities (excluding investments)	466,967	74,614
Interest receivable	52,845	69,605
Surplus/(deficit) on sale and revaluation of investments	0	0
Revaluation of pensions discount factor	0	0
Surplus on ordinary activities	519,812	144,219





Pictured: Marie Taylor

Chief Executive's report

This annual report looks back at the financial year to March 2026. It provides a summary of our financial performance, achievements and the progress we have made over the past year. We want to keep tenants, residents, families, and our wider communities informed about how we are performing, how we spend our resources and how we continue to improve our services.

Bedford Citizens Housing Association has two distinct areas of operation:

As a housing association, we provide general needs homes, sheltered housing and extra care housing – **BCHA Housing**

We operate **Bedford Charter House**, our residential care home.

BCHA Housing

During 2025/26 we have continued to invest in our homes and services to ensure that tenants live in safe, well-maintained, and sustainable properties.

A significant focus this year has been preparing for the introduction of Awaab's Law. We have strengthened our approach to managing damp and mould and reviewed our processes to ensure that reports are responded to quickly and effectively. Everyone deserves to live in a safe and healthy home, and we remain committed to identifying and resolving issues before they become serious problems. Our programme of regular property inspections continues to play an important role in this work, and I would encourage tenants to continue supporting us by allowing access for inspections and planned maintenance visits.

A key part of keeping homes safe and well maintained is ensuring that issues are identified and reported as early as possible.

We encourage tenants to contact us as soon as they become aware of any repairs, damp, mould, or safety concerns within their home. Early reporting allows us to investigate problems promptly, prevent issues from worsening and reduce the likelihood of more extensive repairs being required in the future. By working together we can help ensure that homes remain safe, healthy and comfortable places to live.

We have also continued to invest in building safety. During the year we upgraded sprinkler systems at Oak Way House and Bedford Charter House by introducing independent backup power supplies to ensure these important life-safety systems remain operational during power outages. We also completed the transition of our sheltered and extra care housing warden call systems from analogue telephone lines to a modern digital solution, helping to improve reliability and future-proof services ahead of the national digital switchover.

Listening to tenants remains central to everything we do. We continue to collect and publish Tenant Satisfaction Measures in line with the requirements of the Regulator of Social Housing. These measures allow us to compare our performance with other social landlords and help us understand where we need to improve. The feedback we receive from tenants continues to shape our services, priorities and future plans.

As a smaller housing association, we believe our size remains one of our strengths. It enables us to build close relationships with tenants and residents and respond quickly when issues arise. We value the involvement of tenants at all levels of the organisation, including on our Board, where lived experience helps shape our decision-making and strategic direction.

Bedford Charter House

At Bedford Charter House, our focus continues to be on providing high-quality, person-centred care in partnership with residents and their families. We recognise the important role that family members and loved ones play in supporting residents and continue to involve them in care planning and decision-making wherever possible.

This year we have embraced innovation to enhance the wellbeing of residents and support our care teams. Working in partnership with the NHS Digital Team, we introduced robotic companion pets to support people living with dementia. These have helped improve engagement, reduce anxiety and enhance emotional wellbeing for many residents.

We also introduced new technologies to support residents following falls. The iStumble app provides staff with step-by-step guidance when assessing fall incidents, while the introduction of Raizer Chair lifting equipment has improved resident dignity

and reduced waiting times following falls. Together, these initiatives have helped reduce unnecessary emergency call-outs and supported staff to respond safely and confidently when incidents occur.

Occupancy levels at Charter House remained strong throughout much of the year, reflecting the quality of care provided by our dedicated team and the confidence that residents and families place in the service.

We remain committed to being a Real Living Wage Employer and recognise the positive impact this has on attracting and retaining talented staff. During the year we also became a registered UKVI sponsor, enabling us to support eligible Skilled Worker visa applications and strengthen workforce stability. Alongside this, we introduced a new Step-Up Senior role to create additional career progression opportunities and develop future leaders from within our own workforce.





BCHA's values

BCHA's values are the beliefs and principles that guide how we work with tenants, residents, families, colleagues and partners. They influence the decisions we make and help ensure we remain focused on what matters most. Our values are:

- Integrity
- Caring
- Working together
- Listening
- Quality
- People focused

I remain incredibly proud that these values were developed by the people who live in our homes, receive our services and work within our organisation. They continue to guide everything we do and reflect the culture we want to maintain across BCHA.

BCHA's dedicated team

I continue to be supported by an exceptional team of colleagues who demonstrate compassion, professionalism, resilience and commitment every day. Whether supporting tenants in our housing services, caring for residents at Charter House or providing essential back-office support, their dedication is at the heart of everything BCHA achieves.

I would also like to thank BCHA's Senior Management Team for their leadership, innovation and commitment to continuously improving our services. Their ability to listen to customers, support colleagues and deliver practical solutions has been instrumental in many of the achievements outlined in this report. My thanks also go to BCHA's Board members, whose knowledge, expertise and

commitment continue to provide strong governance and strategic leadership for the organisation. Their support and challenge help ensure that BCHA remains financially strong, well governed and focused on delivering positive outcomes for tenants and residents.

As we look ahead, we will continue to invest in our homes, embrace innovation, support our staff and maintain our focus on delivering safe housing and excellent care services. Most importantly, we will continue to listen to our tenants and residents, ensuring that their voices remain at the centre of everything we do.

Marie Taylor
Chief Executive



A copy of our annual report is available in large print, different languages and as a audio version. Please ask if you would like one of these formats.

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