

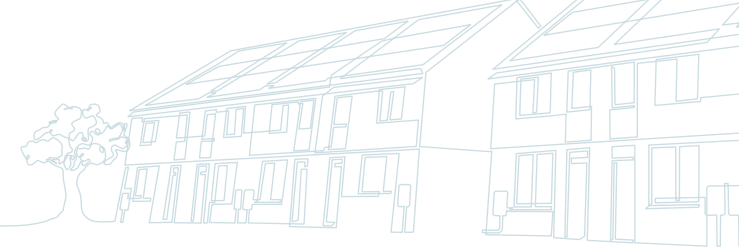


Building on Strong Foundations

ANNUAL IMPACT
REPORT
2025
2026



INTRODUCTION



Lorraine Mealings, Chief Executive



I am excited to introduce our Annual Impact Report, which looks back at the last 2025/26 financial year. It has been a busy year indeed, with our teams working hard to provide the best support they can for our customers. The outcomes of all this work have been incredible. Last year was the second year of our 5-year plan. As part of our plan, we have continued to invest more in our properties, increased the number of homes we own so we can support more people and internally, continued to modernise and streamline the way in which we work. Everything we do is to make sure we are delivering the very best services for our customers and achieving the very best outcomes. It really has been an enjoyable and inspiring year. I hope you enjoy the read.



Chris Nicholson, Chair of BCHA



One of the key strengths of BCHA, and its Unique Selling Point is the way that it seeks to treat its customers holistically, not just their housing needs. Steering BCHA is always a delicate balance between achieving the outcomes we seek of giving individuals the opportunity to thrive through provide a home and/or support and/or learning whilst at the same time ensuring continued viability and good governance of BCHA. I think this Impact Report, if read alongside our Annual Financial Statement, shows that we have once again managed to get that balance right. We are pleased that that view is also supported by the Regulator of Social Housing Inspection Report.

We could not have done this without the excellent work of the Executive Leadership team, colleagues, customers and my fellow Board members. Thank you.



A Message from the Customer Steering Group



This year two of the most important processes have been the government regulation and BCHA's housing transformation programme. Our Customer Steering Group has been heavily involved with both.

Firstly for the regulation we had two meetings online with the regulators as well as a face to face meeting. We explained how we worked with BCHA to achieve solutions to benefit all residents. The regulators constantly mentioned 'scrutiny' and while trying to explain how we work together we understood how this can benefit. There is now a plan to form a customer scrutiny panel to sit alongside our other groups.

The housing transformation programme has been vital to both tenants and staff. Reducing the number of properties that tenancy officers have to cover is imperative to all concerned. That has been completed and I think we can start to see the benefits. There is still work to be done but a work in progress!

Collaboration between customers and BCHA will only enhance all tenants and colleagues lives, making life a little bit easier for all.

Nick Apps, Customer Steering Group

STRATEGIC PLAN: YEAR TWO IN PROGRESS

Now in its second year, our Strategic Plan 2024-2029 is firmly in delivery. Co-produced with customers, colleagues and partners, the Plan provides a road map to our vision: **“Everyone has a home and the opportunity to thrive.”**

This year, the five priorities have driven tangible progress across every part of our work. Two years in, **119** new homes have been secured or delivered, our regulatory grading is strong, and customers are more embedded in shaping our services than ever before. There is much still to do, and we remain focused and determined to deliver.

The five priorities continue to guide everything we do and underpin every story in this report. We have indicated which priority each section serves throughout.



INSPECTION RESULTS SHOW A STRONG FOUNDATION

This year the Regulator of Social Housing (RSH) announced BCHA's latest regulatory gradings, awarding us C2 for consumer standards, G1 for governance and V2 for financial viability. The results confirm BCHA is well governed and financially viable, with a clear focus on continuing to improve our consumer standards across tenant scrutiny, anti-social behaviour reporting and complaints management.

“These regulatory gradings are a testament to the tremendous colleagues and Board Members we have across our team. Everyone’s commitment and hard work has helped us to continually improve. The members of our Customer Steering Group were a vital part of this process and we thank them for their constructive involvement.”

Lorraine Mealings, CEO



The inspection has been useful in highlighting areas where we still need to work to improve and the Board will be focused on this in the coming months.

Chris Nicholson, Chair of BCHA

The results underpin our continued commitment to delivering on our strategic plan and ensuring everyone has a home and the opportunity to thrive.





TRANSFORMING OUR HOUSING TEAM AROUND TENANTS' NEEDS

When BCHA customers told us they wanted more visibility from housing staff, faster responses and more face-to-face contact, we listened. This year that feedback became the foundation for a significant transformation of our housing service.

Leading the programme is Sarah Wallis, Head of Housing, who began her career at BCHA two decades ago and has returned to help shape its next chapter.



BCHA's new Housing Team, lead by Kirtsy Matlock, centre.

"Customers have been absolutely central to this transformation. Their feedback and insights highlighted the need for change, and we have worked with groups like the Customer Steering Group and the Transitional Support Group to ensure they were involved at each step."

The result is a unified housing team, bringing together tenancy management, income management and financial inclusion across smaller patches, so that Housing Officers can build stronger local relationships and resolve issues at the first point of contact. A new management structure provides clear oversight across our geographies, supporting consistency and accountability.

The impact has been tangible. Customers have welcomed twice-weekly visits from Housing Officers, contact with customer services has reduced as more issues are resolved on site, and there has been a noticeable decrease in anti-social behaviour. Staff have also embraced the new structure, with increased opportunities for development, training and progression.

"We are bringing the housing team closer to customers: to be more present, more proactive, and better able to build meaningful relationships that support people's housing and wider wellbeing."

Sarah Wallis, Head of Housing



NICK ADVOCATES FOR CHANGE ON A NATIONAL STAGE

Nick has been a BCHA tenant since 2019, moving into general needs accommodation after a period in supported housing. What started as a light-hearted offer to interview a Tenancy Officer for Tenant Talk magazine has grown into something neither Nick nor BCHA could have anticipated.

Now a valued Co-Production Assistant, Nick co-founded the Customer Steering Group alongside fellow tenant Dan and has presented to the BCHA Board twice a year on the issues that matter most to customers. His central focus has been transitional support, the critical and often overlooked gap between supported housing and independent living.

"If everything goes perfectly, you go from the streets into supported housing and then into general needs. That should be the story. But at every transitional point it breaks down and you often lose the support that carries you between projects. In the worst case you might find yourself back on the street, incredibly isolated and stressed."

Nick Apps, BCHA customer

Nick's advocacy has taken him well beyond BCHA. He has spoken at the National Housing Federation and Chartered Institute of Housing Community Summit, represented Shelter at the Liberal Democrat conference, and is a member of the Shelter Co-Production Partnership. He is also involved with MEAM (Making Every Adult Matter) at a national level.



"I keep doing it because I can start seeing differences now. BCHA, I think, is brilliant and I think we are really getting there."



PARTNERSHIP WITH PLYMOUTH CITY COUNCIL FOR NEW HOUSING AGREEMENT

This year BCHA and Plymouth City Council formalised an exciting new Housing Partnership Agreement, bringing **£18.3 million** of investment to the city and setting a course for **63** new affordable homes over the next five years.

Building on BCHA's established presence in Plymouth, where we already accommodate more than **240** households, the agreement consolidates years of trusted partnership and creates a clear framework for future delivery. BCHA committed an initial **£7 million** of funding, alongside **£1 million** from the Council and land opportunities through Plan for Homes 4, with a further **£10 million** to be sought through Homes England grants.

The new homes will prioritise social rent and cover a mix of general needs family housing and specialist supported accommodation, responding directly to the city's most pressing housing needs.

"This agreement is all about improving the lives of people living on the front line of the housing crisis. These families are not just statistics. They are people who want what should be a basic human right; somewhere to call home."

Councillor Chris Penberthy, Cabinet Member for Housing



"We are delighted to be working even closer with the Council to jointly bring forward much needed affordable homes in Plymouth for those who desperately need them."

Chris Nicholson, Chair of BCHA



TENANT SATISFACTION MEASURES

Every year we gather information on our performance against the Regulator of Social Housing's (RSH) Tenant Satisfaction Measures (TSMs). These results, and the valuable feedback we collect throughout the year, champion our customers' voice to help improve our services and homes.

Satisfied with the overall service provided by BCHA: 78.8%

Your Home



85.8%

Satisfied with the overall repairs they received



80.2%

Satisfied with the time it took to complete their most recent repair



80.1%

Satisfied that their home is well maintained

Complaints



45%

Customers were happy with how we responded to complaints

Your Safety



79.7%

Satisfied we provide a home which is safe

Anti-social Behaviour



69.6%

Satisfied with how we approach anti-social behaviour

Your Neighbourhood



78.9%

Satisfied that we make a positive contribution to their neighbourhood

Tenants' Views



73.8%

Satisfied that we listen to tenant views and act upon them



83.2%

Said that we treat them fairly and with respect



78.9%

Satisfied that we keep them informed about things that matter to them





MENTAL HEALTH SUPPORT REACHING MORE COMMUNITIES THAN EVER

This year BCHA's mental health services reached more people across Dorset than ever before, with new Community Front Rooms opening, The University Retreat becoming the The University Front Room and winning a national award and Attend Anywhere online service gaining momentum.

In January, Dorchester became the latest town to welcome a Community Front Room, joining existing sites in Bridport and Shaftesbury. The service offers a safe, welcoming and non-clinical drop-in space for adults aged 18 and over who may be feeling distressed or approaching crisis, with no referral, diagnosis or appointment needed.

Edward Morello, MP for West Dorset, visited the service and said: *"The approach that allows people to seek help early, without barriers, is a great asset to the Dorchester community."*

The University Retreat was also rebranded this year as the University Front Room, bringing it in line with the wider Community Front Room network after three years and more than **5,652** student visits. The service won the Mental Health and Wellbeing Support category at the What Uni? Student Choice Awards, judged entirely by students.



"This award is testament to the dedication of our practitioners and our external partners. I hope it also signifies the need for a service like ours across other universities and communities."

Christopher Musson, Senior Practitioner



NEW PLAYROOM OPENING AT POOLE REFUGE

This year a newly refurbished children's playroom was officially opened at Poole Refuge, providing a safe and therapeutic space for children recovering from the trauma of domestic abuse.

Named "Sam's Bright Space" in memory of Bright Horizons colleague Sam Manuel, who passed away in 2022, the playroom was funded by the Bright Horizons Foundation for Children and opened by Neil Duncan-Jordan, MP for Poole, on Starts at Home Day, a national campaign celebrating the vital role of supported housing.

"We've already seen the playroom full of children and laughter. Safe spaces like this change lives, and we need to make sure services like ours continue to be properly funded."

Lorraine Mealings, CEO

Since opening in 2004, Poole Refuge has provided accommodation and support for survivors of domestic abuse. Sam's Bright Space ensures the children who arrive there have somewhere to feel safe, to play, and to simply be children again.



Customers at the Heart



CREATING THE FOUNDATIONS FOR LASTING CHANGE

Every person who comes through our homelessness, modern slavery and domestic abuse services has their own story, challenges and aspirations. By providing safe temporary accommodation alongside trauma-informed, person-centred support, we help people recover from crisis, build resilience and prepare for independent living.

For many, moving into a more permanent home marks the beginning of a new chapter. The move-on figures to the right highlight the number of individuals who have successfully transitioned from our services into settled accommodation during 2025/26, reflecting both the effectiveness of our support and the life-changing outcomes achieved by our customers.



Service	Positive Move ons
Plymouth Temporary Accommodation (PTA)	70
B&B Team, Plymouth	75
Sleep Safely (Hamoaze House)	77
Families Team	89
Primrose, Plymouth (Domestic Abuse)	12
Somewhere Safe to Stay, Plymouth	26
189 Sherborne Road, Yeovil	6
Yeovil Temporary Accommodation	46
Gabriel House, Exeter	12
Millennium House (Dorset Mental Health)	15
Young People Services (across BCHA)	17
Domestic Abuse Services, Dorset (excluding Primrose)	39
Pepperell House, Dorset (Mental Health step-down)	32
Housing First & Homeless Prevention	16
The Single Homelessness Accommodation Programme (SHAP)	8
Dorset Lodge	9
St Pauls	16
Landsdowne Gardens	9



FROM ROCK BOTTOM TO RECOVERY

Our customer Steve, from Plymouth shared his story of addiction, homelessness and recovery with us. This is his account, in his own words.

“On 22 June 2025, I lost my home. Bailiffs were coming at 2pm. I was an alcoholic and had been binge drinking for about a year. I lost my flat, my relationship, parts of my family and virtually all of my friends. After working for 20 years as a mental health support worker, my alcohol dependency also resulted in the loss of my job.

“After the bailiffs came, I contacted the council and was moved into a Travelodge. I later received a call from Brian at BCHA. He suggested their Recovery House for me, I said no. I was terrified of the word ‘recovery’.

“A relapse following the death of my father changed everything. That was when the decision was made to move me to the Recovery House. That decision changed my life. It gave me security, time, support and the right environment to begin recovering.

“Three months on, I am rebuilding relationships, going to the gym and looking toward a future in physiotherapy or addiction support work. I couldn’t have done it without Brian and BCHA - and for that I am incredibly grateful.”





BCHA LEARN: BUILDING SKILLS, CONFIDENCE AND COMMUNITY

BCHA Learn continued to deliver strong outcomes in 2025/26, with learners achieving **375** qualifications through the Adult Skills Fund, supported by consistently high satisfaction levels and clear improvements in confidence, skills and motivation.

 Courses Achieved in 2025/26	
 National Open College Network (NOCN) All Being Well Course	66 learners
 NOCN Right at Home (Tenancy Training)	9 learners
 NOCN Level 1 Essential Support Work Skills	35 learners
 NOCN Skills for Work	45 learners
 NOCN Digital Skills	90 learners
 City & Guilds Level 1 Horticulture Skills	75 learners
 City & Guilds Level 2 Horticulture Skills	50 learners
 NOCN Food for Life	46 learners
 88% of learners had an increase in their skills	
 82% of learners had an increase in their confidence	
 92% of learners that started courses achieved their qualification	
 30 learners have reported they found employment since completing our courses	



CELEBRATING OUR PEOPLE

Bchangemakers 2025

Nearly **300** BCHA colleagues came together in Exeter for the annual BChangemakers awards, recognising the talent and dedication of outstanding colleagues who go the extra mile for customers and communities, bring BCHA's values to life and inspire change across the organisation.

"Our annual Bchangemakers event makes us all pause to celebrate the incredible people at the heart of BCHA. We purposefully recruit passionate staff who bring our values of inclusive and person-centred to life on a daily basis."

Laura Jump, Director of Transformation

Long-Service Colleagues

This year we had the pleasure of recognising colleagues who have each given **15** years or more to BCHA, gathering for a special afternoon tea with CEO Lorraine Mealings at the Hilton Hotel in Bournemouth. Between them, our long-service colleagues bring a remarkable **327** years of collective experience to our mission.

*"I've been at BCHA for **15 years** and love the diversity. Whether that's housing, support or education, it's all about helping people and doing something valuable for the community."*

Jamie, BCHA Learn Manager



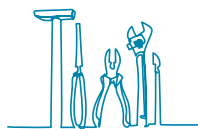
BCHA HOME: ASSETS & REPAIRS

Keeping our homes safe, well maintained and comfortable for the people who live in them remained a core focus for the Assets and Repairs team.

A highlight of the year was the introduction of a new customer journey for kitchen and bathroom renewals. Rather than having improvements done to their homes without their input, tenants are now actively involved in the process from the start.

A home visit and full survey mean customers understand what to expect throughout the installation and are given a genuine choice over finishes including worktops, door and drawer fronts, tiles, flooring and decorations. For bathrooms, customers choose wall boards, decorations and flooring.

Ensuring our customers have a full choice as their home is improved is important to us, and this approach reflects our wider commitment to putting tenants at the heart of everything we do.



5,905
Repairs
completed



824
Void
properties
managed



641
Gas services
completed



442
Electrical
condition
reports



148
Fire risk
assessments



65
Asbestos
surveys



56
Kitchen
renewals



28
Bathroom
renewals



31
Boiler
replacements



161
Damp and
mould cases
completed

Ensuring the continued safety and comfort of our residents
Demonstrating our commitment to maintaining safe living environments
Further improving the quality and efficiency of our housing stock

ON TRACK FOR 300 HOMES BY 2029

Two years into our five-year Strategic Plan, BCHA's Development and Acquisition team are on track to meet their ambition of delivering **300** new affordable homes by 2029. Of those, **119** homes have already been secured, are on site, or have been delivered, leaving **181** to go. Homes are being delivered through three routes: the acquisition of existing properties through programmes such as LAHF; direct development where BCHA secures planning permission and commissions builders, such as the Marchesi development in Weymouth; and Section 106 and additionality homes secured through partnerships with developers, two examples below;



Building communities, not just homes

In Sturminster Newton, **28** new homes at Fiddleford Ridge were completed in partnership with developer Wyatt Homes and Dorset Council, offering a mix of affordable rent and shared ownership. Councillor Gill Taylor said: "Homes are where people make memories, make friendships and feel secure. Let's celebrate not just the development but what it represents." In Devon, BCHA secured **15** new family homes in Sherford, a new town on the outskirts of Plymouth, in partnership with Vistry, South Hams District Council and Homes England. Built with high levels of insulation to keep energy bills low, the homes sit within a growing community that will eventually include schools, green spaces and a 500-acre country park.

Nigel Ingram, Head of Development, said: "We are thrilled that our customers will soon benefit from all that Sherford has to offer."



A £10 MILLION INVESTMENT IN ENDING HOMELESSNESS

This year BCHA secured a **£10 million** loan from Lloyds Banking Group, enabling us to deliver our goal of **300** new affordable homes by 2029. The funding comes through the partnership between Lloyds and Homewards, a programme from The Royal Foundation of the Prince and Princess of Wales, which is working to make homelessness rare, brief and unrepeatable across six flagship locations including Bournemouth, Christchurch and Poole.

The loan has already enabled BCHA to begin work on a planning application to deliver around **30** new affordable self-contained homes for people experiencing homelessness in the Bournemouth area.



"The loan from Lloyds is the product of some excellent partnership working across organisations, all coming together to collectively tackle homelessness."

Lorraine Mealings, CEO

Nicola Haigh, Head of Real Estate and Housing at Lloyds Banking Group, added: *"By helping small, specialist providers like BCHA access finance, we can increase housing provision for those most in need and transform communities across the UK."*

This partnership with Lloyds Bank and Homewards marks a meaningful shift, enabling us to take practical, local action that will reduce homelessness and strengthen our community for the future.



PARTNERSHIP PROGRESS FOR ACCESS WELLBEING

During 2025/26, Access Wellbeing continued to expand across Dorset, growing to **33** hubs and drop-in spaces, and bringing support closer to local communities. Access Wellbeing hubs and drop-in spaces saw **16,700** visits during the year, including over **10,700** one-to-one appointments, as thousands of people accessed support through the service.



As one client in West Dorset explained: *"It really does what it says on the tin – it gives you easy access to face-to-face support. The help I received was so flexible, so understanding, and completely built around me."*

Alongside expanding local provision, the Access Wellbeing partnership strengthened its work with NHS services, charities and community organisations, creating more joined-up pathways into support and helping people access help earlier.

Access Wellbeing is Dorset's community mental health and wellbeing system. Delivered through a county-wide transformation programme, bringing services together to create one joined-up network of support, with three different areas of types of services – Universal, Focused and Specialist (see right). By bringing services together, we aim to ensure people can always find the right support, at the right time, in the right way.



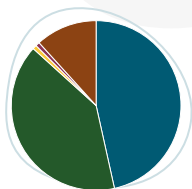


BCHA: A YEAR IN FIGURES



BCHA has produced a full set of consolidated Financial Statements for the year ended 31 March 2025. A copy of the full set of our financial statements is available on our website.

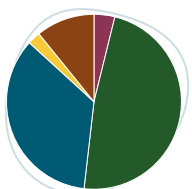
Salisbury Trust for the Homeless (STFH) on 31 March 2026 has left the BCHA family to work in partnership with ALABARÉ, a homelessness charity based in Wiltshire. This partnership strengthens support for people experiencing homelessness locally. Lorraine Mealings, CEO of BCHA said: *"After 18 years under the support of BCHA, STFH is now moving across to a more local parent organisation, which is an exciting and positive next step in their journey. We wish them continued success."*



Income Sources

2025/26 2024/25

Rent & Service Charges	47.6%	41.7%
Support contracts	41.1%	39.4%
Revenue Grants	0.8%	0.5%
Learning services	0.8%	2.1%
Other Income	12.0%	16.2%



Housing Stock

2025/26 2024/25

Care Homes	55	57
Supported Housing	686	682
General Needs	500	481
Shared Ownership	34	30
Other	155	184
Total	1,430	1,434

Balance Sheet

2025/26 2024/25

	£'000	£'000
Housing Properties at Cost	105,655	92,743
Other Fixed Assets	2,331	2,370
	107,986	95,113
Current Assets	5,691	6,116
Less: Current Liabilities	(6,085)	(5,489)
	(394)	627
Net Assets	107,592	95,740
Funded by:		
Long term loans	43,373	35,765
Other creditors & provisions	1,439	805
Capital Grants	48,016	43,590
Restricted Reserve	0	3
Accumulated Surplus	14,764	15,577
	107,592	97,740

Income & Expenditure

2025/26 2024/25

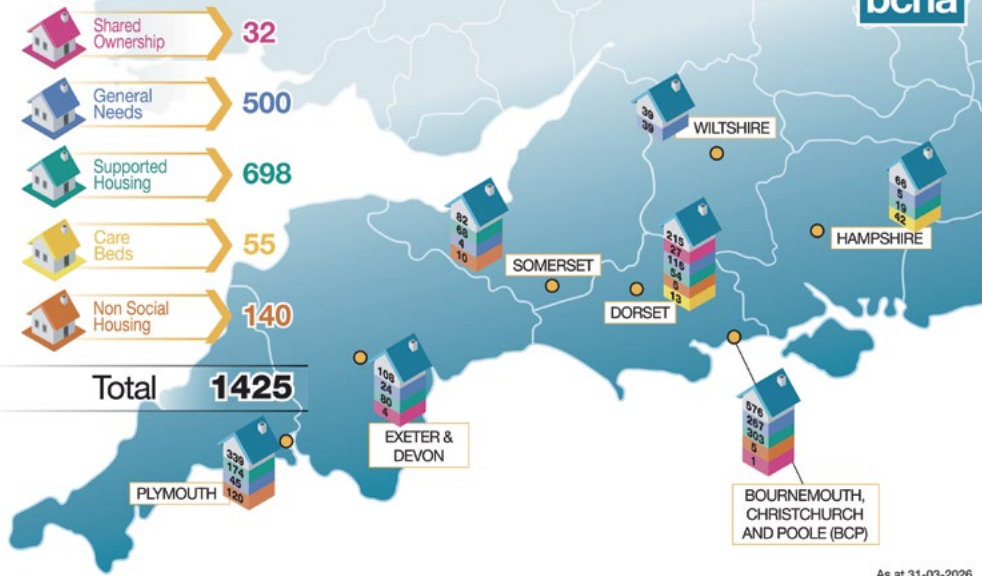
Income

	£'000	£'000
Gross Rents & Service Charges Receivable	14,392	12,727
Support Contracts	12,033	11,556
Rent Losses from Voids	(452)	(502)
Revenue Grants	224	135
Learning services	242	630
Other Income	3,502	4,759
	29,941	29,305

Expenditure

Staff Costs	12,584	11,992
Maintenance Costs & Provisions	12,727	3,798
Rents Payable	11,556	1,511
Depreciation of housing properties	(502)	1,181
Service charge costs	135	3,030
Other Expenses (incl. support)	630	5,134
	27,421	26,486
Operating Surplus For Year (before property sales)	2,520	2,659
Net interest on loans	(1,909)	(1,913)
Surplus on Sale of Property	104	728
Retained Surplus For The Year	715	1,474

Stock Map 2026



As at 31-03-2026
Numbers refer to units of accommodation - bedspaces, flats and houses

bcha

FAMILY MEMBERS



PARTNERS AND ASSOCIATIONS
WE ARE PROUD TO BE MEMBERS OF



WITH THANKS TO

Board Members of BCHA

Our corporate and grant funders and our commissioners
Customers of BCHA for getting involved and making a difference



Need help with homes, wellbeing and learning?

Call 01202 410 500 / Email customerservices@bcha.org.uk

The Factory, 14 Alder Hills, Poole, BH12 4AS

bcha.org.uk

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