



2026 Annual Report





Hello, I'm Vicki Webb, Executive Director of Calico Homes.

If you've ever read an annual report before, you'll know they can sometimes make everything sound better than it really is.

That's not what I want this report to do.

Like most landlords, we've had some successes this year and we've had some challenges too. We've continued to invest in our homes, build new homes and improve our repairs service.

We've also maintained strong safety performance, which will always be our top priority. We were one of the first housing organisations to be inspected under the Regulator of Social Housing's new Consumer Standards. That gave us confidence in some of the progress we've made, but also reinforced that there is still more to do.

What matters most, though, isn't what we think of ourselves. It's what it's actually like to live in a Calico home.

The truth is that many customers have seen improvements this year, particularly around repairs and investment in homes. But we also know that not everyone's experience has been positive.

Customers continue to tell us that we need to be better at communication, complaints handling and making sure people feel listened to. I think it's important that we're honest about that.

This report reflects both the progress we've made and the areas where we're still working hard to improve.

You'll see some of the things we've achieved during the year, but you'll also see where we are focusing our efforts next.

One thing I have learned is that the best improvements come from listening. Sometimes that's through surveys, sometimes through formal scrutiny, and sometimes through a complaint or a difficult conversation.

Not all feedback is easy to hear, but it helps us understand where we're getting things right, where we're getting things wrong and what we need to do differently.

So thank you to everyone who has taken the time to tell us honestly about their experience of living in a Calico home. Whether your feedback has been positive, critical or somewhere in between, it helps us improve and provide better services for everyone.

The job isn't finished, and it never really is. What matters is that we keep listening, keep learning and keep making progress in the areas that matter most to our customers.

Thank you for taking the time to read this report.

Vicki Webb
Executive Director, Calico Homes

We'd love to hear from you

vwebb@calico.org.uk



A little bit about Calico Homes



We manage over 5,000 homes across Burnley and East Lancashire.



We provide homes for families, individuals and older people, plus supported housing and services for homeless people.



As part of the Calico Group, we offer a wide range of support to help people when they need it most, and together, we aim to make a real difference to people's lives.



Messages from our Board



Your Board is a group of people who are responsible for making sure that Calico Homes keep the promises we make to customers, and that we look after your homes as well as we can.

We come from a range of different backgrounds – including customers – and we each bring special areas of experience and professional skill to this important role.

It's been a busy year for Calico Homes, and as you'll see from this Report we have made very good progress on some difficult and longstanding challenges. I am particularly proud of our progress on repairs and improvements to homes, and on building more homes for people to live in.

As my colleague Vicki said in her introduction, we also know that there are some areas where we still have work to do, but I am confident that we have got the right plans – and the determination – to address these issues in the coming year.

One of the most important of these is that we continue to listen hard to the voices and views of our customers. Over the past year, we have gained a much better idea of what's important to customers, and we have made good progress on setting up systems to put those insights into practice. This is our priority for 2026-27, and we are very grateful for everyone who takes the time to give us their feedback or get involved in our Customer Voice activities.

Finally, I would like to thank everyone who works or volunteers for Calico Homes for everything they do to make living in one of our homes a great experience.

David Gooda

Chair of the Calico Homes Board



Performance highlights – what you should notice

This section gives a quick picture of what has changed over the year, what is starting to feel different day to day, and where we still need to do better.



Safer homes

Safety remains our first priority. We completed 100% of gas, fire, asbestos, legionella, electric and lift safety checks on time, cleared all overdue fire risk actions, and reduced non-decent homes to zero. This means we are meeting essential safety responsibilities consistently.



More dependable repairs

Reliability has improved. The number of non-emergency repairs we complete on time has increased to over 98%, more appointments were kept, and emergency repairs continue to be completed on time almost all of the time. This has reduced missed visits and helped repairs feel more predictable.



Better quality first time

Speed alone is not enough. Stronger checks and follow-ups mean repair work is more likely to be done properly first time, helping reduce repeat visits and frustration when things go wrong.



Moving into homes more quickly

Average re-let times improved compared to last year, meaning homes are being brought back into use more quickly. However, they are still taking longer than we would like, and this remains an area of focus.



Earlier action on anti-social behaviour

More people contacted us about antisocial behaviour (ASB) during the year, reflecting clearer routes for getting help and increased confidence to report concerns. At the same time, repeat and hate-related cases reduced, suggesting that earlier intervention and partnership working are helping resolve issues sooner.





Complaints – faster responses, mixed experience

How quickly we respond to complaints improved during the year, including strong improvement between December and March of this year. By the end of the year, responses were being issued within agreed timescales.

However, customer satisfaction with complaints handling remains too low, showing that timeliness alone is not enough and that experience, clarity and fairness still need to improve.

We know there is more to do. Your feedback plays a vital role in helping us understand what is and is not working, and it shapes where we focus our time and effort next. Throughout this report, you will see how that feedback is being used, and how you can get involved.



Got a question for us?

Kelly Jackson
Head of Customer Voice
kjackson@calico.org.uk



How we're held to account



Regulator of
Social Housing

This section explains how we are regulated, what the Regulator's latest judgement says, and what that means for you as a customer.

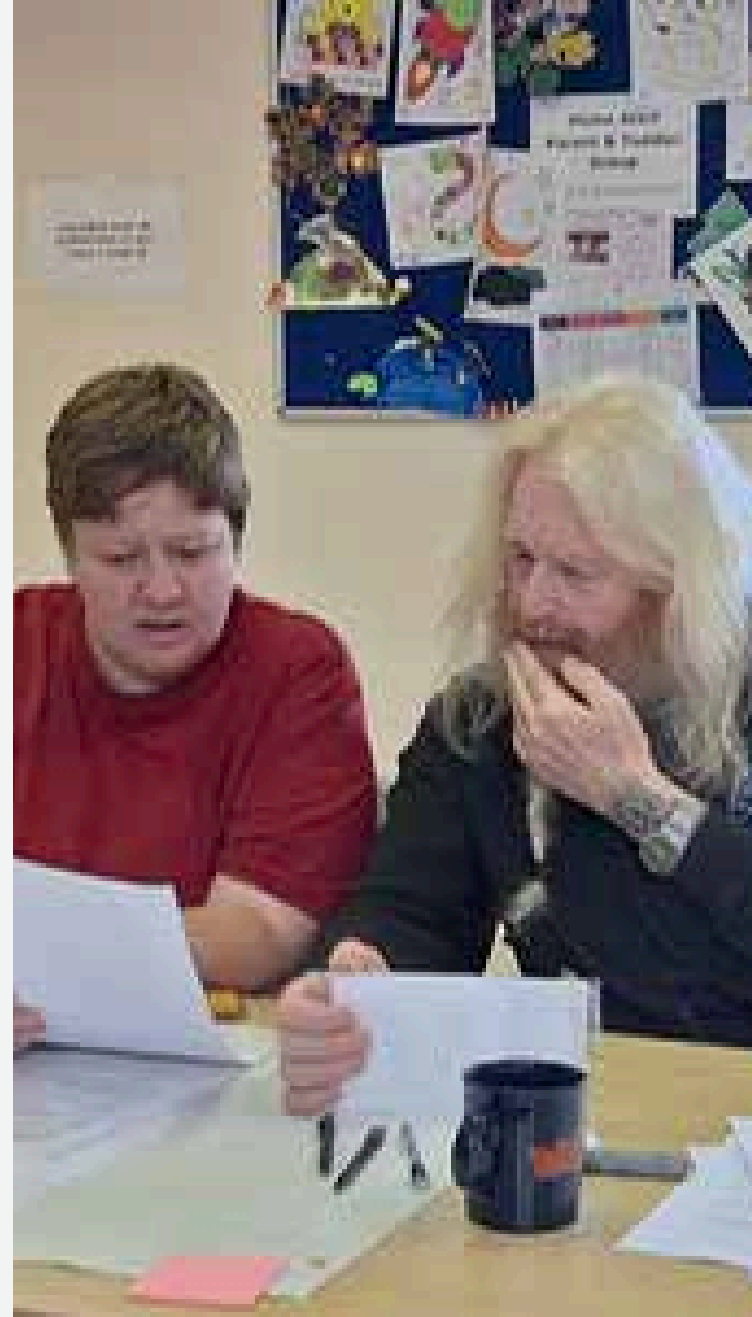
Calico Homes is regulated by the Regulator of Social Housing. Their role is to make sure housing providers are run properly, keep homes safe, manage money responsibly, and meet clear standards for customer services. In simple terms, it's about making sure customers can trust their landlord.

Following the Regulator's most recent check, two of our ratings stayed the same. We are rated G2 for how we are run and V2 for our financial position. This means the Regulator believes we make sound decisions, manage risks appropriately, and have the financial strength to maintain and invest in homes now and in the future, as long as those risks continue to be managed carefully.

Our customer services rating is C2. In plain English, this means the Regulator found some areas where customer standards were not being delivered consistently and where improvement is needed.

This continues to be an area we are focusing on, because it reflects what customers have told us, particularly around understanding the condition of our homes, managing repairs and ensuring that customers are involved in what we do.

Strong governance and assurance are not just about meeting rules. They give us the foundations to keep homes safe, spend money properly, and improve services that affect everyday life. Our Board uses customer insight and performance information to challenge progress and keep improvement focused on what matters most to customers.



Got a question for us?

Dawn Cardwell
Head of Business Performance and Assurance
dcardwell@calico.org.uk



What you have told us

Tenant Satisfaction Measures (TSMs) are a set of national questions that help show how customers feel about their home and our services. Every customer is invited to take part in the survey at least once a year.

Here are the results for the past year and how they've changed.

Measure	Last year (24/25)	This year (25/26)	Change
Overall satisfaction with Calico Homes	74%	74%	→ 0%
Satisfaction with the repairs service	76%	80%	↑ 4%
Satisfaction with time taken to complete repairs	70%	78%	↑ 8%
Satisfaction that homes are well maintained	72%	73%	↑ 1%
Satisfaction that homes are safe	79%	80%	↑ 1%
Feeling listened to and views acted on	64%	62%	↓ 2%
Feeling kept informed about things that matter	72%	70%	↓ 2%
Treated fairly and with respect	80%	78%	↓ 2%
Satisfaction with complaints handling	38%	31%	↓ 7%
Satisfaction with communal areas	77%	75%	↓ 2%
Landlord contribution to neighbourhood	67%	66%	↓ 1%
Satisfaction with antisocial behaviour handling	67%	62%	↓ 5%



What this means

These results show where we're putting our energy and what you should start to notice changing. We're focusing on getting the basics right, first time – things like repairs, safety and doing work properly. Where this is happening more consistently, satisfaction is improving.

They also remind us that how we communicate and respond matters. Feeling listened to, kept informed and having complaints handled well are still areas we need to improve. That's why this report shows a stronger focus on clearer updates, better ownership of issues, employee training and learning from complaints.

Customer Experience

Complaints help us understand what isn't working as it should. They highlight where customers experience confusion, inconsistency, or unnecessary difficulty, even if we ultimately resolve the issue.

What you have told us

Only 31% of customers say they are satisfied with how complaints are handled, however 62% of customers feel listened to or kept informed.

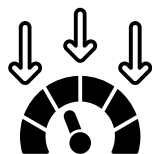
From upheld complaints, you have been clear about what causes frustration:



Not knowing what is happening or when you will hear back.



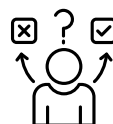
Delays, missed appointments or work not being finished properly first time.



Work quality not meeting expectations.



Conversations that felt dismissive or left people feeling worried.



Safety concerns where explanations or reassurance were unclear.

These themes match what we see in other feedback. Communication, quality of work and time taken are the most common reasons people feel unhappy. Most upheld complaints sit in repairs, assets and compliance, where you rightly expect clear answers and timely action.

What's next

Customer experience, complaints handling and digital improvement are closely linked. Over the next year, we will refresh our complaints approach with you, set clearer standards for ownership and updates, and keep improving how digital systems support follow-up.



Repairs, maintenance and improving homes

Our team works to make your homes better – whether that's fixing something when it goes wrong with a responsive repair or upgrading your home through investment works to prevent future problems.

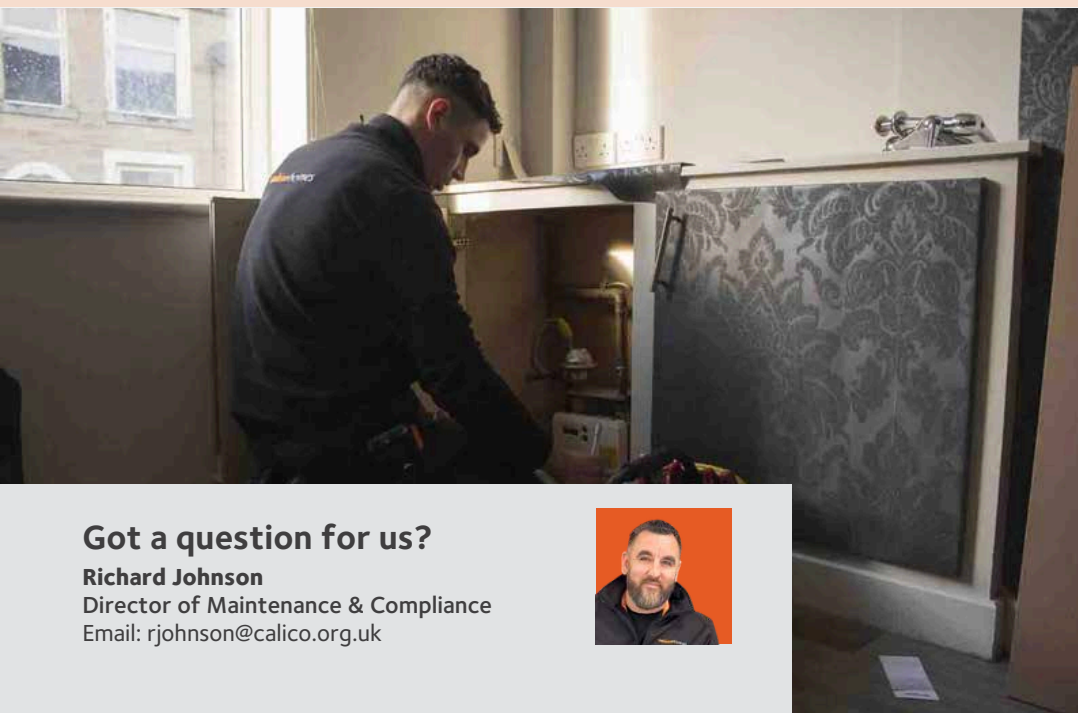
What's improved

Repairs performance improved over the year and became more reliable.

Almost 99% of emergency repairs and over 98% of non-emergency repairs were completed on time.

We also kept around 96% of repair appointments, which reduced missed visits and frustration.

Customers have told us that repairs feel better overall. Satisfaction with the repairs service increased, and satisfaction with the time taken to complete repairs rose sharply. This shows that getting the basics right more consistently is starting to make a difference.

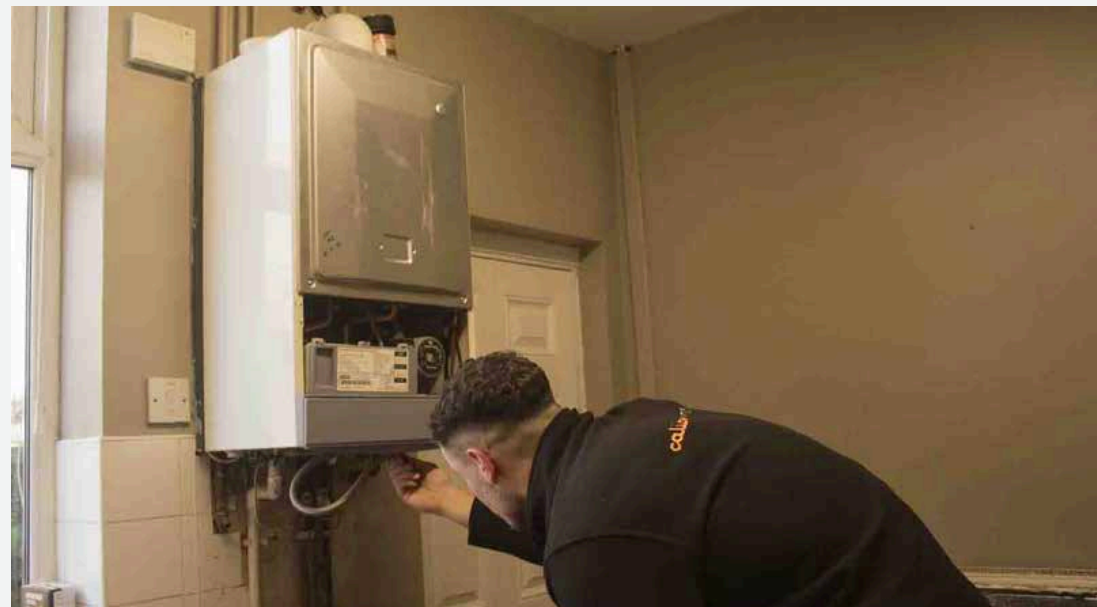
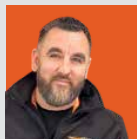


Got a question for us?

Richard Johnson

Director of Maintenance & Compliance

Email: rjohnson@calico.org.uk



Keeping homes safe

Safety remains our highest priority.

During the year, we completed 100% of gas, fire, asbestos, legionella, electric and lift safety checks on time.

This provides reassurance that essential safety inspections are up to date.

Alongside day-to-day repairs, we continue to invest in the long-term condition of homes. This includes planned work on roofs, windows and doors, along with kitchen, bathroom and boiler programmes, and targeted work to address damp and mould. We also set up a Healthy Homes Team, focused on making sure homes are safe, warm and free from avoidable risks.



Repairs, maintenance and improving homes

A standout piece of work in Padiham

One of the biggest achievements this year was the window replacement programme in Padiham. This was complex work that required careful planning, clear communication and strong partnership working.

In some areas, including Cambridge Drive, Warwick Drive and Norfolk Avenue, window replacements involved licensed asbestos removal and reporting to the Health and Safety Executive (HSE).

To complete the work safely, some customers were temporarily moved out of their home for short periods. This was carefully planned in phases to reduce disruption, and the HSE responded positively to our approach.



Working closely with Ring Stones, we delivered improvements that made homes warmer and safer, and showed what can be achieved when teams work well together.

Better planning and better data

To make sure investment is targeted where it is most needed, we have strengthened how we plan and use information.

We now have up-to-date information on 99% of homes, helping us target investment where it is needed most.

We have also developed a new four-year Asset Management Strategy, aligned to our Corporate Plan and focused on improving energy efficiency and, where we can, bringing homes up to an Energy Performance Certificate (EPC) rating of C (a good standard for warmth and running costs).



Better data helps us prioritise work more effectively, reduce long-term risk and prevent issues from becoming repeat repairs.



Repairs, maintenance and improving homes



Damp, mould and energy efficiency

We have improved how we deal with damp, mould and condensation by strengthening early identification and follow-up, in line with Awaab's Law.

We have also improved how disrepair concerns are handled so issues are dealt with more consistently and proactively.

At the same time, we've delivered energy-saving improvements such as wall and loft insulation, helping homes stay warmer and supporting customers to manage energy costs. This work is supported by external funding, including improvements to 181 homes through the Government's ECO4 scheme.



Investment now and next

Our 2025 investment programme delivered improvements to hundreds of homes across Burnley and Padiham.

This includes roof, window and door replacements, 50 kitchen upgrades, 30 bathroom upgrades and 100 new boilers, prioritised using Property MOT inspections and customer feedback.

This sits within our longer-term commitment to invest over £25 million in homes over five years, focusing on safety, energy efficiency and what matters most, according to our customers.



Development – building new homes

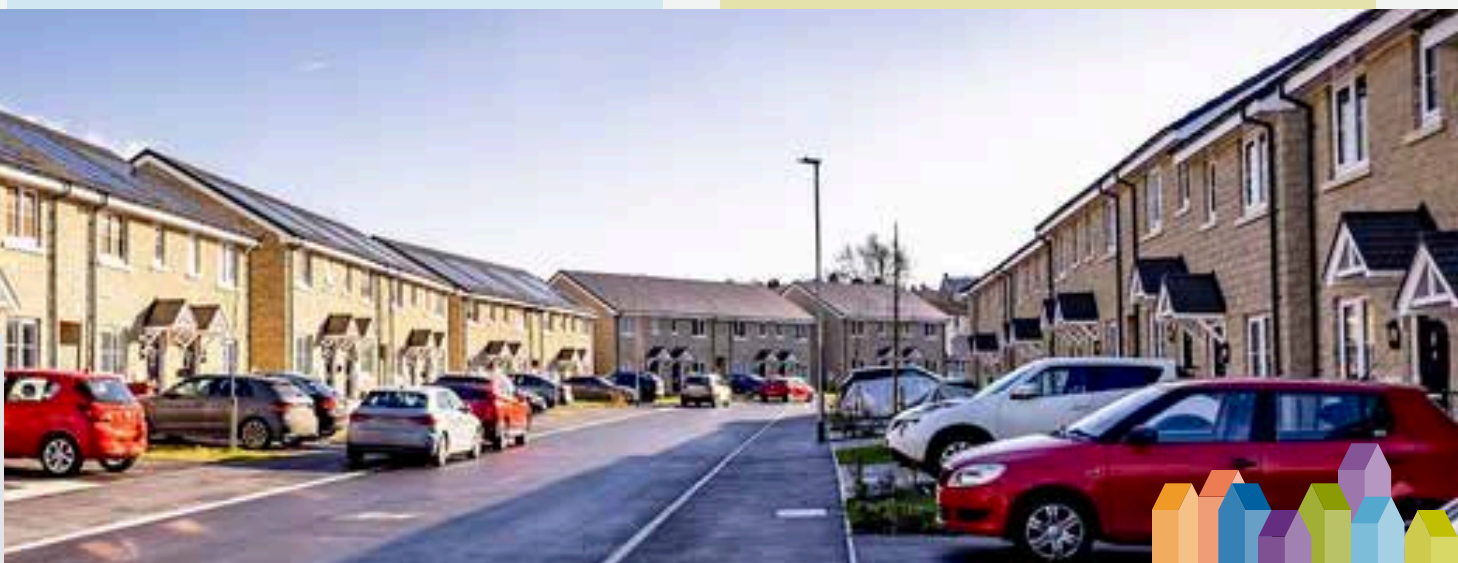
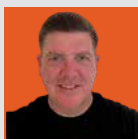
Alongside investing in existing homes, we are also building new homes.

This year we completed Dovestone Gardens, Burnley's first Extra Care scheme, created 61 energy efficient new homes at Kinross Street, and started on site at Barclay Hills, which will provide 32 new homes.

We are also working with Burnley Borough Council and Barnfield on Nicholas Street to refurbish a building and create 18 new homes.

Got a question for us?

Tony McVeigh
Director of Assets
Email: TMcVeigh@calico.org.uk



Repairs, maintenance and improving homes

What you should notice

- Fewer missed appointments and more reliable repairs.
- Clearer explanations when work takes longer or needs more than one visit.
- Better follow-up when something hasn't gone right the first time.
- Safer homes with essential checks completed on time.
- Ongoing improvements to warmth, comfort and condition as planned works continue.

What's next

We know trust takes time to rebuild. We will keep focusing on getting repairs right, keeping homes safe and being clearer about what will happen next and when. We'll keep using customer feedback and better data to guide investment, and we'll continue working closely with Ring Stones to deliver major works safely and with as little disruption as possible.



Got a question for us?

Richard Johnson
Director of Maintenance & Compliance
Email: rjohnson@calico.org.uk





Feeling safe where you live

Feeling safe and comfortable where you live matters. Neighbourhood and community safety work is about more than responding to problems – it is about early action, clear communication and working with people to prevent issues escalating.

This section looks back at what we have seen over the year, what customers have told us, and how we have responded.

What we've seen this year

Reports of antisocial behaviour increased during the year. We don't believe that issues have increased though – it reflects greater confidence to report concerns and clearer routes for getting in touch if there is a problem.

At the same time, repeat cases and hate-related incidents have reduced. This suggests that earlier intervention, better case management and partnership working are helping to resolve issues more effectively when people do contact us.

Understanding customer experience

While the overall Tenant Satisfaction Measure (TSM) about antisocial behaviour dropped, feedback from customers who have used this service shows a more balanced picture and improved experiences, suggesting that when cases are picked up and progressed, the support provided is helping.

The feedback tells us that solving a problem isn't always enough. Customers also want clearer communication and reassurance while the issue is being dealt with.

How we have responded

During the year, we focused on earlier contact, clearer communication and more consistent case ownership. This included working closely with neighbourhood teams, housing colleagues and partner agencies to address issues before they escalated.

Where serious or ongoing concerns were identified, responses were prioritised to protect safety and provide reassurance.

What you should notice

As a result of this work, you should be noticing:

- Earlier action when issues are reported.
- Clearer updates and explanations about what is happening.
- Fewer repeat issues once a case has been addressed.
- A more consistent approach across neighbourhood teams.

What's next

Over the coming year, we will continue to focus on building confidence and reassurance by improving communication, strengthening early intervention and learning from feedback to shape how neighbourhood and community safety services develop.



Living independently

Helping people live safely, independently and with dignity is at the heart of our Independent Living and Supported Housing services. This includes supporting older people and customers with additional needs to feel secure in their home, connected to others and confident day to day.

This section looks back at how the service has performed over the year, what has changed, and how we have listened to customers when making decisions which affect their home.

Service performance this year

During the year, 93% of Annual Care Reviews were completed within the required timeframe, helping ensure support remains appropriate and responsive to people's needs.

New tenancy visits within 10 days were achieved in 84.2% of cases, rising to 95% when customers who were temporarily hospitalised are excluded.

These visits and reviews are an important way to check how people are settling in, identify any early concerns and make sure support is in place where needed.

Got a question for us?

Joanne Chadwick
Independent Living Manager
Email: jchadwick@calico.org.uk





Life at

Dovestone Gardens

During the year, residents moved into their new homes at Dovestone Gardens, a purpose-built Extra Care scheme designed to support comfort, safety and independence, while also encouraging an active and connected way of life.

Since opening, Dovestone Gardens has quickly developed a strong sense of community. Residents have taken part in a wide range of social activities and events, helping people get to know each other, stay active and feel part of a vibrant place to live. This includes regular get-togethers, shared activities and events shaped by what residents enjoy and want to be involved in.

People living at Dovestone Gardens have told us they value not just the quality of their new homes, but the lifestyle and atmosphere the scheme offers. Modern, accessible homes sit alongside shared spaces which make it easier to socialise, stay independent and feel supported without losing privacy.

Dovestone Gardens shows what good Independent Living can look like when homes are designed around people's lives, not just their care needs. It provides a positive contrast to more traditional models and helps set the direction for how we want Independent Living services to develop in the future.

Living independently

Supported housing

This year we've improved joint working with our Community Safety and Income teams, so customers in supported housing get help earlier and any problems they have are less likely to get worse.

We also ran engagement events, including bowling and our Halloween and Christmas activities, to help people feel connected and to hear what matters most. We've made service charges clearer (the costs for shared services like cleaning and maintenance) by tightening the link between charges, budgets and Housing Benefit guidance (help towards rent).

We're also working more closely with local services like the council, the NHS and other partners, so the right people can work together to support customers with complex needs.

Finally, we supported Syncora colleagues by checking rent levels and how they are worked out, and helping with Housing Benefit issues, so rents and benefits are less likely to cause problems later.

Listening, choice and resident-led decisions

At Viking Place, we worked closely with residents and their families to review whether the building could continue to meet expectations. Following detailed consultation and careful consideration, the decision was taken to close the scheme (27 homes).

Every resident was supported to understand the options available to them and to choose their next home, with a focus on dignity, reassurance and continuity of care. This work showed the importance of listening carefully, being honest about limitations and supporting people through change.

Service improvement and investment

Alongside day-to-day support, we continued to invest in improving the service. Key activity included completion of the Independent Living service review, recruitment of a new Independent Living Coordinator, and commencement of fire door upgrade works at Crosshills and Barden.

What you should notice

As a result of this work, you should start to notice:

- Continued focus on safety, reassurance and wellbeing.
- Clearer contact and follow-up after moving in or when needs change.
- Decisions made with customers, not for them.

What's next

Over the coming year, we will continue focusing on quality, safety and listening to customer feedback to shape how Independent Living and supported housing services develop.



Help to keep your home and manage money

Keeping a stable home matters more than ever.

Many people are dealing with rising living costs, changes to benefits and wider financial pressures. Worrying about money or housing can be stressful and, at times, overwhelming.

This section explains how we support people to keep their home, manage rent and bills, and get help early when things start to feel difficult. Our focus is on being fair, practical and supportive, before problems grow.

Support which helps people stay in their home

Rent collection remained very strong during the year, with more than 100% of rent due being collected, including advance and recovered payments.

This strong performance helps us continue to reinvest in homes, neighbourhoods and resident-focused services, while still taking a fair and supportive approach with people who are struggling.

Most new customers continue to keep their tenancy beyond their first year. This shows the value of early contact, flexible support and different teams working together to help people stay settled in their home.

Responding to cost-of-living pressures

We know that managing rent and household bills has become harder. That's why our approach starts with understanding each person's circumstances and helping them find solutions early.

In response to customer feedback, we introduced weekly Wednesday morning drop-in sessions. These offer face-to-face advice, practical help and clear signposting to other support, including specialist services.

Making support easy to access helps people access the right help before worries turn into crises.



Help to keep your home and manage money



Targeting help where it's needed most

We use information and customer insight to spot where people may be under the greatest financial pressure. This includes identifying customers who may not be receiving all the benefits they are entitled to.

This has helped us focus support where it can make the biggest difference, reduce the risk of debt building up, and prevent problems from affecting someone's tenancy.



Changes from older benefits to Universal Credit

Moving from legacy benefits to Universal Credit has been a big change for many people. We have worked alongside customers during this process, offering reassurance, practical guidance and hands-on support.

This included helping people understand how payments work, managing changes in income and accessing further help if needed, so their tenancy was not put at risk.



Support recognised externally

This approach has been recognised across the housing sector. Our Income and Tenancy Sustainment Team has been shortlisted for a Northern Housing Award, reflecting its work supporting people through financial pressure, personal change and crisis while helping them stay safely in their home.



Help to keep your home and manage money

Supporting people experiencing domestic abuse

Support to keep a home is especially important for people experiencing domestic abuse. We have continued to strengthen how this support is offered, working closely with specialist partners so responses are safe, consistent and sensitive.

We have achieved Gold Standard accreditation from the Domestic Abuse Housing Alliance (DAHA), demonstrating that our approach to supporting customers affected by domestic abuse meets the highest recognised standards and giving people confidence that they will receive safe, effective and compassionate support when they need it.

Customer voice and real-life impact

We have used customer feedback, compliments and real-life experiences to understand what support is making the biggest difference and where things need to improve. This helped us focus help where it matters most and shows the real impact of income, rent and cost-of-living support on everyday life.

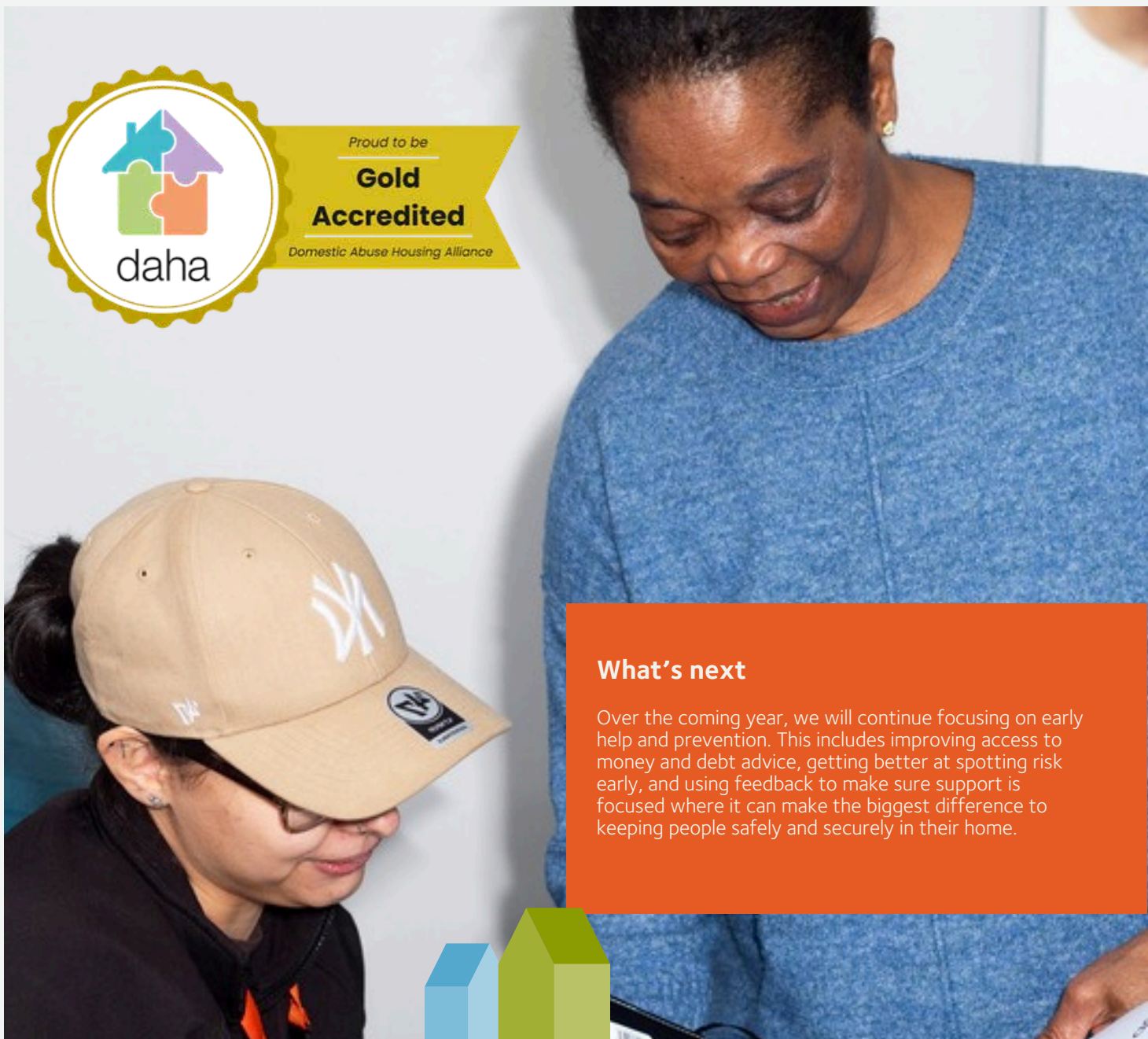
What you should notice

As a result of this work, you should start to notice:

- Earlier contact when money worries begin to build.
- Clearer, more supportive conversations about rent and bills.
- Easier access to advice and face-to-face help.
- A focus on finding solutions and helping people keep their home.

Got a question for us?

Hayley Crook, Head of Community Impact
Email: hcrook@calico.org.uk



What's next

Over the coming year, we will continue focusing on early help and prevention. This includes improving access to money and debt advice, getting better at spotting risk early, and using feedback to make sure support is focused where it can make the biggest difference to keeping people safely and securely in their home.

Employment, skills and wellbeing

Having access to training, employment and wellbeing support can make a real difference to people's lives. For many customers, the link between work, wellbeing and money is simple: feeling more confident and learning new skills can make day-to-day life feel more manageable.

This section looks back at how we supported customers during the year to build skills, move closer to work and improve wellbeing, and how that support continues as people's circumstances change.

We recognise that journeys into work or training look different for everyone. Support is flexible, practical and shaped around what people tell us they need.

Supporting routes into work and training

In the last 12 months, we've worked with partners such as Calico Enterprise and services like Steps to Employment, Thrive and WorkWell.

Together, we've been able to support people more than 1,300 times to build confidence, develop skills and take steps towards work.

As a result:

374

people have moved on into
a positive next step

132

moving into employment

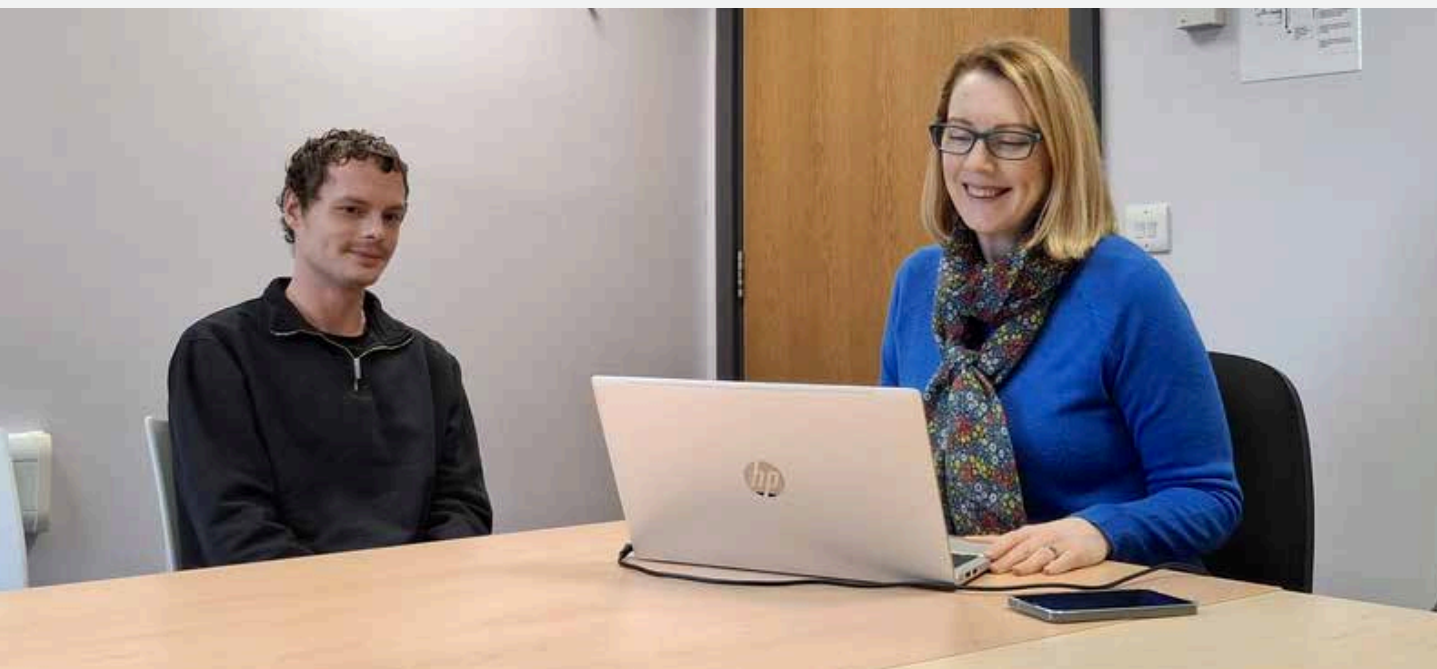
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into training or education

This support included help with CVs and applications, access to training opportunities, confidence building and ongoing encouragement. For some people, this has meant moving directly into paid work. For others, it has been about becoming work ready at their own pace, often alongside wider wellbeing or housing support.



Employment, skills and wellbeing



Examples from across the year include:

- **Cook & Connect**, bringing people together to learn, build confidence and develop practical cooking skills in a supportive environment.
- **WorkWell**, who helped 570 people start, remain or get into work – including support for former Boohoo employees affected by job losses, helping people navigate change, rebuild confidence and explore next steps.
- **Get Into Care**, supporting young people taking their first steps into employment within the care sector.
- **Project SEARCH**, where supported interns built confidence, workplace skills and self-advocacy, including taking their voices to Parliament to share their experiences.

These examples show how different routes into work and training can make a meaningful difference when support is flexible, person-centred and connected to wider support needs.

Wellbeing support that fits real life

Wellbeing is a key part of sustaining progress. Many customers face barriers linked to health, caring responsibilities or life changes. Our wellbeing support focuses on helping people manage these pressures alongside other goals, rather than treating work and health as separate issues.

By working alongside housing, income and support teams, we help people access the right help at the right time, reducing the risk of issues escalating or progress being lost.

Employment, skills and wellbeing



What you should notice

As a result of this work, you should start to notice:

- More opportunities to access skills, training and employment support.
- Support that recognises health and wellbeing as part of people's journey.
- Clearer routes into help, shaped around individual needs.
- Joined-up support that fits alongside housing and income services.

What's next

Over the coming year, we will continue to develop our employment, skills, health and wellbeing offer by strengthening partnerships, learning from feedback and focusing support where it can make the biggest difference to confidence, stability and long-term independence.



Our people

Our services depend on the people who deliver them. Colleagues across Calico Homes support customers day to day, often in complex and challenging situations. During the year, we focused on giving people the right support, training and clear priorities so they can do their jobs well and provide a reliable, professional service.

We are also making sure colleagues have the right skills and support to meet higher expectations and do their jobs well. This includes essential training in areas like customer service, data protection and security, digital skills and other core areas which help keep services safe and up to date.

Here's our leadership team, who set the direction, support colleagues and are accountable for how services are delivered.



Vicki Webb
Executive Director - Calico
Homes



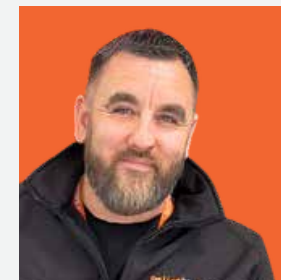
Dawn Cardwell
Head of Business
Performance and Assurance



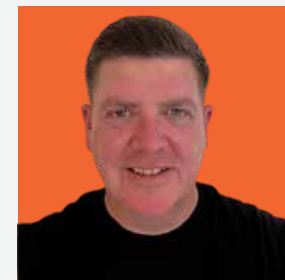
Kelly Jackson
Head of Customer
Voice



Wendy Malone
Group Director for
Development



Richard Johnson
Director of Maintenance
& Compliance



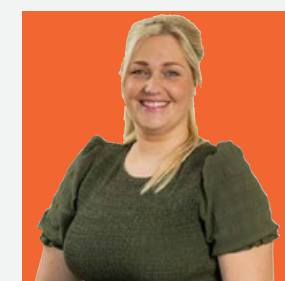
Tony McVeigh
Director of Assets



Gemma McGiffen
Head of Neighbourhoods



Ish Ali
Head of Supported Housing



Hayley Crook
Head of Community Impact





Get involved

Your views and experiences help shape our services. Getting involved is one of the ways you can tell us what matters, share what is working well, and help us put things right when they are not.

We want involvement to lead to real influence, not just feedback that goes nowhere. Over the coming year, we are strengthening how customer voice links into our decision making, scrutiny and governance.

A new Customer Committee

In the next few months, we will be launching a Customer Committee to strengthen how customer insight and lived experience shapes the decisions we make.

The Customer Committee will:

- Provide customer challenge and insight at a strategic level.
- Help scrutinise performance, priorities and areas for improvement.
- Make sure customer experience and fairness are considered in key decisions.
- Act as a clear route for customer voice into our governance arrangements.

We're looking for customers to be involved. You will not need previous experience or specialist knowledge. What matters is your perspective, your willingness to ask questions, and your interest in helping improve our services.



Get involved

Other customer groups

You can already get involved through our existing customer groups, which each focus on different parts of the customer experience:



Customer Scrutiny Group

Carries out in-depth reviews of specific services from a customer point of view and makes recommendations on where change is needed.



Customer Experience Network (CEN)

Focuses on everyday experiences such as communication, access to services, digital tools and how changes feel in practice.

Other ways to get involved

Not everyone wants to join a group. You can also share your views through surveys, feedback forms, time-limited workshops and one-off engagement sessions.

We also run a Community Choice fund, where customers and residents decide how community funding is spent locally. Groups and individuals put forward ideas, and customers vote on which projects receive funding, helping ensure money is spent on what matters most in local neighbourhoods.

We want involvement to be open, accessible and worthwhile. You do not need special experience – just bring your perspective and be willing to share it.

If you would like to get involved or find out more, you can contact us using the details at the end of this report or visit our website to see current opportunities.



Where is your money spent?

We're committed to making your money work harder for you. To do this, we carefully manage the balance between how much we spend, the quality service this will deliver and the difference this will make to you.

Management costs

34p per £ spent

Day-to-day repairs

22p per £ spent

Loss in asset value

23p per £ spent

Service charges

6p per £ spent

Planned works

12p per £ spent

Community and non-social housing activities

2p per £ spent



Where our money comes from

Our main income comes from the rent you pay – without it, we wouldn’t be able to provide our services. We also get funding from the government schemes to help us continue with some of our big projects, including building more new homes and investing in our existing homes.

	2024/25	2025/26
Total income excluding house sales	£35,198,000	£35,258,000
Income from rent	£30,553,000	£30,630,000
Income from any additional benefits/grants/funding	£1,023,000	£1,013,000
Other income	£3,622,000	£3,615,000
Income from house sales	£652,000	£1,055,062
Total maintenance & investment spend	£7,599,000	£8,421,000
Average investment spend per unit	£1,413	£1,545

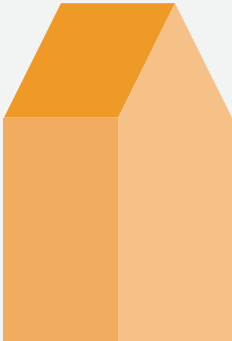


Your rent

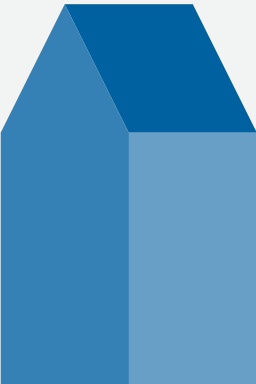
Due to inflation and rising costs over the last 12 months, we had to raise the cost of your rent. However, when compared to private landlords in Burnley, we are still providing affordable housing options for our community.

This rise ensures we can continue operating and paying the rising costs of our outgoings, which you can see to the right.

Average Monthly
Calico Rent
£563.74



Average
Private Rent
£594



Rent arrears

The amount we are owed in rent arrears decreased since 2023/24.

Our team are continuing to work with customers in arrears to support them whilst recovering what’s owed.

	2024/25	2025/26
Value of current customer arrears	£716,626	£668,038
Value of former customer arrears	£521,987	£439,734



