



Tenant handbook Rented properties



Later life is for living.



Helping people enjoy later life is our passion. It has been for almost 60 years. And today, we offer an impressive choice of rented and leasehold housing, care homes and services at almost 1,700 locations across England.

Buy or rent from us and you'll enjoy a secure and welcoming home, from a not-for-profit organisation that puts you at the heart of everything we do. A home where you'll love living in later life.

About this handbook

This handbook is for Anchor tenants living in rented retirement housing. It is a general guide to the services we will provide, your responsibilities as a tenant and our responsibilities as your landlord. It should be read alongside your tenancy agreement.

Your tenancy agreement

Your tenancy agreement, which you signed when you moved into your home, is the legal contract that provides specific detail about your home. It is important that you keep it in a safe place. If you have any questions about your tenancy agreement, contact your location manager or the Customer Experience Hub (see page 37 for contact details).

Some other important documents

Along with this handbook there are some other important documents which you may need to refer to. These are:

- Local services agreement - gives details of specific services provided at your location
- Customer record - your location manager will have asked you for important information such as next-of-kin details. This information will be given to the 24-hour emergency alarm centre. Anchor On Call provides this service at most of our locations

- Support plan or individual lifestyle agreement - at some location's tenants agree an individual support plan to identify what help they need
- Privacy notice - this was provided to you before you moved in. It explains what we may do with your personal information, who we may share it with and how to request a copy of the information we may hold about you and correct it if it is wrong
- Your noticeboard displays information about your location and local area along with details of information you can request, such as our resident helpsheets which cover frequently asked questions.

You can view your service charge and rent account securely on our website:

www.anchor.org.uk/existing-residents

If you have any questions that are not covered in this handbook, please contact your location manager or the Customer Experience Hub who will be happy to assist you.

Your communication options

We have a number of options to help make it easier to access the majority of communications from us and we're working hard to improve and increase those options in the future.

The first step is to contact your location manager

They can help to set your communication preference on our system to the text service provided by Relay UK (see below) if you're D/ deaf or have a speech or hearing impairment, depending on the service you require. You can also discuss with them your preferences around receiving emails and letters, if you'd like to receive the majority of communications from us in large print or Braille, or want to register for an audio CD version of Life, our resident magazine.

Relay UK (provided by BT) is a free service anyone can use to turn phone conversations into text or vice versa – see their website: www.relayuk.bt.com, or call **0800 7311 888** or Textphone **0800 500 888** for more details about their service and how to use it.

A number of our publications are available electronically, in formats which allow the font size to be increased or read using screen-reader software, on our website at www.anchor.org.uk/resident-publications.

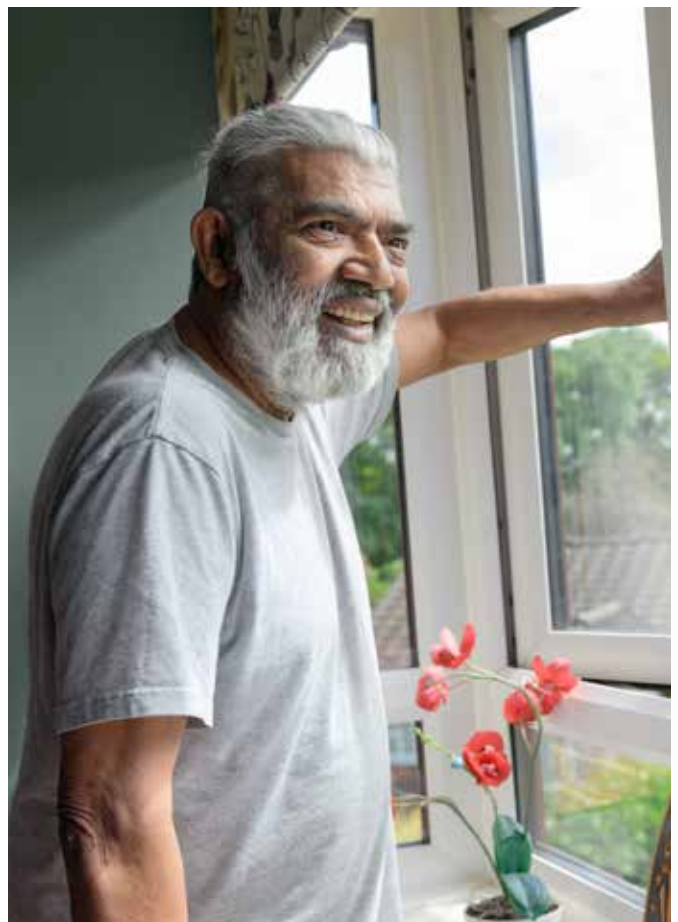
Local newsletter

Your location manager can provide a large print or electronic version of the newsletter for your location if either of those versions would be more accessible for you.

Translations

You can request certain communications from us in a different language or in Braille. If you, or someone else requires this service, please let your location manager know.

If you don't have a location manager, to discuss or request any of the options above please get in touch with our Customer Experience Hub on **0800 731 2020** or by using the form at www.anchor.org.uk/contact-us.



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Your home



Facilities at your location

The facilities at each location are different. Some have communal areas and facilities for you to use but these vary. This section provides an overview of the types of facilities you may have.

Lounge

Many locations have a communal lounge and kitchen. This area provides a good meeting place for social activities or simply somewhere to sit and chat.

We see the lounge as a valuable resource for all people living in the local community. We therefore promote the availability of the lounge to local organisations who often provide services or groups which involve our tenants. We will only do this after we've talked to tenants about it first.

Many social activities are organised by tenants. Should you wish to organise a social event in the lounge please let your location manager know. Our colleagues may also occasionally use the lounge and other facilities for meetings.

Payments made by external organisations for hiring the lounge and by ourselves when we use it for meetings are paid into the service charge. This benefits tenants.

We will only allow the lounge to be used by others if it doesn't unreasonably restrict tenants' use of this facility.

Guest room

Many locations have a guest room which is available for use by your friends and relatives. There is a charge for using the guest room and this is usually agreed by the tenants at each location. Any money collected from hiring out this room is paid into the service charge.

You can book the guest room through your location manager. Priority is given to relatives or close friends of tenants who are ill. If the room is not being used by tenants it may also on occasion be used by Anchor colleagues. You may as an Anchor resident use a guest room in another location - speak to your location manager for more details.

Emergency alarm system

Your home is fitted with an emergency alarm system. Most systems are connected to Anchor's own emergency alarm centre, Anchor On Call (On Call). This allows you to call for help if necessary.

When your location manager is on duty calls go through to them. If they are not on duty, calls will go directly through to an emergency alarm centre. The system can be used to alert us in the event of a medical emergency or to tell us about an emergency repair.

Your location manager will be able to show you how to use the system. Where you have an independent alarm, it is your responsibility to ensure a telephone line is maintained.

Heating and hot water

All our properties are supplied with heating and hot water. Your location manager will explain how this is controlled.

Making sure tenants are comfortable in their own home is a priority for Anchor. This includes getting the temperature right.

We aim to keep our locations between 21 and 24°C during the day and no lower than 19°C at night. The stored water temperature remains at 60°C.

At the majority of our locations we use a boiler management system to monitor the heating and hot water temperatures. The system is looked after by our energy team.

Due to the design and positioning of our buildings, there may be areas that are hot or cold spots. Where these occur, we will work with tenants to try remedy these. If you choose to provide additional heating in your property it will be at your own expense. Any additional heaters must be thermostatic-controlled convector heaters or oil filled radiators. Tenants must not use radiant electric fires or mobile gas heaters as these pose a health and safety risk.

In the event the heating or hot water fails within your property you should tell your location manager immediately. If necessary, until we're able to repair this, we will provide temporary heaters to ensure the temperatures described on the previous page are maintained.

We will pay compensation for heating and hot water loss - this payment is to go towards the cost of temporary heaters. Payments will be made for every full day (counted as 14 hours) the normal heating/hot water in the property is not working.

Laundry

Some locations have a laundry with washing and drying facilities for your use. Your location manager will show you how to use the machines and, if necessary, will draw up a rota with tenants so that everyone has an opportunity to use the facilities.

Laundry facilities are for the sole use of tenants and people who reside at the location, and shouldn't be used by family or friends.

Anchor does not accept responsibility for any damage caused to clothes by the machines.

Hairdressing/treatment rooms

Often locations will have a hairdressing salon or treatment rooms in the communal areas which can be used by a visiting hairdresser or to deliver complimentary therapies/chiropractic etc.

Care colleague facilities

In our extra care locations there are usually facilities which are used by our care partners – these can include offices and staff rooms.

Commercial catering kitchens

In some of our extra care locations we operate commercial catering kitchens used to deliver meals to our residents by our catering partners. Your location manager can give you further details of any catering arrangements.

Television

At some locations tenants aged 60 and over may be eligible for a concessionary TV licence. Your location manager will let you know if this type of licence applies where you live. If it does, payment for the licence, which is less than the cost of a full licence, will be collected by your location manager on your behalf.

Digital aerial and WiFi

Many locations will have a communal TV aerial system. Some of our systems allow you to subscribe to digital channels, your location manager can give you further details on this.

In some locations WiFi is available in communal areas for you to use. Your location manager will be able to provide details and passwords.

Services at your location

You will pay a monthly service charge to cover the cost of services provided at your location. For more information see the 'What you pay for' section on page 31). Some of the services you pay for are explained below:

Grounds maintenance

Your service charge will pay towards the costs of maintaining the grounds around your location. Grounds maintenance work, and the cost, is always discussed and agreed with tenants.

Window cleaning

At many locations we employ a window cleaning contractor to clean the outside of all windows and the inside of windows in the communal areas.

Cleaning

We are responsible for making sure that internal communal areas are clean and tidy. This work may be carried out by a contractor or an Anchor colleague. Your location manager will be able to provide you with further information.

You are responsible for keeping your own property clean and in good decorative order.



Things you might need to know about your home

Making alterations or improvements

You may wish to alter or improve your home. Your tenancy agreement requires you to ask our written permission before carrying out work. We will not unreasonably refuse a request, but we will need to make sure it meets the standard we expect. You may be charged an administration fee for processing a request.

You should contact your location manager, who will let you know the process for requesting permission. When making improvements we will require you to use appropriately qualified contractors. For example, any electrical work, including installing showers, needs to be carried out by a qualified electrician. For more information about electrical works see the 'Keeping safe' section on electrical safety.

We may ask you in certain situations to remove the alteration when you leave the property. Work should not start until we have given you approval. Please tell your location manager when your contractors are due to start work.

Asbestos

Many buildings constructed before 2000 have material containing asbestos in a form that is perfectly safe if it is not damaged or disturbed.

We have assessed all of our locations and have records telling us where there is asbestos containing material.

Asbestos can pose a serious risk to long-term health if disturbed by drilling, hammering, sawing, sanding, scrubbing etc., as asbestos fibres are released into the air. Before making any minor improvements or employing your own contractors to do work, you must first speak to your location manager to determine if there is material containing asbestos in your home.

Adaptations

Sometimes you may want to alter your home or have special equipment fitted because of a disability or illness. We are happy to arrange smaller jobs to be carried out for you. Some examples of the things we normally help with are:

- Fitting grab rails in the bathroom
- Installing flashing beacons connected to the doorbell, front door entry system or fire alarm for people who are deaf or hard of hearing.

If you need a larger adaptation, such as a level access shower or kitchen units suitable for a wheelchair user, you may be able to access funding from your local council through the Disabled Facilities Grant process.

For further information about adaptations, please contact your location manager.



Access to your property

Your property will usually have a suited locking system. This allows your location manager access to the property in an emergency situation, or if they have serious concerns about your wellbeing, after following a process to establish that you are okay.

If you have any questions about the use of the master key or you are considering fitting additional locks or chains to your property you should speak to your location manager.

Lofts

For safety reasons you should not access or store items in the loft space.

Pets

Generally we are happy for you to have a pet. If you are considering getting a pet or would like to move in with your pet, you must obtain written permission from your location manager (or the Customer Experience Hub if you do not have a location manager).

Permission is usually granted however it will be subject to some guidelines that we expect pet owners to follow. Should your pet become a nuisance we may withdraw permission. If you are going away from your property then please tell us about the arrangements you have made for your pet.

Smoking

Smoking and the use of e-cigarettes is not allowed in the internal communal parts of your location and may be restricted within the external parts of your location. You may smoke in your home.

Parking

You and your visitors are free to park cars in the car parking spaces at the property. There may be restrictions on other vehicles so please speak to your location manager. Spaces are available on a "first come, first served" basis and are not allocated or reserved. Some spaces may be reserved for parking by disabled people.

Where there is insufficient parking available we may develop a local parking policy.

Refuse

Any refuse areas should be kept clean and tidy. Please wrap all kitchen waste, broken glass or sharp objects before putting these into bags or bins.

Recycling arrangements will depend on your local authority and your location manager will be able to advise you about these.

Re-charges

We may, under some circumstances, re-charge you for the costs we have incurred. This may be as a result of you: causing damage to your property, the communal areas or missing planned appointments with our contractors. If we re-charge you, we will explain why we are doing this.

Scooters and electric wheelchairs

Scooters, electric wheelchairs and electrical bicycles can help people with mobility problems lead more active lives. If you have a scooter, or are thinking of obtaining one, you must check with your location manager beforehand to check whether there is a place you can store it safely and securely in the building. Your scooter must be serviced annually and be PAT tested. If the scooter goes in the building, we ask that you provide a copy of the service log and PAT testing certificate. We also require you to hold public liability insurance for your scooter.



Some properties have designated space for scooters. If there is not a scooter store, you may store it in your home (if there is room and it does not block your evacuation route). Your location manager will help you with scooter storage. For fire safety, scooters must not be stored or charged in corridors or communal areas.

Please note that larger scooters (known as Class 3 scooters) are not allowed inside location buildings.

Leaving your home unoccupied

If you are planning to be away from your home for more than a few days, please let your location manager or Anchor On Call know.

On your return make sure you run your taps for a short while before using the water to clear any bacteria that may have accumulated. You can read more about water safety on page 14 and in the resident help sheet.

Lodgers

Your home is designed to be used by a set number of people and, other than for short periods, is not suitable for accommodating extra people. If you have a spare room then you may be able to take in a lodger with our permission.

Privacy

Your apartment or bungalow is your home and you have the right to expect us to respect your privacy and maintain confidentiality about any personal details you are asked to provide. We will treat your personal information in line with our responsibilities under The General Data Protection Regulations.

Living in harmony with your neighbours

You have the right to live peacefully and quietly in your home, as do your neighbours. You are responsible for making sure that your behaviour and that of your visitors does not cause a disturbance to others.



If you need further information, please contact your location manager.

Equality and diversity

We are committed to promoting equality and diversity and aim to be responsive to the needs of all our residents and employees. We value the diversity of residents and Anchor people and expect employees and contractors to do the same.

We will consult and work with our residents and employees to continuously improve our approach to diversity and develop local approaches and solutions to meet our residents' diverse needs.

Keeping safe

Making sure your home is a comfortable and safe place to live is our top priority. This section tells you about safety at your location.

Our comprehensive approach to training makes sure that we are equipped with the skills to work and act in a safe manner at all times.

If you see any health and safety hazards at your location, please report it to your location manager or contact the Customer Experience Hub.

If there is a fire

All properties are built to high safety standards with doors and walls designed to slow the spread of fire.

Every location has a fire procedure telling you what to do if the fire alarm sounds. Your location manager will tell you about this procedure when you move into your home.

Most properties are fitted with a fire alarm system that is linked to our trained team at Anchor On Call who can call the fire service in an emergency.

If you don't have a smoke alarm, you can get one for free by contacting your local Fire & Rescue Service - your location manager can help you with this.

Top tips for fire prevention

Cooking is the number one cause of household fires and setting off the fire alarm. By following a few simple steps you can prevent a fire in your home and stop alarms going off unnecessarily:

- Never leave a lit hob or oven unattended
- Never cook when tired or under the influence of alcohol or medication that may cause drowsiness
- Always keep flammable items such as tea

towels away from the cooker

- Always keep grill pans, cookers, toasters etc. clean and free from food remains, such as grease and crumbs
- Always check the cooker is switched off when you have finished cooking
- Always keep microwave vents free from obstruction and use it in accordance with the manufacturer's instructions
- When using a BBQ, never leave it unattended and never BBQ on a balcony
- Always keep balconies free from litter and combustible materials
- We strongly discourage smoking on balconies due to the risk to properties below.

A number of fires have occurred when strong sunlight has been concentrated by glass goods or mirrors on to windowsills. Please try to avoid placing these items in direct sunlight.

Smoking materials and candles

If you smoke please ensure:

- Use purpose made ashtrays and never overfill
- Always make sure cigarettes are extinguished
- Always use fail safe lighters rather than matches
- Never smoke in bed, when you are tired, or under the influence of alcohol or medication which may cause drowsiness
- Ensure you follow all safety advice provided when using paraffin-based emollients and moisturisers
- Electronic cigarettes must be supervised when charging due to the risk of overheating.

We strongly discourage the use of candles, however if they are used:

- Never leave them burning when you go to sleep
- Always put them out if you leave the room
- Always use an appropriate candle holder

- Always keep candles away from any flammable materials e.g. curtains.

For more information about fire safety speak to your location manager.

Electrical safety

Our wiring is installed by qualified electricians in accordance with industry best practice. Anchor-owned electrical appliances used in communal areas are purchased from reputable suppliers and are safety tested by qualified electricians every two years.

Electricity in the home

A large number of domestic fires are caused by electrical faults. Electric shocks in the home are a major cause of injury and can be fatal.

It's vital to look after electrical equipment – just because it works doesn't mean it's safe. Make sure you inspect electrical fittings and equipment to ensure they're in good condition. Look out for the following:

Plugs

- Plugs should fit tightly into sockets
- Their casing should be free from cracks
- Watch out for burn marks or signs of overheating
- The cable should be firmly secured in the plug
- None of the pins should be bent
- The cardboard label on the bottom of the plug should be removed
- Plugs shouldn't rattle.

Leads

- Leads should be free from cuts, fraying and damage
- Don't use two or three-way multiway adaptors

- If you're using an extension lead, make sure it's fully uncoiled
- Never connect an extension cable to another extension cable
- Flexible cables trailed under the carpets, rugs or across walkways are a potential fire risk as well as a trip hazard
- You should not 'daisy-chain' extension leads (plug one extension lead into another).

Sockets

- Sockets should be free from cracks or other damage
- Check them for burn marks and signs of overheating
- If sockets or switches are damaged or feel warm switch off the power and contact your location manager or Anchor's repair desk
- Do not overload sockets - this can cause a fire
- Make sure they're properly secured to the wall
- Make sure the switch works properly
- Turn off decorative lights, for example Christmas lights, before going to bed.

Electrical works

You must ask for permission before carrying out any electrical work in your home.

Electrical work must always be carried out by an electrician registered with one of the following trade bodies: NICEIC, NAPIT, Benchmark, BSI, BESCA, Certsure, OFTEC, Stroma. You must also provide evidence that the person(s) carrying out electrical work is competent to do so.

Gas

If you have a gas boiler in your property, we will arrange for it to be checked by a gas engineer every 12 months and a certificate will be issued.

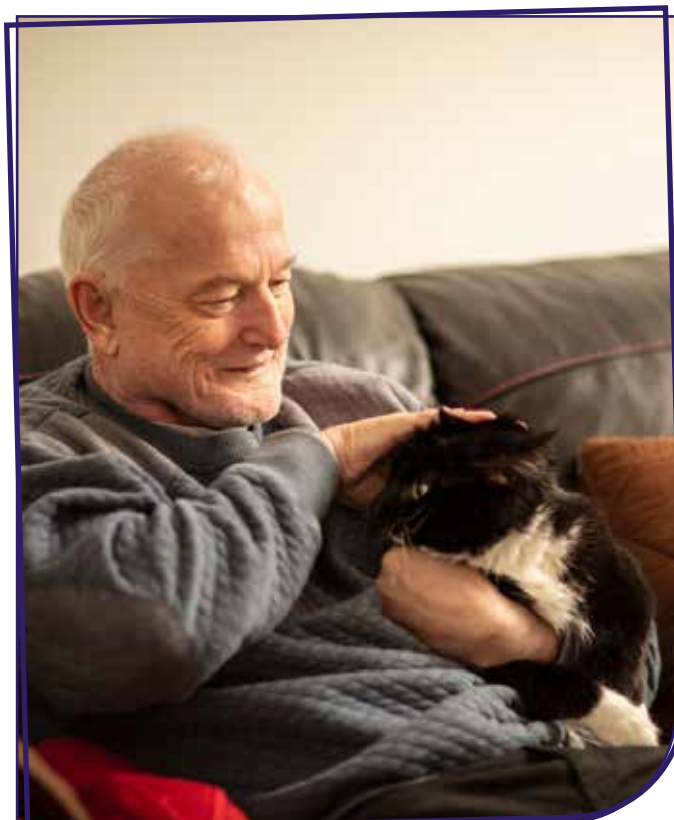
We will contact you to let you know when this is due to take place. If the timing of the visit isn't suitable please let your location manager know. This will avoid any missed visits.

Where we have provided a gas appliance in your home we will provide a carbon monoxide (CO) alarm. Just like a smoke alarm which alerts you to the presence of smoke, a CO detector will alert you to the presence of carbon monoxide. If you have one installed, you should test it regularly in line with the manufacturer's instructions.

If a CO alarm sounds move all occupants to fresh air immediately then seek assistance from your location manager or Anchor On Call.

Be aware:

- If you notice yellow or brown stains around an appliance or a yellow rather than blue flame on your cooker or heater, please switch it off and tell your location manager or the repairs desk straightaway. These are signs that the appliance is not working properly and needs to be replaced or repaired



- If the pilot light on a fire or central heating boiler keeps going out please contact your location manager or the repairs desk straightaway because the fault may be dangerous
- If you have your own gas cooker it will be included within the annual check for your safety. Your gas cooker should have a flame safety device fitted - this will prevent the gas escaping if a flame is not present.

If you smell gas or suspect there may be a gas leak:

- Don't use electrical switches/lights or the emergency pull cord near the suspected leak – this could result in a spark which could cause an explosion
- Don't strike a match or use naked flames
- Put out all smoking material. If safe to do so and you know how to, switch off the gas supply and open a window to ventilate the area immediately. Leave your home, move to a place of safety and contact your location manager, Anchor On Call using a pull cord in another flat or communal area, or National Grid (previously Transco) directly on 0800 111 999.

Cooker safety

All cookers must be fitted or removed by a qualified contractor. For fixed wired electric cookers - this is a contractor from one of the following trade bodies: NICEIC, NAPIT, Benchmark, BSI, BESCA, Certsure, OFTEC, Stroma. For gas cookers this must be by a Gas Safe accredited contractor.

You should let us know if you plan to fit a new appliance by telling your location manager. Once the work is complete the contractor will provide you with a certificate to prove that the work has been done to the approved standard. For electric cookers this is a 'Minor Electrical Installation Works Certificate' and for gas cookers this is called a 'Declaration of Safety Certificate'.

Water safety

It's important to make sure water is fresh and free from harmful bacteria such as legionella. Bacteria can develop in pipes that aren't regularly flushed with water. To lower the risk of potentially harmful bacteria building up, you should do the following:

- If the temperature of your water changes, either the hot cools down or the cold temperature goes up, inform your location manager
- If you have a tap or shower that you do not use regularly, run the water from these taps or shower for two minutes or more every seven days
- If you have a shower in your home, clean and descale the shower head and hose every three months
- If you have an independent boiler in your home, make sure the thermostat is set at 60°C

If you are away from your home for more than seven days, on your return:

- Heat up your water system to the normal temperature for an hour before running the water
- Run every tap for two minutes or more – for showers, remove the shower head and lower the hose to the base of the shower/bath or put a plastic bag with holes in over the shower head, run it for three minutes and then use it normally.
- Slowly run the cold taps until the water is really cold
- Remember that when flushing taps or other outlets open them slowly so you don't splash water or release water droplets in the air.

If you want to install a shower then it must be run from the mains supply and not the tank. Before making any changes you must seek our written permission. You can do this by completing an 'alteration and improvement form' which your location manager will be able to provide.

Water butts

We're happy to support the use of water butts at our locations, provided residents follow some simple health and safety advice.

Although using water butts carries a slight risk of legionella, this can be minimised by avoiding pressurising or spraying the water, (doing so can increase the likelihood of inhaling aerosol droplets that may contain contaminants).

We recommend the use of watering cans (with a watering rose attachment if required) as it doesn't create a significant aerosol. Under no circumstances should you connect a submersible pump, garden hose, or pressure washer to a water butt.

Medication

Location managers and/or any other housing colleagues must not: prescribe, secondary dispense, routinely collect, administer or assist with resident medication.

Residents are responsible for their own healthcare and making arrangements to obtain and administer their own medication. The only role the location manager may play is in signposting and advising where further assistance can be sought.

In an emergency situation, location managers can only give medication if directed to do so by the emergency services.

How can we keep you safe

Residents' wellbeing is important to us. We believe you, your household and your neighbours have the right to live free from fear, abuse and neglect.

Safeguarding is everyone's responsibility, that's why we ask people living, visiting or working with us to report any concerns they have.

If you're worried about anyone living with Anchor, or feel you yourself need help, contact our freephone number **0800 252 177** to speak to someone. This can be anonymously if you prefer.

Accidents

We are keen to reduce the risk of accidents. If you have an accident or see one in your location, please tell your location manager so they can record it. This record will help us if we need to investigate and learn lessons that could stop a similar accident or incident happening again.

Location managers carry out regular checks in communal areas such as kitchens, corridors and lounges. If you see anything you think is unsafe let your location manager know.

During autumn and winter fallen leaves, snow and ice can make roads and paths slippery. Location managers will arrange for snow and leaves to be cleared from building access routes in accordance with the snow and ice plan and will let you know which areas will be gritted.

On many locations, it is not possible for all areas to be cleared and gritted. It is not always possible or sensible to remove snow and leaves as soon as they fall, especially if the weather remains poor. Take extra care when entering or leaving the location in these conditions.

Anchor does not recommend that you clear snow and ice around your property. Should you decide to do, be careful not to make the area more dangerous and remember clearing of snow can be physically exhausting.

Top tips for snow clearing

- If you are clearing snow, think about where you will put it so that it doesn't block paths or drainage channels
- Don't use hot water to melt the snow - it may form black ice, increasing the risk of an accident and injury
- First make a pathway down the middle of the area to be cleared - so that you have a clear surface to walk on
- Spreading salt on the area you have cleared will help stop ice forming. Table or dishwasher salt will work. If there's no salt available, sand or ash are good alternatives.

- There is nothing to stop you clearing snow and ice on pavements, pathways or public areas around your property. You just need to be careful that you don't make them more dangerous than before.

We are responsible for maintaining and managing all shared areas. You can help us make sure that all shared areas are safe for everyone to use by not putting items or materials in escape routes (corridors), not wedging open or blocking fire doors and telling your location manager about any concerns you may have with the shared area.

If an accident occurs within a communal area or due to equipment provided within your home, whether anyone is injured or not, please report it to your location manager.



Your service

We aim to give each tenant the best possible service wherever they choose to live. As the largest provider of housing and care for older people throughout England, we have a lot of people working behind the scenes to ensure you receive great service.

This section provides you with information about the Anchor colleagues and contractors that you are most likely to have contact with. More local information about how services are provided where you live can be found in your local services agreement.

Role of your location manager

In our retirement housing locations, we have either a resident or visiting location manager who is your first point of contact. Some locations will have a full-time service. At others the location manager is available at agreed times.

Your location manager's role includes:

- **Working with you.** Your location manager will provide information, advice and support to you

during the lettings process and throughout your tenancy. They will meet with you regularly to discuss your needs and provide support and advice about where you can get assistance in your local area. At some locations your location manager will be able to provide a daily welfare call, for further details please speak to your location manager

- **Safe, secure and welcoming.** Your location manager will make sure the location is well-maintained, attractive and clean. They will also carry out regular health and safety checks. From time to time the location manager may need to visit your home to test the alarm call system, including pull cords and, if you have one, your pendant
- **Looking after your home.** Your location manager is the first point of contact for repairs and information about planned works. They

are the main link with Anchor's property team and building contractors and will make sure you are fully informed about the progress of any work. Your location manager will respond to all repair requests and deal with any building emergencies within their hours of work. They will also manage any service contracts such as gardening and window cleaning

- **Managing the location.** Your location manager will recruit, train and supervise all locally-based colleagues. They will help to market the locations to new tenants and raise awareness of it within the local community. They will have a thorough knowledge of the money spent on the location and will help set the service charge budget each year. They will also deal with any low-level arrears and signpost tenants to benefits advice.

You and your location manager

You may sometimes wish to thank an Anchor colleague for the great service they have provided. If you have received excellent service let us know by contacting our Customer Experience Hub (see 'Contact us' section for details).

You should never feel obliged to personally reward our colleagues for the services they provide to you. However, we allow our colleagues to accept an occasional small gift from you worth up to £20. If you club together with other residents, the value of the gift must not be more than £25.

It is strictly forbidden for Anchor colleagues to accept cash gifts or to borrow money from tenants.

Supporting location managers

At Anchor we ensure that we provide regular support to our location managers so that they in turn can deliver a great service to our tenants. Location managers are supported by their area manager and by colleagues in our Customer Experience Hub.

The Customer Experience Hub

The Customer Experience Hub is available Monday to Friday 8am until 6pm and Saturdays from 8am until 4pm to:

- Provide advice and support for potential residents enquiring about our properties and services
- Provide information and advice to you in the absence of your location manager or if you do not have a location manager
- Make sure your complaints are resolved properly and quickly
- Answer your queries about payments, help you make payments and manage high arrears
- Help report repairs for our locations without a location manager on site.

Anchor On Call

When there are no location-based colleagues available, emergency calls are automatically dealt with by the emergency alarm centre. Most locations use Anchor's 24-hour emergency centre, Anchor On Call (On Call). Calls may be recorded and used for training and monitoring purposes.

When you move into your property you will be asked to provide personal information, such as contact details for your doctor and next-of-kin. If you use the emergency pullcord, information about you is automatically displayed for the On Call team.

This is so we can get you appropriate support quickly. It is therefore important that your personal records are up-to-date – please let your location manager or the Customer Experience Hub know if there are any changes we need to be aware of.

The On Call system should be used for emergencies only, for example medical situations, injuries and out-of-hours emergency

repairs. However, if you are unsure whether a situation is an emergency, you should still contact On Call, who will advise you.

You might activate the system accidentally. When this happens, On Call will make contact with you to make sure you are alright. Please make sure you respond, so they know you are ok.

Online service

There's lots of information for existing residents on our website. visit www.anchor.org.uk/existing-residents.

You can also report a repair and provide feedback to the Customer Relations team using online forms.

Property services

Our property services department provides expertise to ensure that buildings are well maintained. This is done through annual planning which identifies any work required. When necessary a member of the team will visit locations to carry out surveys and oversee any works taking place.

When a repair is reported this is dealt with by our contractors. They work with the Repairs Desk or the location manager to ensure the contractor carries out the repair satisfactorily.

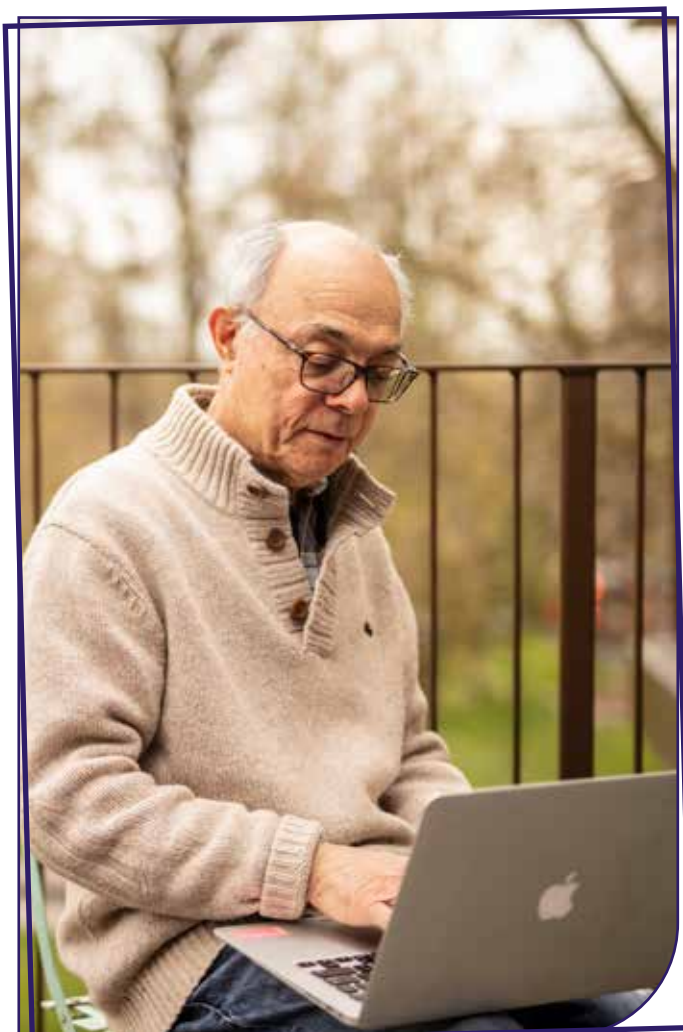
Recruitment, training and development

We provide all our colleagues with comprehensive training to give them the skills to carry out their job to a high professional standard. This means that sometimes your location managers will not be available but will be working to improve their skills to maintain the high standards we know you expect from us.

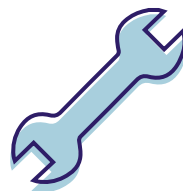
To cut down travel and time away from the location, we also have a number of courses available online. We expect colleagues to work in a team with their nearby colleagues. This way they can share knowledge, experience and good practice, and provide support for each other.

Other Anchor services

In your local area we may have other services, such as care homes, which might be of interest, please speak to your location manager to find out more.



Getting the job done



There may be occasions when your home requires a repair or maintenance. This section explains how repairs are carried out in your home and location.

As your landlord, we have obligations to keep the buildings in good repair and make plans for future maintenance.

New developments/repairs under guarantee

On newly-built locations, or locations which have had major work, the contractor may be responsible for repairing and maintaining your home for a period of time. However, repairs should still be reported to us in this period and we will talk to the contractor for you.

Your responsibilities

To help maintain your home, we ask that you:

- Report all repair problems as soon as possible
- Keep your home clean, secure and safe
- Carry out any necessary decorating within your home when required
- Maintain appliances or fittings that you have had installed which do not belong to us, such as showers, in safe working order
- Repair without delay any damage to your home caused by you, members of your household, visitors or by anyone working for you
- Report any lost keys to your location manager. In most situations we will look to recharge you for the cost of replacement keys.

Our responsibilities

It is our aim is to keep the following areas of your location in good repair and decorative order:

- The outside and main structure of your home
- The communal areas of the building
- The lift (if there is one)
- The plumbing, electrical and heating systems provided by Anchor.

In doing this, we will:

- Provide a responsive and effective repair and planned maintenance service
- Report on our performance against set standards
- Ensure value for money and be cost effective.

Reporting repairs

If your home or location requires repair or maintenance you should report it to your location manager. If there is no location manager on site, you can contact the Repairs Desk or report the repair using our website (see the 'Contact us' section at the back of this handbook).



Repair categories

We aim to deal with all repairs as quickly as possible. However, to keep costs down we give the following priorities:

- Emergency – attend and make safe within 24 hours of notification
- Urgent – completed within five working days of notification
- Routine – completed within 20 working days of reporting.

You can expect your location manager to give you an estimate of how long it will take for the repair to be carried out. We will usually arrange for the contractor to call at a convenient time.

Some repairs may be much more complex, need replacement components or need to be carried out in conjunction with other works and so form part of the planned maintenance programme. This allows them to be managed more cost effectively and efficiently but also means that they fall outside the normal repair timescales. If you report a problem that forms part of this type of work we will advise you at the time.

Emergencies

An emergency repair is something that could cause an immediate hazard/danger to your health, safety or security. Once a repair has been reported, it will be completed or made safe within 24 hours.

If you need to report a repair of this nature and you are not able to contact your location manager, please report the repair to the Repairs Desk (see the 'Contact us' section at the back of the handbook). Out of hours you can contact Anchor On Call using your emergency pull cord or pendant.

Examples of emergencies repairs include:

Security

- External doors that cannot be locked
- External glazing, if insecure or unsafe.

Electrical

- No lights or power, or wires are exposed.

Sanitary installation

- Blocked main drainage pipes outside your home causing loss of facility.

Gas installation

- Leak or suspected leak.

Structure

- Dangerous structure
- Serious storm or flood damage.

Central heating systems

- Failure of whole system (dependent on weather)
- No hot water (if no immersion heater installed).

Communal systems

- Alarm does not work
- Lift not working (please note while we'll do our best to repair the lift as soon as possible, this can take longer depending on the availability of parts).

Water services

- Fractured pipes.

Urgent repairs

An urgent repair is something which causes the loss of a facility, becomes a major inconvenience or could cause a hazard if not dealt with promptly. Once a repair has been reported, it will be completed or made safe within seven calendar days of notification.

Examples include:

Electrical

- Lights or electric sockets not working.

Sanitary installation

- Cracked bath or WC cistern causing water.

Central heating systems

- Radiator or heater not working.

Routine repairs

A routine repair is something that can be left for a while without causing you too much of a disturbance or inconvenience.

Routine repairs may be undertaken by appointment or, where location repair days exist, they will be completed on the next location repair day. Repair days will happen once every 14 days or so, if there are no repairs reported the contractor will not come to the location. On the repair day a multi-skilled contractor will come to the location. Your location manager will tell you when your location's repair day is.

Examples include:

Sanitary installation

- Small repairs to doors, windows or kitchen units
- Dripping taps.

Structure

- Cracked roof tiles.

Water services

- Leaking or blocked gutters.

Damp, mould and condensation

Damp and mould can be caused by different things including cold and condensation in your home, or rising damp through the floor and walls. Some kinds of mould are easy to resolve and we can help with this. If damp and mould are left untreated they can cause serious health problems and damage to your home. We therefore encourage residents to report any damp and mould in your home. You can do this in the same way as you report a repair - see page 36 for more details.

We will then investigate, provide you with information on what we plan to do and take the relevant steps, or provide the appropriate advice, to resolve the issue.

Contractor management

We make sure that each location has contractors with the necessary skills and experience to keep your location well maintained. We insist that the contractors who work for us respect all residents and leave your location clean and tidy at the end of each day.

We also tell them about the risks and obstacles that building materials, tools and cables can create for residents.

Most residents tell us they are satisfied with the service and the behaviour of our contractors. If you have cause for concern, please let your location manager or our customer relations team know. We aim to make sure that our contractors provide good value for money. We do this by comparing the cost of their work with other similar contractors.

When choosing contractors, we need to make sure that they are reputable and will meet all necessary health and safety, public liability and tax requirements. These requirements sometimes mean that the freedom to choose a local tradesperson can be limited.

Our expectations of contractors and suppliers in meeting these requirements are set out in a Code of Conduct.

Servicing and testing of equipment

We are responsible for regularly servicing and testing equipment within your location. Examples are central heating boilers and gas appliances, fire alarms, smoke detectors, lifts and Anchor-owned portable appliances.

Major work

We plan ahead for the replacement of major items within the building when they reach the end of their serviceable life. This may be when they become uneconomical to repair or when replacement parts are no longer available. By regularly inspecting our location we can plan a programme of major works.

Consulting you on property-related work

Before undertaking any major work we will talk to tenants about our plans. You will be given an opportunity to let us know what you think about our proposals.

Sometimes the method of consultation will involve sending formal notices – this is known as Section 20 consultation. We are under a legal obligation to consult in this way on certain items which cost more than £250 per household and are paid for through the service charge. The works most typically include:

- Replacement lifts
- Emergency call systems
- Fire detection equipment.

This consultation gives tenants an opportunity to provide any observations they have. In some cases where we don't have contracts already in place you may also be asked to nominate a contractor that you would like us to seek an estimate from.

If you would like more information about this process your location manager or the Customer Experience Hub can provide you with a help sheet and details of any proposed work.

Peace of mind



Buildings insurance

We are responsible for insuring the buildings that make up your location for loss and damage from fire, flood, explosion, subsidence.

If you would like further information about the buildings insurance or a copy of the policy contact your location manager or the Customer Experience Hub.

Contents insurance

Our responsibility to arrange insurance does not extend to insuring any of your property's contents or your personal belongings. We strongly recommend you take out your own insurance policy for these items:

- Your furniture, carpets, furnishings and all other property belonging to you
- Loss or damage to the decor within your property
- Motor vehicles parked at the location
- Money and valuables
- Any improvements to the property such as new kitchens / bathrooms or wet rooms
- Third party liability on your part.

If you do not have contents insurance, you may still be responsible for the cost of damage caused to a neighbour's property. The most common situation is damage caused by flooding.

Public and third party liability

We may be liable for injury to people or property whilst on or about the location, such as, from a fallen slate or a fallen tree. We have a policy that insures us against such risks.

Similarly, any contractors, such as window cleaners, gardeners and hairdressers, working at Anchor's locations are required to have public liability cover.

It is a condition of the policy that if any claim is made against us for liability, we will not make any admission of liability but refer the claim to our insurers.

Making a claim

All buildings insurance claims (excluding tenant's own contents insurance claims) must be made through your location manager. If part of the claim involves damage to a tenant's home or the location then it should be reported to us to repair or make safe.



Listening to your feedback



Complaints

We'd like to think that we get things right most of the time, but we know that occasionally things may go wrong. As an organisation that is committed to listening to our residents and improving our service, we really do want to hear from you if you've had a problem.

Anchor recognises a complaint as 'an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by Anchor, its own staff, or those acting on its behalf, affecting an individual resident or group of residents.'

A resident (or any other person) does not have to use the word 'complaint' for it to be treated as such. Whenever dissatisfaction is expressed, we will give the resident (or any other person) the choice to make a complaint.

Our complaints process has two stages. We welcome complaints from anyone who is affected by the services we provide. This includes but is not limited to:

- residents
- customers seeking to rent or buy a property
- family members
- friends, representatives, or advocates of residents
- neighbours
- service providers, healthcare or other professionals
- regulatory body (Care Quality Commission) or local authority concerns

During any meetings regarding a complaint, you can be accompanied by a friend, family member, representative, or advocate.

Getting in touch

You can contact any colleague to make a complaint, however often the quickest way to put things right is for you to speak with the location manager who works at your location. We do appreciate that sometimes this isn't possible, or you'll want to contact us directly, so we've made this easy for you to do. You can get in touch with our Customer Relations Team in any of the following ways –

- In person via your location manager or another Anchor representative
- Telephone – **0800 731 2020** (Monday to Friday 8am – 6pm)
- Email – **Customer.Relations@anchor.org.uk**
- Webform – **www.anchor.org.uk**
- Post – Anchor Customer Relations Team, 2 Godwin Street, Bradford, BD1 2ST or by completing one of our 'We welcome your feedback' forms (available at most locations with internal communal areas).

Whatever your complaint, it will be dealt with fairly and professionally, and we will not treat you any differently because you've complained. We can also accept complaints from people acting on your behalf if you'd prefer, we'll just need your permission to discuss it with them.

Reasonable Adjustments – If you have a special requirement or vulnerability which may impact how we communicate with you or how we deal with your complaint, then please let us know. We will take all reasonable steps to adapt our normal processes (where appropriate) to accommodate your needs. As part of this commitment, our Customer Relations Team will ask you when logging a complaint about your preferred method of contact. We will then ensure wherever possible that we contact you using this method.

Is it a Complaint or a Service Request?

Service requests and Complaints are slightly different. A Service request is a contact asking us to put something right. This might be a request for an action or for information. For example: a contractor has missed an appointment to carry out a repair or a resident.

By providing the information or completing the action the service request is usually solved. However, if you are unhappy with the way the request was handled then you may wish to make a complaint. We will take our lead from you.

Our process and timescales: Stage 1

*Please note - where stated 'working days' refer to standard Monday-Friday working days, bank holidays are not working days

- We will log and acknowledge your complaint **within 5 working days** (of it being received by Anchor). At this stage, we will assess the complaint considering the complexity. Should we require additional time to respond we set the expectation within the acknowledgement letter.
- You will (where possible) be contacted by telephone or in person **within 2 working days** of your complaint being logged and acknowledged (unless you've asked not to be) by the person who will be working with you to get it resolved. This is to make sure they have understood the issues correctly, please let us know straight away if we have misunderstood your complaint so we can try and get it resolved straight away.
 - During this call we will also try to establish more about you and your personal circumstances such as if you have any communication preferences, disabilities or require any reasonable adjustments.

Please also see the section on 'accessibility and reasonable adjustments'.

- If it can't be resolved straight away, it will be fully investigated, and you will receive confirmation of the outcome **within 10 working days** of logging and acknowledgement. We must decide whether an extension to this timescale is needed when considering the complexity of the complaint and then inform you (or those acting on your behalf) of the expected timescale for response. If an extension is required we will provide an explanation and a date by when the stage one response will be received. This will not be more than 10 working days total without good reason.
- If an extension beyond these timescales is required to enable us to respond fully, we will contact you with an explanation, suitable intervals for updates on our progress and a revised target response date. We will also provide you with the details of the Housing Ombudsman Service or Local Government & Social Care Ombudsman.
- Once you have our response, if you remain unhappy with the outcome and wish to escalate the complaint you should let us know as soon as possible, usually within 30 days of receipt of the stage 1 response. We will however consider requests to escalate that fall out of this time.

Our process and timescales: Stage 2

- Once you've received our stage 1 response, we hope that this will resolve the complaint for you. If, however, you feel it hasn't been sorted, you can request the matter to be escalated and a reviewed by a colleague who is independent of the stage 1 complaint response.
- You can do this by getting in touch using the contact method that best suits you.
- We will log and acknowledge your complaint **within 5 working days** (of it being received by Anchor).

- We'll let you know the outcome of any review **within 20 working days** from logging and acknowledging. We must decide whether an extension to this timescale is needed when considering the complexity of the complaint and then inform you (or those acting on your behalf) of the expected timescale for response.

Any extension must be no more **than 20 working days** without good reason, we will contact you with an explanation, suitable intervals for updates on our progress and a revised target response date. We will also provide you with the details of the Housing Ombudsman Service or Local Government & Social Care Ombudsman so that you can challenge our plan for responding and/or our timeliness.

When a complaint has been reviewed by a senior staff member and the outcome provided, this is the end of our internal process. While we'd hope that most complaints would be resolved by this point there may be times when they're not.

Exceptions to the normal process

There may be rare and exceptional circumstances where it is necessary to immediately escalate a new complaint to the final stage of the internal process. This will be at the Head of Complaint's discretion.

Taking your complaint to an Ombudsman

This section explains where to go for an independent review of how we handled your complaint.

You have completed the internal Anchor complaints process you may refer your complaint to the relevant Ombudsman Service if you remain dissatisfied with our final decision, or we fail to provide that decision by the relevant deadline. We will co-operate fully with the relevant Ombudsman Service during any investigation and comply fully with the resulting decision which will be binding on us.

The route taken will be dependent on the subject of your complaint. Please see details for the Housing Ombudsman or the Local Government and Social Care Ombudsman (section 9 contact details).

Please note - you can contact the Housing Ombudsman Service or Local Government & Social Care Ombudsman for advice or support with your complaint throughout the complaints process.

When we won't accept or escalate a complaint

We will not discriminate against anyone who makes a complaint. If a complainant behaves inappropriately in making a complaint, we will seek to manage that behaviour as necessary, while treating the complaint like any other. If making restrictions on contact, we will ensure they are proportionate and will assess them considering provision in the Equality Act. However, there will be some rare occasions when we will not accept a complaint, examples of this are given below (this list is not exhaustive):

- Inappropriate or unacceptable behaviour, which is threatening, abusive or aggressive.
- Where the issue giving rise to the complaint happened over 12 months ago (or within 12 months of the complainant becoming aware of the issue). Though an exception will be made if there is good reason to do so.
- The same matters have been already fully addressed under the complaints policy in a previous complaint.
- The complaint is disputing the term of a lease, cost, or reasonableness of a service charge (re: service charges we will use the Housing Ombudsman jurisdiction information set out in their Insight Report) to help guide us on this matter), sinking fund/reserve fund contribution, or rent increase. These disputes are dealt with by the First Tier Tribunal (see details below in the 'Other bodies that can deal with your complaint' section).

- Where the complaint is a dispute over legislation or is a matter that is already the subject of legal proceedings.

We will consider each case individually. If we do not accept a complaint for any reason including those described above, we will write to the complainant **within 10 working days** explaining our reasons. The complainant will also be told that they are able to appeal this decision by contacting the Housing Ombudsman Service or Local Government & Social Care Ombudsman.

Compliments

As with complaints, compliments are an effective way of helping us improve our services. They are also great for team and individual morale as we make sure any compliments reach the team or person they're about. We also make sure that managers get to hear about the brilliant things our staff are doing and, where appropriate, use this information to share best practice across the organisation.

You can submit a compliment using any of the methods detailed earlier for complaints. Your compliment will be acknowledged, and we'll make sure it gets to the right person or team.

Suggestions

Sometimes you may want to let us know about something that's neither a complaint nor a compliment. For example, it might be an idea you've had for improving our services. We'd love to hear from you. You can submit your suggestions by using any of the methods listed earlier. You'll always receive acknowledgement of your suggestions and may, where necessary, receive some follow up contact from a member of the Anchor team.

Contact Details: taking your complaint to ombudsman or other body

Rented residents and their representatives:

- **Housing Ombudsman Service**

Once you have completed Anchor's internal complaint process you can refer your complaint to the Housing Ombudsman for investigation. You can also contact the Housing Ombudsman Service for advice or support with your complaint throughout the complaints process.

E-mail: info@housing-ombudsman.org.uk

Telephone: **0300 111 3000**

Website: www.housing-ombudsman.org.uk

Post: Housing Ombudsman Service, PO Box 1484, Unit D, Preston PR2 0ET

- **Local councillor or a Member of Parliament (MP)**

You can also refer your complaint directly to your local councillor or an MP for your area immediately after receiving your stage 2 response from Anchor.

- Names of local councillors can be found in local libraries or by contacting your local Council.
- You can find out the name and contact details for your MP by phoning the House of Commons Information Office on **020 7219 4272** or online at www.parliament.uk

- **First Tier Tribunal (Property Chamber) -**

An application can be made to the Tribunal to address certain types of disputes (such as service charge disputes or rent increases). For a full list of their areas of jurisdiction please see the website detailed below. Contact details for your regional office can be found by visiting <https://www.gov.uk/courts-tribunals/first-tier-tribunal-property-chamber>



- **Energy Ombudsman**

Email: enquiry@energyombudsman.org

Tel: **0330 440 1624**

Website: www.energyombudsman.org

P.O. Box 966, Warrington, WA4 9DF

The Energy Ombudsman handles disputes between consumers and energy suppliers (in some situations this will be Anchor).

Residents receiving care services (and their representatives)

- **Local Government and Social Care Ombudsman**

Residents receiving care services (and their representatives) who have care related complaints you can refer your complaint to the Local Government and Social Care Ombudsman immediately after receiving your response from Anchor.

Telephone: **0300 061 0614**

Web: www.lgo.org.uk/adult-social-care/

Post: The Local Government Ombudsman, PO Box 4771, Coventry, CV4 0EH

- **Care Quality Commission (CQC)**

We are registered with the CQC for all our care services however, the CQC do not investigate

individual complaints. While the CQC will not investigate individual complaints, they are happy to receive information and feedback from you regarding our services.

Tel: **03000 616161**

Website: www.cqc.org.uk

Post: Care Quality Commission Customer Service Centre Citygate, Gallowgate, Newcastle upon Tyne, NE1 4PA

Other external bodies that can look at your complaint.

Satisfaction surveys

The results of these surveys help us to understand the areas which residents are satisfied with and those where we could do better.

We carry out satisfaction surveys throughout the year. A sample number of residents are selected at random and contacted by telephone. Whilst you can remain anonymous if you wish, if you do provide your contact details, we will be able to respond to you personally to thank you for contributing and to let you know how we have used your feedback to improve our services. We also publish the results of our satisfaction surveys.

Be Involved

Tell us what you think

We're keen to hear about your experience as a tenant to tell us what great services look like and to challenge and test the services we offer, where necessary. These are the ways to get involved and let us know your views:

Get involved locally

Each location will have different ways that you can share your views. Here are some of them.

One-to-one discussions

These are individual meetings which you can have either face-to-face or over the telephone with your location manager.

Local meetings

These meetings may be formal or informal.

Attending formal meetings lets us know how well you think we are performing against our service standards and provides an opportunity to influence the future management of your location. For example, we want to hear from you at these meetings about how satisfied you are with the services provided and how you would like to see these delivered in the future.

Informal meetings enable you to discuss local issues and life at your location with your location manager.

Residents'/Tenants' Associations

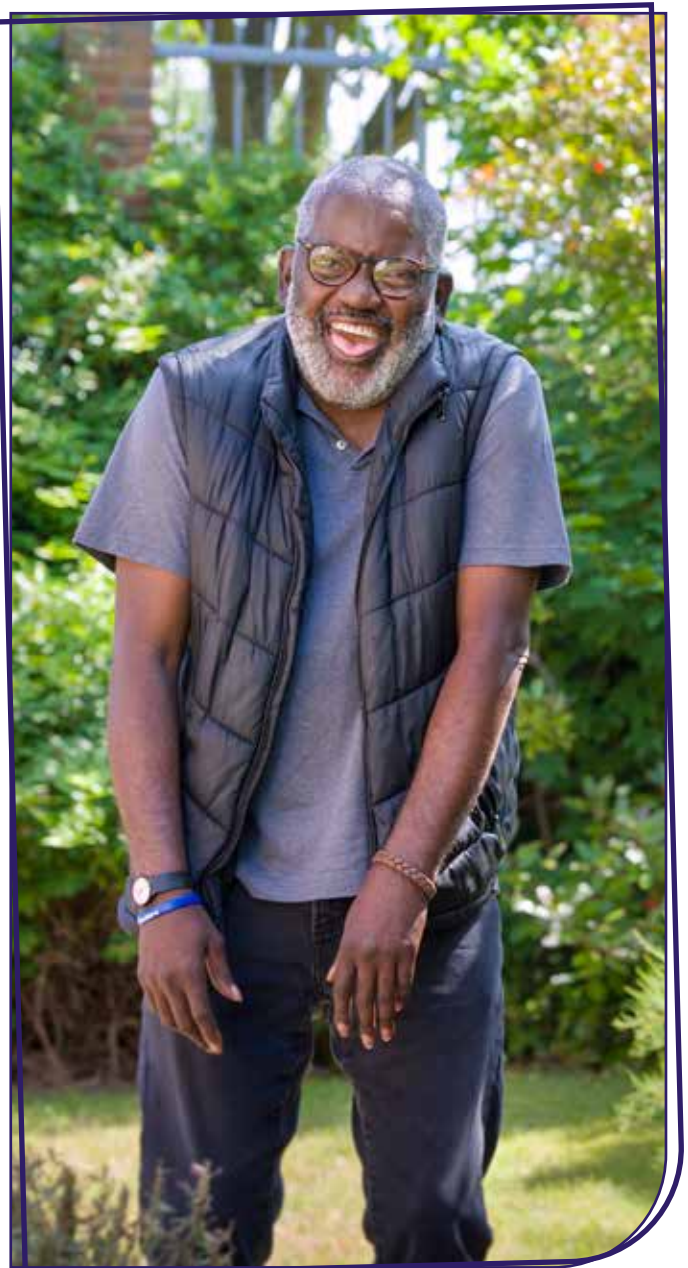
Some locations may choose to set up a Residents'/Tenants' Association. This is an excellent way of getting to know your neighbours and having an input into the running of your location. Your location manager will be able to provide you with details of your Residents'/Tenants' Association or give you advice on how to create one.

Get involved and discuss national issues

We have a number of ways that you can get involved in how Anchor provides services to all residents.

Resident Voice Panel

The Resident Voice Panel gives you the opportunity to be involved from the comfort of your home by completing questionnaires and surveys. You can get involved as much as you like in a way that suits you.



Scrutiny Panel and Residents' Groups

If you want to tackle a meaty subject, joining one of our Residents' Groups or Scrutiny Panel could be for you. These groups review specific resident-facing services and policies.

This is your opportunity to tell us what works well and what needs improvement. Getting involved allows you to have a say on a range of business issues, such as property or communications, and help shape Anchor's services and performance.

We need your help to scrutinise our services and challenge what we do to improve the resident experience for everyone living with Anchor.

You must be a member of the Connected Club first to be considered for a role in a Residents' Group.

Residents' Council

A role on the Residents' Council will allow you to influence Anchor's services and ensure residents' voices are heard.

The council has an active role in decision making to:

- Help shape service standards and delivery
- Drive continuous improvement in Anchor services
- Scrutinise service performance, including performance in relation to the Association of Retirement Housing Managers (ARHM) Code of Practice and the Social Housing Regulatory Framework
- Determine the number of Resident Groups looking at specific topics and gather and review feedback from each group.

It is essential that members work as a team so that their decisions help shape the way we do things and drive continuous improvement.

You must be a member of the Connected Club first to be considered for an elected role on the Residents' Council.

Lesbian, Gay, Bisexual and Trans (LGBT+) Group

At Anchor we celebrate diversity and this group was set up as a peer support group for LGBT+ residents. The group is open to all residents who identify themselves as LGBT+.

The aims of the group are:

- Act as a peer support group for Anchor LGBT+ residents
- Act as a sounding board on LGBT+ issues
- Support the organisation to deliver inclusive services for LGBT+ residents
- Challenge the organisation and the way Anchor meets its regulatory obligations, the quality of overall service delivery and meeting resident expectations.

Independent Resident Complaints Panel

The Independent Resident Complaints Panel (IRCP) works independently to review complaints referred to the panel by other Anchor residents who have exhausted the internal complaints procedure. The panel identifies areas for improvement and their work helps influence service improvements. An annual report of findings and recommendations is produced every spring and shared widely with residents and across Anchor.

Why get involved?

Getting involved gives you an opportunity to let us know about how well we are doing. It makes a difference – it helps us to learn and improve the services we provide to you and your neighbours. If you are interested in getting involved in any of the panels or groups please see the Contact Us section at the back of this handbook for more information.

What you pay for



The charges you pay will vary depending on where you live and what services you receive. This section aims to give a general overview.

All residents pay rent, and most will pay a service charge.

Details of what you pay will be set out within the tenancy agreement you will be asked to sign. Your charges will also be shown on the letter you receive when you move into your home. Your tenancy agreement will set out how and when your charges can alter. Usually changes occur annually on 1 April. You will receive a letter advising you of any change in your charges one calendar month before the new amount is due. Payment is due monthly on the first day of each calendar month.

Your rent

Most of our rents are 'social rents' and will be set in line with the government rent setting formula. This formula is followed by all housing association landlords who let properties at a social rent. The rent setting formula takes into account a number of factors such as the size of your home, its value and local earnings. You will be told what your rent is before you are asked to sign for a tenancy.

Our rents can be challenged if you feel they are not reasonable by referring them to the First Tier Tribunal (Property Chamber).

If the rent you are asked to pay is not a 'social rent', we will tell you this at the start of your tenancy – an example would be properties let at an 'affordable rent'.

Your service charge

Your tenancy agreement includes a section detailing the services provided at your location which are paid for through the service charge. The service charge is paid by all residents to help meet the costs of providing these services and the equipment which are specific to your location.

The costs relating to these services and facilities are calculated and presented to you as a service charge budget for the whole location.

Other charges

At some locations, tenants could also pay heating, hot water and water charges. These are charges for gas, electricity and water at locations where individual tenants do not receive utility bills directly from the supplier. At these locations the utility bills for the whole location are sent to Anchor and the charges are subsequently apportioned.

Additional services, which are a condition of the tenancy, such as catering, the provision of a 24/7 reassurance service and support and wellbeing services may also be included in your service charge.

Preparation of the service charge budget

The budget is determined by several factors:

- Any changes to the services provided at your location which have been discussed and agreed with you. For example, if tenants have decided they wish to increase the number of visits the gardener makes
- The quotations received from contractors for any services provided and other factors such as the cost of purchasing electricity and gas
- Other goods and services are budgeted for by considering inflation and amending costs accordingly where actual figures are not available.

What is included in the service charge?

This is a list of things often included in a service charge:

- Costs relating to the location manager service including, salary and any other associated costs
- The cost of the emergency alarm service
- The cost of maintaining the location's communal areas including, cleaning, gardening and window cleaning
- Refuse disposal
- Utility costs for any gas electricity and water supply to communal parts
- Maintenance or servicing contracts for any equipment located at the location. For example, this would include servicing costs for emergency lighting, door entry systems and lifts
- Miscellaneous expenditure such as stationery or postage

- A charge (or collection to a sinking/ reserve fund) to help us buy major items (for example replacement emergency call systems)
- Anchor's administration fee. This covers the cost of administration relating to services provided.

We do not directly deliver all the services provided at your location. Certain services will need to be contracted out to others. For example, where gardens are maintained we would normally appoint a gardening contractor.

Annual budget meetings

We hold annual budget meetings each year (unless tenants at an individual location decide they don't require this). The purpose of the annual budget meeting is to discuss the service charge budget for the following financial year and provide an explanation around how each element of the service charge has been calculated.

Annual statements

An annual statement of income and expenditure against the budget will be made available to you. This will allow you to see how well we performed against the costs we predicted.

How do I pay?

The easiest way for payments to be made on time to us is by Direct Debit. If you do not have a bank account, you can talk to your location manager or the Customer Experience Hub about alternative ways of paying.

You can also make one-off payments, such as your first rent and service charge payment, over the telephone using your debit or credit card. Simply contact the Customer Experience Hub to do this.

Helping you meet these costs

You may be eligible for help towards rent and service charge costs. For those of working age this is likely to be a benefit called Universal Credit however, there are a number of exceptions to this.

For those over state pension age you would need to make an application for Housing Benefit through your local authority. If you are eligible, we prefer you to receive your Housing Benefit payment rather than it being paid directly to Anchor.

In a small number of locations, a grant towards your support charge is available from your local authority and normally paid direct to Anchor. Your location manager or the Customer Experience Hub can tell you more.

Be Wise

As someone living with Anchor, Be Wise is here to provide you with practical assistance and support on a range of topics. We can help you to claim the benefits you are entitled to (such as Universal Credit and Housing Benefit), get the best deal on your energy and access bespoke contents insurance with Aviva Insurance Limited.

Our friendly team are available to talk to you in confidence and will always provide free and impartial advice. Each year we help the people that live with us receive over £1million in additional benefits and energy savings.

See the Contact Us page for more information on getting in touch with the Be Wise team.



Moving on



If you are moving out you must let us know in writing at least one calendar month before you leave.

Before leaving your property, you must make sure that:

- It has been left clean and in good decorative condition
- You have not left any belongings behind
- You hand all keys back to the location manager
- Any alterations made without our knowledge or consent are removed or with our agreement left intact.

Should any of the conditions mentioned above not be met then you may be liable for additional costs.

We would be grateful if you would allow us to show new tenants around during the period of your notice.

What happens if I pass away?

A tenancy does not end when a tenant passes away. If it is a joint tenancy the remaining tenant will become a sole tenant and take over the whole tenancy.

Should you have a partner or family member living with you in your home, they may have a right to succeed the tenancy (take over the tenancy), if they meet the criteria set out by Anchor. The Customer Experience Hub will be able to tell you more about succession and the right to remain.

If you are the spouse of the tenant who has passed away and were living in the property when they died, then you will take over the tenancy under the law of succession. This happens even if you are not currently a tenant yourself, an exception will apply if there has been a previous succession to the tenancy or if you do not meet our age eligibility criteria.

Households who do not meet our criteria will be given time and be supported by us to find more suitable accommodation.

If it is a sole tenancy and the tenant has passed away, then the tenancy will need to be ended by the executors of the tenant's will, (as long as they have obtained a grant of probate), or if there is no will, by the person who has taken out letters of administration. Relatives should speak to us if there is no-one who has this formal authority to end the tenancy.

The tenancy agreement requires a calendar months' notice. Any monies due from the notice period will be claimed from the estate of the deceased tenant.

Transfers and exchanges

You may apply for a transfer within your location or to another Anchor location. We will only consider you for a vacancy if you have been living in your existing home for at least a year, have no outstanding rent or service charge arrears, and there are no management concerns such as, the transfer involving significant costs to Anchor.

If you move to another Anchor property this will involve starting a new tenancy with us and therefore the rent on your new flat may be different to your current rent. You also have the right (with our permission) to exchange your flat with the tenant of another housing association or local authority see 'House Exchange' for more details.

Home Swapper

Home Swapper is an internet-based company that you can register with to help you swap your home with another council or housing association tenant.

The website helps you to search, find matches and contact other people looking to move. It's easy to use and you can see the very latest adverts showing the available new homes. Visit www.homeswapper.co.uk for more information.

Once you have found the property you wish to swap to, you must obtain the written permission from us, the Customer Experience Hub will be able to provide you with further information regarding this.

Other Anchor services

Helping people enjoy later life is our passion. It has been for more than 50 years. And today, we offer an impressive choice of housing to rent and buy, care homes and services at almost 1,700 locations across England.

For further information about the availability of services we offer please speak to your location manager or contact the Customer Experience Hub.



Be Well

Resident wellbeing is a key focus for Anchor and this page gives you more information about various initiatives you can get involved with while living with us. You can find out more about these at www.anchor.org.uk/existing-residents or by speaking to your location manager.



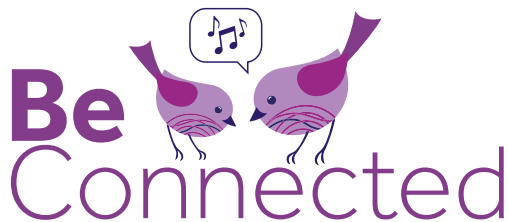
Be Active is our wellness and movement programme to support residents take care of their health and wellbeing.



Our Be Digital programme provides support and guidance for those living and working with us on all things digital. This includes a tablet loan service.



Be Skilled is Anchor's exclusive online learning resource for people living with us who wish to expand their knowledge.



As well as providing invaluable feedback (see page 30), the Residents Voice Panel can also take part in competitions, conferences and focus groups. You can also join a weekly telephone coffee morning with residents from across the country.



Re-engage is our telephone based befriending service aiming to help tackle the increased loneliness experienced by many people living with us.

Contact us



This section tells you the numbers that you can use so that you find the best person to speak to. It also allows you to record your own useful numbers.

Your location manager is always your first point of contact, however if they are not available you can contact us using the details below.

Customer Experience Hub

Available to assist you Monday to Friday 8am until 6pm and Saturdays from 8am until 4pm. If in any doubt which department you need, the team will be able to direct you accordingly.

Telephone: **0800 731 2020**
Email: contact@anchor.org.uk
Website: www.anchor.org.uk

Address:
Anchor
2 Godwin Street
Bradford
BD1 2ST

Customer Relations Team

Handle complaints, compliments and suggestions

Telephone: **0800 731 2020**
Email: customer.relations@anchor.org.uk

Write to us at the address above.

Anchor On Call

Our 24 hour emergency call centre. In an emergency use your pull cord or pendant to contact Anchor On Call

Telephone: **0300 123 7101**

Reporting a repair

During normal working hours report repairs to your location manager. If they are not available:

- During office hours, contact the Repairs Desk on **0800 731 2020**
- For emergency repairs, out of hours use your pullcord or pendant to contact Anchor On Call or call **0300 123 7101**
- Visit www.Anchor.org.uk/Existing-Residents/Report-A-Repair.

Be Wise

You can call the Be Wise team 9am-5pm, Monday-Friday on our free and confidential number **0800 023 4477**. Alternatively, you can email BeWise@anchor.org.uk.

Be Involved and Be Well

If you are interested in getting involved in the Connected Club or any of our groups or would like to find out more about our wellbeing initiatives call **07523 943501** or email BeInvolved@anchor.org.uk.

LGBT+ Group

To find out more call **07786 703779** or email LGBTGroup@anchor.org.uk.

Notes

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Notes

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Leave a review on Trustpilot



Welcome to your new home and thank you for choosing to live with us. We'd be very grateful if you could take the time to tell us about your experience and how we've helped you by leaving a review on Trustpilot.

Simply visit **bit.ly/3aRamx4** and choose a star rating to begin your review.

Or scan this QR code using a smart phone camera.



To find out more please call our Customer Experience Hub on:

0800 731 2020

Monday–Friday 8am–6pm,
Saturday 8am–4pm

anchor.org.uk



Anchor's Resident Privacy Notice is also available on our website **www.anchor.org.uk/customer-privacy-notice**

Anchor Hanover Group is registered as a charitable housing association with registered society No 7843.
Registered Provider No. LH4095.

Correct as of October 2024.