



Resident handbook

Homeownership





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/freehold 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 residents who have purchased a retirement property. It gives you information about your home, the services we provide and some important contact information.

It provides you with general information. Your individual lease or freehold transfer document is the legal contract that gives you the specific detail about your home.

If you need any further information or have any questions please speak with your local manager. If you do not have a manager, the Customer Centre (see page 39 for contact details) will be able to help you.

Your lease or freehold transfer

The lease or freehold transfer describes both your rights and responsibilities as a leaseholder or freeholder and our rights and responsibilities as a manager or landlord.

These documents are usually in legal language and vary from location to location. If you find it difficult to understand these documents you should get advice from your solicitor.

Some other important documents and information

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

- Purchaser's information pack – given to all new residents
- Local services agreement – this gives details of specific services provided at your location and details of any planned works
- Customer record – your manager will ask you for important information such as next-of-kin details or any medication you use. This information will be given to the 24-hour emergency alarm centre
- Privacy notice – this will be given to you when moving in. It explains what we may do with your personal information, who we may share it with and how you can request a copy or correct the information
- Your noticeboard – displays information about your location and local area, along with details of information you can request, such as our resident leaflets that cover frequently asked questions
- Village Service Folder - if you live at one of our village locations this explains the services available at the village and other useful information

You can view your service charge account securely on our website: www.anchor.org.uk/existing-residents

Access/translation service

This handbook can be obtained in large print and other languages at your request.

Polish – Niniejszy poradnik jest dostępny na życzenie dużym drukiem i w innych wersjach językowych.

Urdu - رواٹنرپ ے ڈب رپ تس اوخرد ی ک پآ ہچباتک ہی اتکس اج ای ک لصاح ی م ون ابز رگی د

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Your home



Properties come in many shapes and sizes. Some are apartments, others bungalows or cottages. All are designed to enable you to live your life the way you wish.

Facilities where you live

Facilities will vary, some communities will have areas and facilities for you to use. This section provides an overview of the types of facilities you may have. At our villages we have also provided a 'Village Services Folder' which explains the other services available to you.

Lounge

Shared lounges provide a good meeting place for social and recreational activities or simply somewhere to sit and chat.

If there is a lounge at your location, you can also use the lounge to hold events with other residents. Please keep your manager informed about your plans for using the lounge for such activities.

You can also book the lounge for a private event through your local manager.

Guest room

Some locations have a guest room, usually with ensuite facilities, which is available for use by your friends and relatives. There is a charge for using the guest room and this is agreed by the residents at each location. Any money collected from hiring out this room is paid into the service charge account.

You can book the guest room through your manager. Priority will be given to relatives or close friends of residents who are unwell. If the room is not being used by residents it may, on occasion, be used by an Anchor colleague.

You may as an Anchor resident use a guest room in some other locations - speak to your manager or check out our website for details.

Emergency alarm system

Most properties have an alarm system that you can use in an emergency (please refer to your local services agreement where you will find further details). This allows you to seek assistance whether there is a manager on duty or not. When your local manager is not on duty, the calls will go directly through to an emergency alarm centre - most systems are connected to Anchor's own emergency call centre. The Anchor On Call service is an accredited member of TSA, the industry body for Technology Enabled Care (TEC). Please refer to your local services agreement for further details.

Laundry

Some locations have a shared laundry where you may use the washing and drying machines. Your manager will show you how to use these machines and, if necessary, will develop a timetable identifying when it is available for each resident to use. Laundry facilities are only for the use of residents.

Television licence

On some locations, residents aged 60 and over may be eligible for a concessionary TV licence. Your local 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 manager.

Satellite TV

Many locations will have a shared TV aerial. This will, in some circumstances, also allow you to subscribe to satellite TV without a separate satellite dish. Where our aerial does not allow this, you will need to ask our permission before putting up your own satellite dish.

Our ability to grant permission will depend on the layout of your development, planning restrictions and the terms of the lease/freehold transfer.

Services at your location

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

Gardening

Your service charge will pay towards the costs of maintaining shared gardens for residents. Gardening work, and the cost, are always discussed and agreed with residents.

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 shared areas.

Cleaning

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

Things you might need to know about your home

Home improvements

We recognise that you may wish to improve your home. The terms of your lease/freehold transfer may require you to obtain our permission before carrying out any improvement or alteration to your property. Your local manager can provide further information and a copy of the standard form used for requesting permission.

For more technical alterations that cannot be approved by your manager, we charge an administration fee. This covers the costs associated with checking your application and seeking approval from the area manager and property team.

We will require you to use appropriately qualified contractors for all improvements. For example, any electrical works, including the installation of showers, must be carried out by a qualified electrician.

Where work may affect the structure of the building, you will need to pay for our property team to oversee the approval process and they may need to make a site visit. Some of these types of alteration require you to also enter into a licence which legally records the alteration and your responsibilities for its maintenance and upkeep.

Please let your manager know when your contractors are due to start work.

Asbestos

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

We have surveyed all our properties (shared areas in leasehold/freehold) and have surveys/ records telling us where there is asbestos containing material within these areas.

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. We also have an information sheet that your manager can provide you with.

Access to your property

Your property may have a suited locking system - this allows your local 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 manager.

Roof spaces

Most roof areas are not part of your property. We therefore ask that you don't store any belongings in this area unless it forms part of your property as stated in your lease/freehold transfer. Please speak to your manager for clarification.

Pets

We are happy for you to have a pet if your lease/freehold transfer permits. Before you bring your pet or obtain a pet you must obtain written permission from your local 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 and leaving your pet in your property, please tell us about the arrangements you have made for your pet to be cared for.



Parking

Owners and their visitors are usually entitled to park their cars in the spaces provided. Spaces are usually available on a "first come, first served" basis and are not generally allocated or reserved.

Some spaces may be labelled as reserved for parking by disabled people.

At some locations we operate a parking permit system this will be detailed in your lease/freehold transfer or locally agreed. If you would like further information about parking arrangements, please contact your manager.

Sheds, greenhouses and conservatories

You are required to seek our permission before erecting these. We will need to make sure the land you intend to put the structure on is legally yours and not part of the shared grounds. We may also need to consult neighbours before permission can be given.

If you are planning to erect a conservatory you will need to let us know your plans by completing a form (see the 'Home improvements' section). We will need to carry out a site visit to check the proposed area and plans. You will be responsible for getting planning permission if this is required. We will also ask that you enter into a licence and pay the associated fees.

Refuse

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 local manager will be able to advise you about these.

Scooters, electric bicycles and electric wheelchairs

Scooters, electric wheelchairs and electrical bicycles can help people with mobility problems lead more active lives. If you have a scooter, are thinking of obtaining one or replacing an existing scooter, you must check with your local manager beforehand to see 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 certificate. We also require you to hold third party liability insurance for your scooter.

Some properties have designated space for scooters.

If there is not a scooter store or an appropriate safe place to store a scooter, you may store it in your home if there is room and it does not block your evacuation route. Your local manager will help you with scooter storage. For fire safety, scooters must not be stored or charged in corridors or shared areas.

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

Smoking

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

Leaving your home unoccupied

If you have been away from your home, upon returning 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 11.

Privacy

You have the right to expect us to respect your privacy and maintain confidentiality about personal details you give us.

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 disturb others.

The most common form of "nuisance" is unreasonable noise. Residents are therefore asked to show consideration when using televisions, radios and musical instruments, and keep volumes reasonable.

We will not tolerate any form of harassment and will investigate all reports, dealing with them promptly and sensitively. If you experience any form of harassment or discrimination or are aware of it happening to anyone else, please tell us as soon as possible. We will tell you what actions we can take to help resolve or alleviate the problem.

Equality and diversity

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

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

Security

To help keep buildings and belongings safe follow these tips:

- Check before giving people access to a building. If it's an unknown person, ask why they are there and who they are visiting. Do not let people tailgate you into a building
- Ask to see contractor/utilities or tradesperson's photo identification before letting them in to the buildings or your home
- Keep entrance doors shut at all times
- Don't encourage opportunistic theft - keep your valuables out of sight and do not to leave them on display in your car .

Keeping safe

Making your home a comfortable and safe place to live is a priority for us. 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, then please report it to your manager or contact the Customer Centre.

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 local manager will tell you about this procedure when you move into your home.

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

If you don't have a smoke alarm, you may be able to get one free by contacting your local Fire & Rescue Service - your 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.

Smoking materials and candles

If you smoke please ensure:

- Never overfill ashtrays
- 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 recommend that candles are not used within your home, however should you choose to use them please follow these tips:

- 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 manager.

Electrical safety

Our wiring is installed by qualified electricians in accordance with industry best practice. Anchor owned electrical appliances used in shared 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
- You should not 'daisy-chain' extension leads (plug one extension lead into another)
- Don't use two or three-way multiway adaptors
- If you're using an extension lead, make sure it's fully uncoiled
- Never use an extension cable with equipment that will generate heat
- Flexible cables trailed under the carpets, rugs or across walkways are a potential fire risk as well as a trip hazard.

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 manager or the Repairs 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
- Always turn off decorative lights, for example Christmas lights, before going to bed.

You may have to ask for permission before carrying out electrical work in your home. Please check your lease/freehold transfer.

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.

Gas

Your lease/freehold transfer will confirm whether Anchor is responsible for the maintenance of your boiler. If Anchor is responsible, we will arrange for it to be checked by a gas engineer every 12 months and a certificate will be issued. Your manager can give you a copy of the certificate for your records or alternatively contact the Customer Centre. You will be responsible for checking all other appliances.

If your boiler it is not serviced by us, in the interests of safety, we strongly recommend your gas appliances are inspected and serviced annually. The inspection must be carried out by a contractor approved by the Gas Safe register. You should ask to see their Gas Safe registration certificate.

We recommend that you fit a carbon monoxide (CO) alarm in your home. Just like a smoke alarm which alerts you to the presence of smoke, a carbon monoxide detector will alert you to the presence of CO. These can be purchased from most DIY shops. If you have one installed, you should test it regularly in line with the manufacturer's instructions.

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 if Anchor is responsible for the appliance under the terms of your lease/freehold transfer, tell your manager or the Repairs Desk immediately. If you are responsible for the appliance, we strongly recommend you contact a suitably qualified gas engineer immediately. 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 and if Anchor is responsible for maintaining/repairing the appliance, tell your manager or the Repairs Desk immediately.

If you are responsible for the appliance we strongly recommend you contact a suitably qualified gas engineer straightaway because the fault may be dangerous

- Your gas cooker should have a flame safety device fitted.

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 cigarettes and cigars.

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 local manager, the Repairs Desk or Emergency Alarm Centre using a pull cord in another flat or shared area, or contact National Grid (previously Transco) direct on **0800 111 999**.

Cooker safety

Cookers must be fitted 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 will be a Gas Safe contractor.

You may have to let us know if you plan to fit a new appliance by telling your manager. Please check your lease/freehold transfer. Once the work is completed 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 the build-up of potentially harmful bacteria, you should do the following:

- If the temperature of your hot water changes, either the hot cools down or the cold temperature goes up, inform your local manager who will advise you.
- If you have a tap or shower that you do not use regularly, run the water from these taps or shower for at least three minutes every seven days
- If you have a shower in your home, clean or descale the shower head and hose every three months, even if it is used on a regular basis
- 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 at least five minutes – for showers, remove the shower head before flushing and lower the hose to the base of the shower/bath
- Slowly flush the cold taps until the water is really cold
- Remember that when flushing taps or other outlets, turn them on slowly so you don't splash water or release water droplets in the air.

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

Local 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 local manager may play is in signposting and advising where further assistance can be sought.

In an emergency situation, local 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 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. We may ask you to provide a statement at the time of the incident so we have a record of what you believed took place.

Managers carry out regular checks in shared areas such as kitchens, corridors and lounges. If you see anything that you think is unsafe let your manager know.

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

At many locations, it is not possible for all areas to be cleared and gritted so please take care in these areas. 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 so, 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.



Your management service



Services we provide and the team that delivers them to you.

We aim to give each resident 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 make sure you receive great service.

This section provides you with information about the Anchor people 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 local manager

Every site will have a local manager but the number of hours per week will be based on the number of services provided, the size and type of accommodation. If the manager is absent due to holidays or sickness, cover will be provided by telephone/email, with visits to site to carry out necessary health and safety checks. The cover arrangements will be clearly displayed on noticeboards and communicated to residents. Should the absence be over three weeks, residents will be provided with full information on alternative site arrangements. Local managers will be fully trained in health and safety, service charges, safeguarding, understanding leases and the legal consultation process we must follow.

Your manager's role has four main parts:

- **Working with you.** Your manager will provide you with information, advice and support while you buy. They will let you know the hours when they will be available at the location. Emergency calls will be answered by either the manager or by an emergency alarm centre.

If you have a query, concern or complaint, your manager will be your first point of contact. They will explain the type of tenure you have and any conditions that apply. Your local manager will also work closely with your Residents' Association committee members if applicable.

- **Safe, secure and welcoming.** Your manager will make sure the location is well-maintained, attractive and clean. They will also carry out regular health and safety checks at the location. From time to time the manager may need to access your property to test the alarm call system.
- **Looking after your location.** Your local 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 of the progress of work. Your manager will respond to repair requests and deal with all building emergencies within their hours of work.
- **Managing the location.** Your manager will recruit, train and supervise any location-based colleagues. They will help raise awareness of your location within the local community. They have a thorough knowledge of the service charge budget and will contribute to budget setting each year. They will also deal with any low-level arrears and signpost to benefits advice.

You and your 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 writing to our Customer Relations Team, completing the 'We Welcome Your Feedback' leaflet or by telephoning Customer Relations (see the 'Contact us' section at the back of the handbook).

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 join together with other residents the value of the gift must not be more than £25.

It is strictly forbidden for Anchor people to accept cash gifts, gift cards or to borrow money from residents.

The role of the area manager

Area managers manage a team of local managers and will support their teams in a number of ways, including over the phone and face-to-face.

They will support managers to provide residents with quicker responses to questions and ensure we get things right first time. They will make sure managers are keeping residents safe by adhering to health and safety, safeguarding and anti-social behaviour processes.

Together with the local manager they manage location budgets and arrange for the annual review and annual budget meetings to take place.

Area managers will also deal with complaints that can't be resolved by your manager. They will also work with managers to ensure that arrears are dealt with promptly.

The role of the operations manager

Your operations manager manages a team of area managers. They are responsible for increasing resident satisfaction in their district and will develop action plans to improve any issues highlighted in satisfaction surveys.

They will support with the development of their district team and ensure compliance with legislation and regulations.

They also advise area managers on more complicated complaints and ensure planned works are on track.

Customer Centre

The Customer Centre 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 manager or if you do not have a manager
- Make sure your complaints are allocated to the appropriate person
- Answer your queries about service charge payments
- Administer your service charge account and provide breakdowns of what money has been spent and received
- Provide administration services such as sending out important letters and invitations to meetings
- Manage the processes involved when you sell your property. This includes providing all the information usually required by solicitors.

Emergency Alarm Centre

When there are no on-site colleagues available, emergency calls are automatically dealt with by the emergency alarm centre. Most locations use Anchor's 24-hour emergency alarm centre, Anchor On Call. Some of our locations are fitted with dispersed alarms which will require you to maintain your own telephone line.

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.

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 manager know if there are any changes we need to be aware of.

The emergency alarm system should only be used for emergencies, for example medical situations or injuries. Any time that the team spend dealing with non-emergency calls stops them providing vital, potentially life-saving support to those who really need it.

If you are feeling generally unwell or have a minor injury contacting the NHS 111 service and your local GP will ensure your issue is dealt with effectively by the right person. You are in the best position to let them know all your symptoms and how you are feeling so they can provide the right advice. If you activate the alarm system accidentally, please make sure you respond, so we know you are ok.

Online service

Using MyAccount you can view your service charge account, set up Direct Debits and more, visit www.anchor.org.uk/existing-residents.

On our website you can also report a repair to the Repairs Desk and provide feedback to the Customer Relations team using online forms, visit www.anchor.org.uk/existing-residents.

Property services

Our property team provide expertise to make sure that our retirement communities are well maintained. This is done through annual planning which identifies work required. When necessary, local members of the property team will visit locations to carry out surveys and deal with works taking place.

When a repair is reported this is dealt with by your local manager or the Repairs Desk (if the manager isn't on site).

They will make sure the correct contractor carries out the repair and that the contractor is paid for the work once it is satisfactorily completed.

Recruitment, training and development

To give you the best possible service we provide all our homeownership colleagues with comprehensive training to give them the skills to help them to carry out their job to a high professional standard.

This means that sometimes your local manager (if applicable) will not be at your location 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. These courses are completed on the manager's computer during their normal working day.

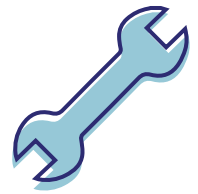
We expect colleagues to work in a team with their nearby colleagues. This way they can share knowledge, experience and good practice, and provide support for each other.

Other Anchor services

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



Getting the job done



Covering repair responsibilities, how to report a repair and how we manage maintenance contracts

Making life easier

There may be occasions when your home requires a repair or some maintenance. Details of the repair and maintenance responsibilities for your home and location are in your lease/freehold transfer document.

Your responsibilities

Your lease/transfer document will confirm what repairs and maintenance you are responsible for in your home. This may state that you are responsible for everything within your property (which may include the doors and windows to your home). Alternatively, this may specify that you are responsible for the repair of some items and Anchor is responsible for the repair of others. It is important that you check the lease/transfer document for confirmation of repair and maintenance responsibilities.

If you are unsure, please contact your local manager who will be able to advise you. The table below provides a summary of items for which you will generally always be responsible under your lease/transfer:

| Area | What this covers |
|--|---|
| Security | <ul style="list-style-type: none">• Keys - lost or misplaced keys |
| Water services | <ul style="list-style-type: none">• Freezing of internal pipes |
| Bathroom | <ul style="list-style-type: none">• Sanitaryware, e.g. sink, bath and basin, WC pan, cistern, seat and cover, blocked internal pipes and traps and flooring |
| Kitchen | <ul style="list-style-type: none">• Kitchen units and floor covering |
| Electrical installation | <ul style="list-style-type: none">• Fuses in fuse box (this includes resetting of miniature circuit breakers), light fittings |
| Gas installation | <ul style="list-style-type: none">• All fittings and appliances (e.g. feature fires) |
| Decoration | <ul style="list-style-type: none">• All internal decoration including plasterwork |
| Floor coverings | <ul style="list-style-type: none">• All floor coverings in your home |
| Miscellaneous internal fittings | <ul style="list-style-type: none">• Internal glazing• Fitted cupboards and wardrobes• Individual smoke detectors (if not part of a shared system)• Internal doors, hinges, locks and latches |

Anchor's responsibilities

Leases (and sometimes freehold transfers) require us to maintain the main parts of the structure and exterior of your home and other buildings at the location. We are also responsible for the maintenance of all shared areas and facilities. The costs will be paid for by either service charge contributions or the location funds. For more information about how various costs are paid for, see the 'What you pay for' section on page 31.

Your lease/freehold transfer will provide details of the repair responsibilities at your location. Your local manager will also be able to provide advice on repair responsibilities.

The table below provides details of items which Anchor is generally responsible for maintaining.

| Area | What this covers |
|--|---|
| Exterior and main structure of the buildings/properties (*This does not always apply to freehold properties) | <ul style="list-style-type: none"> • External walls • Guttering and downpipes • Roof • Main entrance doors to buildings and their locks and ironmongery |
| Shared electrical and gas installations | <ul style="list-style-type: none"> • All gas and electrical installations in shared areas, all plant and heating equipment |
| Decoration | <ul style="list-style-type: none"> • Externally to the structure of the building, including windows and doors, gutters and downpipes and internally to all common parts. |
| Shared areas | <ul style="list-style-type: none"> • Communal doors and windows and their locks and ironmongery • Floor covering • Fencing and boundary walls • Gardens (excluding any private gardens which homeowners are responsible for maintaining under their lease/freehold transfer) • Paths, drives, paving and forecourts • All shared facilities such as the guest room, laundry, lounge, including furnishings and equipment. |
| Shared systems | <ul style="list-style-type: none"> • Lighting, including emergency lighting • Fire fighting, alarm and detection equipment • Emergency call system • TV aerial (excluding individual properties) • Passenger lifts • Door entry phone |
| Garages (if provided) | <ul style="list-style-type: none"> • Structure, doors, roof, gutters, downpipes • External decoration |
| Within your home | <ul style="list-style-type: none"> • Your lease/freehold transfer will provide details of what, if any, items Anchor is responsible for repairing or maintaining. |

New developments/repairs under guarantee

On newly-built developments, or where a location has had major work, the contractor may be responsible for repairing and maintaining your home for a set period of time. Repairs should still be reported to us during this period and we will talk to the contractor for you.

Reporting repairs

Please note: This section only applies to repairs for which Anchor is responsible under the terms of your lease/freehold transfer.

Repairs are reported in different ways depending on the local agreements in place. Your local manager will be able to tell you what to do if a repair is required to any item for which Anchor is responsible under the terms of your lease/freehold transfer.

If you do not have a manager onsite, please see the 'contact us' section at the back of the handbook for the contact details of the Repairs Desk.

Repair categories

In the majority of Anchor locations, repairs are provided by centrally managed regional or local contractors.

We aim to deal with all repairs as quickly as possible. However, in order to keep costs down we categorise them within the following timescales:

- 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.

Depending on the local agreements, you may arrange repairs directly with the contractor or via your manager. The contractor or your manager should give you an estimate of how long it will take for the repair to be carried out and arrange for it to be carried out at a convenient 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.

The following are examples of emergency repairs:

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).

Shared systems

- Alarm does not work
- Lift not working
- No lighting.

Water services

- Fractured pipes.

Urgent repairs

An urgent repair is something which causes the loss of a facility or 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. The following are examples of urgent repairs:

Electrical

- Lights or electric sockets which do not work.

Sanitary installation

- A constantly running tap.

Structure

- A leaking roof.

Central heating systems

- A radiator or heater which does not work (dependent on weather).

Routine repairs

A routine repair is something that can be left for a while without causing you too much of a disturbance or inconvenience. Once a repair has been reported, it will be completed within 28 calendar days. The following are examples of routine repairs:

Joinery

- Small repairs to doors or windows

Sanitary installation

- Dripping taps.

Structure

- Non urgent roof repairs e.g. 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 39 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

Contractors are managed in different ways depending on the local agreements in place. Many locations use Anchor's regional or local repairs contractors. These contracts are managed centrally - we make sure that they have the necessary skills and experience to keep your location well-maintained, that they offer value for money and that they have agreed procedures around health and safety and working on site. Most residents tell us they are satisfied with the service and the behaviour of our contractors but if you have cause for concern please let your local manager know.

Technical inspections

Periodically, every location will be surveyed. This survey is performed by a member of our property team, who will inspect all parts of your location and will carry out a life cycle/costing survey. This helps to plan for works which will be required in the future and to check that anticipated income is expected to be sufficient to meet these costs.

Servicing and testing equipment

We are responsible for arranging regular servicing and testing of equipment located in the shared parts of your location. Examples are central heating boilers and gas appliances, fire alarms, smoke detectors, lifts and Anchor-owned portable appliances. Dependent upon the terms of your lease/freehold transfer we may also be responsible for the maintenance and testing of certain equipment located within your property.

Communal redecoration works

The redecoration of common parts and buildings is often referred to as cyclical work.

Details of work planned will be recorded in the local services agreement but the timescales are usually:

- Internal redecoration of shared areas - usually every five or seven years
- External redecoration - usually every five or seven years. Most leases/freehold transfers will state that Anchor is responsible for the redecoration of the exterior of individual properties as well as shared parts

Funding for communal redecoration works

Unlike the funding for reactive repairs, where money is spent every year, planned work requires a build-up of funds over a period longer than 12 months. This is because the works are usually expensive and would cause undue hardship if residents had to meet the full cost through the service charge in the year the works were due.

Anchor will assess the work required and the costs. An appropriate sum is then set aside from the service charge every year to fund the work when it becomes due.

Major work

We plan ahead for the replacement of major items in 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 periodically inspecting the location, we can plan a programme of major works.

We will identify what major works are required by reviewing the information provided by the property team during technical inspections. We will then plan a programme of planned works for a set period, this is then reviewed annually. This programme will form part of the information included in the local services agreement and will be discussed at the annual review meeting.

Funding for major work

A reserve or sinking fund is a fund which is built up over a period of time and is generally used to pay for large pieces of expenditure, which will be required in the future. For example, lift replacements or other major refurbishments. Maintaining these funds benefits homeowners as it allows for money to be collected gradually over a number of years.

The Association of Retirement Housing Managers, the House Builders Federation and National Housing and Town Planning Council recommend the creation of a fund (wherever the lease/freehold transfer allows), often called a reserve or sinking fund, as good practice. It is also a mandatory requirement under the National House Building Council's Sheltered Housing Code.

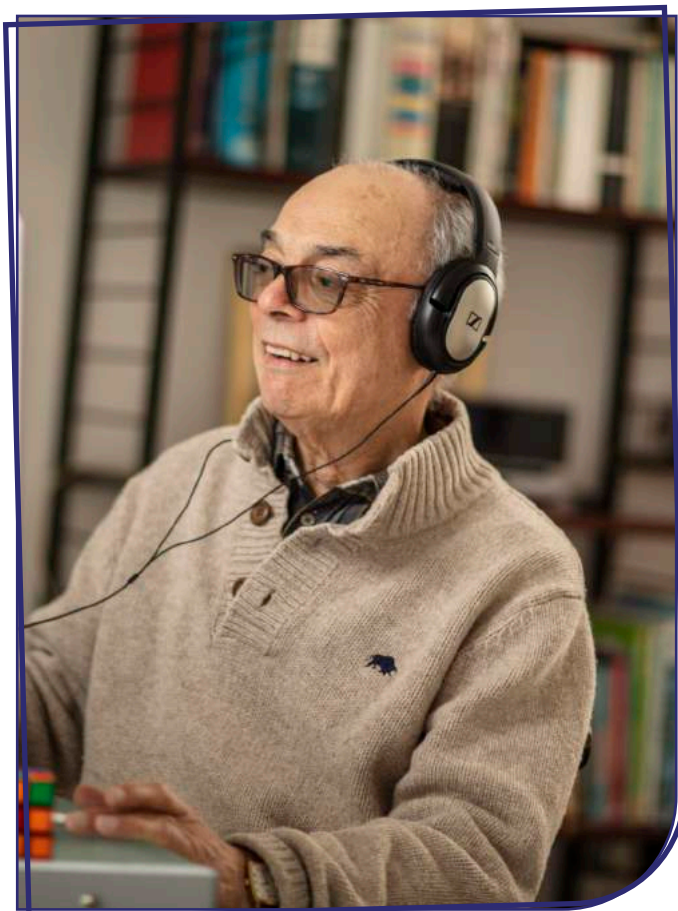
Your lease/freehold transfer will specify whether Anchor is able to collect a reserve or sinking fund, and if so, what this is to be used to pay for and how the contributions are to be calculated. *Reserve or sinking funds are ring fenced for the sole use of works required at individual locations. This means that a reserve or sinking fund, which has been collected for your location, cannot be used to pay for works required at another and vice versa.

Your lease/freehold transfer will stipulate how Anchor must collect contributions to any reserve or sinking fund. Some of the most common arrangements are as follows:

- Residents pay a sum within their annual service charge, which is then transferred to the reserve/sinking fund. The lease/transfer will generally specify that Anchor is to decide what amount should be contributed to the fund each year, dependent upon the future expenditure which will be required at the location

*Please note: This doesn't apply to deferred management fees.

- Residents contribute to the reserve/sinking fund from the proceeds of the sale of their home. The lease/freehold transfer will explain how the contribution to the fund will be calculated. This may be calculated as a percentage of the sale or purchase price, multiplied by the number of years and months of ownership or a percentage of whichever is the higher value of the sale or purchase price
- Residents pay both a sum within their annual service charge and a contribution at the point of sale



- Residents pay a deferred management fee. This arrangement applies to locations where residents pay a fixed service charge (see the 'What you pay for' section of this handbook). At these estates a deferred management fee is charged at the point of sale, based on 1% of the purchase price per year of ownership – this is capped at a maximum of 10%. Unlike a sinking, reserve or repairs fund, which is ringfenced for the benefit of residents to meet costs at individual locations, deferred management fees for all of these types of locations are held together in a general Anchor pot. There are no restrictions or limitations around what this money can be used for and so it will be used to pay for major works/repairs or anything else we choose. However, if there are ever insufficient sums in the pot to pay for any works required at these locations, Anchor must fund any shortfall. Additional contributions cannot be collected from residents.

At locations where contributions to the reserve/sinking fund are paid at the point of sale the lease/freehold transfer may allow for Anchor to either increase or decrease the percentage of contribution by serving notice on all current homeowners.

This provides the ability for Anchor to increase the percentage of contribution if it is anticipated the current levels will not be sufficient to meet the cost of future works. Alternatively, this allows for the percentage to be reduced, if it is expected the current level of contributions will result in the fund containing more money than what will be necessary to meet the cost of future works.

Some leases/freehold transfers will also provide that if the reserve or sinking fund won't contain sufficient sums to meet the cost of works, additional contributions can be collected through the service charge. Your local manager will be able to confirm the arrangements at your location.

Planned works administration fee

Where planned works and communal redecorations are required it will need input from our property team - from writing the specifications, contractor management and meeting with residents to overseeing the contractors on-site and checking the work is completed to a good standard. A planned works administration fee will be charged to cover the property teams costs. For more information speak to your local manager.

Consulting you on property related work

Before undertaking any major works of a significant value we will talk to residents about our plans. Residents will be given an opportunity to let us know about what they think about our proposals.

Sometimes the method of consultation will involve sending formal-looking notices. This is because, we are under a legal duty to consult in a formal manner where works are being carried which will cost more than £250 (including VAT) per property. This is known as Section 20 consultation. For example, Section 20 consultation is likely to be required prior to carrying out works such as a lift replacement or installing a new emergency call system.

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

If you would like more information about this process your manager can provide you with an information sheet and details of any proposed work.

*Please note: This doesn't apply to deferred management fees.

Peace of mind



Buildings insurance

We, in all but a few cases, are responsible under the terms of your lease/freehold transfer for insuring the buildings that make up your retirement community, including your home. If, after a claim for loss or damage, your home becomes uninhabitable (for example there are no utilities available in your property), the insurance policy may pay for the reasonable cost of similar temporary accommodation. If you are uncertain what constitutes "similar accommodation" please check with your local manager. Such costs will not include your normal living expenses, such as meals.

Our insurance covers the cost of any architect or other professional fees and clearance costs incurred if rebuilding is required.

The sum that your location is insured for is reviewed annually and is adjusted to reflect changes in the House Rebuilding Cost Index produced by the Royal Institute of Chartered Surveyors (RICS) or its equivalent. The index gives a guide figure for the cost of rebuilding your location in a condition equal to its condition when new and includes the costs, fees, and clearance costs.

We insure the buildings for loss and damage from the following risks:

- Fire and smoke
- Lightning
- Explosion
- Terrorism
- Earthquake
- Riot and civil commotion, strikes and labour disturbances
- Collision

- Theft or attempted theft
- Storm or flood, excluding loss or damage by frost, or loss or damage to gates or fences
- Malicious acts of vandalism, but not if it is caused by an owner to his/her home or a non-resident lawfully on the premises
- Escape of water or oil from a fixed domestic water or heating installation
- Freezing or bursting of any plumbing installation, but not any installation outside or in an outbuilding
- Collapse or breakage of aerials or their fittings
- Subsidence or ground heave
- Accidental damage to drains, pipes, cables and underground tanks providing services to the location
- Accidental breakage of glass.

Conditions of our policy

What do you need to do?

- If your home is to be left unoccupied for more than 90 days, we ask that you make sure your property is kept safe, for example removing valuables that may be on show. Your manager will be able to provide you with further details
- You are responsible for taking all reasonable steps to prevent loss, damage or injury which may result in a claim, for example taking reasonable precautions for security
- Inform us of any changes in your circumstances that may increase the risk of a loss under the policy.

Our policy does not insure against:

- Loss or damage to your contents, i.e. furniture, carpets, furnishings and all other property belonging to you

- Motor vehicles parked at the location
- Your money or valuables.

You should take out an insurance policy such as contents insurance that covers:

- Your furniture, carpets, furnishings and all other property belonging to you
- Money and valuables
- Third party liability on your part.

Public and third party liability

We may be liable for injury to people or property whilst on the location, e.g. if an accident occurs due to the condition of the premises for which we are responsible. We have a policy that insures us against such risks.

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.

As a property owner you could also be liable if any loss or injury is caused to someone as a consequence of your actions. The most common example is flood damage to a neighbouring property as a consequence of a badly plumbed washing machine. In this situation you would be liable for any claim made by your neighbour for the damage to their property and contents. We recommend that your contents insurance specifically covers your liability in this respect.

Please note:

- A clause in our buildings insurance policy makes sure that your interest as a leaseholder or freeholder is automatically noted in the policy, including any building society or bank from which you may have a mortgage. You won't however be individually named. The policy is not allowed to lapse without prior notice being given to you.

- Buildings insurance cover may include cover for items outside the scope of our repair responsibilities. It is important to check with your manager so that you can make sure that you have appropriate additional cover in place yourself. Items usually included are fixtures and fittings within each property or the location, for example, sanitary equipment or kitchen units.
- A summary of our buildings insurance policy can be sent to you upon request.
- Our insurance policies can be subject to changes.

Making a claim

All buildings insurance claims must be made through your local manager. They will make sure that estimates are collected and the correct contractor is used. There may be some work that is required in an emergency when your manager is not working, for example to make your property secure.

The cost of the works will initially be paid from the service charge account. If the insurance claim is successful, the settlement, less any excess, will be paid back to the location's account.

Where an insurance claim has been made for items within a property that do not fall within our repair responsibility, for example, sanitary equipment, the excess will be met by the owner.

Any content insurance claims should be made through your insurance provider.

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 the organisation, its own staff, or those acting on its behalf, affecting an individual resident or group of residents.'

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 or professionals.

Getting in touch

Often the quickest way to put things right is for you to speak with the local 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 local manager or another Anchor representative
- Telephone - **0800 731 2020**
- 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 all locations.
- Social media – using our Facebook page or Twitter

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.

If you have a disability which may impact on how we may need to communicate with you 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.

Our process and timescales: Stage 1

- We will log and acknowledge your complaint **within five working days**
- You will (where possible) be contacted by telephone **within two working days** (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 and to see whether they can get it resolved straight away

- 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 receipt (unless a different timescale has been agreed with you). You may be contacted during the investigation by the person handling the complaint if they need additional information, or if they need to provide you with updates.

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 more senior colleague
- You can do this by getting in touch using the contact method that best suits you. We'll let you know the outcome of any review **within 20 working days** of logging and acknowledgment (unless we agree a different timescale with you). Again, you may be contacted by the person reviewing your complaint if they have any questions or need to provide you with updates.

When a complaint has been reviewed by a senior colleague 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 Customer Relations Manager's discretion.

Taking your complaint to an Ombudsman (tenants and leaseholders)

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

If you have completed the internal Anchor complaints process you may refer the 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.

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.

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.

Details on all these bodies can be found on page 28.

When we won't accept 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. 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 six months ago . Though an exception will likely be made for any complaint that has a safeguarding or health and safety element
- The same matters have been fully addressed under a previous complaint
- Where the complaint is a dispute over the term of a lease or legislation or is a matter that is already the subject of legal proceedings
- The complaint is disputing the cost or reasonableness of a service charge or sinking fund/reserve fund contribution*

If we do not accept a complaint for any reason including those described above, we will write to the complainant within 10 working days (of its acknowledgment and logging) explaining our reasons. The complainant will also be told that they are able to appeal this decision by contacting the Housing Ombudsman Service.

Compliments

As with complaints, compliments are a good 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 colleagues 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.

*Where you unhappy with the reasonableness of a service charge or sinking fund/reserve fund contribution, you can still contact our Customer Relations Team however it will be dealt with as a dispute rather than a complaint.

Homeowners (and their representatives)

• Independent Resident Complaints Panel (IRCP)

The IRCP is made up of Anchor residents from rented and leasehold locations. These residents all have an interest in providing an impartial view on how a complaint has been handled throughout the process. If you decide to ask the panel to look at your complaint, they will review all the correspondence relating to the matter and provide a response based on how they feel the case has been handled.

As part of the response sent to you, the IRCP may make recommendations to Anchor to ask them to act over and above the replies already sent to you, or they may sign post you to the relevant bodies for further review if they don't feel any recommendations are necessary. To ask the panel to review your complaint you can contact them using the following details:

E-mail: IRCP@anchor.org.uk

Telephone: **0345 602 5516**

Post: IRCP, 2 Godwin Street, Bradford, BD1 2ST

• 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.

- **Housing Ombudsman Service (tenants and leaseholders)**

If you have completed the internal Anchor complaints process you may refer your complaint to the Housing Ombudsman Service if you remain dissatisfied with our final decision, or we fail to provide that decision by the relevant deadline. Please note - you can contact the Housing Ombudsman Service for advice or support with your complaint throughout the complaints process.

We will co-operate fully with the Ombudsman Service during any investigation and comply fully with the resulting decision which will be binding on us. Please note: the Housing Ombudsman Service is available for advice or support throughout the complaints process not just when they are formally asked to respond (please see contact details below).

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

Telephone: **0300 111 3000**

Post: Housing Ombudsman Service, PO Box 152, Liverpool, L33 7WQ

Please note: The Housing Ombudsman Service is not available for those who own the freehold of their property.

Other external bodies that can look at your complaint

- **First Tier Tribunal (Property Chamber) - (tenants and leaseholders)**

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 www.gov.uk/courts-tribunals/first-tier-tribunal-property-chamber

Useful contacts

Whether a complaint, compliment or suggestion the organisations listed below may be able to provide you with information and/or advice –

- Age UK - www.ageuk.org.uk or telephone **0800 678 1602**
- Citizens Advice - www.citizensadvice.org.uk or telephone: **0800 144 8848**
- Energy Ombudsman
Ombudsman Services: Energy, P.O. Box 966, Warrington, WA4 9DF
Tel: **0330 440 1624**
Email: enquiry@energyombudsman.org
www.energyombudsman.org
The Energy Ombudsman handles disputes between consumers energy suppliers (in some situations this will be Anchor).

The Association of Retirement Housing Managers

Anchor is a member of the Association of Retirement Housing Managers (ARHM). The ARHM promotes best practice in the management of leasehold retirement housing and has a statutory approved Code of Practice, which sets out the standards required of its members. Residents have the right to make a complaint to the ARHM if they believe Anchor has breached any part of the Code.



A copy of the Code of Practice for England can be downloaded free of charge at www.arhm.org/publication-category/code-of-practice/

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.

You can remain anonymous if you wish, however 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 service. 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 our resident - to tell us what great services look like and to challenge and test the services we offer. 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 provide 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 local 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 retirement community with your local manager.

Residents' Associations

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

Get involved and discuss national issues

We have several 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. The ways to take part include 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.

Residents' Council

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

The council has an active role in decision making to:

- Help shape service standards and service 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 a role in a Residents' Group or 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 Complaint 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, forums or groups please see the Contact Us section at the back of this handbook for more information.



What you pay for

Tells you about the service charge and the reserve/sinking funds, what they pay for and how you can pay.

What you pay will depend on the facilities and services provided at your location and will be detailed in your lease/freehold transfer.

Your lease/freehold transfer will provide details of the services which Anchor is required to provide at your location. Residents pay an annual service charge to cover the cost of the providing the services at their location.

The level of service charge is calculated and presented to you as a service charge budget for the whole location. Your lease/freehold transfer will detail what proportion of this location budget you are required to pay and how often (this will usually be payable by monthly installments). This is usually based on the size and type of your property. It will have been decided when the property was built and cannot be easily changed. We do not directly deliver all of the services provided at a location ourselves.

Certain services may need to be contracted out to others, for example, where the lease/freehold transfer requires the gardens to be maintained, we normally appoint a gardening contractor.

What is included in the service charge?

The lease/freehold transfer will ultimately detail what is included in the service charge and we cannot recover any money through the service charge for anything that the lease/freehold transfer doesn't allow for.

The service charge will usually include:

- The cost of the local manager including salary, National Insurance, telephone/broadband charges, central control costs and any other associated costs
- The cost of any staff recruitment for the location
- The cost of maintaining common parts, including cleaning and materials, gardening, window cleaning, shared lighting and heating, hot water/water charges and any statutory charges (for example, council tax for some office/guest room facilities). Insurance of buildings, shared equipment and passenger lifts
- Maintenance contracts for any boilers, lifts, ventilation fans, emergency lighting and fire equipment, door entry systems, heating equipment and portable appliances in the shared areas
- The cost of day to day repairs. Some leases/freehold transfers require us to collect to a repairs fund to save towards the cost of cyclical works, for example redecoration of the location. Others require that contributions are also collected towards the cost of future major works or renewals
- Miscellaneous expenditure. For example purchases for items such as bedding and curtains for any guestroom, small items of equipment such as kettles and cups for any shared kitchen and other minor expenditure, which may be required during the financial year
- The cost of providing the 24-hour emergency contact centre
- Fees charged by external auditors for the certification or auditing of service charge accounts
- Administration fees relating to any servicing contracts in place at the location

- Anchor's management fee. This covers the cost of providing services which are not included elsewhere within the service charge. If you would like to know more about the services which are included in the management fee, please speak to your local manager who will provide you with further information
- Undertaking surveys of a specialist nature such as health and safety and stock condition surveys.

Most of the costs shown in the service charge are for services that will be delivered sometime during the coming 12-month period, if not immediately. They will vary from one-off payments, for example insurance, to ongoing periodic payments, such as payments to the window cleaner once a month.

Some of the costs captured within the service charge are incurred less frequently, the best example being redecoration contracts. Since these contracts are usually expensive, best practice is to collect the money required for them over a longer period of time. This means that if a redecoration contract is due every six years, we only need to collect a sixth of the anticipated cost each year.

Once we have collected this money, we need to hold it somewhere until we are ready to spend it. This is the purpose of a reserve/property repairs fund, i.e. to hold money that we are committed to spend for you. Our accounting processes make sure these funds are managed correctly.

Reserve/sinking funds

This section does not relate to locations where residents pay a fixed service charge. A reserve or sinking fund is a fund which is built up over a period of time and is generally used to pay for large pieces of expenditure, which will be required in the future - for example, lift replacements or other major refurbishments. Maintaining these funds benefits homeowners as it allows for money to be collected gradually over a number of years.

The terms of your lease/freehold transfer will determine how we manage these funds. For example, contributions may be collected in the service charge, or in some cases be made at the point a property is sold.

There are three types of account funds:

1. Repairs fund – the repairs fund which holds money for future works which will arise on a cyclical basis, for example, redecoration of the exterior and common parts.
2. Sinking fund - the sinking fund holds monies to fund major repairs, replacements, renewals and improvements.
3. Reserve fund - the reserve fund may hold money for cyclical planned works replacements, renewals and improvements.

Preparation of the service charge budget

We are responsible for preparing the service charge budget at each location. At most locations the financial year is 1 April to 31 March.

How the service charge budget is calculated

At most locations Anchor operates a 'variable' service charge. This means that the service charge payable each year will vary dependent upon the expected costs. This also means that once the accounts have been finalised at the end of the year, any shortfall in actual costs incurred will either be re-charged to residents (via an invoice being served) or will be collected within the service charge for the following financial year*. Where there is a surplus, this is either repaid to residents, or carried forward to be offset against the service charge for the following year*.

*The lease/freehold transfer will usually specify the arrangements at your location.

There are however some locations where Anchor charges a 'fixed service charge'. Fixed service charges are very different from variable service charges. A fixed service charge will not vary according to the costs incurred in running the location. At these locations, the lease will stipulate the method in which this is calculated and how it can be increased. At the end of the service charge year, if the actual costs of providing services are higher than the amount collected in the service charge, Anchor cannot charge any shortfall to homeowners. Alternatively, if the actual expenditure is lower than the sums collected through the service charge, homeowners are not entitled to any refund. This means that Anchor may benefit from a surplus in some years but be required to meet a shortfall in others.

At locations which operate a variable service charge, the budget for each year is based on the expected cost of providing the services and takes into account the following:

- The quotations received for any services to be provided by contractors and other factors such as the cost of purchasing electricity and gas
- Where we are not sure of the future cost of goods and services on any budget item, an inflationary amount will be applied to the current year's figure. It is normal practice to apply an inflationary amount to that figure. Other goods and services are budgeted for by considering the current level of inflation and amending costs accordingly.
- Dependent upon the terms of the lease/freehold transfer, the budget may include any surplus or shortfall against actual costs as confirmed in the latest end of year accounts. For example, if we spent less than we had collected, the surplus would be offset against the budget but if we spent more, the shortfall would be collected. However, arrangements can vary dependent upon the terms of the lease/freehold transfer.

Your involvement

After the draft budget has been prepared, we will invite you to the budget meeting. An invitation and agenda will be sent to all residents four weeks prior to the meeting. The service charge budget will be sent to every resident at least seven days before the meeting.

The details are in a standard format that complies with the Association of Retirement Housing Managers' (ARHM) Code of Practice.

The purpose of the meeting is to make sure that you have the opportunity to comment on the budget and understand the detail of it. It is usual for your manager to be present at the meeting since they have the most knowledge of the location and are best placed to assist their area manager in presenting the budget. Following the meeting, notes summarising the outcome, which will incorporate any changes that were discussed and agreed, will be made available at your location.

Location accounts

Once the year-end date for your location has passed, we will prepare a summary of the cost of running your location. This summary is presented as a formal set of accounts.

We aim to certify or audit the accounts and distribute these to you within six months from the year-end. Since the figures represent the actual expenditure at the location, we do not need to consult with you over them. However, we will provide an explanation regarding any significant variations in the costs confirmed in the accounts compared to the budget set during the annual review meeting.

Supporting information

The accounts are accompanied by a set of notes prepared by the auditors. These notes will help you to understand the accounts.

If some things are still not clear you can ask for clarification at the annual review meeting.

In addition to the accounts, you are also entitled to inspect the documentation that supports them, which means you can ask to see copies of invoices. Your local manager can provide you with the 'Leaseholders' and tenants' rights to obtain financial information - Helpsheet' which provides further information.

Prescribed format of the accounts

The accounts are presented in two parts:

- Income and expenditure
- Balance sheet.

Income and expenditure information:

The accounts will show a summary of all the location's income set against all the expenditure. The information is laid out in a clear/logical format and shows you the actual sums of money received and spent against specific budget headings.

For ease of comparison, the budget format has been set to mirror the format of the accounts. This will make it easy to compare actual expenditure against anticipated expenditure.

At the end of the income and expenditure page, you will be able to see whether there is a surplus or shortfall at the end of the accounting year.

Balance sheet information:

The balance sheet shows you what money the location has, cash held in a bank account, money due to be collected (for example, service charge arrears) or money due to be paid (for example, an invoice for works that has yet to be paid).

These are represented as the assets and liabilities to the location. The assets are what you have or are owed, and the liabilities are money that you owe to someone else.

Helping you meet these costs

You may be eligible for help with your service charge costs. This help may come in the form of Housing Benefit/Universal Credit or something similar. If you need further information, please contact your local manager or the Customer Centre who can signpost you to our Be Wise service.

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 Pension Credit or Attendance Allowance), get the best deal or assist with your energy queries 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.

How do I pay the service charge?

Your lease/freehold transfer will determine the frequency of the service charge payment (this is generally monthly) and it is usual to expect to pay in advance.

The easiest way for payments to be made on time to us is by Direct Debit.

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

Selling your home



Your questions answered

This chapter is intended as a general overview. Once you notify us that you plan to sell your property, we will send you information tailored to the type of property you own.

You can get this by contacting the Customer Centre directly, where we have a dedicated team that can explain the process to you.

Who can buy your home?

With all retirement properties, you can only sell your home to someone who meets the criteria specified within your lease/freehold transfer. Many leases/freehold transfers only allow properties to be sold to persons who meet the age criteria at the individual location. However, some allow for properties to be sold to someone who doesn't meet the age criteria, providing these are only occupied by those who are of a certain age. Each occupier must also be capable of leading an independent life and managing their own housekeeping, which, in some cases, will be achieved through help and support from relatives, friends or support agencies.

Some leases/freehold transfers have the right to pre-emption (this means that Anchor must be given the opportunity to buy back the property before it can be sold on the open market). If you have one of these leases you will need to follow the process explained. Alternatively, for more information speak to your manager who will be able to advise you.

Your lease/freehold transfer will usually require the approval of the landlord, or their manager, before a sale can be completed.

We will take steps to make sure that the criteria, for example, any age limit, for each location is met before giving approval.

The legal process

This process depends upon the type of lease/freehold transfer you have. Please contact your local manager or the Customer Centre if you are unclear. Again, the following information is for quick reference only, as we have more detailed information available if you need it:

Assignable leases

Once a buyer has been found and approved, you instruct your own solicitor to carry out the legal work as in any normal property sale. Your solicitor will need to contact us regarding approval of the buyer, to establish any sums we may be owed and to obtain other information to help with the sale.

Non-assignable leases

Where you have purchased your property on a non-assignable lease, only we can carry out the legal work and complete the sale. Under the terms of this type of lease, the property cannot be sold direct from one owner to another. The lease must be returned and surrendered to us for a new lease to be granted.

We will instruct our in-house solicitors to deal with the surrender and grant of a new lease. An owner will need to engage a solicitor to act for them in the sale. As soon as the proceeds of sale are received from the buyer they are passed to the owner, less any sums we are owed, by bank transfer or by cheque.

Shared ownership and shared equity properties

The leases for most shared ownership/shared equity properties will specify that when a homeowner wishes to sell, the market value must either be 'agreed' by Anchor or determined by a specialist valuer/a Royal Institute of Chartered Surveyors (RICS) qualified valuer.

It is important that properties which are specifically designed to remain as affordable housing are not sold at a price which exceeds the true market value nor sold at a discount which reduces the value of Anchor's share. Therefore, where the lease specifies that the market value must be agreed or determined, Anchor requires that homeowners wishing to sell obtain and provide a valuation undertaken by a RICS qualified valuer.

There is usually a requirement in the terms of the lease that requires you to provide us with an opportunity to find a purchaser. This means that waiting lists are held at many locations for prospective purchasers to register an interest in buying a property when one becomes available. If the property is subsequently sold to a purchaser nominated by us, we will charge a sales fee based on a small percentage (plus VAT) of the sale price, similar to an estate agent. If we are unable to find a purchaser quickly, then you will be free to go to the open market place to find someone, which is usually done by instructing an estate agent.

How much does a sale cost?

The usual expenses will be:

- Our sales fee (shared ownership/shared equity locations only) or your estate agent's fees
- Our legal/administration fees and/or your solicitor's fee
- Any unpaid service charge and ground rent up to the date of completion
- With contribution to the sinking/reserve fund as appropriate.

Agents' sale boards

It is usual for the terms of your lease (this can also be the case for freehold properties) not to allow the erection of "for sale" boards. Your manager will advise whether this is the case.

Subletting

An uncertain economic climate can make it difficult to sell properties. We recognise the difficulties homeowners face when a property cannot be sold, and many leases/freehold transfers prohibit subletting/letting. We'll consider requests from those unable to sell their property, to sublet/let in limited circumstances as follows*:

- The property has been marketed for sale for at least nine months
- All options to sell the property, including selling this at auction, have been exhausted
- Subletting/letting is the only option available to avoid the homeowner being placed in a position of severe financial hardship.

If you would like more information, speak to your local manager or the Customer Centre.

*Other criteria also apply.

Anchor's lease extension service

Anchor's properties were originally sold on long leases; often 99 or 125 years. As the number of years remaining on your lease reduces, your property's value may decline. This could affect your ability to sell your property at some point in the future. In most cases mortgage lenders don't like to lend on properties with less than 80 years remaining.

To help residents who own flats and shared ownership/shared equity leases of houses/ bungalow's, we have developed our own voluntary service which is designed to be less complex and quicker than the "statutory" procedure.

Our lease extension service allows you to purchase an extra 90 years on top of your remaining lease term. A specialist surveyor will carry out a valuation to confirm the premium payable for the lease extension. You will be responsible for meeting the cost of the valuation and Anchor's legal and administration fees will also be payable. You will also need to instruct your own conveyancing solicitor to organise the signing of your new lease. The fee that your conveyancing solicitor charges for this service is a private arrangement between you and them. It will take around eight to 10 weeks to complete.

If you're interested in extending your lease and would like more information, please call the Customer Centre (see the Contact Us section).

Buying the freehold of your house

Buying the freehold of a *leasehold house is called enfranchising. Our voluntary enfranchisement service is designed to be quicker and less complex than the statutory process. If you buy the freehold of your house, your lease will be replaced with a transfer agreement, which will include all the same rights and responsibilities (apart from the payment of any ground rent which will be reduced to zero) which were contained within your lease.

A specialist surveyor will carry out a valuation to confirm the premium payable for the freehold. You will be responsible for meeting the cost of the valuation and Anchor's legal and administration fees will also be payable. You will also be responsible for instructing your own solicitor and paying their fees.

*You can only buy the freehold of your house if you own 100% of the equity under the lease.



If you're interested in buying the freehold of your property and would like more information, please call the Customer Centre (see the Contact Us section).

Part of the Anchor family

Our passion is giving older people a choice of great places and ways to live, these include:

- Retirement properties to rent - we have more than 35,000 properties across the country which offer variety and choice
- Care homes - we have over 110 care homes in England delivering a wide range of services. Offering a warm, safe and friendly environment with facilities to make you feel at home in our care
- Retirement villages.

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

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 local manager.



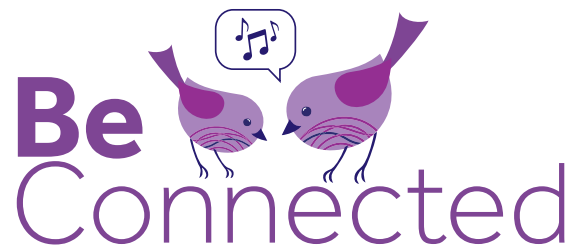
Be Active is our wellness and movement programme to support residents take care of their health and wellbeing.



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

Customer Centre

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.

Emergency Contact Centre

In an emergency, use your pull cord or pendant to call the 24-hour contact centre.

Telephone: **0300 123 7101** (for residents who are connected to Anchor On Call)

Reporting a repair

During normal working hours report repairs to your 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 call Anchor On Call/ your emergency contact centre. You can also contact Anchor On Call by calling **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.

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 Centre on:

0800 731 2020

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

[anchor.org.uk](https://www.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 January 2024.