



Annual report for tenants

2018/2019



79.4%
of tenants are satisfied with the service provided by the scheme manager



86.6%
of tenants are satisfied with the safety and security of their home

This report provides a summary of how well we have delivered our services in the past year. It also tells you about the things we plan to do and the areas where we can improve.

This report is slightly different to those you will have received in previous years. Anchor Hanover was formed on 29 November 2018 following the merger of the two separate organisations. The 'Review of the past year' section will focus on information from Anchor for the 12 months up to 31 March 2019.

Then in the 'Looking ahead' section we will tell you about the things we plan to do over the next three years.

Telling us what you want from this report

It's important that our annual report provides information that tenants are interested in. To help us with this we talked to members of the customer panel and their feedback has helped shape this report. Below is a summary of what they said:



- ✔ **Two separate reports** - one for rented customers and one for homeowners, which includes figures and information tailored to those people
- ✔ **A report that showed the full picture** - if we haven't done well in an area we should say so and explain our plans to improve
- ✔ **Details of Anchor Hanover's plans** including, the structure of the organisation
- ✔ **A format that is interesting and easy to read.** Photographs including some of Anchor Hanover's key colleagues. Figures that are easy to understand.

Panel members were most interested in reading about:

- ➔ How we spend your money and providing value for money
- ➔ Our commitments to improving services
- ➔ Repairs and maintenance
- ➔ Satisfaction results
- ➔ Customer involvement and how customers have influenced services.

Welcome to your report

Inside you'll find information regarding Anchor's performance during the financial year 2018/19.

It was an exciting and significant year with Anchor and Hanover merging to become Anchor Hanover. We're proud to now be the largest not-for-profit provider of homes and services in the UK for people in later life.

Our new Business Plan, which you can read more about on page 8, outlines our priorities over the coming years and focusses on our four main objectives:

- **Developing more homes** where people love living
- **Providing more career opportunities** for colleagues
- **Having more influence** with government and partners to improve services for older people
- **Being more efficient**, so we can re-invest more in our services.

Underpinning all of this is our commitment to continue to engage with and listen to those who live with us.

As part of this commitment to customer engagement the two previous organisations' customer councils were combined in March 2019 to form the new Anchor Hanover Residents' Council.

One of the roles of the council is to make sure that Anchor Hanover continues to put customers at the heart of all that we do. You can find out more about the Residents' Council on page 8.

Another highlight of 2018/19 was the number of tenants who benefitted from the installation of LED lightbulbs in their homes. This contributed to a total of £1.2m saving on tenants' energy bills, but also importantly reduced the organisation's carbon footprint.

We have an exciting and busy period ahead of us as we continue to bring services together as Anchor Hanover. I'm looking forward to providing you with more information about how we have performed as a new organisation in next year's report.

For now, though I hope you find the information within this report interesting and useful. If you have any questions or comments about anything within this report, or about Anchor Hanover in general please contact the Customer Centre on 0800 731 2020.



Chris Munday
Managing Director,
Housing Operations



86.1%

of tenants are satisfied with the service received from Anchor (as at March 2019). This is a small reduction from November 2018 where it was 90.6%

Review of the past year

The following sections are a review of our performance over the past year. These figures are for Anchor (unless otherwise specified).

How satisfied you are

Last year we told you about our plans to introduce a few new things to help us understand how satisfied you are and identify areas where we can improve.

We carry out two satisfaction surveys per year and in the past 12 months we have also introduced:

- **Telephone surveys** (with those willing to take part in this way) – these are very effective as they allow us to get more detail than paper surveys
- **Monthly planned work and repairs surveys** - with tenants who have recently had planned works or repairs at their scheme.

These surveys are taken very seriously and reported to senior managers and Board members.

Value for money

Anchor Hanover's commitment to value for money was a key driver of the merger and is an integral part of our strategy. The Board consistently challenges the organisation to find ways of providing quality services in more economic, effective and efficient ways.

As systems, policies and structures are integrated following the merger, we continue to look for opportunities to achieve value for money. We continue to offer different services at a range of price points, across a range of care needs and tenures.

88.2% of those surveyed believe that the rent provides value for money and 76.5% of tenants believe that the service charge provides value for money.

For the year, across the organisation (please note figures shown are for Anchor Hanover):

- **£2.7m** was the target for savings
- **£3.3m** was the actual savings against prevailing cost
- **£0.3m** was cost avoidance (this may be through reduced prices or avoidance through procurement)
- **£917** was the average annual maintenance cost per unit in rented housing, the bench mark figure is £1,034*
- **£1,217** was the average cost of management in rented housing, the benchmark figure is £1,020*.

For 2019/2020 our savings target is **£1.5m**



Of those tenants surveyed:

86.6% are satisfied with the safety and security of their home

79.4% are satisfied with the service provided by the scheme manager

86.4% are satisfied with their scheme as a place to live.

*We recognise that benchmarking our organisation is challenging due to the diverse nature of our activities, and our specialism in respect of older people's services. Nonetheless, we benchmark our costs for maintenance and management costs against data published by the Regulator of Social Housing (RSH), and other agencies where available, targeting year-on-year improvements.

88.2% of tenants surveyed believe that the rent provides value for money

How we spend your money

Service charge expenditure

Below shows the amount of money spent on items that make up the service charge.

True cost	% of £1*	Item	Description
£15.5m	30%	Scheme manager service**	The scheme manager service – the cost to provide a scheme manager
£15.6m	30%	Utilities	Lighting, heating, hot water and power
£6.7m	13%	Overhead costs**	Costs to deliver services to the scheme
£7.0m	13%	Building maintenance**	Planned improvements to the scheme, along with other charges relating to the maintenance of services, such as lifts
£5.4m	10%	Other	This includes gardening and window cleaning contractors
£2.1m	4%	Responsive repairs**	To fix items in the home and scheme (e.g. the emergency alarm system).

*Please note the percentage of £1 is averaged across all rental locations. **These items shown are collected in the service charge and rent.

Repairs

These figures show information about the day-to-day repairs carried out during the year for tenants:

- **£10.5m** was the total amount spent on repairs including VAT
- **66,794** was the total number of repair jobs carried out
- **12** was the average number of days taken to complete the repair
- **84%** of jobs were completed on time
- **75.6%** of those asked were satisfied with the way we deal with repairs and maintenance
- **£130.98** was the average cost of a repair
- We estimate that our new team structure and improved processes has reduced spend on repairs by over **£500,000** across all locations.

Planned works - refurbishment and replacement

During the last year:

- **£37.4m** was the total spent on planned works such as kitchens, bathrooms, communal refurbishments. This includes the following refurbishments or replacements:
 - Bathrooms at **120** locations (approximately **1,400** bathrooms including communal ones)
 - Kitchens at **43** locations (approximately **590** kitchens including communal ones)
 - Windows at **eight** locations
 - Communal refurbishments/ replacements at **91** locations

- **Internal/external redecorations at 191** locations
- **400 fire safety** actions delivered

1.7m in total was saved on forecast spend against the planned works budget.

We have continued to receive funding from Homes England, which this year has paid for flat conversion projects including ex-manager flats, to the tune of £1.7m.

Maintenance contracts

This year we spent **£2.8m** on maintenance contracts.

Compliance

We have introduced a new automated service scheduling process, which means contractors and managers receive notifications in advance when services are due. This allows them to plan and has improved safety, accuracy and efficiency.

- **99.9%** gas safety checks were completed
- **99%** of lift inspections were completed
- **97.4%** fixed wire inspections were completed



93% of all complaints received a response within 10 days

How customers influenced our policies and services

Normally in this section we tell you about the things we've worked on with our customer groups in the past year. This is usually improvements to services, policies or processes.

However, this year things were a little different. When discussions about the merger started to take place, we told our Customer Council and Topic Forums. In most cases the work that was planned was put on hold to concentrate on gathering feedback about the then proposed merger.

Consulting with customers about the merger

During the consultation process we wanted to ensure that all those living with Anchor and Hanover were informed about our proposals and able to express their views - in total 3,240 people gave their views.

The clear priority that people identified for a new organisation was that those who live with us are put first. Our aim is to maintain and improve the service we deliver and use the enlarged resources to improve our purchasing power, in line with what you have told us you want.

As the two organisations prepared to come together, we gave our customer groups the reins to develop a new involvement structure – taking the best bits out of both organisations and making some improvements. We told you about the new structure in our summer 2019 issue of Life, our customer magazine. In the 'Looking forward' section we will explain our plans for the year ahead.

Just a few of the things that topic forums worked on in the last year:

- **The technology forum worked on digital inclusion and helped launch the Tea & Technology project.** Thanks to funding from Aviva, we've been able to help customers to become more digitally savvy as well as ensuring they're getting the benefits they're entitled to. We've bought more than 50 tablets and trained volunteers have helped customers get to know the new technology and how to make the most of it.
- **The equality and diversity forum designed a handy hints guide to help managers deal with car parking issues at locations.**

Anchorcall

Our emergency call centre, Anchorcall (now known as Anchor Hanover On Call) is available 24 hours a day, seven days a week.

Anchorcall has remained accredited with TSA (Telecare Services Association), this body ensures that we continue to provide the highest standards of service to customers.

We carried out a small survey in February 2018 of those surveyed:

- **8.8 out of 10 customers** were satisfied with the overall service received.
- **78.8%** of those surveyed said Anchorcall helped them feel more independent

Top three reasons for using the alarm:

- Accidental – pulled cord in error
- Illness
- Repairs

Anchorcall have continued to develop a partnership with Oysta and offer customers the chance to purchase a mobile device with an inbuilt emergency button, fall sensor and GPS tracking allowing tenants to get assistance if they need it wherever they are.

Anchorcall continues to focus on improving performance:

Over **500,000** calls were answered between April 2018 and March 2019

93% were answered in 60 seconds (from them connecting with Anchorcall)

£1.29m

was saved by tenants on their own energy bills following an initiative to replace tenant's existing lightbulbs with LED alternatives

Listening to your feedback

Complaints, compliments and feedback help us to understand where we're getting it right and where we can improve.

We think it is important that if we have done something wrong, we apologise and make sure we put things right. This means that when we make a mistake, we change policies or practices and work with colleagues to make sure we learn from complaints.

Between April 2018 and March 2019:

- **2,625** is the total number of complaints we received (down 155 from the previous year)
- **1145** of these were from tenants
- **16 complaints** were referred to the Housing Ombudsman Service. Of those, the Ombudsman found no maladministration had taken place, however in three cases they found there was service failure when dealing with the complaint.

How are we doing?

- **93%** of all complaints received a response within 10 days
- **59%** of all complaints received a response within seven days
- **7.12 days** is the average number of days with a complaint open (10 days is our target).

Our **top three complaint categories** (of total complaints received) are:

- 1. Colleague** (481 of the total complaints received) - this category is the perceived actions or behaviour of a colleague or a colleague's availability.
- 2. Responsive repair issues** (373 of the total number of complaints) – this includes complaints about several aspects of the repairs service such as, time taken to carry out a repair, quality of work, behaviour of the contractor and issues with timekeeping.
- 3. Communication** (357 of the total number of complaints) – this category covers quite a few complaint areas such as, complaints about decisions made locally that affect customers, lack of communication locally or from support functions, the tone of letters or errors sent and lack of consultation.

Customer complaints panel

When a customer isn't happy with the outcome of their complaint, they can request that the Independent Customer Complaints Panel (ICCP) reviews the decision and make recommendations. The ICCP previously met in person however this has changed to having a telephone conference to discuss and agree their findings instead. Telephone conferencing saves money on travel costs and also saves members' time.

The panel reviewed **seven** complaints (down 12 from the previous year) across all Anchor services. Of those the panel made recommendations on four. In all the cases we followed the recommendations made by the panel.

Learning from complaints

We think it is very important to learn from complaints and we regularly share the outcomes and learnings from complaints with senior managers.

We also contact 20% of complainants who have gone through the process to gauge satisfaction with our complaint handling and the complaint outcomes.

Compliments

670 compliments were received. These are shared with colleagues and their managers. These compliments are wonderful to receive and help us recognise where we're providing great service.

Customer disputes/ disagreements

There were **624** disagreements or disputes with only a small proportion associated with anti-social behaviour (ASB). This was a drop of 143 compared to the previous year.

Over the past year this has been a key area of focus for our Customer Relations Team. This has been supported by refresher e-learning (training using their own computer) for all colleagues and the support of local ASB champions. The champions are local colleagues that have been through a more thorough training process, so they are in a good position to provide advice.

Voids and rent collection

Over the past year:

- On average **98.9%** of our properties were let. Last year this was 98.9%.
- **16** days was the average number of days it took to let a property. Last year this was 18 days.
- **98.8%** was the amount of rental income we collected. Last year this was 98.6%

Helping you improve where you live

The Legacy Fund granted **£61,848** to customer projects and activities in the last year. Our 'Looking forward' section of this report details our new Anchor Hanover Community Grants Fund.

Environmental improvements and cost savings

£1.29m was saved by tenants on their own energy bills following an initiative to replace tenant's existing lightbulbs with LED alternatives

30% was saved on the cost of gas consumption through the use of Coster heating controls at 550 locations. The energy team monitor the heating and hot water temperatures remotely from our Bradford office, optimising the settings to provide safe and comfortable temperatures for our tenants and informing managers when fault alarms come through.



Looking ahead - our plans for Anchor Hanover in the next three years

Our Business Plan explains the things we have set out to achieve as an organisation within the next three years. Here are just a few of those things that we are committed to delivering:

Telling us what you think

Getting your feedback and being able to act on it is very important to Anchor Hanover.

Satisfaction surveys

In the coming year we will be working with the Residents' Council focus group to look at the satisfaction survey. This will include looking at the questions and exploring different methods of surveying.

The first Anchor Hanover survey was carried out in September 2019 and we will be sharing the results in next year's annual report.

Complaints, compliments, suggestions and anti-social behaviour

Over the next few months the Customer Relations team, based at our Bradford office, will start to deal with all customer feedback from across Anchor Hanover.

This will mean that:

- **There will be one two-stage complaints process** for everyone. Complaints will be dealt with in 14 calendar days.
- **This follows the formation of the Independent Customer Complaints Panel (ICCP)** on 1 June which now deals with complaints after stage two.

Anti-social behaviour

The Customer Relations team will again deal with all cases of anti-social behaviour. We plan to do the following:

- **Have a single process** for dealing with anti-social behaviour
- **Introduce a timeline for dealing with a case of anti-social behaviour within six weeks** – we believe this will help focus colleagues to get a quicker resolution.
- **Continue work of the anti-social behaviour improvement group**, which works to improve processes and guidance to help colleagues.

Our new customer engagement structure

We told you about the new customer engagement structure in the summer edition of Life, our customer magazine.

Since the formation of the **Residents' Council** they have met three times. These initial meetings have been about planning future work and agreeing ways of working.

If you are interested in getting involved there are positions available in our Residents' Council or specialist topic groups (which concentrate on different key areas of service) along with our scrutiny group. If you would like more information please email: involvingyou@anchorhanover.org.uk or telephone **07483 911705**.



National Housing Federation (NHF) – Together with Tenants

As a member of the NHF we are working with them and 120 other associations with the aim of strengthening the relationship between tenants, residents and housing associations across the country.

The NHF published a four-point plan in February, they are consulting with us about how we would introduce the following:

- 1. A change to the National Housing Federation's Code of Governance:** boards would agree to be accountable to all tenants and residents.
- 2. A new Together with Tenants Charter:** a set of clear commitments so tenants and residents know exactly what to expect from their landlord.
- 3. Tenant and resident oversight and scrutiny of the charter:** tenants report publicly on how their landlord is performing.
- 4. A closer link with regulation:** tenants' reporting on performance can provide useful evidence to the regulator on whether their landlord is compliant with consumer standards.

Over the coming months we will be working with customer groups to look at the proposals and align them with things we already do.

The Anchor Hanover Community Fund

This fund launched in September 2019 and brings together the best bits of the funds previously available in both legacy organisations. The new process was designed with input from customers.

Anyone living with Anchor Hanover can apply for funding to make changes at their own location.

Common changes include raised flower gardens to provide accessibility for all and seating, audio visual space, hearing loops, garden furniture and social events/activities.

The Community Fund panel is made up of four customers that meet bi-monthly to look at grant requests. If you are interested in applying for a grant speak to your manager.

£1,700,000

is the amount Be Wise advisors have helped customers access through benefit entitlements or energy savings in 2018/2019

We've already helped residents access over
£10m



BeWise

Helps you remain independent in later life.



MoneyWise



EnergyWise



DigitalWise

Be Wise is a **free** and **confidential advice service** helping customers save money and maximise their income through benefit entitlement, advice and energy savings.

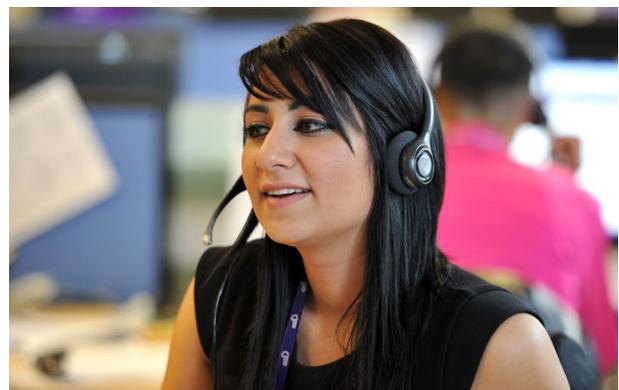
Be Wise is available to all Anchor Hanover customers.

In 2018/2019 our advisors supported customers to achieve over £1,700,000 in additional income by accessing their benefit entitlements or through energy savings.

MoneyWise

Provides benefit entitlement checks and advice to help maximise your income enabling you to stay financially independent and enjoy later life. Please get in touch with us if:

- You rent or own your home and are **unsure whether you are claiming all the benefits to which you are entitled**
- Your circumstances have changed, such as a deterioration in your health and **you think you may be entitled to additional benefits or allowances**
- Need help **making a benefit claim**



- You want to know about **changes to the benefit system and how they might affect you.**

Contact our advisors for free on 0800 023 4477.

Lines are open Monday to Friday between 9am and 5pm.

EnergyWise

assists customers to **get the best deal on their energy bills.** This could be by changing tariff with the same supplier or switching to a new supplier that will save you money.

Contact our advisors for free on 0800 023 2029

between 9am and 5pm, Monday to Friday to find out more.

Other areas of focus from the Business Plan are to:

- ✔ Meet the needs and expectations of our housing customers by separating the management of our rented housing and home ownership.
- ✔ Do more to meet customers' expectations by rolling out mobile technology, enabling a more flexible and efficient workforce and expanding the channels for housing customers to interact with us
- ✔ Strengthen the voice of customers and relatives in scrutinising how we provide services
- ✔ Develop at least 3,200 new homes, including more than 1,000 for social rent over the next eight years
- ✔ Appoint a dedicated person to lead on an equality, diversity and inclusion strategy
- ✔ Invest in cross-cutting research in the areas of housing, care and support, using the results to influence policy and practice
- ✔ Review our repairs and maintenance services and how it can best meet the needs of our customers
- ✔ Develop our approach to protecting the environment and how we will contribute to tackling fuel poverty
- ✔ Deliver significant savings including £12.7m in procurement savings cumulatively over a three-year period.

Do you have any feedback or want to find out more?



If you'd like to provide feedback about this report or submit any questions on the topics covered,

Email: communications.team@anchorhanover.org.uk

Telephone: 0800 731 2020

Write to: Communications Team, Anchor, 2 Godwin Street, Bradford, BD1 2ST

Or visit: www.anchorhanover.org.uk

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