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 Hanover 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 Hanover’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 people benefitting from our Be Wise services. In total the service generated over £1.7m of income for those living with us by helping them access benefits, many of which they didn’t know they were entitled to. This excellent performance builds on previous years and now the service has helped people access over £10m in unclaimed benefits.

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.
Review of the past year

The following sections are a review of our performance over the past year, the figures shown are for the service provided by Hanover (unless otherwise stated).

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 and March:

• 431 complaints were logged
• Of the complaints received (note these figures show those complaints closed within the financial year, so don’t add up to the total number received):
  - 75 upheld
  - 147 partially upheld
  - 169 not upheld
  - 24 withdrawn
• 222 was the number of complaints from tenants
• 149 were received from customer advocates across rented and home ownership
• Five was the number of complaints that were referred to the Ombudsman Service. This represents an approximate referral rate of 1.2%, following exhaustion of the internal complaints process. The determinations were that there was no maladministration in three cases, service failure in one case and maladministration in one case.

How are we doing?

56% of complaints received were resolved within 15 days. Analysis of complaints exceeding this timeframe shows that in approximately 70% of cases customers were kept informed of progress and reasons for the delay.

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

1. Colleagues and customer service – 138 complaints (31%)
The main issues raised within this category related to poor levels of service delivery (61), the estate manager service (46) and management decisions (13).

2. Repairs and maintenance – 128 complaints (30%)
Most complaints were regarding day-to-day repairs (98), followed by planned works (16) and then issues with contractors (14).

3. Estate issues – 128 complaints (30%)
Neighbour disputes were the main issue raised (34), followed by health and safety (22), facilities (18) and then parking (16). Other issues raised related to the catering service, noise and gardening.

Customer complaints panel

Where someone isn’t happy with the outcome of their complaint, they can request that the complaints panel review the decision and make recommendations. In the last year the panel reviewed one complaint. The outcome was a recommendation resulting in a review of the current ‘buddy’ estate manager system. The findings of this review are to be considered when Anchor Hanover undertake a bigger piece of work to bring consistency to ways of working across the new organisation.

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. A summary of just a few of these learnings are:

• Co-production of a new letter which British Gas now send to customers informing them of upcoming boiler inspections
• A new help sheet which provides information about catering in extra care for both current and prospective customers
• Additional training provided to over 30 customer-facing colleagues to help them carry out their role.
How we spend your money

Your individual budget pack and service charge account will tell you the exact amounts spent at your location. However, this section explains how we have spent money across the business on repairs and maintenance.

Repairs
These figures show information about the day-to-day repairs carried out during the year for tenants and homeowners:
- **63,173** was the total number of repair jobs carried out across rented and home ownership
- **7.2** was the average number of days taken to complete the repair.
- **88.2%** of jobs were completed on time (89% last year)
- **98.6%** of those asked were satisfied with the repair
- **98.8%** of local managers were satisfied with the repair
- **£145** was the average cost of a repair (£126 last year)
- Just below **£9.2m** was the total amount spent on repairs including VAT (£8.4m last year).

Planned work - refurbishment and replacement
£7.6m was the total spent on improvement work such as kitchens, bathrooms, ventilation, heating etc. in rented housing. This includes the following:
- **218** kitchens
- **380** bathrooms
Across rented and home ownership the following replacements were carried out:
- **254** doors or windows
- **600** wardencall systems
- **483** heating, ventilation or communal boilers

Compliance
We take compliance seriously - it is something we measure and report to directors. It is also linked to our health and safety processes and policies. This year:
- **100%** of fixed wire testing was completed. That’s approximately 15,000 tests, within the required five-year cycle.
- **100%** of gas servicing has been completed for the fourth year in a row.

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.

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 benchmark figure is £1,034*
- **£1,217** was the average cost of management in rented housing, the benchmark figure is £1,020*

*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.
£1,337,000 is the amount we have calculated that Money Wise generated in additional income for customers through increased benefit entitlements.

Making your money go further
The aim of Be Wise is to promote independent living and maximise customer income. The Be Wise team provide advice on all aspects of benefits advice and entitlement and energy advice to get you the best energy provider for your home. For the year 2018 to 2019:

- We have calculated that Money Wise generated £1,337,000 in additional income for customers through increased benefit entitlements. This is an average amount of £7,100 annually for each customer.
- 2,801 was the number of phone calls we received.
- 3,783 was the number of outgoing calls.
- Energy Wise has saved £35,532 (this is less than normal as it has been a limited service this year).

£1,711,000 (rounded to the nearest £1,000) was the total amount that Be Wise generated, which is an improvement of £155,000 on the previous year.

For more information about the services we offer contact your manager, call 0800 023 4477 or take a look at our website: www.hanover.org.uk/supporting-your-needs/be-wise-services
How customers influenced our policies and services

Normally in this section we tell you about the things we’ve worked on with customer groups in the past year. This is usually improvements to services, policies or processes. However, this year things were a little different. When discussion about the merger started to take place we told our Communities Council. In most cases the work that was planned was put on hold to concentrate on gathering feedback about the 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.

What customers influenced

Hanover Communities Council reviewed how we manage complaints and made a number of recommendations including:

• Making resident complaint help sheets clearer
• Better information for colleagues about what constitutes a complaint
• Introducing a system for estate managers to log informal complaints and monitor these for service improvement themes
• Review the terms of reference of the resident complaints panel and include information about their work in the annual report
• The resident complaints panel has been reviewed as part of the integration process. This has resulted in a new independent panel made up of people from across Anchor Hanover. We will introduce a refreshed complaints handling experience later this year taking on board recommendations from the Hanover Communities Council.

Oversight & Intelligence Group

• Scrutinised our approach to fire safety and requested that the fire safety booklet, that is issued to residents, is updated to include information around the safety of gas cookers in residents’ properties. We agreed to work with the group to review the booklet and our fire safety processes. This is an area which will be handed over to our new Residents’ Council to progress.

• Scrutinised the way we present service charges and estate accounts. They made recommendations to Hanover’s strategic review group around how they could be made clearer and easier for residents to understand. The strategic review group agreed to implement the recommendations shortly before the merger announcement. This work will be considered as part of the integration work around how we present service charges.

Voids and rent collection

Over the last year:

• On average 98.5% of our properties were let
• 37 days was the average number of days taken to let a property
• 98.8% of rental income was collected this year. Losses end the year at 1.2% of income which is worse than the target of 1.1%. This is due to high turnover early in the year which has been difficult to recover from.

Hanover On Call

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

99.8% is the percentage of calls into Hanover On Call responded to within 10 seconds

98.7% of calls responded to within 60 Seconds
99.8% of calls responded to within 10 Seconds.

During the end of 2018 and the early part of 2019 Hanover on Call undertook the annual exercise of contacting a sample of residents who have used the service in the past 12 months. 1,525 residents were contacted to take part in the Hanover on Call telephone survey. The results showed:

98% were satisfied with the quality of service
97% were satisfied with the service they received
99% were satisfied with the helpfulness of the operator
85% felt that the service provided value for money.

Over the last year we received just over

338,000 inbound calls and made
165,000 outbound calls to provide the telecare monitoring 24/7 support service to our customers.
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.
3,200 is the number of new homes, including more than 1,000 for social rent we plan to develop over the next eight years.

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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