

# Annual Report for homeowners

2019/2020





## Welcome to your report – Introduction by Chris Munday, Managing Director - Housing Operations

We are pleased that in this year's report we can show you how we have performed as one business, Anchor Hanover.

Over the past year we have been working hard to integrate the different departments and services from the previous legacy organisations. You can also see in the section 'Our plans for the future' on page 16, the commitments we are making to continually improve services for homeowners in the future.

Last year, we told you about our plans for resident engagement. Brent Joyce, former Residents' Council Chair and lead on communications tells us about the work that's happened this year and what he is most proud of achieving.

We're committed to eliminating discrimination and recognising and celebrating diversity. We feel strongly that our locations and places of work should be inclusive. On page 14 we explain our commitment to this and why we have signed up to the House Proud Pledge.

We're proud that we continue to help residents access benefits and support through our BeWise scheme. This year we estimate it's generated **£1.37m** of additional income and energy savings for 964 residents and colleagues. See page 13 for details.

We couldn't talk about this year without mentioning Coronavirus. I am sure we can all agree these have been challenging times. Over the last few months our homes and where we live have become more important than ever to all of us.

To ensure colleagues and residents remain safe we've been busy adapting our ways of working to ensure we are following the latest government guidance. Very early on we pulled together a task force of senior colleagues who have worked with the organisation to develop guidance, risk assessments and letters for every part of the business.

Technology has been key - ensuring colleagues are connected. Virtual meetings and video calls using Skype and Zoom have become normal for colleagues and resident groups.

I would like to take this opportunity to recognise the hard work and commitment of colleagues over the last few months, in what has been a very challenging and worrying time for us all. Unfortunately, it is inevitable that some areas of service have been impacted and we thank you for your patience during this time. This report will explain where figures or areas of service have been affected.

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**.



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.

The report is split into two sections:

- **Review of the last year** – this provides you with information and figures around our performance in key areas of service.
- **Looking ahead** – summarises our commitments to improve services and processes.

It's important that our annual report provides information that homeowners are interested in. To help us with this we talked to members of the Residents' Council and have worked with the resident communications group - their input has helped shape this report.

# Review of the past year



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

## How satisfied you are

2,400 residents (rented and homeownership) were interviewed during early Autumn 2019. Of those:

**69.6%** of homeowners were satisfied with the service they receive from Anchor Hanover (this is down from 72.2% in March 2019)

In the satisfaction survey residents are asked to give a score out of 10 on each of the questions. This year rather than ask one question to get the overall satisfaction, we have looked at 10 different questions. The satisfaction figure is the average of all these.

**76.2%** were satisfied with the service provided by the estate manager (this is down from 77.4% in March 2019)

**74.5%** were satisfied Anchor Hanover keeps them informed about things that affect you (this is down slightly from 76.3% in March 2019)

## Making improvements – our commitment

Satisfaction surveys give us a valuable insight into how residents are feeling about the services we provide. Survey action plans have been developed by senior housing colleagues and their teams to focus on the priority areas that have seen lower scores.

We are also launching some insight work which will examine the results of the survey in more detail. It will look at all feedback, extract learnings, analyse root causes and make recommendations to the Housing Operations Board. We will share the results of this with residents over the next year.

## 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.

## Merger and integration

During November 2019, following a period of consultation with residents and colleagues from across the organisation, we introduced the Anchor Hanover complaint and anti-social behaviour (ASB) processes.

One important change was the time allowed for responses - this has changed to 14 calendar days (this was 10 calendar days for Anchor and 15 working days for Hanover previously). This is factored into the figures below.

Between April 2019 and March 2020:

- **2,134** is the total number of complaints we received (this doesn't include care home complaints). Of these:
  - **331** were from homeowners relating directly to services provided as detailed in their lease or provided on their location.
  - **543** were from either tenants and homeowners about central support services

Across all Anchor Hanover services:

- **17** complaint determinations were received by the Housing Ombudsman (up 1 compared to 2018/19). The Ombudsman ruled that, in all cases they reviewed, no maladministration was found. This was the result of both a thorough investigation and response through our own complaints process or, where the Housing Ombudsman Service thought there was room for negotiation, working with them and the resident to come to a satisfactory conclusion.

**3** of the complaints received by the Housing Ombudsman Service found a service failure when dealing with the resident complaints. In each case these came with a recommendation to take corrective action or pay an amount of compensation. In every instance, we have both followed the Housing Ombudsman Service order and fed back to the relevant colleagues to put in place learnings for the handling of future cases.

## How we doing?

For homeowners:

- **86%** of those complaints received a response within 10 days.
- **13** days was the average resolution time.
- **49%** of all complaints received a response within seven days or fewer.

Our top three complaint categories for homeownership are:

- 1. 42 communication** – these complaints are often about the lack of communication about changes affecting residents, either locally or nationally.
- 2. 37 colleague** - these are usually about the perceived actions/behaviour of a colleague, or a lack of presence on site.
- 3. 36 local property issue** – these, as the name suggests, are where residents have raised issues about the location. These are often things such as window cleaning, gardening and the upkeep of the location.

## Independent Customer Complaints Panel

When a resident isn't happy with the outcome of their complaint, they can request that the Independent Customer Complaints Panel (ICCP) reviews the decision and makes recommendations.\*

Last year, we told you about our plans to integrate the two separate legacy panels to form the Independent Customer Complaints Panel (ICCP), which has been operating as one since May 2019.

From April 2019 to March 2020, the ICCP has reviewed **11** cases across all Anchor Hanover services. From these they made recommendation on four of the cases - in all these cases we followed the recommendations of the panel and contacted the complainants accordingly. In summary we agreed:

- That tree cutting work would be paid for by the service charge and agreed to hold a meeting to discuss this further with residents.
- To reimburse a resident for some work done at their own cost.
- To review the guest room process around allowing access to the building for visitors.
- To review a request for priority housing but only if more information was supplied about the applicant.

All of these review sessions are held via telephone conference (Skype). Members are sent information packs a week in advance of the call, so they can review the cases. The feedback from the members on this process has been positive and has helped us make significant savings on travel, expenses and time with the meetings lasting around an hour to 90 minutes.

\* For services charge challenges there is a slightly different process and we will share information about this with those who need it.



### Learning from complaints – insight project

We are currently running a project to study the causes of complaints and ASB to see if we can identify trends (root cause analysis). This project is still in the early stages, but we hope to see some results throughout the course of 2020/21.

### Compliments

Across **Anchor Hanover 418** compliments were received. These are shared with colleagues and their managers. Compliments are wonderful to receive and help us recognise where we're providing great service. We have more recently started to share some of these great stories on Workplace (our internal version of Facebook) so others can learn from them.

### Resident disputes/disagreements

Across **Anchor Hanover** there were **403** disagreements or disputes with only a small proportion associated with anti-social behaviour. This was a drop of 221 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 support.

### Value for money

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

The Board sets targets for value for money in the annual budget and business planning process, by reference to previous performance and external benchmarks where available. The Board monitors performance against the targets on a quarterly basis through value for money reports, management accounts and a dashboard of key performance indicators.

### Performance against target

The target for savings in the year was **£1.5m**. Actual savings for the year totalled **£1.8m**. The target for the coming year has been set at **£2.5m**.

### Merger savings

Upon on merging, we targeted synergy savings of **£22.0 million** to be delivered over a four year period through reductions in central support headcount, rationalisation of office space, and procurement. By 31 March 2020, we had secured annualised savings of just under **£7.0 million**, in line with our planned programme.

These savings are already being reflected in service charges for our residents. For example, the harmonisation of the On-Call service saved £190,000.

### How we spend your money

**56.6%** of those surveyed were satisfied that the service charge provides value for money.

**63.9%** of those surveyed were satisfied with the way the service charge is calculated and how easy it is to understand.

### Service charge expenditure

Below shows the amount of money spent on items that make up the service charge in 2019/2020.

True cost	% of £1*	Item	Description
£8.23m	<b>27%</b>	Fund contributions	Contributions to the repairs, recruitment and sinking funds (as some estates pay this monthly)
£6.43m	<b>21%</b>	Estate manager service	Cost of providing the estate manager service
£5.93m	<b>19%</b>	Management fee	Delivering our service including support service costs
£4.47m	<b>15%</b>	Upkeep of common areas	These are the common parts of your estate and access routes
£1.40m	<b>5%</b>	Maintenance contracts	Gardening, cleaning, window cleaning and other communal equipment maintenance.
£2.41m	<b>8%</b>	Utilities	Lighting, heating and power of communal parts
£1.80m	<b>6%</b>	Other	Buildings insurance, estate office telephone/stationery etc.

\*Please note the percentage of £1 is averaged across all home ownership locations, rounding figures results in 101%.

Your individual budget pack and service charge account will tell you the exact amount spent at your estate.

**96.78%** was the amount of home ownership service charge income we collected.

### Repairs

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

- **£4.8m** was the total amount spent on repairs including VAT.
- **19,123** was the total number of repair jobs carried out
- **£252** was the average cost of a repair in homeownership housing.

**58.6%** of those surveyed in autumn 2019 satisfied with how Anchor Hanover deals with repairs.

## Planned works - refurbishment and replacement

**70.7%** of those surveyed in autumn 2019 were satisfied with the appearance and maintenance of their estate.

During the last year:

**Just under £4.3m** was the total spent on planned works, this includes the following types of work; communal internal and external redecorations, doors and windows at locations, communal lighting and flooring.

## Compliance

We have introduced a new automated service scheduling process, which means contractors and local managers receive notifications in advance when services are due. This allows them to plan better and has improved safety, accuracy and efficiency. These figures show rented and homeownership combined:

	2020	2019	Target
<b>Gas safety checks</b>	100.0%	99.9%	100.0%
<b>Lift safety checks</b>	94.0%	99.0%	100.0%
<b>Fixed electrical wiring inspections</b>	100.0%	97.4%	100.0%

## Health and safety

Over the last year, we have been working hard to keep homes and buildings safe for homeowners and colleagues. It has been a busy year for the team, over the last 12 months we have been:

- Integrating policies and processes
- **Carrying out 517** fire risk assessments. (Due to Covid-19 we have reduced the need to go to locations and instead carried out low risk fire risk assessments remotely).

## Plans for next year - commitment

- We are introducing a new online health and safety system (BeSafe) to all locations. The system logs risk assessments and checks online, cutting the amount of paper used and allowing reporting and auditing to be carried out remotely.

**84.2%** of those surveyed in autumn 2019 were satisfied with the safety and security of their home.



## How residents influenced our policies and services

### Introduction by Brent Joyce – Former Residents' Council Chair and communications lead



#### Our first year in post

I would like to give you a summary of the work of the customer engagement teams over the last year, along with the work of the other resident groups that are chaired by members of the Residents' Council. The report also outlines where we wish to focus our efforts over the coming year.

2019 was a busy for us starting with an induction day, then four meetings and a workshop to co-produce the resident engagement strategy.

Other Anchor Hanover colleagues who manage specific business areas have attended our meetings to update and brief us on the integration of services and what's on the horizon for them. On top of this, we have completed training in scrutiny and data protection. We are a modern group and all of us read our papers for meetings on electronic tablets, reducing printing and postage costs for the organisation.

Six of our members take a lead on specific areas of Anchor Hanover's service. They meet with the directors and senior colleagues responsible for those areas and usually chair any residents' group connected with the topic. The leads' areas are:

- Property
- Communications
- Equality, Diversity and Inclusion (EDI)
- Rental
- Homeownership
- Health and Wellbeing
- Scrutiny (new for Summer 2020)

## What we are most proud of in 2019

These are our areas of work that we feel we have had or will have the most impact for wider residents.

- Residents from the two legacy organisations coming together as one Residents' Council, working as a team, and co-producing a resident engagement strategy with Anchor Hanover colleagues. Residents now have a clear commitment from Anchor Hanover to engage with us set out in this document.
- Our first scrutiny review. We examined local Anchor Hanover newsletters and made several recommendations to improve and standardise them. Anchor Hanover has accepted all our recommendations and the new templates have been available since March 2020.
- Working with communication colleagues to make the new Anchor Hanover website resident-friendly, including an improved area for current residents.
- Making sure that residents with hearing impairments can join the Residents' Council and other resident engagement groups. On our recommendation, Anchor Hanover has bought ultramodern portable equipment to enable hearing aid users and other people with hearing impairments to take part in meetings.



Other topics that we have discussed or supplied our views about or agreed were:

Integration of the alarm call services	The future repairs service
Technology in the home	Building safety
Anchor Hanover performance	Vision for the rental service
A new complaints process	Vision for the homeowner service
Service charge standardisation project	Expansion of the BeWise service
Resident engagement handbook	Asset Management Strategy
Recruitment to other engagement groups	

### Our focus for 2020 - 2021

- To have more communication with wider residents so that we focus on the things that are most important to residents.
- We have already started to work to ensure that all residents have clear understandable information about their service charge. Colleagues will standardise and improve the service charge paperwork and process over a few years, so, we will continue to have input and check progress.
- To conduct more scrutiny reviews of different elements of Anchor Hanover services.

### Joining us

We are always looking for residents who are interested in joining us, you can choose how much or how little time you commit and the areas in which you are interested. To find out more email: [bettertogether@anchorhanover.org.uk](mailto:bettertogether@anchorhanover.org.uk).



### Tea and Technology – Aviva project

**52.9%** of those surveyed in autumn 2019 say they use the internet.

Over the past 18 months we have been working with Aviva to increase digital engagement amongst older people.

Anchor Hanover's Tea & Technology project has been gifted £100,000 from Aviva's Community Fund to purchase tablets, install wi-fi and train volunteers to open up the digital world to a whole new audience.

Tea & Technology has been working hard help older people realise the benefits of the getting online. In an increasingly digital world, it's vital the older generation are given the opportunity to see for themselves what the internet has to offer and decide whether they can benefit.

By providing trainers, face-to-face sessions, tablets and wi-fi connections, the project is enabling those who may have previously felt going online wasn't for them to have a go.

### How are we making a difference?

Since the Tea & Technology project started, many more older people are now getting the chance to speak face-to-face to relatives abroad, check they are receiving the correct financial benefits, have shopping delivered to their home, research their family tree, reminisce about times gone by and save money on household bills in a way they've never done before.



### Key facts

- **Almost 460** residents reached so far
- **100%** of residents involved were pleased with their experience
- **98%** of volunteers involved were pleased with their experience
- **150 tablets** are now in circulation
- **200 trained volunteers**
- **2,500 miles** is the distance volunteers have travelled to support residents and break through the barriers to accessing technology
- **£124,000 of unclaimed benefits** saved since the start of the project

### BeActive

We are currently designing a new programme called 'BeActive' which is aimed at improving residents' overall health and wellbeing.

This follows the success of the '10Today' pilot in 2019, which encouraged residents to do a series of exercises for ten minutes per day and was created in partnership with one of our residents Terry Keen. The exercises are designed for all abilities and can be done in the home or in a communal lounge, standing up or sitting down.

We are looking to expand on this further and create a larger programme where new content will regularly be added. 10Today will continue as part of the BeActive programme.

We will continue to work with Terry who is very keen to bring some new and exciting ideas to BeActive. For further details you can visit: [www.anchorhanover.org.uk/existing-residents/beactive](http://www.anchorhanover.org.uk/existing-residents/beactive)

## What is new this year?

We feel it's important that we continue to improve services for homeowners. Over the last year we have been busy integrating process and developing new services, here are some examples of things we've introduced:

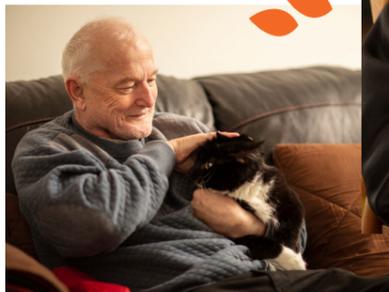
- **The pre-sales meeting - meeting prospective purchasers**

We have introduced our new pre-sales meeting - this is when the local manager meets a prospective purchaser (once an offer to purchase has been accepted).

We ask as soon as a prospective purchaser is found that we are provided with their details, this is so we can invite the purchaser to meet the local manager. At the meeting the manager will talk about the services Anchor Hanover offers, the costs involved, gather information about the purchaser and check they meet the criteria in the lease, and show them round the estate.

- **Enfranchisement**

Last year we told you about the new voluntary lease extension service, which allows you to extend your lease without going down the statutory route. This year we have launched the voluntary enfranchisement process. If you have a house or bungalow you can enfranchise (buy the ground your property sits on). This is often more cost effective for owners of houses and bungalows than extending their lease.



## Staircasing

If you are a homeowner of a shared ownership property, you have the right under the terms of your lease to buy additional equity shares in your property. The process of purchasing additional equity is called 'staircasing'. You may choose to either staircase whilst you own your property or do this at the same time as you sell it. The benefits are increasing equity within the property and reducing the rent you pay on any unowned share. If you buy the maximum share allowed under your lease, you will no longer be required to pay rent. (Ground rent you are obligated to pay under your lease will still be payable).

**If you want to find out more about any of the above, please speak to your local manager or contact the Customer Centre.**

**74.5%** of those surveyed in autumn 2019 said they were satisfied Anchor Hanover keeps them informed about the things that affect them.



# BeWise

Helps you remain independent in later life.



Your wellbeing is important to us. BeWise is our group of services aimed at increasing residents' financial wellbeing through advice, assistance and practical support to access entitlements.

- **MoneyWise** offers welfare benefits advice for rented and homeowner residents
- **EnergyWise** offers energy price comparisons, switches and warm home discount applications
- **DigitalWise** promotes the benefits of being digitally included and how to Get Connected
- **HomeWise** is our service to support residents to access aids and adaptations in their homes

The team support residents through freephone telephone numbers, referrals from local managers and email. Up until the coronavirus lockdown, the team also provided location-based events and one-to-one appointments. We hope these will recommence very soon.

Since 2012, the BeWise team and local managers have assisted residents to access an additional £13m of income through their benefit entitlement and energy savings. £7.7m of this was through the work of the BeWise team.

How we have performed in 2019/20:

- **£1.37m** total additional income and savings for 964 residents and colleagues made up of:
- **£1.25m** increase in benefit entitlement for residents by the MoneyWise team

- **£115,000** generated in energy savings and warm home discounts with assistance from EnergyWise
- **5,600** calls received to the free 0800 telephone numbers
- **47** location-based events
- **191** disability benefit forms completed with residents
- **588** Universal Credit assessments to enable working age residents to claim the right benefit for their housing costs

**The year ahead – these are just some of our aims:**

- Assist residents to access an additional £3.5m in benefit entitlement and energy savings
- Roll out the Water Social Tariff pilot, helping residents to save on their water bills
- Increase take up of Pension Credit by residents who may not realise they are eligible, enabling them to access further schemes such as free TV licences
- Complete 750 Warm Home Discount applications saving residents over £100,000

Contact us to see how BeWise can help by calling our free and confidential service on **0800 023 4477** (available 9am to 5pm Monday to Friday) or email: [moneywise@anchorhanover.org.uk](mailto:moneywise@anchorhanover.org.uk) or [energywise@anchorhanover.org.uk](mailto:energywise@anchorhanover.org.uk)

## Keeping your information safe

Since the General Data Protection Regulation (GDPR) came into effect in May 2018, we have been working continuously to improve the way that we handle information rights and security. As part of our commitment to this we've increased the capacity of the Data Protection team. The team has made changes to policies and procedures and implemented a new system to aid with the additional requirements of GDPR.

Privacy is important to all of us, and the team are working hard with colleagues and residents to ensure we consider the impact on privacy when processing data and using technology, such as CCTV. We will carefully consider the benefits and impacts to privacy before installing CCTV at locations. In addition, we ask that all residents who wish to install a CCTV camera or a video doorbell read, complete and submit the CCTV Resident Installation Guidance application form beforehand. Please speak to your local manager for details.

More information about how Anchor Hanover stores and processes your personal information is detailed on our resident privacy notice which can be found on our website: [www.anchorhanover.org.uk/guides-and-support/customer-privacy-notice](http://www.anchorhanover.org.uk/guides-and-support/customer-privacy-notice)



## Our commitment - equality diversity and Inclusion

We are committed to eliminating discrimination, recognising and celebrating diversity, advancing equality of opportunity when providing services to residents and among our workforce.

In August 2019, we created the role of Equality, Diversity and Inclusion (EDI) Manager and their focus is EDI within our workforce. Over the last year we have amongst other things:

- **Refreshed the EDI colleague networks (Black and Minority Ethnic (BAME), Disability, LGBTQ (Rainbow) and Inclusive Ambassadors)** to utilise colleague expertise in creating an inclusive place to work. We have recruited 59 colleagues who will look different areas of the business.
- **Worked with HR to ensure colleagues from diverse backgrounds are able to progress their careers.**
- **Worked with residents.** Although the focus of the role is EDI among the workforce, the EDI Manager has worked with the EDI resident group. The resident group has been involved with reviewing text for the website and the EDI Manager reviewed the EDI booklet produced by the Residents' Council for involved residents.

### HouseProud Pledge Card Scheme

We have signed up to the HouseProud Pledge Scheme, led by HouseProud (the network for LGBTQ+ people working in social housing), and the University of Surrey. The Pledge Card follows up on the findings of 'No Place Like Home?', the largest and most comprehensive research study undertaken to understand the concerns and preferences of LGBTQ+ people living in social housing.

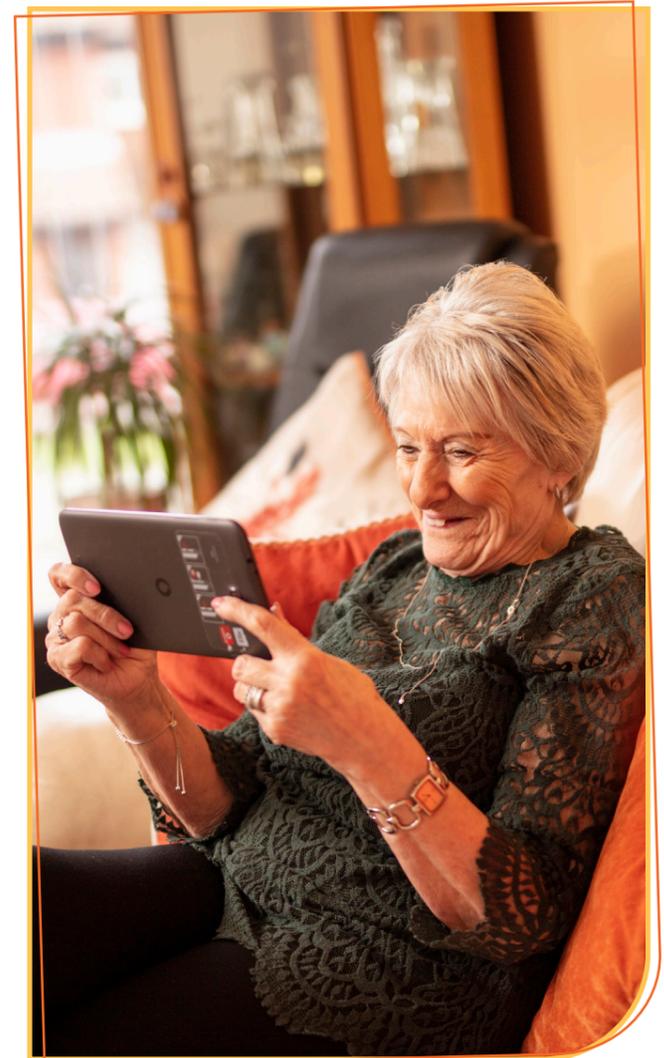
The HouseProud Pledge Scheme offers a framework for housing providers to work with involved residents to address the issues raised by the report. The findings indicate that the home is of central importance to LGBTQ+ residents, because it should be a place where people can freely express their sexual orientation and/or gender identity without fear or prejudice. Despite equality laws, the study found that many LGBTQ+ social housing residents do not believe they are being listened to or treated equally.

In order to be part of the scheme providers must prove they meet certain criteria, some examples are:

- Make sure that LGBTQ+ residents can have input at executive/strategic level
- Increase LGBTQ+ visibility
- Initiate a programme of staff training to improve understanding of LGBTQ+ lives

To find out more about the pledge or joining our resident LGBTQ+ group contact Ruth Arnott on **07960 874332** or [ruth.arnott@anchorhanover.org.uk](mailto:ruth.arnott@anchorhanover.org.uk)

All information is strictly confidential.



# Looking ahead - Our plans for the future



Every year we make commitments in this report to improve practices and services for residents. These are monitored by the Residents' Council. Over the next year or so we are:

- **Updating the homeowner handbook** – work is underway to review our handbook. We feel this is an important document, both for when homeowners move into a property and day-to-day as a handy reference point. We will be working with homeowners to ensure this covers the things you need to know about, along with being easy to read.
- **Introducing MyAccount online to legacy Hanover residents.** From the autumn residents will be able to view their account, make a payment, set up a direct debit, update contact details and make a complaint or compliment online
- **Introducing mobile working** – using a tablet on site local managers will be able to access information to complete tasks on the go such as checking arrears, service charge information and updating information. The benefits include reducing duplication and helping your local manager spend more time on the things in their role that are important to residents.

Other things we have already told you about can be seen on the following pages:

- **Resident insight project** on page 6
- **BeSafe health and safety** on page 8
- **BeActive** on page 11
- **BeWise initiative** on page 13

## 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 [internalcommunications.team@anchorhanover.org.uk](mailto:internalcommunications.team@anchorhanover.org.uk) or telephone **0800 731 2020**

Write to: Communications Team, Anchor, 2 Godwin Street, Bradford, BD1 2ST or visit [www.anchorhanover.org.uk](http://www.anchorhanover.org.uk)

This report cost 14p to produce.