



Anchor Sustainability Reporting Standard

2024-25

Sustainability Reporting Standard for Social Housing Anchor 2024-25

Criteria #	Criteria description	Measurement unit	Anchor response																											
C1	Distribution of EPC ratings of existing homes (those completed before the last financial year).	% of Homes rated A % of Homes rated B % of Homes rated C % of Homes rated D % of Homes rated E or worse % of Homes without an EPC rating	At Year End the distribution of EPC ratings in our rented portfolio was: <table><tr><th>EPC Band</th><th>Total</th><th>%</th></tr><tr><td>A</td><td>7</td><td>0%</td></tr><tr><td>B</td><td>3882</td><td>11%</td></tr><tr><td>C</td><td>27,577</td><td>76%</td></tr><tr><td>D</td><td>3,760</td><td>10%</td></tr><tr><td>E and Below</td><td>970</td><td>3%</td></tr><tr><td>F</td><td></td><td>0%</td></tr><tr><td>G</td><td>0%</td><td>0%</td></tr><tr><td>Unit with No EPC</td><td>0%</td><td>0%</td></tr></table> This table excludes properties where EPC certificates are not required.	EPC Band	Total	%	A	7	0%	B	3882	11%	C	27,577	76%	D	3,760	10%	E and Below	970	3%	F		0%	G	0%	0%	Unit with No EPC	0%	0%
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C2	Distribution of EPC ratings of new homes (those completed in the last financial year).	% of Homes rated A % of Homes rated B % of Homes rated C % of Homes rated D % of Homes rated E or worse % of Homes without an EPC rating	The average SAP across all 115 properties completed in FY24-25 for affordable rent or shared ownership is 83.2 (EPC B). 98% - 562 units were EPC B 89% - 102 properties were at EPC B 11% - 13 properties were at EPC C																											
C3	Does the housing provider have a Net Zero target and strategy? If so, what is it and when does the housing provider intend to be Net Zero by?	Yes/No Qualitative response, date	Anchor's Environmental Sustainability and Net Zero Strategy was published in July 2023, set Anchor's commitment to reaching net zero across all of our operations by 2050. Anchor's sustainability strategy is due to be renewed in 2026, and we are in the process of reviewing and planning the next phase of target-setting and implementation. We do not yet have a fully costed transition plan, but the targets and sustainability pathway are taken into account in our Long-Term Financial Plan.																											

Sustainability Reporting Standard for Social Housing Anchor 2024-25

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C4	What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock? How do these activities align with, and contribute towards, performance against the housing provider's Net Zero strategy and target?	Qualitative response	Retrofitting plays a key role in Anchor's pathway to Net Zero by 2050. We want all our homes to remain warm, comfortable and affordable for residents as we work towards the government's goal for all rented homes to achieve an EPC rating of C or above by 2030. By March 2025, we completed a further 272 retrofit projects, bringing energy efficiency upgrades to over 300 homes under our SHDF Wave 2.1 project. Improvements to homes included increased insulation, triple-glazed windows, high heat retention storage heaters, mechanical ventilation systems, and low energy lighting. We also secured a £12.3 million funding allocation over three years through the Warm Homes: Social Housing Fund (WH:SHF) Wave 3. This investment will bring energy efficiency improvements to over 1,200 of our homes, representing a major step forward in meeting our sustainability goals and underpinning our forward retrofit strategy.
C5	Scope 1, Scope 2 and Scope 3 Green House Gas emissions Scope 1, Scope 2 and Scope 3 Green House Gas emissions per home If unable to report emissions data, please state when the housing provider is expected to be able to do so.	kg CO2e kg CO2e/home Date	Total Tonnes CO2e Scope 1 56,161 Scope 2 (location based) 15,364 Scope 2 (market based) 3,343 Scope 3 178,665 Tonnes CO2e per home Scope 1 1.03 Scope 2 0.28 Scope 3 3.28 We report voluntarily using the SECR methodology as well as reporting our full greenhouse gas output.

Sustainability Reporting Standard for Social Housing Anchor 2024-25

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C6	How has the housing provider mapped and assessed the climate risks to its homes and supply chain, such as increased flood, drought and overheating risks? How is the housing provider mitigating these risks?	Qualitative response	In the last year, we enhanced our climate risk assessment through regular departmental reviews, particularly in Development and Property & Assets, building on previous scenario planning workshops. We continued to identify risks to future service delivery such as flooding, overheating, and supply chain disruption. We review flood risk plans when considering forward asset strategies, and consider overheating as part of retrofit planning. Discussions with insurers on flood and energy performance data are helping to inform our approach. Business continuity plans are in place across all buildings, and our procurement processes require suppliers to assess and manage climate-related risks.
C7	Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes? If yes, please describe with reference to targets in this area. If no, are you planning on producing one in the next 12 months?	Qualitative response	In the last year, we made significant progress in developing our biodiversity strategy. Following a comprehensive assessment by The Green Partnership, we produced a foundations report and consulted over 110 residents and 47 contractors to shape our forthcoming Biodiversity Action Plan. In addition to implementing the biodiversity net gain requirements on our new development sites (as required by the Environment Act 2021), we've also created a Biodiversity Design Guide and practical mini guides to help deliver and promote nature-friendly spaces across our locations. These resources will support more consistent, informed action to enhance biodiversity on our sites in the years ahead. As a housing provider for older people, our residents pride themselves on their gardens and enjoy wellbeing activities in our green spaces. Many enjoy gardening groups, and we have annual gardening and competitions as part of our Love Living in Later Life Awards, which include our Blooming Marvellous Gardener fruit and veg award and our Sustainability Champion award.

Sustainability Reporting Standard for Social Housing Anchor 2024-25

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C8	Does the housing provider have a strategy to identify, manage and reduce pollutants that could cause material harm? If so, how does the housing provider target and measure performance?	1. Yes 2. No, but planning to develop a strategy 3. No, no plans to develop a strategy If planning to develop one, when does the housing provider expect it to be established? [Date]	As part of our procurement strategy, we have introduced requirements for suppliers to monitor, mitigate, and report on harmful pollutants. These requirements are being embedded into our procurement processes and apply particularly to areas such as medical consumables and cleaning chemicals used in our care homes. For key contracts, compliance with these requirements is reviewed through our contract management framework, alongside other sustainability criteria to ensure ongoing alignment with our environmental objectives.

Resource Management

C9	Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works? If so, how does the housing provider target and measure performance?	1. Yes 2. No, but planning to develop a strategy 3. No, no plans to develop a strategy If planning to develop one, when does the housing provider expect it to be established? [Date]	No, but we are planning to develop a strategy. We continue to require our development partners to use FSC-certified timber in new construction. As part of our procurement process for repairs and investment contractors, we assess suppliers' environmental strategies, including their approach to decarbonisation, carbon reduction targets, circular economy practices, and responsible waste management.
C10	Does the housing provider have a strategy for waste management incorporating building materials? If so, how does the housing provider target and measure performance?	1. Yes 2. No, but planning to develop a strategy 3. No, no plans to develop a strategy If planning to develop one, when does the housing provider expect it to be established? [Date]	We are actively developing our waste management strategy, including segregation, construction waste and circular economy considerations. Working with our national waste contractors, Anchor has ensured all our affected properties (care homes and villages) are compliant with the 2023 'Simpler Recycling Regulations', providing source segregation of food, dry mixed recycling and residual waste. Anchor's residents' waste is collected by local authorities in each area and residents are encouraged to reduce, reuse and recycle as part of our communication and learning to implement the Sustainability Strategy. As the regulations extend to domestic services in April 2026, we are preparing our remaining schemes to work effectively with local collection authorities. Currently, 99% of waste from our care homes and offices is diverted from landfill. We also celebrate creative reuse across our communities. For example, surplus bed frames have been repurposed into accessible raised garden beds for growing produce.

Sustainability Reporting Standard for Social Housing Anchor 2024-25

Criteria #	Criteria description	Measurement unit	Anchor response
C11	Does the housing provider have a strategy for water management? If so, how does the housing provider target and measure performance?	1. Yes 2. No, but planning to develop a strategy 3. No, no plans to develop a strategy If planning to develop one, when does the housing provider expect it to be established? [Date]	We are in the process of reviewing our approach to water management across the organisation. All new developments within Anchor incorporate the following for water management: • All homes are designed to have a maximum water consumption of 125 litres/person/day in compliance with Building Regulations. • Water meters are fitted to individual properties; this gives residents the opportunity to manage their water consumption and provides early warning of potential water leaks. • Low flow rate fittings are specified to minimise water consumption. • Where fitted, high efficiency washing machines and dishwashers are specified to minimise water and energy consumption Water reduction is also considered in planned works to existing homes. For example, when new bathrooms are fitted to our homes, low flow taps and shower heads are used.

Sustainability Reporting Standard for Social Housing Anchor 2024-25

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C12	For properties that are subject to the rent regulation regime, report against one or more Affordability Metric: 1) Rent compared to median private rental sector (PRS) rent across the relevant Local Authority 2) Rent compared to the relevant Local Housing Allowance (LHA)	% of PRS rent % of LHA rent	Property type	Average monthly rent (£)	March 2025 average private rent for AHG properties (£)	FY25 AHG rent as % of Private Rental average by LA
			Studio	380.40	757.52	50%
			1 Bed	482.42	799.97	60%
			2 Bed	558.56	923.80	60%
			3 Bed	571.87	1,225.57	47%
			4 Bed	510.41	1,282.55	40%
			Overall	467.81	807.54	58%
			Property type	Average Weekly rent (£)	2025 Average LHA rate for AHG properties (£)	FY25 AHG rent as % of LHA rate by BRMA
			Studio	87.81	144.30	61%
			1 Bed	112.46	154.02	73%
			2 Bed	131.62	177.38	74%
			3 Bed	134.71	228.11	59%
			4 Bed	117.79	230.45	51%
			Overall	109.12	155.06	70%
In FY24-25, 88% of Anchor's affordable rented homes were rented at levels below the Local Housing Allowance. This is an increase from last year at 80% in FY23-24.						

Sustainability Reporting Standard for Social Housing Anchor 2024-25

Criteria #	Criteria description	Measurement unit	Anchor response		
C13	Share, and number, of existing homes (owned and/or managed) completed before the last financial year allocated to: - General needs (social rent) - Intermediate rent - Affordable rent - Supported Housing - Housing for older people - Low-cost home ownership - Care homes - Private Rented Sector - Other	% homes Number of homes	Tenure type	2025 Homes	% of homes
			Social rent for older people	35,495	81%
			Care homes (rooms)	6,461	15%
			Low cost home ownership	1,638	4%
			Non-social rent for older people	38	0%
			Social rent general needs	238	1%
			The vast majority of Anchor's homes are socially rented homes for older people. In addition to the homes set out above (in accordance with the reporting categories of SRSfSH), Anchor also manages 10,342 leasehold homes.		

Sustainability Reporting Standard for Social Housing Anchor 2024-25

Criteria #	Criteria description	Measurement unit	Anchor response
C14	Share, and number, of new homes (owned and/or managed) that were completed in the last financial year, allocated to: - General needs (social rent) - Intermediate rent - Affordable rent - Supported Housing - Housing for older people - Low-cost home ownership - Care homes - Private Rented Sector - Other	% homes Number of homes	In the last year, we completed 197 new homes. 14 of the homes are for social rent, 40 for affordable rent, and the remainder available for private sale or shared ownership. During 2024-2025, we also acquired one care home and disposed of one care home.
C15	How is the housing provider trying to reduce the effect of high energy costs on its residents?	Qualitative response	Anchor recognises the importance of supporting residents to maximise their income, helping them manage household costs while reducing environmental impact. Our Be Wise service promotes financial wellbeing for current and prospective residents, offering expert advice on welfare benefit entitlements, energy savings, budgeting, and other financial matters. The service is available to all Anchor residents and colleagues via freephone, email, and face-to-face appointments. In addition, residents can access written guidance and online resources on grants and financial support schemes. In response to the rising cost of living, we launched the Resident Support Fund at the end of 2022. This continues to have a strong impact: In 2024-25, £257,000 in vouchers was distributed and over 5,250 residents were helped to claim £11.4 million in benefit entitlement.

Sustainability Reporting Standard for Social Housing Anchor 2024-25

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C16	How does the housing provider provide security of tenure for residents?	Qualitative response	Our Rented Housing Tenancy Policy sets out our position on granting tenancies and aims in virtually every case to grant the maximum security of tenure possible to tenants of both retirement housing and general needs housing. Subject to a few exceptions all our tenancies will be assured non-shorthold tenancies, which offer considerable security of tenure and, as such, are often referred to as "lifetime tenancies". Our 'Seeking Possession and Eviction Policy' sets out the steps and approach we take to avoid the use of such actions being taken as well as the exceptional circumstances when it is felt to be necessary.

Building Safety and Quality

C17	Describe the condition of the housing provider's portfolio, with reference to:	% of homes	Gas safety checks were 99.6% compliant with 161 units out of a total of 28,772 having an overdue assessment at year-end. Fire risk assessments were 99.9% compliant with 36 units out of a total of 35,575 having an overdue assessment at year-end. Electrical Installation Condition Report certificates were 70% compliant with 10,416 units having outstanding remedial works and 4,536 units out of a total of 49,893 having an overdue assessment at year-end under Anchor's internal policy. Water safety checks inc. Legionella risk assessments were 99.9% compliant with 42 units having an overdue assessment at year-end. Lift safety checks were 99.6% compliant with ongoing lift repairs impacting two locations at year-end. All affected units have since been brought back into service and are now fully operational.
C18	What % of homes meet the national housing quality standard? Of those which fail, what is the housing provider doing to address these failings?	% of homes	A total of 16 of our homes (0.04%) did not meet the Decent Homes Standard at year-end. Seven properties failed on thermal comfort and were all at one location. These have since been rectified following completion of works on 3 April 2025. A further nine homes did not meet the statutory minimum standard for housing (HHSRS) with a SAP score below 35. Five of these are included in the current retrofitting programme, with one now confirmed as EPC C in May 2025. Remaining properties will be assessed and remedial works delivered

Sustainability Reporting Standard for Social Housing Anchor 2024-25

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C19	How do you manage and mitigate the risk of damp and mould for your residents?	Qualitative response	Maintaining and improving the safety of our residents' homes is a top priority. Anchor's board oversees the delivery of customer health and safety compliance obligations, including matters relating to building safety and damp mould and condensation (DMC). All DMC cases require investigation and continuous monitoring and when issues are identified the case remains open until the issue has been resolved. Local surveyors are required to review and update all cases attributed to their patch and provide weekly updates on the status of the case. In all cases where DMC is identified we mitigate the risk to residents by treating any mould with proprietary mould wash while the root cause of the issue is established. In cases where residents are at increased risk because of health conditions an urgent case review is undertaken, and the resident rehomed if appropriate.

Sustainability Reporting Standard for Social Housing Anchor 2024-25

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C20	What are the results of the housing provider's most recent tenant satisfaction survey? How has the housing provider acted on these results?	% of residents satisfied Qualitative response	For our LCRA (Low Cost Rental Accommodation) TSM perception survey, each month tenants are telephoned and invited to take part in a telephone interview with our research provider Acuity. 86.0% of residents are satisfied with the overall service from Anchor. The LCHO (Low Cost Home Ownership) survey is an annual survey conducted via telephone interview. 59.7% of residents are satisfied with the overall service provided. We acknowledge the surveys show disappointing results in low-cost home ownership and are examining the survey feedback and to work with our resident groups to implement changes. The Regulator of Social Housing requires providers to collect, submit and publish information on 22 different satisfaction measures each year. The TSMs are broken down into 10 technical requirements and 12 survey perception requirements. The technical requirements are collected through our own systems and management information and the perception requirements are collected through surveying residents with the questions set out by the regulator. We are required to collect information for both LCRA (Low Cost Rental Accommodation) and LCHO (Low Cost Homeownership Accommodation) as we have over 1000 units in both categories. As well as gathering data through surveys, Anchor has involved residents as an important part of our governance structure, through the Residents Council and formal sub-groups which feed-back to Anchor's leadership team on a regular basis and report on resulting actions. In addition, our large team of on-site location managers receive feedback from residents on our schemes daily. Our recent TSMs show that 74.9% of our LCRA residents and 40% of our LCHO residents were satisfied that their views are listened to and acted upon.

Sustainability Reporting Standard for Social Housing Anchor 2024-25

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C21	What arrangements are in place to enable residents to hold management to account for the provision of services?	Qualitative response	Residents' voices influence the improvements Anchor makes. That includes how we handle complaints and work to improve the reliability, quality and affordability of the repairs and maintenance service for residents. Following a review by the Nominations Committee for the period 2024-25, the Board agreed that, with an increasing focus on resident satisfaction and consumer regulation, it wished to strengthen its resident voice arrangements. The Nominations Committee therefore oversaw recruitment for a resident Board non-executive to join the Board. Heather Rowell was subsequently appointed as Anchor's first Resident Non-Executive Director on 1 August 2025. Heather has chaired Anchor's Residents Council and Residents Environmental Forum for the past three years, and her insights and feedback will be invaluable in ensuring that the impact on residents is considered in all of Anchor's decision-making. This is the second year we are required to report against the new Tenant Satisfaction Measures introduced by the Regulator of Social Housing. We had already introduced many of the measures well in advance and use similar measures to drive our performance for homeowners. Most Anchor locations have a location manager on site who can be approached by residents allowing them to raise their concerns. Regular meetings are held between location managers and residents to provide updates and address any issues, such as budget/review meetings. In addition to feedback received through daily contact with location managers on site with residents, Board members, Executives and Senior Leadership Team members regularly visit Anchor locations around the country to meet with residents, and these conversations provide important insight into what residents really feel about the services provided, and how we can improve. The Residents' Council, Scrutiny Panel and the formal residents' groups – including the Residents' Voice Panel – play an important part in Anchor's governance structure and provide important input into developing and improving services. Anchor has an easy access complaints process for residents. There are several ways for customers or their representatives to make a complaint, face to face, by phone, post, email and webform. The complaints process is promoted at locations with QR codes available to access the complaints process/webform. 'We welcome your feedback' leaflets are also available at locations. Feedback is encouraged and the complaints process highlighted in the Life magazine (available to residents), the Annual Resident Review and local newsletters.

Sustainability Reporting Standard for Social Housing Anchor 2024-25

Criteria #	Criteria description	Measurement unit	Anchor response
C22	In the last 12 months, in how many complaints has the national Ombudsman determined that maladministration took place? How have these complaints (or others) resulted in change of practice within the housing provider?	Number Qualitative response	There were 19 complaints in FY24-25 which the Housing Ombudsman determined maladministration took place: 10 service failure, 9 maladministration and no severe maladministration. Changes made in response to these complaints include: • New national maintenance contracts incentivise contractors to complete work on the first visit due to the PPP model. Coupled with increased communication between residents and contractors through appointment booking, this should reduce the volume of repeat visits needing to be made. • As part of the new repairs model, contractors are closely tracked on customer satisfaction scores through our monthly repairs survey. • Complaint Groups and Action Logs are used to identify root causes and track progress on initiatives discussed and agreed by the group. • A Leadership Essentials Programme has been implemented across Housing and Property to upskill our management teams in performance management, leading and implementing change. • High level communications cascaded to operational colleagues covering the themes relating to 'Behaviour' and 'Local Manager Decision' complaints. • A review and refresh of our complaints training material has been undertaken incorporating findings from our root causes analysis and learning from complaints sessions. • The Housing Workforce Strategy and Anchor Leadership Framework provides the tools and guidance to colleagues in promoting ethical behaviour and ensuring professionalism in all interactions within Anchor. • Feedback at Heads of performance meeting to give senior colleagues a 360 view on common issues. • Implementation of local training and engagement events to share lessons learned and service improvements. • Senior CEXHub colleagues reiterating the principles of the 'How can I help' initiative.

Sustainability Reporting Standard for Social Housing Anchor 2024-25

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			More generally, Anchor welcomes the Housing Ombudsman's efforts to enhance residents' lives and improve landlord services through the complaints process. Anchor has completed its self-assessment against the Complaint Handling Code, and this is published on our website. During 2024 Anchor moved to a centralised complaints function where complaints data is reviewed by operational teams, the Safeguarding Committee, the Service Quality Committee and the Board. This governance helps us to ensure that lessons learned from complaints are captured and appropriate action taken to make improvements to our services.
Resident Support			
C23	What are the key support services that the housing provider offers to its residents? How successful are these services in improving outcomes?	Qualitative response	Our Be Well service aims to support the physical, mental and social wellbeing of our residents. There are five strands to our Be Well service: • Be Active: Our exercise and movement programme, offering a variety of resources supporting residents to improve their physical fitness through pre-recorded videos, podcast episodes, fitness DVDs and four live virtual exercise sessions every week. • Be Connected: Supports our campaign to combat loneliness and social isolation by connecting residents to others through a variety of different initiatives including our virtual coffee mornings, Chatty Benches, virtual book club, Together Choir and our Pen Pal scheme. • Be Digital: Our tablet loan programme which supports our residents to get online, improve their digital skills and helps them to connect with their family and friends. • Be Skilled: Our exclusive online learning platform hosting several interesting courses for our residents to immerse themselves in e.g.; PDSA first aid training, poetry writing, five ways to wellbeing. • Be Wise: Confidential financial inclusion service which helps residents claim the benefits they are entitled to and get the best deals on their energy to maximise their income. During the year 2024-25 the number of residents' lives impacted positively through our wellbeing projects reached 15,226 against an ESG target of 11,588, and our BeWell service received 97% overall satisfaction score from involved residents.

Sustainability Reporting Standard for Social Housing Anchor 2024-25

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C24	Describe the housing provider's community investment activities, and how the housing provider is contributing to positive neighbourhood outcomes for the communities in which its homes are located. Provide examples or case studies of where the housing provider has been engaged in placemaking or placeshaping activities.	Qualitative response	As a large, national provider, our approach to community investment activity is varied. Internally we support over 70 Resident Associations who all work to their specific aims and objectives though are consistent in their aim to 'protect and advance the interests of all residents on matters concerning housing, the environment, social, and community life and to encourage community spirit'. Annually we operate a community grants scheme to enable individuals and support communities to flourish, making neighbourhoods even better places for our residents. The programme is funded by charitable gifts and donations and supports a range of activities and projects. Last year, 17 projects were approved which benefited from a total of £36,213. The projects include improving outdoor spaces and increasing social interactions. Social value delivered through our developments contribute towards the creation of vibrant and thriving communities in the places we build and regenerate our homes. At The Wharf, in Rochester, delivery partner, Hill, working on behalf of Anchor, was awarded a Bronze Considerate Constructors Scheme National Site Award in 2025. The site scored significantly above the sector average, reflecting the team's commitment to responsible and community-focused construction. Social value initiatives delivered through the project included On-site learning opportunities for local school and colleges, partnership with Liberty (a non-profit organisation supporting children with learning difficulties) to host hands-on practical days, a mental health awareness fundraiser and environmental stewardship activities such as local litter picks and tree planting. Anchor also utilises the Themes, Outcomes and Measures (TOMs) framework for our strategic contracts ensuring contributions to social value are delivered, recorded and reported consistently.
C25	Is the housing provider registered with the national regulator of social housing?	Yes/No	Yes, we are a Registered Provider and regulated by the Regulator of Social Housing. In respect of the provision of Care services, we are also regulated by the Care Quality Commission (CQC).

Sustainability Reporting Standard for Social Housing Anchor 2024-25

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C26	What is the housing provider's most recent regulatory grading/status?	Varies by Nation	The Regulator of Social Housing published its regulatory judgment for Anchor giving a financial viability grading of V1 and consumer grading of C3 in February 2025. The regulator put our governance grading under review at this time. In June 2025, the Regulator announced a G3 grade. This is non-compliant with the regulator's governance standard. This reflects the need for improvement in governance and risk management, specifically relating to improvements in health and safety. Anchor is working closely with the regulator, residents, colleagues and external advisors to ensure improvement plans continue at pace, are effective and address the issues highlighted by the regulator.
C27	Which Code of Governance does the housing provider follow, if any?	Name of code	We have adopted the FRC's UK Corporate Governance Code and compliance with the Code is reported on each year within the Annual Report and Financial Statements, available on our website.
C28	Is the housing provider a Not-For-Profit? If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?	Yes/No Name % %	Yes, we are a not-for-profit community benefit society.

Sustainability Reporting Standard for Social Housing Anchor 2024-25

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C29	Explain how the housing provider's board manages ESG risks. Are ESG risks incorporated into the housing provider's risk register?	Qualitative response	Anchor's Board receives regular updates on key business risks, including those related to ESG. These updates highlight any changes in the scale of risks and the mitigation measures being implemented. In addition to the main Board, the Audit & Risk Committee (ARC) also reviews risk updates, ensuring that several Board members, including the ARC Chair, have clear visibility of ESG-related risks. This risk intelligence informs the Board and ARC's broader understanding of the organisation's overall risk profile and supports effective decision-making. This approach ensures robust governance and oversight of ESG risks at the highest level. ESG risks are formally incorporated into Anchor's corporate risk register, maintaining visibility and enabling the tracking of mitigation measures. This also allows the Board to assess whether further actions are required if risk levels are deemed unacceptable. While Anchor has not adopted the TCFD framework, we have conducted an initial internal review aligned with TCFD principles. This has helped shape our approach to managing ESG and sustainability risks and informs the action plan underpinning our Sustainability Strategy.
C30	Has the housing provider been subject to any adverse regulatory findings in the last 12 months (data protection breaches, bribery, money laundering, HSE breaches etc.) - that resulted in enforcement or other equivalent action?	Yes/ No	There have been no adverse findings or breaches in data protection, bribery or anti-money laundering in the last 12 months.

Sustainability Reporting Standard for Social Housing Anchor 2024-25

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C31	How does the housing provider ensure it gets input from a diverse range of people, into the governance processes? Does the housing provider consider resident voice at the board and senior management level? Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?	Qualitative response	Our residents come from a highly diverse population across the length and breadth of England and members of the Resident Council, Resident Scrutiny Panel and other formal resident groups come from a wide range of backgrounds. In addition, our resident surveys attempt to gather input from as broad a range of residents as possible across different channels. We regularly engage with our resident groups and forums to gather critical feedback on organisational changes, as well as on our policies and procedures. This ongoing consultation process ensures that the voices of our residents are central to our decision-making. To further support this, we have an established Equality Impact Assessment (EIA) process, which is closely monitored by our Policy and Diversity & Inclusion (D&I) teams. This process allows us to carefully assess how proposed changes might impact different groups within our community, ensuring that any potential inequalities are identified and addressed early on. Residents are actively encouraged to contribute their insights and perspectives, making their input a vital component of our evaluation. Considering Resident Voice at Board and Senior Management level We were delighted to announce the appointment of Heather Rowell as Anchor's first Resident Non-Executive Director on 1 August 2025, after a period of recruitment by the Nominations Committee that began in the financial year 2024-25. Heather has chaired Anchor's Residents Council and Residents Environmental Forum for the past three years, and her insights and feedback will be invaluable in ensuring that the impact on residents is considered in all of Anchor's decision-making. Anchor is committed to Together for Tenants and our Group Board and Residents' Council meet periodically. Board members and senior managers regularly visit Anchor schemes providing opportunities for residents to feedback on their homes and satisfaction with Anchor services and there are regular update reports to Board on resident voice and engagement activities.

Sustainability Reporting Standard for Social Housing Anchor 2024-25

Criteria #	Criteria description	Measurement unit	Anchor response
			Our Service Quality Committee focuses on service quality and performance in relation to resident outcomes across our housing, care and home ownership services, including scrutiny of complaints and satisfaction data, and ensures that the voice of the resident is heard and acted upon. Incorporating Equality, Diversity, and Inclusion (EDI) into Recruitment and Selection of Board Members and Senior Management Anchor is committed to achieving and maintaining a diverse Board and Executive team membership. The Nominations Committee of the Board is responsible for establishing and overseeing the implementation of an action plan to achieve this aim. Specific diversity targets to improve ethnic diversity and ensure at least half of all Board and Executive roles are filled by members of minority groups were achieved by April 2022. This target has since been exceeded and, through succession planning, will ensure that diversity of Board and Executive membership is maintained. At year end, Anchor's Board comprised 9 non-executive directors and 2 executive directors of which 4 are men and 5 are women. The Executive Committee and Board regularly participate in Equality, Diversity, and Inclusion (EDI) training to ensure alignment with our business strategy. By integrating EDI principles into our governance processes, we are better equipped to drive inclusive growth and foster an environment where every voice is heard and valued. Our residents and members of colleague networks play an integral role in the recruitment process of new board members, ensuring that our leadership truly reflects the diversity and values of the communities we serve. By involving them, we not only gain valuable insights into the qualities and perspectives that are most important to our residents but also promote transparency and inclusivity in our governance. This collaborative approach helps us to select board members who are committed to our mission and who can effectively advocate for the needs and aspirations of all our residents. It also strengthens trust between the organisation and the community, fostering a sense of shared ownership and responsibility in shaping the future of our housing and care services.

Sustainability Reporting Standard for Social Housing Anchor 2024-25

Criteria #	Criteria description	Measurement unit	Anchor response
C32	What % of the housing provider's Board have turned over in the last two years?	%	Board Turnover In the period 01.04.23 – 31.03.25, Two Non-Executive Directors resigned (Richard Petty and Peter Hay) and three new Non-Executive Directors were appointed (Fred Angole, Elizabeth Froude and Lyn Romeo). One executive director was appointed (Amanda Holgate) Therefore, of 10 Board members - 2 left in the 2-year period and 4 were appointed. $2/11 = 18.18\%$ Executive Team Turnover In the period 01.04.23 – 31.03.25, Two Executive members resigned (Kate Smith and John Westwood) and two new members (Amanda Holgate and Julia Mixter) were appointed. 2 Executive members resigned, and 2 executive members were appointed. $2/7 = 28.57\%$.
	What % of the housing provider's Senior Management Team have turned over in the last two years?	%	

Sustainability Reporting Standard for Social Housing Anchor 2024-25

Criteria #	Criteria description	Measurement unit	Anchor response
C33	Number of board members on the housing provider's Audit Committee with recent and relevant financial experience.	Number and description of experience	There are 4 members of the board who are also members of the Audit and Risk Committee. 1. Mike Green Independent Non-Executive Director, Chair of the Audit and Risk Committee and a member of the Service Quality Committee. Mike currently has other non-executive roles with the Government Legal Department, where he chairs the Audit and Risk Assurance Committee and is a Trustee and the Honorary Treasurer of the Royal Television Society. Mike was a Senior Manager at KPMG during his 11 years' service and then spent 20 years in commercial television, his last role being Deputy Group Finance Director at ITV plc. He also represented ITV on the Boards of ITN and TV3 and for an international joint venture involved in cinema advertising. He was previously a non-executive director and chair of the Audit Committee of Southend University Hospital (NHS Foundation Trust) and also of Metropolitan (Housing Association) where he was chair of the Audit and Risk Committee. Mike is a graduate of the London School of Economics and a Fellow of the Institute of Chartered Accountants in England and Wales. He had held senior finance roles in large organisations (thus satisfying the UK Corporate Governance Code requirement to have at least one member of the committee to have significant, recent and relevant financial experience). 2. Fred Angole Independent Non-Executive Director and a member of the Audit and Risk Committee and the Asset Investment & Development Committee. Fred Angole is a qualified accountant and Fellow of the Association of Chartered Certified Accounts. Fred joined Anchor as a Board member in September 2023. He is currently a non-executive board member and Chair of the Audit and Risk Committee at Notting Hill Genesis Housing Association.

Sustainable Reporting Standard for Social Housing Anchor return 2024-25

Criteria #	Criteria description	Measurement unit	Anchor response
C33			He is also Finance Director and Deputy Chief Executive of YMCA St. Paul's Group, a supported housing provider that specialises in providing accommodation and wellbeing services to vulnerable young Londoners. He was previously Director of Corporate Services at Homes for Haringey and a trustee of Black Cultural Archives. Fred is a qualified accountant with over 30 years' experience in the social housing sector, as a regulator, finance executive and non-executive director. He is a fellow of the Association of Chartered Certified Accountants and has an MSc in Finance & Investment. 3. Katy Taylor Independent Non-Executive Director, Chair of the Service Quality Committee and a member of the Audit and Risk Committee. Katy became Chief Executive Officer of Wightlink in August 2024 having previously been Chief Customer Officer of Southern Water in August 2021. Before this she was Chief Strategy and Customer Officer at Go-Ahead, the FTSE 250 international passenger transport business. She is also a Board member at micro-giving charity Pennies. 4. Peter Truscott Independent Non-Executive Director, Chair of the Regulatory Compliance Oversight Committee and a member of the Audit and Risk Committee and the Asset Investment & Development Committee. Peter is a director of Artillery Mansions Estate Management Company Limited and was Group Chief Executive of Crest Nicholson until June 2024. Peter was formerly Group Chief Executive of Galliford Try plc and also worked at Taylor Wimpey plc for 30 years where he was Divisional Chair for 11 years and was responsible for the Spanish business and served as a member of the Executive Committee. Peter also previously worked for CALA Homes as Area Land Director, South.

Sustainability Reporting Standard for Social Housing Anchor 2024-25

Criteria #	Criteria description	Measurement unit	Anchor response
C34	What % of the housing provider's board are non-executive directors?	%	81.81% (9 of the 11 directors)
C35	Has a succession plan been provided to the housing provider's board in the last 12 months?	Yes/No	Yes. Succession planning was considered by the Nominations Committee and the Board for the period 2024-25. The Board agreed that, with an increasing focus on resident satisfaction and consumer regulation, it wished to strengthen its resident voice arrangements. The Nominations Committee therefore oversaw recruitment for a resident Board non-executive to join the Board. The recruitment process was supported by resident engagement experts and Tenant Participation Advisory services independent from Anchor. Heather Rowell was subsequently appointed as Anchor's first Resident Non-Executive Director on 1 August 2025.
C36	For how many years has the housing provider's current external audit partner been responsible for auditing the accounts?	Number of whole years	The audit partner has been in post for 2 years. The previous partner had been in post for seven years and rotated off at the end of the FY23 audit.
C37	When was the last independently-run, board-effectiveness review?	Date	January-May 2023 - The last independent board effectiveness review was carried out in January 2023 by Saxton Bampfylde, reported to the Board in May 2023. The next review is due 2026.
C38	How does the housing provider handle conflicts of interest at the board?	Qualitative response	All Board members are required to complete a declaration of interests upon appointment and make subsequent declarations as and when new interests arise. The Company Secretary's office maintains a register of all declarations, which is circulated to Directors on an annual basis to review for on-going accuracy. Before the commencement of business at each Board meeting, all Directors are asked to declare if they have any interests in the matters or transactions to be discussed in the meeting. Should any such interests be declared they are managed in line with the requirements of our constitutional Rules and Standing Orders.

Sustainability Reporting Standard for Social Housing Anchor 2024-25

Criteria #	Criteria description	Measurement unit	Anchor response
C39	Does the housing provider pay the Real Living Wage?	Yes/No	Anchor has been paying colleagues the Real Living Wage since 1 December 2021 and in November 2022 we became the largest housing and care provider to attain accreditation as a Real Living Wage Employer from the Living Wage Foundation. We have committed to paying colleagues the Real Living Wage, which is higher than the National Minimum Wage, for the foreseeable future and are proud of our commitment to ensure that people working in housing and social care are appropriately rewarded for their hard work. The National Living Wage from 1 April 2024 is £11.44 per hour for age 21 and over. The Living Wage Foundation rates are £12 per hour or £13.15 for London. Our commitment to paying the Real Living Wage forms part of our Employer Value Proposition and we aim to be one of the best places to work in the UK, ensuring we can recruit and retain the best people in a highly competitive market for talent.
C40	What is the housing provider's median gender pay gap?	% gap	The median gender pay gap at Anchor at the end of the financial year 2023-24 was 6.8% and has reduced since then.

Sustainability Reporting Standard for Social Housing Anchor 2024-25

Criteria #	Criteria description	Measurement unit	Anchor response																				
C41	What is the housing provider's CEO:median-worker pay ratio?	Ratio	The total annual CEO remuneration divided by the working remuneration is as follows:																				
			<table><tr><th>Percentile</th><th>2021/22</th><th>2022/23</th><th>2023/24</th><th>2023/24</th></tr><tr><td>25th Percentile</td><td>26:1</td><td>25:1</td><td>20:1</td><td>16:1</td></tr><tr><td>Median Percentile</td><td>29:1</td><td>23:1</td><td>19:2</td><td>15:1</td></tr><tr><td>75th Percentile</td><td>23:1</td><td>21:1</td><td>17:1</td><td>14:1</td></tr></table>	Percentile	2021/22	2022/23	2023/24	2023/24	25th Percentile	26:1	25:1	20:1	16:1	Median Percentile	29:1	23:1	19:2	15:1	75th Percentile	23:1	21:1	17:1	14:1
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75th Percentile	23:1	21:1	17:1	14:1																			
			The Chief Executive: median worker pay ratio was 15:1. This is calculated using the DESNEZ (Department for Energy Security and Net Zero) methodology option A. A significant increase in the Real Living Wage rate and a lower CEO remuneration package (compared to previous years) have resulted in a further reduction in the ratio. Anchor employs over 10,000 colleagues (with a year-end headcount of 10,708), most of whom work in our care homes.																				
Criteria #	Criteria description	Measurement unit	Anchor response																				
C42	How is the housing provider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?	Qualitative response	Anchor is committed to making equality, diversity and inclusion a lived experience for all colleagues. We promote this through inclusive engagement, accessible services, and by ensuring our workforce reflects the communities we serve. Our core company values include 'Respect', underpinning our zero-tolerance approach to discrimination or harassment. We support a range of colleague and resident networks—such as embRACE, enABLE, Rainbow, and our Inclusion Forum—which champion diversity, review policy and practice, and act as allies across the organisation. Anchor is a Stonewall Champion, a member of Inclusive Employers, and a signatory to the Care Leaver Covenant. We also contributed to the No Place Like Home research and are early adopters of the HouseProud Pledge. Through ongoing consultation, celebration of national awareness events, and open dialogue, we ensure that inclusion remains embedded in our culture and visible to all who work with or join Anchor.																				

Sustainability Reporting Standard for Social Housing Anchor 2024-25

Criteria #	Criteria description	Measurement unit	Anchor response
C43	How does the housing provider support the physical and mental health of its staff?	Qualitative response	The health and wellbeing of our colleagues is a key priority at Anchor. As an accredited Real Living Wage Employer, we are committed to providing meaningful support that promotes physical, mental, and financial wellbeing. Through our Being Well platform, colleagues have access to a wide range of resources and benefits. These include a dedicated benefits website offering financial support such as shopping discounts, access to Wagestream money services, life cover, and a pension scheme. Health and wellbeing benefits include access to a digital gym, 24/7 remote GP appointments, free flu jabs and eye tests, mental health sessions, a wellbeing app, and a 24/7 advice line. Additional support is available for areas such as menopause and fertility, bereavement, cancer care, and navigating care responsibilities. Colleagues also have the flexibility to buy or sell annual leave, supporting a healthy work-life balance.
C44	How does the housing provider support the professional development of its staff?	Qualitative response	Anchor is committed to supporting the professional development of all colleagues through a broad range of training, learning, and career progression opportunities. All colleagues complete regular mandatory and non-mandatory e-learning to ensure compliance and continuous development across key topics. Our MyLearning platform provides access to hundreds of online modules, available anytime and on any device, making learning flexible and accessible. Personal development is embedded in our culture, with every colleague having regular one-to-one meetings with their manager to reflect on progress, identify development needs, and plan next steps. Anchor offers a range of award-winning apprenticeships to suit colleagues at different stages of their careers. These include our entry-level Apprenticeship Programme, MyRole Apprenticeships for current colleagues seeking development in their existing roles, and MyFuture Apprenticeships designed to support high-potential individuals progressing into more senior positions. Anchor's Property & Assets team continued its RICS-accredited graduate programme, welcoming two new participants as part of our ongoing investment in professional talent across the organisation.

Sustainability Reporting Standard for Social Housing Anchor 2024-25

Criteria #	Criteria description	Measurement unit	Anchor response
C45	How is social value creation considered when procuring goods and services? What measures are in place to monitor the delivery of this Social Value?	Qualitative response	Anchor has a social value in procurement strategy which ensures that all above threshold tenders include a specific section on social value. Where the contract is a strategic contract, then the social value questions mandates the use of a social value calculator using the Themes Outcomes and Measures from the social value portal, alongside a qualitative question related to social value for our resident group. This is allocated a weighting of between 5% and 7% of the total quality scored. Where a contract is not strategic, or may be a one-off supply, then a qualitative question is used which has a weighting of between 2% and 5% of the overall score. The use of the TOMs allows tracking of bid commitments alongside social value being tracked in contract review meetings. A central tracker monitors each contract on a regular basis. Social Value commitments for tenders issued in FY25 totalled over £86m using the TOMs. Delivery of this will take place over the coming years as new contracts mobilise during 2025 and beyond.
C46	How is sustainability considered when procuring goods and services? What measures are in place to monitor the sustainability of your supply chain when procuring goods and services?	Qualitative response	Sustainability is one of the key TOMs used within Anchor's social value policy. For major contracts, we require suppliers to provide clear carbon reduction plans, responsible waste management approaches, and evidence of ethical supply chain practices. These are evaluated as part of the tendering process. Where used in conjunction with social value, this can add an additional 5% of the technical weighting. Contractors are expected to provide updates against their bid commitments and against the sustainability Themes, Outcomes and Measures throughout the contract period.

