Anchor Annual Sustainability Report

2025-2026



Foreword

At Anchor, we recognise our responsibility to tackle climate change, protect the environment and support a sustainable future, making sure that our residents' homes are warm in Winter, cool in Summer and healthy to live in. We're committed to embedding environmental responsibility across all areas of our work.

This is Anchor's fith annual Sustainability Report, outlining our environmental, social and governance (ESG) performance for 2025-2026. Our approach is guided by our four strategic themes: Cutting Carbon, Protecting the Environment, Mitigating Climate Impacts, and Living Well. This supports our commitment to having no net carbon impact on our day-to-day business activities by 2030, and to offset all emissions linked to our business by 2050, including suppliers, products and services.

As England's largest provider of housing and care for older people, our sustainability vision is to enable people to love living in later life. A big part of this work involves improving the energy efficiency of homes through our retrofit programme, to bring all homes up to EPC C or above by 2030.

We secured £12 million of government funding through the Warm Homes Social Housing Fund (WHSHF) to retrofit more than 1,200 homes over three years. This complements the retrofit work we've completed under the Social Housing Decarbonisation Fund (SHDF). Since April 2025, energy efficiency improvements such as insulation, solar panels, and high heat retention stroage heaters have been made to 110 homes. All of these have been lodged through Trustmark, and all now reach EPC C or above. We are targeting the next 450 homes over 2026-27. We are also building 5,700 new homes over 10 years, designing to net zero and delvering to high energy efficiency standard.

We have also strengthened our approach to resident safety. In early 2025, the Regulator of Social Housing found failings in our delivery of the Consumer Standards and rated our performance as C3 and our governance G3. Since then, we've strengthened how we manage damp and mould cases in line with Awaab's Law, making sure that we have the right resources and systems in place to identify and deal with damp and mould quickly and efficiently, as well as training our colleagues. We've enhanced our electrical safety processes too. We're working closely with the Regulator of Social Housing, who is supporting our improvement programme.

We revised our baseline measurements for our greenhouse gas emissions this year, in line with good practice guidance. Against the new baseline, our greenhouse gas emissions increased by 9.6%, primarily due to improved Scope 3 data collection (emissions from activities we don't carry out directly at Anchor, like our supply chain and travel), and increased spending on planned works and building new homes. Our Scope 1 and 2 emissions (the electricity and gas we buy and use in our homes and buildings, and emissions from Anchor owned vehicles) have decreased.

Residents are at the heart of sustainability. Our residents tell us that they want support to live sustainably and clearer communication on climate action; insights that will inform our work over the next few years. Our Residents Environment Forum has provided a platform for residents' voices on sustainability matters, and we will continue to deepen residents' involvement in the transition we are making towards sustainable living.

We've worked with residents and colleagues to make sustainability relevant and accessible through a structured sustainability communications plan aligned with national campaigns. We've shared practical resources through our website, resident newsletters and colleague channels throughout the year. Both residents and colleagues have brought sustainability to life through engagement in 'make and mend' and 'waste' initiatives, such as repurposing bed bases to create planters for an allotment.

We're now looking ahead to develop our 2027-30 Sustainability and Net Zero Strategy, informed by stakeholder insight, resident feedback and the current regulatory landscape.

We're proud of the progress made this year and we remain focused on delivering sustainable outcomes for residents, now and in the future.

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Introduction

Anchor is England's largest not-for-profit provider of housing and care for older people. We put surplus income back into improving homes, services and sustainability performance. Through this approach, we aim to support thriving, resilient and sustainable communities, reducing our impact on the environment over time, so that both current and future generations can love living in later life.

Key Statistics for 2025/26

more than **65,000** residents

54,000 homes for over **55s**



Almost **1,700** locations working with 85% of local authorities across England

35,500 socially rented homes

12,500 Leasehold homes

121 Care homes

84% of our tenants + **60.2%** of home owners were satisfied with the overall service from Anchor

87% of rented and care homes are at EPC C+

0.4% increase in carbon intensity

88% average SAP rating for new builds

86.36% of our care home were rated good or outstanding by the CQC

£244,835 worth of vouchers distributed to support our residents

9.6% increase in total carbon emissions

71% average SAP rating for retrofit homes

74% average SAP rating for of all homes

Ratio board male to female **4:7**

Ratio exec male to female **3:5**

1.8% median Gender Pay Gap

Over **£12.8 million** in benefit gains for our residents through Be Wise

Anchor's Sustainability Pathway

Our Pathway represents the key steps along the way to net zero in 2050

2024

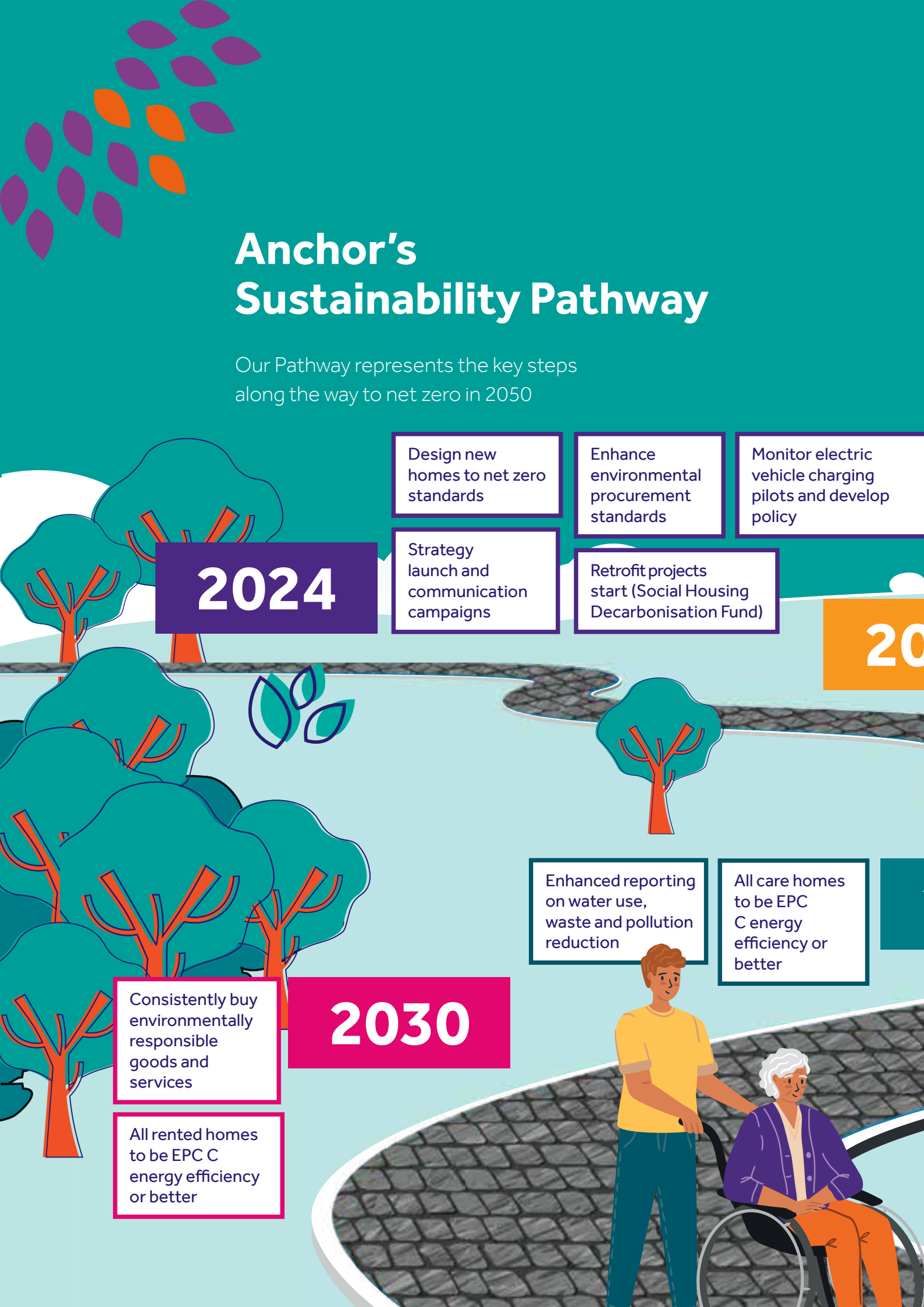
- Design new homes to net zero standards
- Enhance environmental procurement standards
- Monitor electric vehicle charging pilots and develop policy
- Strategy launch and communication campaigns
- Retrofit projects start (Social Housing Decarbonisation Fund)

20

- Enhanced reporting on water use, waste and pollution reduction
- All care homes to be EPC C energy efficiency or better

2030

- Consistently buy environmentally responsible goods and services
- All rented homes to be EPC C energy efficiency or better



Introduce targets for water use, waste and pollution reduction

Assess food risk and develop overheating strategy

Develop biodiversity and green spaces targets and support resident action

Additional investment into energy efficiency delivering retrofit works to homes

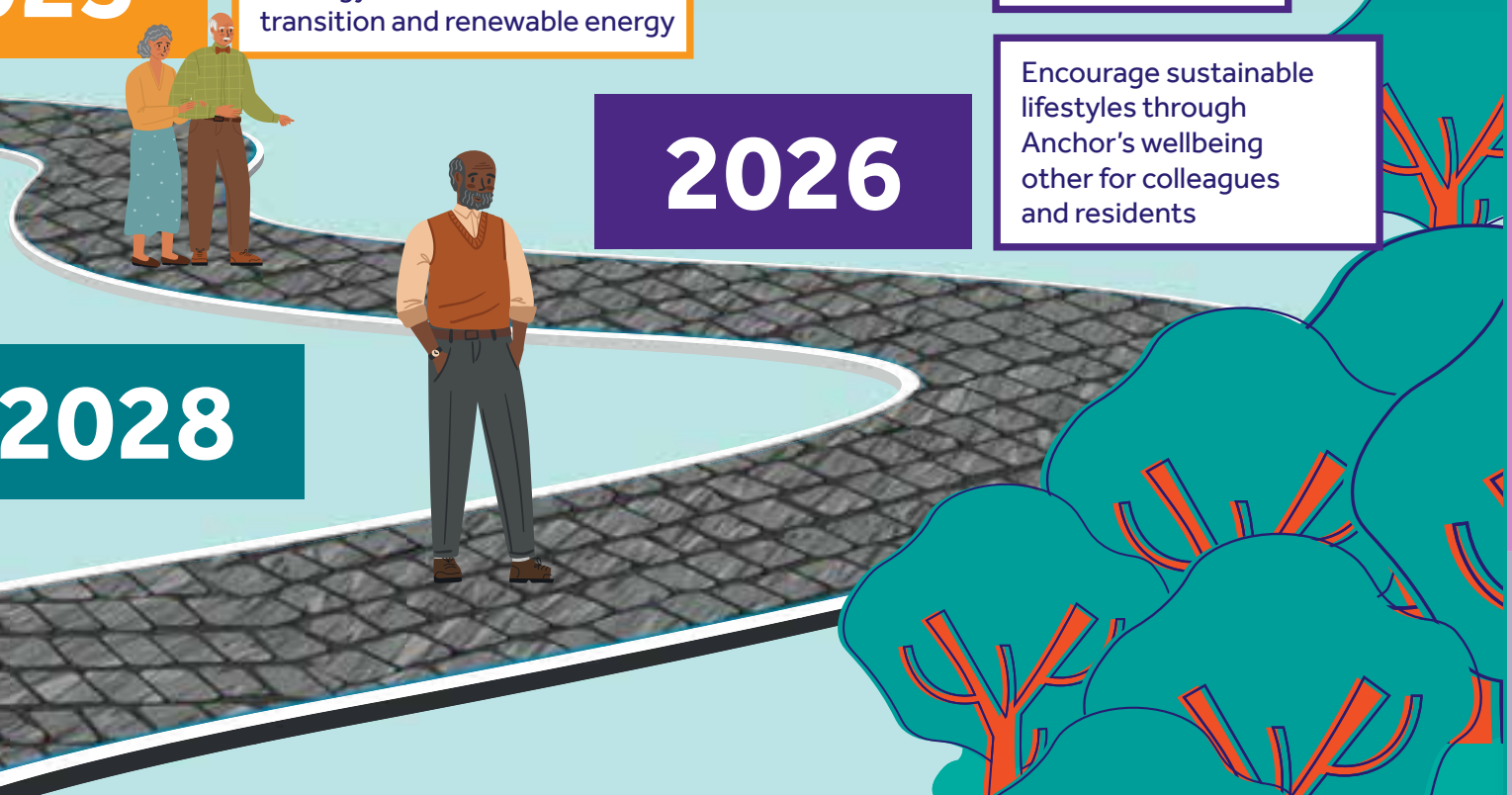
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Develop retrofit investment strategy with clean heat transition and renewable energy

Embed climate risk assessment into our practice

2026

Encourage sustainable lifestyles through Anchor's wellbeing other for colleagues and residents



2028

2050

Anchor will be net zero across all we do by 2050

Our Sustainability Strategy and our Pathway to Net Zero

Our 2023–26 Environmental Sustainability & Net Zero Carbon Strategy defined four priorities that align with our wider organisational commitments towards Net Zero:



Cutting Carbon

Reducing emissions across our operations and assets



Protecting the Environment

Safeguarding biodiversity and natural resources



Mitigating Climate Impacts

Improving climate resilience



Living Well

Enabling sustainable lifestyles for residents and colleagues

Our **key priority areas** within the strategy include:

1 **EPC C** at least for all rented homes by 2030.

2 **EPC C** at least for all care homes by 2028.

3 New homes **designed to Net Zero** and built to our Green Line standard.

4 **Improved Scope 3 data** and supplier engagement.

5 Operational **emissions reduction** through **colleague initiatives.**

Energy and Carbon

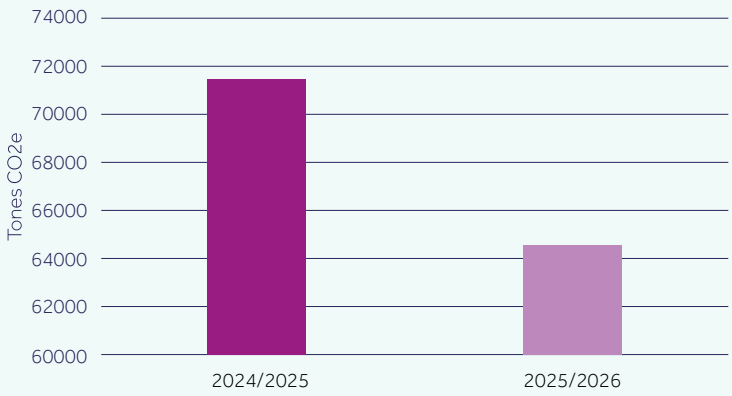
This is our fifth-year reporting greenhouse gas emissions using the Streamlined Energy and Carbon Reporting (SECR) methodology, and the Greenhouse Gas (GHG) Protocol, which captures Scope 1, 2 and 3 emissions. During the year, we've worked closely with colleagues who manage our data across Anchor to improve the reliability and systems for reporting. This has strengthened our oversight of the data and enabled more proactive risk management.

- We measure progress against our updated baseline year (2024-25), which we reviewed and established this year, enabling us to align to full Scope 3 reporting, ensuring comparability across all scopes. Our total emissions for 2025-26 were: 274,297 tCO2e (+9.6% against baseline).

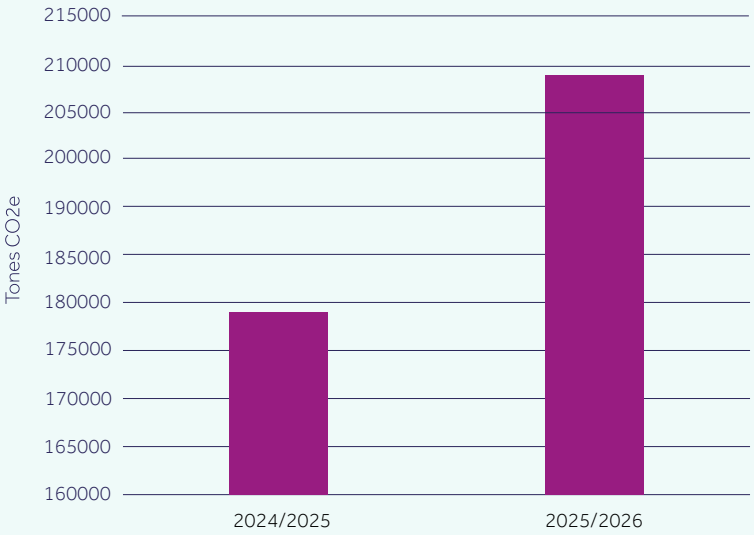
- Scope 1 and 2 emissions, meaning the fuel we use at Anchor, including gas and electricity in our homes and offices, and Anchor's vehicles fell by 9.7%, largely due to continued decarbonisation of the national grid.



Scope 1 & 2 emissions



Scope 3 emissions



Scope 3 emissions represent all the goods and services we buy, our supply chain, our waste, business travel and commuting. Our Scope 3 emissions increased, mainly driven by an increase in our Scope 3 Category 2 Capital Goods emissions (+120.2%) against baseline.

The rise in Scope 3 Category 2 Capital Goods emission reflects increased spending in property maintenance including retrofit, IT and construction activity for new homes. This makes supply chain engagement a key priority.

However, most emissions continue to come from energy use in residents' homes (Scope 3). This reinforces the importance of improving the energy efficiency of our homes through retrofit and building energy-efficient new homes, through our Green Line approach to new build standards.

Procurement Standards

We want to strengthen sustainability across our supply chain by improving carbon data collection and setting clear expectations for environmental transparency from the companies we work with.

We ask companies that work with Anchor to commit to making social value investments and showing us how they are transitioning towards Net Zero. Since 2023, social value has been embedded in procurement through the widely recognised Themes Outcomes and Measures framework (TOMS), typically accounting for 5% of tender scoring. Requirements are scaled based on contract size and risk. Higher-value contracts require quantified social value commitments, such as meaningful community benefit that is consistent with our not-for-profit purpose.

The social value commitments made by the successful supplier are incorporated into their contract, and delivery is monitored throughout the lifecycle by the appointed Contract Manager. We publish an annual Social Value Report on all of the additions that our contractors make to the lives of Anchor residents and their local communities.

All suppliers must also demonstrate environmental management standards, including ISO14001 or equivalent environmental policy. Additional environmental criteria are applied depending on the type of contract. For example, reducing packaging or shifting to lower emission transport, and are working towards greater consistency in ensuring that meaningful community benefit is in line with Anchor's priorities.

Commitments are built into contracts and monitored throughout delivery to ensure environmental and social impact.

Examples of sustainable and social value considerations without our contracts inlude:

- Where possible our doorsets are PEFC and FSC to support sustainable forestry.
- All Fire Risk Assessment contractors operate under ISO 14001 accredited environmental management systems to ensure responsible waste management and minimise environmental impact during works.
- Implementing initiatives to reduce loneliness and isolation.
- Enhancing green spaces and environmental improvements.
- Initiatives to improve digital skills and confidence.



For our building and repair works, we ensure where possible that materials used are sustainable, such as using recycled windows and doors, or that the paint we use in care homes is oil free. Our employers requirements include responsibly-sourced materials for new build developments. This means we ask our contractors to select and install materials that minimise environmental impact over their life cycle.





Resident Involvement

We listen to our residents and value their input. Our sustainability approach is shaped by resident insight and is informed by an ongoing dialogue about what matters most to them. We're committed to reducing our own environmental impact, equipping our residents to live more sustainably and making sure that they can live comfortably and affordably in a rapidly changing environment. We carry out a Listening and Acting Survey, gather reliable feedback through customer satisfaction data ,and work with resident insight groups to ensure our priorities meet residents' needs. For example, residents told us that they wanted clearer and more accessible information about energy efficiency improvements, so our Residents Environment Forum developed a targeted leaflet explaining what retrofit means at Anchor.

Through this years' sustainability survey, our residents called for greater support to live sustainably and for clearer communication on climate action. These priorities will directly inform our next Sustainability and Net Zero strategy and future work we do with residents.

The Residents Environment Forum (REF) continued to play a key role in shaping our work, providing valuable challenge, insight and lived experience. The Forum has helped inform our sustainability communications plan, resources and engagement activities. It ensures these remain relevant, practical and accessible for residents, along with wider resident discussions and surveys on how we develop our sustainability work for the future. This has been further strengthened through aligned national environmental campaigns, supporting frontline conversations with residents about sustainability and climate related issues in a practical and accessible way.

Resident influence extends beyond sustainability. Residents have also helped to shape strategic priorities, policy development and governance through our Resident Inclusion Forum, formal advisory groups and targeted engagement activity.We are looking at how to continue to broaden and deepen resident involvement. Resident perspectives are embedded in decision making at all levels of the organisation, including recruitment to senior leadership and governance roles. We're very proud that our former Resident Environment Forum Chair, Heather Rowell, is now an Anchor Board member. During the year, residents played a key role in the recruitment and appointment of the executives, helping to ensure resident voice was reflected in important decisions.

Be Well

Regeneration and Placemaking

Our BeWell service supports residents' mental, physical and social wellbeing through:

- BeActive: accessible fitness programmes and virtual sessions. We've helped residents to stay active and healthy through on demand videos and podcasts, fitness DVDs, and four live virtual exercise sessions every week, with 2,064 attendances last year.



CASE STUDY:

Maureen Russell attends our Be Active sessions which she says increase her energy levels and lift her mood. Maureen lives with Inclusion Body Myositis, a rare muscle-wasting condition for which there is no treatment or cure. She said: "The only thing I can do is exercise in an attempt to maintain some mobility. I can't beat this thing but I'm not going down without a fight."

For Maureen, the programme is about more than just managing her condition, it's about the connections she builds there with her neighbours. "It's good fun, we have a laugh, and it does make us feel better."

The supportive atmosphere and the focus on doing what you can without pressure has provided Maureen with the extra motivation to continue the classes: "You only do what you can, there's no pressure and we stop if we need a rest."

Be Connected

BeConnected:

Tackling loneliness through social initiatives. We've brought residents together through virtual coffee mornings, Chatty Benches, our Pen Pal scheme and through our virtual book club.



CASE STUDY:

We installed a Chatty Bench at the historic landmark Bolton Abbey near Skipton, Yorkshire. Our Chatty Benches initiative was created to encourage people to get talking and to reduce loneliness. Helen Snowden, a trustee of the 'Friends Of' group for St Ann's Well Gardens in Brighton & Hove has witness the impact the bench had: "The Chatty Benches help people make friends, and to not be lonely. A little chat can make your day that bit better. I've seen loneliness wreak havoc on individuals' well-being, its effects rivalling those of chronic diseases. Through the Chatty Bench, we want to help combat loneliness and build strong community bonds."

Be Digital

BeDigital:

Building digital confidence and inclusion. This year we helped people in 5,298 cases with digital learning; supporting residents to get online, build confidence, and access other Be Well services and Connected Properties initiatives.



CASE STUDY:

During some ongoing planned works, our Customer Engagement Co-ordinator Tamara Butterworth led a digital drop-in morning for residents to socialise and learn how to use their digital devices. One of our residents was supported with removing unused apps, to enable them to have easier access of the ones they needed. They were also told about the importance of keeping information secure and how to set a lock-screen password. Another customer was supported with setting up their printer: I had completely disregarded being able to use my new phone. Now there is less 'noise' I am more likely to use it, thank you." Resident, Caroline Court

Be Skilled

BeSkilled:

Learning and personal development opportunities. This year we had 117 residents develop new skills, from Diversity & Inclusion awareness to employability, digital confidence, financial wellbeing, and access to funded learning and Tenants Participation Advisory Service training.



Financial Wellbeing

Through our BeWise service, we provide free financial, energy and welfare advice. This may be through energy vouchers to support with high energy costs, or through referrals to the local energy advice partnership (LEAP) and Better Housing, Better Health who offer tailored support to eligible residents. This includes advice on how to keep warm and live well in their home, home visits or providing them with energy saving measures like LED bulbs or draught proofing. Other services cover financial inclusion advice and welfare benefits advice, and we have a Support Fund available for residents, where we provide them with vouchers for food and white goods. This year

- Over 1,400 residents received a positive financial outcome.
- 1,558 successful support cases through our resident support fund.
- £245,000 in vouchers distributed.
- £12.8 million in benefits secured for residents.

CASE STUDY:

Mrs Smith had to stop working because of poor health and was trying to manage on Employment and Support Allowance of just £84.80 per week, alongside Housing Benefit and Council Tax Support. Even with those benefits, money was tight. Anchor's BeWise service helped Mrs Smith complete a claim for Personal Independence Payment, monitored her ESA assessment process to ensure she was assessed fairly, and advised on possible further entitlement through Universal Credit. Anchor also provided two £60 Aldi vouchers through the Support Fund. Mrs Smith was later awarded £95 per week in PIP, while her ESA increased by £45 per week following assessment. She was also able to access an additional £142.32 per month in Universal Credit. Together, this helped relieve immediate financial pressure and gave her greater stability in managing her day-to-day costs.

CASE STUDY:

At an estate event, a BeWise adviser supported a resident who had built up a significant amount of credit with an energy supplier, but had not been refunded, to recover their money. While supporting this resident, our adviser identified the resident was on an unsuitable tariff. They supported the resident in challenging the energy supplier over the outstanding credit and to move to a more suitable fixed tariff with Octopus. The resident received a full refund of the credit on her account, together with £80 compensation, and is now expected to save £150/annum on her energy costs.

Our Colleagues

We are committed to colleague wellbeing, development and inclusion. We are a proud to offer the Real Living Wage to all colleagues, and we offer a wide range of health, wellbeing and financial support services.

Training and development are central to our approach, with leadership programmes and learning platforms supporting career progression across all levels.

CASE STUDY:

Our Stepping Up, Thrive Leadership, and Inspire programmes all equip colleagues with skills that enable them to build strong relationships at Anchor, manage their team effectively and deliver positive team outcomes. Feedback includes:

"I've learnt what it takes to become a good team leader and how to better manage team expectations. I believe this session is a true guide for anyone looking to take up leadership positions." - Participant, Stepping Up programme

"I have been able to actively apply the learning from the Inspire programme within my role, particularly in relation to teamwork, managing a team, and supporting individuals. The programme has helped me better understand the importance of building strong relationships, encouraging collaboration, and creating a supportive and inclusive team environment." - Participant, Thrive Leadership programme

"I have witnessed a genuinely positive change in my team member since they completed their leadership training. They are now more confident in decision-making and communicate with greater clarity and purpose. I've also observed a stronger sense of accountability and a more proactive approach to supporting colleagues. Overall, the training has had a noticeable impact on their leadership presence and effectiveness within the team." - Participant, Inspire programme



Diversity and Inclusion

We work with colleagues and residents to make Anchor a place where everyone can be themselves and where our differences should not hold us back.

- **785 attendances at D&I events and awareness campaigns**

We are committed to fair, inclusive and transparent recruitment at every level.

Resident voices bring a broad range of perspective into our governance. This includes the Inclusion Forum, the Communications Group, Scrutiny Panel, and the Property, Safety and Quality Group. These resident groups have fed into hate crime awareness training, language guidance and recruitment processes for boards and committees.

This year, membership of our colleague networks increased by 66%, reaching 330 members across enABLE, embRACE, Rainbow, Carers' Network and Inclusive Ambassadors. These networks influence policy development, procurement, hate crime and anti-social behaviour work, internal campaigns and awareness events. Colleagues tell us that our networks are safe and empowering spaces, where their identities and experiences are valued. We also use feedback from disabled and ethnic minority colleagues to target action on reasonable adjustments, recruitment transparency and equitable progression.

CASE STUDY:

HOW OUR COLLEAGUE NETWORKS HELP US TO UNDERSTAND EACH OTHER BETTER | ANCHOR)



I'm a member of Anchor's enABLE network for colleagues living with disabilities, neurodivergent conditions, or long-term health conditions. What really stood out to me at my first enABLE Network meeting was how everyone made sure that it was a judgement-free space to share. Being able to talk about my disability and hear people talk so freely about their conditions was wonderful. The more we know about each other's wonderful diversities, the more we can support one another here at Anchor. - Location Manager, Anthony Reed

In addition to resident and colleague networks, we are committed to improving engagement through mandatory equality, diversity and inclusion eLearning. We also offer supplementary workshops and enhanced tools, communications and reasonable adjustments, in response to colleague feedback on clarity, efficiency and support available. Survey results show that 84% of colleagues feel Anchor is making progress on diversity and inclusion.

We're proud that Anchor has been awarded Inclusive Employers Gold Standard, Disability Confident Level 2 and HouseProud Pledge Plus, recognising our work. We believe that there is always further to go

Energy Efficient Homes

Improving energy efficiency across our housing stock is central to our decarbonisation approach.

The energy we use in residents' homes is a significant contributor to our carbon footprint. So we're making our homes more energy efficient and reducing carbon emissions by ensuring all homes reach EPC Band C or above by 2030.

In 2025-26, we retrofitted 110 homes, bringing them to EPC Band C or above. We've installed high heat retention storage heaters, hot water cylinders, low-energy lighting, replacement windows, loft and cavity wall insulation, decentralised mechanical extract ventilation fans, door undercuts and mechanical ventilation heat recovery systems. All of our retrofit works are delivered in full compliance with PAS 2035. This programme was made possible through the Government's Wave 3 Warm Homes Social Housing Fund (WHSHF), under which we secured £12 million to be deployed across a three-year period.

We take a fabric-first approach: addressing thermal performance of the building before introducing new technologies. This sees us deliver homes with improved thermal comfort so that they are easier and cheaper to heat in Winter and to cool in Summer, supporting many of our older residents on fixed incomes.

The next phase of our retrofit programme will target improvements to a further 450 properties during 2026-27.

The average SAP score for our rented homes is now 74 (2025: 74) and leasehold is 70 (2025: 70), and care homes is 49 (2025: 48%). This means that now 87% of rented homes are EPC C or above, 64% of leasehold homes are EPC C or above*, and 89% of care homes are EPC C or above.

CASE STUDY:

SOLAR PV INSTALLED AT THE ORCHARDS, NOTTINGHAM.

Residents at Hanover Close spoke to us after energy improvements had been made to their homes:

"My flat has never been warmer"

"I am writing this morning to update you on the lounge heating situation. I woke this morning to a lovely toastie warm lounge and kitchen. The heating is working perfectly."



*64% excluding those leasehold properties where the EPC is not known and 61% of all leasehold properties.

Energy savings in water systems

In some of our care homes, we have reduced hot water temperatures from 55°C to 50°C where appropriate, (whilst aligning with HSG274 guidance). This 5°C reduction lowers energy demand and associated emissions, while maintaining compliance with Legionella control requirements.



Heat Networks

We manage over 700 networks, providing heating and hot water to over 30,000 residents. This year, we've continued to prepare for and respond to the Heat Network Regulations through improved monitoring and optimisation.

Looking ahead, we will seek to improve network efficiency and performance, supported by metering and billing accuracy, and a structured programme of upgrades. This will make our heat networks more energy efficient.



New Build

Our development programme continues to set the standard for low-carbon homes design. This year, we completed 408 new homes to an average EPC band of B. All new homes are designed to net zero standard, with no fossil fuel heating systems installed, exceeding the requirements of Future Homes regulations and meeting Anchor's Green Line minimum standard when delivered on site. We remain committed to building 5700 homes over 10 years.

As a not-for-profit organisation, our new homes represent long-term investment in the quality and sustainability of the accommodation we provide.



Preparing Our Homes for Climate Change

We're aware of the increasing impacts of climate change. In 2025, we completed a risk-mapping exercise and identified the biggest physical climate risks to our residents and homes. These include flooding, overheating, water stress, drought, and storm damage. We've started to assess these risks and to look at how we mitigate them as part of our asset management and retrofit work.

Our newly formed Green Champions Network of colleagues is also being mobilised to support work with residents to stay safe in hot weather, on water use, and how we prepare for the impacts of climate change in our local communities.

We have strengthened building safety engagement, compliance and processes including:



100%
required gas safety checks completed

100%
of required fire risk assessments completed

99.2%
required electrical installation condition report certifications completed

Anchor has seven Higher Risk Residential Buildings, which are at least 18 metres in height or with at least seven storeys. We've worked closely with residents to agree resident engagement strategies, which set out how we inform, consult, and involve residents in building safety decisions.

Our electrical safety programme has made real progress in clearing the backlog of electrical safety checks and remedial repairs that we reported last year. Over 99% of homes now have a compliant electrical safety certificate, and we're working closely with the remaining residents to access their homes so that we can complete the remaining tests and any repairs needed.

We reviewed our big six compliance policies and published them on the **Anchor website.**



Next year, we'll be continuing to survey the condition of our buildings. This will scope the scale and costs of future maintenance contracts for solar panels, and other solar infrastructure across the homes we manage. The new contract will ensure solar panels are generating energy efficiently and contributing to the transition to Net Zero.

NET ZERO 2050

Damp and Mould



This year, we've improved our approach to monitoring and responding to damp and mould. We're proactively working with residents to diagnose issues at an early stage, ensuring that we implement Awaab's Law and provide residents with the services and support that they expect. We're also improving our systems and providing additional training for colleagues.

CASE STUDY:

20 Bell Walk, Rugby had a recurring mould issue. Although initially triaged as a routine damp and mould case due to minor visible growth, the mould kept coming back, leading to a formal complaint. Previous inspections incorrectly diagnosed rising damp. Our Technical Services Lead took ownership of the case, accurately diagnosed the underlying issue, and recommended effective remedial actions to prevent further recurrence. During the visit, our Technical Services Lead carried out a detailed survey and clearly explained his findings to the resident, addressing previous misinformation and providing reassurance. The appropriate remedial works were then carried out, helping to solve the mould issue and to restore trust with the resident.

This is just one example of Anchor's approach to ensuring complex damp and mould cases are thoroughly investigated and resolved.



Nature and Biodiversity

We are improving biodiversity across Anchor's sites with the help of our Biodiversity Design Guide for colleagues.

Key commitments include:

- Piloting biodiversity enhancement projects, such as wildflower meadows and habitat creation for insects and birds.
- Nature-based solutions, including sustainable drainage, rain gardens, and tree planting.
- Reporting biodiversity metrics through ESG data systems, in preparation for alignment with the Taskforce on Nature-related Financial Disclosures framework, so that we can understand the impact of what we're doing.
- The newly established Green Champions Network of colleagues is also supporting green space stewardship and resident participation in biodiversity activities at Anchor homes'

Placemaking and Social Value

We continue to invest in community spaces and activities, including workshops, green spaces and social infrastructure, to support resident wellbeing and community cohesion. These have included benches, plants and greenhouses.

In 2025-26 there have been 185 attendances at dedicated sessions and workshops for residents.

These include:

- Air fryer session
- Arts and craft session
- Scam awareness
- Carols afternoon
- Energy efficiency workshops
- Digital Drop-in Workshop



CASE STUDY:

In 2022, the Falkland Islands sought our support in establishing their first care facility for people aged 55 and over. The proposed 45-room scheme was designed as a hybrid model to accommodate residents with a range of care needs. We started by sharing our operational approach and hosting a visit to one of our extra care schemes in Durham.

Following this, a formal partnership was establishing through a Memorandum of Understanding, with Anchor acting in an advisory capacity. Over the three-year period, we provided guidance across key areas including workforce recruitment and training, building safety, dementia care and the development of safe and compliant homes.

We also supported the implementation of governance framework, including safeguarding, risk management and community engagement, alongside strengthening relationships with contractors and commissioners to ensure effective service delivery.

This work has led to the successful opening of Tussac House in 2025, representing a significant milestone in extra care provision in the Falkland Islands.

Our dedicated Operations Manager who kick-started the project, continues to maintain a strong relationship with the Falklands team.



Tussax House, the Falkland Islands

A look over the last year

2025/2026

(April 2025 to March 2026)

Be Wise

achieved over

£12.8m

in benefit gains for our residents



Be Skilled

117

residents signed up to





312

activity packs

sent to residents as part of our Year of Culture campaign

Be Active

2064

interactions with our live

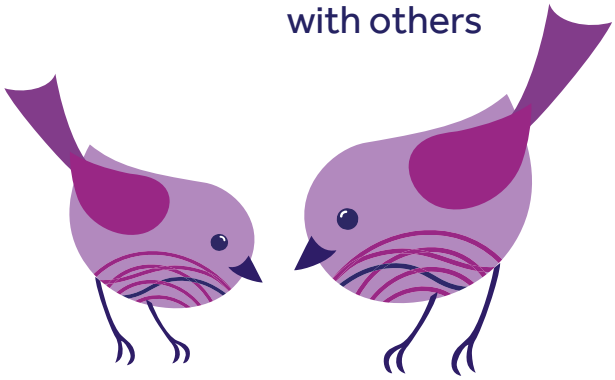
exercise sessions



360

virtual sessions allowing residents to engage and connect with others

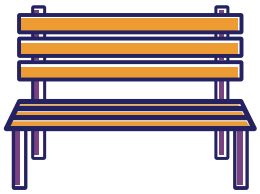
Be Connected



A look over the last year

2025/2026

(April 2025 to March 2026)



956

Chatty Benches
across the country

5295

interactions with residents
supporting them to become digitally included in collaboration with Wifinity Engagement Representatives

Be Well



96%

Overall Satisfaction with **our Be Well services**



Be Digital

Community Partnership Managers supported

467

community engagement interactions with residents.

loving later life AWARDS

104

nominations submitted for the **2025**

14,921 interactions

across all of our Be Well services

Appendix

Tenant Satisfaction Measures

Tenant Satisfaction Measures (TSMs) were introduced by the Regulator of Social Housing to evaluate landlords' performance in providing quality homes and services. These measures apply to Anchor's Low Cost Rental Accommodation (LCRA) and Low Cost Home Ownership (LCHO) properties.

For our LCRA TSM perception survey, residents are contacted monthly by our independent research provider, Acuity, and invited to participate in a telephone interview. In the latest reporting period, 84% of residents expressed satisfaction with the overall service provided by Anchor.

The LCHO TSM survey is conducted annually via telephone interviews, with 60.2 of respondents reporting satisfaction with our overall service.

TSMs assess areas such as property maintenance, building safety, resident engagement, complaint handling, and neighbourhood management, using both resident surveys and internal performance data. Resident feedback enables us to continuously review and improve the services we offer.

Keeping properties in good repair These following applies to Low Cost Rented Accommodation	
Satisfied with the overall repairs service	85.8%
Satisfied with the time taken to complete most recent repair	79.1%
Satisfied that home is well maintained	87.3%
Percentage of homes that do not meet the Decent Homes Standard	2.1%
Proportion of non-emergency responsive repairs completed within the landlord's target timescale	75.7%
Proportion of emergency responsive repairs completed within the landlord's target timescale	71%

Maintaining building safety	
Low Cost Rented Accommodation respondents	92.1%
Low Cost Home Ownership respondents say they are satisfied their home is safe	73.1%

Across both services	
Proportion of homes for which all required gas safety checks have been carried out	100%
Proportion of homes for which all required fire risk assessments have been carried out	100%
Proportion of homes for which all required Electrical Installation Condition Report certificates have been carried out	99.2%
Proportion of homes for which all required legionella risk assessments have been carried out	96.9%
Proportion of homes for which all required communal passenger lift safety checks have been carried out	99.8%

Respectful and helpful engagement	**LCRA**	**LCHO**
Satisfied we keep residents informed about things that matter to them	88.3%	64.3%
Satisfied that resident views are listened to and acted upon	73%	42%
Agree we treat residents fairly and with respect	87%	59.1%

Effective handling of complaints	**LCRA**	**LCHO**
Satisfaction with approach to handling complaints	42.6%	23.4%
Satisfaction with approach to handling complaints	40.9%	25%
Number of stage one complaints received per 1,000 homes:		85.6
Number of stage two complaints received per 1,000 homes		10.9
Complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales (stage 1)		62.4%
Complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales (stage 2)		50.4%

Responsible neighbourhood management	**LCRA**	**LCHO**
Satisfaction with the cleanliness and maintenance of communal areas	89.8%	78.1%
Satisfaction with Anchor's contribution to the neighbourhood	84.4%	39.2%
Satisfaction with Anchor's approach to handling of antisocial behaviour	75.3%	40.4%
Number of anti-social behaviour cases opened per 1,000 homes		22.1
Number of anti-social behaviour cases that involve hate incidents opened per 1,000 homes		0.4

Measuring Our Greenhouse Gas Emissions

Anchor reports annually on our greenhouse gas emissions with progress measured against the baseline assessment (updated for 2024-25). Now in our fifth reporting year, we continue to report using the Streamlined Energy and Carbon Reporting (SECR) methodology and the more comprehensive Greenhouse Gas (GHG) Protocol.

Our reporting is categorised into three scopes:

- Scope 1: Direct emissions from sources we control.
- Scope 2: Indirect emissions from purchased electricity used in our operations.
- Scope 3: All other indirect emissions across our value chain.

Streamlined Energy and Carbon Reporting

- Anchor's total SECR emissions for FY2025-26 were 64,918.82 tCO_2e representing 1.18 tCO_2e per home or care bed.

SECR Emissions	2023-24	2024-25	2025-26
	Tonnes CO2e	Tonnes CO2e	Tonnes CO2e
Scope 1 total	**58,107**	**56,161**	**51,244.01**
Natural Gas and Other Fuels	57,534	55,615	50,755.03
Transportation	574	546	488.97
Scope 2 total	**16,365**	**15,364**	**13,353.01**
Grid-supplied Electricity	16,365	15,364	13,353.01
Scope 3 total	**390**	**335**	**321.80**
Transportation	390	335	321.80
Total (S1, 2, 3)	**74,862**	**71,860**	**64,918.82**
Intensity metric	1.38	1.32	1.18

Note: The SECR intensity metric is calculated by dividing the SECR carbon footprint by the total number of homes and care beds.

Note: There are transportation emissions in Scope 1 and 3. The transportation emissions in Scope 1 represent the emissions from vehicles directly owned or leased.

Greenhouse Gas Emissions Reporting

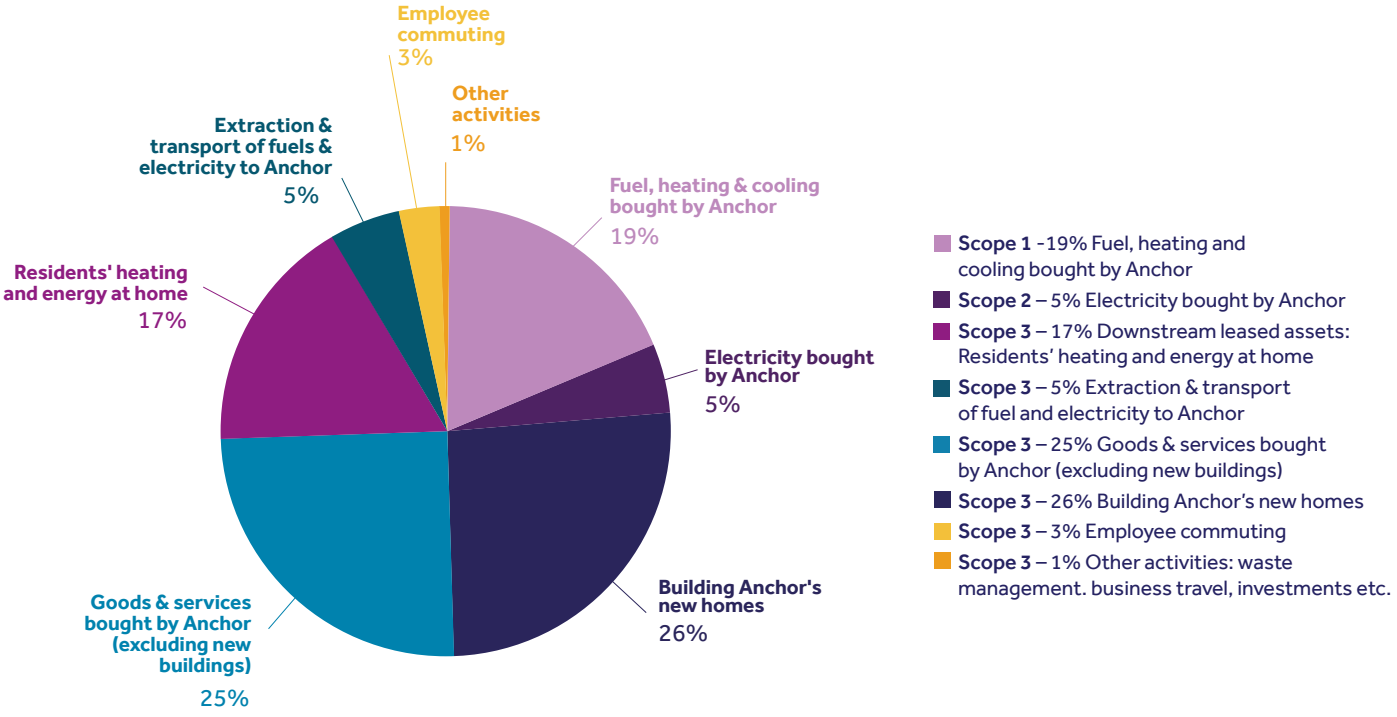
Anchor's total greenhouse gas emissions across all scopes for the year was 274,297 tCO_2e, representing an overall 9.6% increase from 2024-25. While our Scope 1 and Scope 2 emissions have both decreased, the overall increase in emissions against our baseline reflects the improvements we've made to our data collection methodology. It was also impacted by large increases in Scope 3 Category 1 Purchased Goods, which increased by 6.3%, and Scope 3 Category 2 Capital Goods, which increased by 120.2%.

- Scope 3 Category 1 Purchased Goods 6.3% emissions increase is attributed to property maintenance, IT services, fire and lighting and planned works.
- Scope 3 Category 2 Capital Goods 120.2% emissions increase is attributed to capital assets, IT assets, lifts and most predominantly construction activities.

Full Green House Gas Reporting: Scope 1, 2, and 3	2023-24		2024-25		2025-26	
	Tonnes CO2e	% of footprint	Tonnes CO2e	% of footprint	Tonnes CO2e	% of footprint
Scope 1	58,107	21%	56,161	22%	57,015	19%
Scope 2	16,365	6%	15,364	6%	13,353	5%
Scope 3	198,377	72%	178,665	71%	209,700	76%
Total carbon footprint (added scope 1, 2, 3)	272,849		250,190		274,297	
Intensity metric (footprint divided by number of homes/beds)	5.3		4.59		5	

Note: The intensity metric is calculated by dividing our total carbon footprint by the total number of homes/beds.

GHG Emissions Scope 1, 2, 3	2024-25		2025-26	
	Tonnes CO2e	% of footprint	Tonnes CO2e	% of footprint
Scope 1- Direct emissions (gas/heating oil purchased directly by Anchor)	56,161	22%	51,244	19.6%
Scope 1: Natural Gas	55,350	22%	50,629	19.4%
Scope 1: Transport	546	0%	489	0.2%
Other Fuels and Refrigerants	266	0%	126	0.05%
Scope 2 (Location Based)	15,364	6%	13,353	5%
Scope 2 (Market Based)	293	0.001%	159	0.001%
Scope 3	178,665	71%	209,700	80.3%
Scope 3: Category 1. Purchased Goods and Services	63,790	25%	67,819	25%
Scope 3: Category 2. Capital Goods	32,473	13%	71,489	26%
Scope 3: Category 3. Fuel and Energy related activities	14,423	6%	13,698	5.2%
Scope 3: Category 4. Upstream Transport and Distribution leased and rented properties	16	0%	8	0.003%
Scope 3: Category 5. Waste Generated in Operations	1,613	1%	485	0.2%
Scope 3: Category 6 Business Travel	546	0%	511	0.2%
Scope 3: Category 7. Employee Commuting	6,586	3%	7,650	2.9%
Scope 3: Category 12. End of Life Treatment of Sold Products	6	0%	N/A	N/A
Scope 3: Category 13. Downstream Leased Assets	46,951	19%	47,318	18.1%
Scope 3: Category 15. Investments	12,261	5%	722	0.3%
Total Emissions (Location-based)	250,190	100%	274,297	100%
Total Emissions (Market-based)	238,169		261,103	100%
Intensity metric (footprint divided by number of homes/beds)	4.59		5	



In 2025-26, 45% of our total carbon emissions originated from heating and powering residents' homes. This includes both direct emissions from Anchor-managed energy systems (Scope 1 and 2), and indirect emissions from resident-controlled energy use (Scope 3, Category 13). In line with previous years carbon reports, energy use in homes has consistently the biggest proportion of our carbon emissions. This reinforces the need for more energy efficient homes and compliments our decision to continue to build energy efficient homes and retrofit existing homes at scale. Since 2023, 100% of new homes have been designed to meet our Green Line standard. This will deliver high thermal performance and lower operational emissions across our future portfolio.

A further 26% of emissions stem from the goods and services we procure (Scope 3, Category 1), including property maintenance, care home supplies, and professional services. This makes our supply chain a strategic priority for carbon reduction. Through our Sustainability Strategy, we're actively engaging with our suppliers to identify lower-carbon alternatives and strengthen our emissions reporting. By mapping emissions across our operations and supply chain, we are targeting interventions that will deliver the greatest impact.

Sustainability Reporting Standard for Social Housing

The Sustainability Reporting Standard for Social Housing (SRS) was launched in November 2020 by the ESG Social Housing Working Group, which included Anchor, other housing associations, banks and investors. For FY2025-26, we report against the latest SRS criteria, version 2.1.

Our detailed SRS disclosure report against the measures ranging from zero-carbon targets to affordability and safety standards can be downloaded here.

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