



# STRATEGY & BUSINESS PLAN

Update 2026-2027

Supporting Independent Living for  
Scotland's Older Population



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# Introduction

Hanover is one of Scotland's largest specialist housing providers for older people. Operating across 24 local authorities, the organisation supports thousands of customers to live independently in their homes and communities, providing safe, accessible housing alongside services that promote wellbeing and independence.

As we enter 2026–27, the final year of our current five-year Corporate Strategy, we remain focused on delivering high-quality homes and services while responding to the challenges and opportunities facing the housing and care sectors. Our annual Business Plan sets out how we will continue to support our customers, invest in our homes, and ensure Hanover remains a resilient and forward-looking organisation.

This year's plan builds on the strong foundations established over recent years. It also reflects a changing external environment, where rising costs, demographic change and policy reform continue to shape the way housing and care services are delivered across Scotland.

Throughout this document, we aim to provide clear and transparent information about our priorities, performance and plans for the future.

# Strategic Focus



## Happy Customers

Ensuring our tenants and service users feel listened to, valued and supported.

## Desirable Homes

Providing high-quality, safe and sustainable homes that meet the needs of older people now and in the future.

## Resilient Organisation

Maintaining a strong, sustainable organisation that can continue delivering services for decades to come.

These objectives shape everything we do, from service delivery and housing investment to innovation and partnership working.

Alongside our Corporate Strategy, Hanover has also developed a three-year Growth Plan that focuses on expanding services that support independent living. This plan concentrates on three key areas:

- Developing new specialist housing
- Expanding our housing with care model
- Growing Hanover Connect, our digital telecare and health services

Technology and innovation underpin each of these priorities, helping us deliver better outcomes for customers while improving efficiency and sustainability.

# Responding to a Changing Environment

***Economic pressures, policy changes and demographic trends all influence how services are delivered and funded.***

Although inflation has eased compared with previous years, costs remain higher than historic levels. Maintenance costs, insurance premiums and employment costs have all increased across the housing sector. At the same time, many tenants continue to face cost-of-living pressures, particularly around energy and food prices.

In setting our financial plans, we have worked to balance two important priorities: ensuring rents remain affordable for customers while maintaining the resources needed to invest in homes and services.

For 2026–27, the approved rent increase is 5.5%, broadly aligned with increases across the social housing sector. This increase allows us to continue investing in the quality and safety of our homes while maintaining long-term financial sustainability.

Alongside economic challenges, the policy environment is also evolving. Health and social care reform continues to emphasise prevention, independence and support within communities. These national priorities closely align with Hanover’s mission to help older people remain independent in their own homes for as long as possible.





# HAPPY CUSTOMER

## Our journey together

Our customers are at the heart of everything we do. Over the past year, we have placed a strong emphasis on improving engagement, communication and service accessibility.

Independent customer satisfaction research carried out in 2025 showed significant improvements across many key measures. Overall satisfaction with Hanover services increased, with strong progress in areas such as communication, opportunities for participation and neighbourhood management.

One of the most encouraging results has been the significant improvement in customer participation. More tenants are now engaging with decision-making processes, helping shape the services that affect their homes and communities.

While these improvements are encouraging, we recognise that there is always more to do. Areas such as repairs satisfaction and perceptions of value for money will remain key priorities as we continue to improve our services.

### **Supporting Tenants Through Financial Pressures**

The continuing cost-of-living challenges mean that many tenants require additional support. Hanover's Welfare Rights service plays a vital role in helping customers access financial assistance and benefits.

#### ***Over the past year:***

**109 tenants received welfare rights support**

**This work secured more than £200,000 in financial gains**

These services help customers manage rising costs, while supporting tenancy stability and financial resilience.

# Digital Transformation

Technology is becoming an increasingly important part of how we support independent living.

During the past year, Hanover introduced a new digital alarm receiving centre platform, enabling us to deliver more responsive and proactive telecare services. This system supports digital integration with modern devices and health technologies, improving how we monitor and respond to customer needs.

Hanover Connect, our telecare service has also been rebranded as Hanover Connect, reflecting our ambition to deliver integrated digital support services that go beyond traditional alarm systems.

Looking ahead, we aim to expand these services further, working with partners

across housing, health and social care to support people both within Hanover developments and in the wider community.

One of the most significant developments over the coming year will be the introduction of a new housing management system.

This system will improve how we manage housing services, streamline processes and enhance the information available to employees and customers.

Over time, the system is expected to reduce administrative tasks and improve efficiency through automation and better integration with other digital platforms.

Cyber security and digital resilience also remain key priorities. Hanover continues to maintain recognised cyber security accreditations and invests in protecting systems and data.



## Innovation & New Partnerships



Innovation plays an important role in how Hanover adapts to changing customer needs.

Through a new Innovation Framework, the organisation is exploring how emerging technologies can improve services and support independent living. Recent initiatives include collaborative projects with digital health partners and technology providers.

These projects support a shift towards more proactive service models, where technology helps identify issues early and provides preventative support.

# Desirable Homes

Providing high-quality homes that meet the needs of older people remains a central priority for Hanover.

Our approach focuses on both maintaining our existing housing stock and developing new homes that meet modern standards of accessibility, sustainability and design.

## Investing in Existing Homes

Our homes represent a long-term investment in communities across Scotland. Each year we undertake significant work to maintain, improve and modernise our properties.

Investment priorities include:

- Maintaining high safety standards
- Improving energy efficiency
- Addressing damp and mould
- Upgrading communal areas and facilities

Some older developments contain accommodation types that are less popular today, such as bedsit-style flats. We are currently exploring options to remodel these homes so they better meet modern expectations and remain attractive places to live.



Sustainability continues to play an important role in our investment decisions. Hanover has committed to supporting Scotland's transition to net zero carbon emissions by 2045. Our Sustainability Plan focuses on improving the energy efficiency of our homes, reducing our organisational carbon footprint and embedding sustainable practices across our operations.

Improving the energy performance of homes is particularly important for older tenants, as it helps reduce energy bills while improving comfort and wellbeing.

To strengthen transparency, we continue to publish an annual Environmental, Social and Governance (ESG) report, which provides detailed information about our environmental performance and sustainability progress.

## Developing New Homes

Demand for accessible housing for older people continues to grow as Scotland's population ages. In response, Hanover's Growth Plan prioritises the development of new specialist housing.

Several new housing developments are currently progressing through the planning and development process, including projects in Troon, Forres, Edinburgh and Elgin.

These developments will provide modern, accessible homes designed to support independent living. They will also incorporate digital infrastructure and design features that allow residents to remain in their homes even as their needs change.

Developing these homes requires close collaboration with local authorities, funding partners and community organisations. Through these partnerships we aim to deliver housing solutions that respond directly to local housing needs.

# Resilient Organisation

Delivering high-quality services requires a strong and adaptable organisation. Hanover continues to invest in the systems, people and infrastructure needed to support long-term resilience. This commitment is reinforced by Hanover's achievement of Investors in People (IIP) Gold accreditation, a recognition that reflects the organisation's strong focus on employee support, development and engagement.

## Supporting Our Workforce

Our employees play a crucial role in delivering services to customers. Over the past year, we have continued to invest in workforce development, succession planning, and improved working environments. Office refurbishment projects in Glasgow, Edinburgh and Elgin have created modern, collaborative workplaces that support hybrid working and team collaboration.

As the sector faces an ageing workforce, proactive workforce planning will become increasingly important to ensure the organisation can continue delivering high-quality services in the years ahead.

## Financial Strength and Long-term Planning

Maintaining a strong financial position is essential to delivering our strategic ambitions.

### *For 2026–27, Hanover expects:*

- Turnover of approximately **£53 million**
- Operating surplus of around **£3.2 million**
- Total reserves of approximately **£47 million**

These figures demonstrate that the organisation remains financially stable while continuing to invest in homes and services.

To support long-term planning, Hanover maintains a 30-year financial plan that models future income, expenditure and investment needs. This approach ensures that decisions made today remain sustainable for future generations.

Investment priorities over the coming years include:

- Maintaining and upgrading homes
- Improving energy efficiency
- Expanding digital infrastructure
- Developing new housing projects

The organisation also continues to maintain moderate borrowing levels compared with many housing providers, helping ensure long-term financial resilience.



# Performance

Performance monitoring is essential to ensuring services remain effective and responsive.

During the past year we have seen improvements in several operational areas. For example, the average time required to re-let empty properties has improved significantly, helping ensure homes are available to new tenants more quickly.

Compliance with key safety standards remains strong, including full compliance with gas safety requirements.

Where performance falls below target, improvement plans are developed and monitored closely by senior leadership teams and the Board.

Hanover also maintains strong governance arrangements, supported by internal and external audit processes.

Independent governance review during the year confirmed that the organisation continues to comply with regulatory requirements.

# Looking Ahead

As we enter the final year of our Corporate Strategy, Hanover remains focused on delivering positive outcomes for customers while preparing for the future. Over the coming year we will:

- Implement our new housing management system
- Progress a new Asset Management Strategy
- Expand housing with care services
- Grow Hanover Connect telecare services
- Develop new specialist housing for older people
- Continue working with partners to influence housing and care policy in Scotland

At the same time, we will continue advocating for a stronger national focus on housing for older people. As Scotland's population continues to age, accessible housing and preventative support services will become increasingly important.

# Conclusion

Hanover's Business Plan for 2026–27 reflects a clear commitment to transparency, sustainability and continuous improvement.

Despite ongoing economic pressures, the organisation remains financially stable and well positioned to deliver its strategic priorities.

By focusing on customer experience, housing quality and organisational resilience, Hanover will continue supporting older people across Scotland to live safely, independently and with dignity in their communities.





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