



It's your choice!



For the full story
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Copayments



Now opened up across
many more estates

Disability allowance



Are you getting the support
that you're entitled to?

Greenshoots



Inspiration from
Hanover Court, Bedford

How to contact us with your feedback:

**Hanover, FREEPOST HL599
1 Bridge Close, Staines TW18 4BR
call: 01784 446117
email: engagement@hanover.org.uk**



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Welcome...

To the summer edition of Hanover news

In this edition we are pleased to provide you with an update on our Copayments scheme, and on how using choice is giving residents the chance to shape the services on their estates, in a way that suits them.

We celebrate the success of award winning residents Margaret Goodwin and Gina Ullma and take a look at how Greenshoots funding has helped residents in Bedford revamp their communal garden.

If you would like to enter this year's Hanover in Bloom competition, you will find all the details on the back page and if you're interested in influencing decision making at Hanover then read our Intouch article to find out how you can get involved.

We hope that you enjoy this edition – remember, we are always keen to know what you think; so please get in touch and give us your views!

Alternative formats

If you would like to receive future editions of Hanover News in an audio format (tape or CD) or large print please contact our Engagement Officer on **01784 446117** or email

engagement@hanover.org.uk. If you would like to receive this publication in a format other than print or audio please speak with your Estate Manager.





Copayments moves forward

Following a successful pilot in 2010/11, the Copayments scheme has now been opened up across many more estates.

Thanks to this innovative new scheme, residents in many of Hanover's rented estates now have the option to buy a new kitchen or bathroom of their choice, ahead of the planned replacement cycle. What's more, Hanover will contribute towards the cost!

The scheme allows you to choose the design and style of the kitchen or bathroom and pay a contractor to fit it. We will then contribute to the cost and take responsibility for future maintenance.

Haverhill residents, Malcolm Bignell and his wife Barbara, were among the first residents to reap the benefits of the pilot scheme.

Malcolm said: "Our Estate Manager pointed out that because the kitchen was due to be replaced in 2012 and the bathroom in 2024 we qualified for a Copayment.

"The total cost of replacing our kitchen and bathroom was £11,000. Hanover contributed 40 per cent towards the total cost for the bathroom and 80 per cent towards the kitchen which meant Hanover contributed £6,800 in total.

"I'm so glad we contacted Hanover, we are delighted with our new kitchen and bathroom and look forward to entertaining our friends and family for many years to come."

Am I eligible?

You are eligible for Copayments if the kitchens or bathrooms on your estate are due to be replaced during the next 15 years, you rent a property on an estate included in the scheme and you do not owe Hanover any monies (i.e. you have no outstanding arrears).

➔ **If you would like to find out more about this scheme please contact Sam Clifton, our Copayments Advisor, on 01480 226571 or speak to your Estate Manager.**

It's your choice!



At Hanover it is important to us that our residents have a real and meaningful choice about the services provided locally in our retirement housing.

We have just published a guide for our Estate Managers and Housing Managers, to help them to steer residents through the choices available, ensuring that they have all of the facts necessary to make an informed decision.

Using choice is giving Hanover residents across the country the opportunity to shape the services on their own estates, in the way that suits them locally. Residents at Ross on Wye valued their Estate Manager service so much,

that when their Estate Manager retired, they chose to use the Supporting People Grant to fund extra working hours for his successor. When the grant was withdrawn at the last minute the residents made the unanimous decision to fund the extra costs themselves.

When residents at Windsor Court felt that their guest room policy was unfair, they asked their Estate Manager, John Harding, to review it. The existing policy meant that a resident's booking would be cancelled if the room was needed urgently; after reviewing the options, with the help of Housing Manager Joanne Greenhalgh, the estate's Residents' Action Group chose to amend this. Now all bookings stand, but with

COVER STORY



a guide to other places where resident's family and friends could stay in an emergency.

Action Group member Laurie Newton said, "The process was about working as a community and everyone having a say over how things work."

Whilst there will always be some decisions that Hanover has to make, our aim is to help you live the life that you choose. The residents of Ross on Wye and Windsor Court are great examples of how, by exercising your right to individual and estate choice, you can really make a difference.

Getting in touch with us

We are making some important changes to the way that we deliver our customer service and this means that some of our contact numbers have changed. Whilst our 0800 number will continue to operate, if you know which department you wish to speak to you can now contact them directly using the details below.

Your Estate Manager is still your first point of contact during office hours, overseeing the estate, reporting and managing repairs and generally ensuring all is well. In the event of an emergency, you can access Hanover on Call via pulling your cord.

We are in the process of updating our Customer Service Charter to reflect these changes, so look out for the new one coming soon to your noticeboard. Remember – we are always keen to hear your feedback about our customer service pledges so please get in touch and let us know what you think!

→ Transfers and lettings enquiries:

Lettings and Enquiries Team

Tel: 0800 2802575

Lettings&enquiries@hanover.org.uk

→ General rent account queries:

Payment Advice Team

Tel: 01480 226589

Payment.advice@hanover.org.uk

→ Homeowner and sales queries:

Sales Services Team

Tel: 0870 6003074

Sales.services@hanover.org.uk

→ Any other general query:

Reception Team

Tel: 01480 475069

General.enquiries@hanover.org.uk

→ Emergency or out of hours calls:

Hanover on Call

Tel: 0844 8921013

*Please note that it is free to call our 0800 number; our 0870 and 0844 numbers will be charged at a local rate. All other numbers will be charged at a standard rate. Calls from other mobile networks may vary, please check with your provider.

Changes to benefits update

The last edition of Hanover News looked at Housing Benefit and the wider benefit reforms announced last year. Welfare reform is one of the Government's top priorities, and the Welfare Reform Bill has now set out what these reforms would actually mean in practice.

The Bill proposes abolishing all means tested benefits for those of working age; as well as abolishing Housing Benefit, Council Tax Benefit and Disability Living Allowance for everyone.

If this Bill becomes law, Universal Credit would be introduced for people of working age, replacing all means tested benefits - including Housing Benefit.

Universal Credit would not apply to single people over state pension age, but couples with one partner below this age will be expected to apply for this if they need help with housing costs or other benefits.

Pension Credit will help with housing costs for anyone over minimum state retirement age. A new housing credit will pay towards rented costs as well as payments of ground rent etc. for homeowners.

What happens next?

The Welfare Reform Bill has still to be subject to parliamentary scrutiny and may therefore be amended. This is also only the framework for a new welfare system. It is still too early to assess whether or how this will actually impact upon Hanover residents. We will continue to monitor how residents and individuals might be affected, and will help advise and reassure residents wherever possible.

➔ **If you are concerned about the benefits you currently receive, or would like to find out more, please speak to your Estate Manager or call Hanover on 01480 226589.**



Have you seen posters about Disability Living Allowance (DLA)? This is available for anyone under 65 with health or mobility problems. Even if you do not consider yourself to be disabled you may still be able to apply; DLA can be for anyone with problems affecting daily living.

We are encouraging residents who may be eligible to apply sooner rather than later. In 2013 DLA will change to become 'Personal Independence Payment' (PIP). Although most eligibility rules will remain the same, some assessment criteria will alter and it may become harder to qualify if you have lower level health problems.

After 2013 DLA claimants will be gradually reassessed and moved onto PIP. As this could take several years, it is still worth applying for DLA now. Those who already receive DLA should not worry.

Are you getting the health and mobility support that you're entitled to?

Disability Living Allowance is:

- available if you claim before you reach the age of 65
- tax free, not means tested, and paid on top of other income and benefits
- available to all, whether you rent or own your home
- assessed on the help you need, not what you already get
- worth between £19.55 and £125.00 per week from April 2011, depending on level of need.

If you are already over 65 you cannot claim DLA. Instead you can claim Attendance Allowance which

helps with personal care needs, but not mobility problems. Attendance Allowance is not affected by the changes to DLA already announced by the Government, and anyone claiming this should not worry.

- ➔ For a DLA or Attendance Allowance claim pack call the National Benefits Enquiry Line on 0800 882200.
- ➔ For more information on disability benefits or any other benefits which may be available to older people, please speak to your Estate Manager, call Hanover on 01480 226589, or visit www.direct.gov.uk.

**Whatever your age
- Don't delay, claim today!**

Each year millions of pounds are unclaimed in benefits for people with long term health problems and disabilities.

Legal structures combine

Hanover changed the way we delivered our management service to homeowners in 2009. To provide a cost efficient and improved service to all Hanover residents, we established one housing management team and one central back office administrative and accounting team.

After the initial settling down period, this approach has provided a more consistent and improving service to all residents. Consequently, we closed the Hanover Property Management Limited (HPML) office in Hemel Hempstead.

To match up our Governance arrangements with this management practice, and reduce associated costs, from the 31st March 2011 all activities previously carried out by HPML

transferred to Hanover Housing Association and HPML was closed as a company. This administrative change will not affect the services you receive or have any impact on the staff who provide services to you.

➔ **If you have any general questions, please address these to your Estate Manager or to Hanover on 01480 475069. If you need to contact us in writing the address for general correspondence is:**

**Hanover Housing Association
Nelson House
Alington Road
Little Barford
ST. NEOTS
PE19 6RE**



Recommend a friend to Hanover and receive £50!

On some of our retirement housing estates we have properties available to rent. If your estate has a vacant property and you know someone who may be interested in living there, please let your Estate Manager know.

If the person you recommend goes on to become a resident, you could receive £50 for that recommendation!

➔ **For more details about our Introduce a Friend promotion, please speak with your Estate Manager.**

Please note: the Introduce a Friend promotion is currently only available on specific rented retirement housing estates.

Service of notices

In accordance with Section 23 of the Landlord and Tenant Act 1927 any formal notices (but not general correspondence) served in connection with a tenancy or lease should be addressed to :

Hanover Housing Association
Hanover House
1 Bridge Close
Staines
TW18 4TB.

This includes formal notices for properties formerly owned or managed by Hanover Property Management Limited, Hanover in Hackney Limited, Hanover Friends and Hanover Heritage which are now all owned or managed by Hanover Housing Association.



Powers of Attorney

Most people are aware that if you make a Will you can decide what happens to your property and possessions after your death, but what happens if you are mentally unable to make decisions about your property and possessions, or health and welfare because of accident or illness?

An accident or illness can happen at any point in your life, regardless of age, but as you get older it becomes more important to consider what would happen if you became unable to deal with your affairs. Who would deal with your finances? Who would organise any support that you need? Who would be able to terminate your tenancy?

Setting up a legal document called a 'Lasting Power of Attorney', allows you to appoint someone you trust as an 'Attorney' to make decisions on your behalf if you are no longer able, or do not wish to do so yourself. A Lasting Power of Attorney can help you plan how your health, wellbeing and finances will be looked after.

➔ For more information, please contact Hanover for 'Help Sheet 20 - Powers of Attorney' on 01480 475069 or email general.enquiries@hanover.org.uk



Hanover resident scores gold in national 'Internet Champion' search

Henley-on-Thames resident, Margaret Goodwin, has been named Age UK and BT's 'National Internet Champion of the Year 2011'.

Margaret, who impressed judges with her confidence and positivity about the benefits of the internet for those in later life, was presented with her award by Digital Britain Minister, Ed Vaizey, at a ceremony held at the BT Tower in London.

Margaret was recognised for her excellent work with Hanover's social networking site for residents, Hanoverworld – something she discovered whilst browsing our website.

She said: "From the moment I posted my first comment I became hooked. I created several discussion groups and before I knew it I had made lots of friends."

After a few months, Hanover's Engagement Officer, Ruth Arnott asked Margaret if she would help her administer the site and she hasn't looked back since!

Following her award success Margaret will now act as an ambassador for Age UK, to help inspire the six million older people who have never used the internet; showing them how easy it is to enjoy the many benefits that it has to offer.

In addition to her national commitments, Margaret continues to help her friends and neighbours develop their internet skills and even travelled to our new Larchwood Extra Care estate in Brighton to officially open their new on-site internet café.



Greenshoots

Not sent in an application for Greenshoots yet? Perhaps the residents and Estate Manager from Hanover Court, Bedford will inspire you

Residents at Hanover Court in Bedford had a dilemma ... their communal garden area was seldom used, the ground was overgrown and uneven, and there was no wheelchair access or seating area for social events. Along with Estate Manager Gail Day, they began looking at how they could overcome the problem.

Supported by funding from the Bedford Harpur Trust, Bedford Lions Club, Bedford Borough Council, Bedford and Luton Community Foundation - and finally £2,000 from Hanover's Greenshoots fund - residents began to plan their new garden. Councillor Colleen Atkins generously contributed funding for the garden furniture, as well as supporting residents in the project.



The enthusiastic project group designed a garden plan, including a ramp to the paved patio seating area, and set about planting the beautiful Pergola. The garden borders are now enveloped with contemporary railway sleeper flower beds and there is a tranquil lawn where residents can enjoy the peace and relax.

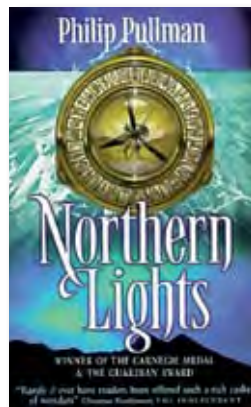
Joyce Whyman, resident and treasurer of the Garden Project Group said: "The money raised has enabled all of the residents at Hanover Court to socialise in our wonderful sunny garden. Everyone, including residents with mobility problems, can now join in forthcoming social events; with plans for strawberry teas, candlelight buffets and cheese and wine evenings."

➔ For further information on Greenshoots funding, please contact Ruth Arnott by calling 01784 446117

Local resident sets her sights on Northern Lights

This year March 5th saw a million books given away by an army of passionate readers, to members of the public across the UK and Ireland; in honour of World Book Night.

Amongst the lucky winners was Hanover resident and self confessed book worm Gina Ullma - whose love of controversial teenage fantasy novel, 'The Northern Lights' inspired her winning written entry.



Gina said: "The judges probably thought it was an unusual choice for a woman of my age. But I thought that people may have seen the film adaptation 'The Golden Compass' and I just wanted them to have a chance to appreciate the story and read a book that I thoroughly enjoyed."

Gina was given 48 copies of the book to distribute among her neighbours at Hanover Close. They were so thrilled at the win that they threw a party, complete with a specially made literary cake, to celebrate!

Among the guests at the celebratory event was Hanover's Chief Executive Bruce Moore. He said: "Gina did a great job in persuading the judges to give her all those books. It's a triumph for Hanover Close. Gina's surprise choice shows too that you really shouldn't judge a book by its cover."



Intouch

– Have your say!

- Do you ever wish you could give your opinion on the guidance and procedures that Hanover makes?
- Do you want to have a direct impact on how Hanover does things?
- Perhaps, you don't like attending meetings but still want to get your point across?

You can do all of these things by joining Intouch!

Intouch is made up of residents who have volunteered to give us their views on lots of different aspects of Hanover's operations.

Over the last year, members have given their views on our new tenancy agreement, our help sheets and policies and guidance for spending the £15,000 given to the estate when a property is sold, amongst other things.

If I join, how will I be contacted?

Sometimes we will send you surveys, at other times we may send you documents or leaflets and ask for your views; occasionally we may even invite you to a discussion group.

What if I don't have the time?

The beauty of Intouch is that you can choose the topics that you are interested in and we will only ask your views on those areas. If you are too busy to return a survey or give your views, that's fine we don't hold it against you! You can also end your involvement with Intouch any time you wish.

Does anything really change or improve because of Intouch?

Yes, for example, we have now put far more guidance into the residents' representative handbook regarding collecting residents views and we no longer apply an additional fee when charging homeowner estates for use of an external specialist consultant for technical advice.

As an Intouch member you will receive direct feedback for every survey that you take part in, as well as a regular newsletter to let you know how your views, and the views of other residents, have made a real difference.

➔ **To join Intouch call Ruth Arnott, Engagement Officer on 01784 446117.**



Intouch Registration Form

All registered members will be entered into a prize draw for £50 of gift tokens every six months

What is Intouch?
A group of residents who volunteer to let us know what they think about our services, make suggestions and be a 'sounding board' for new initiatives. Any Hanover resident, tenant or homeowner can join - more than one person can register from each household.

Why should I join Intouch?

- You can choose the way you want to be involved
- You can choose the issues you wish to comment on
- You can choose to give as much or as little time as you wish
- You can refuse to take part in an activity if you are too busy at the time
- You don't have to attend meetings
- You can comment on issues as an individual and not have to collect the views of other residents
- You can choose to end your involvement with the Intouch panel whenever you wish

For further information or extra forms please contact **Pearl Carrington**, Engagement Administrator on 01784 446117 or email pearl.carrington@hanover.org.uk

The information given on this form will be used solely for the purposes of improving and developing Hanover's services. We will not pass this information on to others without your consent.

Hanover. It's your retirement 



Could you become the next Residents' Council member

There are currently four vacancies on the Residents' Council and we are looking for residents to fill them.

What do the Residents' Council do?

They challenge Hanover's senior management to help improve services and make sure that any changes in Hanover are fair to all residents. The Council monitor whether Hanover is considering the views of current and potential residents when drawing up strategy, policy and designing services.

In the next year the Council will have a particular interest in the work around resident choice, Tenure Neutral and Copayments; as well as monitoring and challenging our planned works and repairs performance and making sure that resident engagement activities are effective and make a real difference.

Who sits on the Residents' Council?

There are 15 members: 10 are elected by Chairs of residents' associations and

residents' representatives (two from each of Hanover's five regions) and five are selected by a panel, to balance membership in terms of tenure and gender.

Who can become a Residents' Council member?

There are currently two elected and two selected positions available.

All Chairs of residents' associations and residents' representatives can stand for election. Any resident can put themselves forward for selection.

➔ **If you are interested and would like to find out more about becoming a Residents' Council member, please contact Ruth Arnott on 01784 446117 or email engagement@hanover.org.uk.**



Financial Times...



Having recently reached the end of another financial year we are pleased to report another strong performance for Hanover. Our draft accounts are showing a large surplus and we are comfortably ahead of the budget we set ourselves at the start of the year.

Over the years we have been relatively conservative in our approach to growth and this puts us in an excellent position to tackle the undoubted challenges that the future will bring.

You may be wondering why rents were increased this year, considering our strong financial position. Like all Housing Associations, Hanover has to set and increase its rents in line with a national formula set by the government. This requires us to base our rent increases or decreases on the 'retail price index measure of inflation'. For 2010 this measure was at 4.6%, resulting in a necessary increase; the previous year the same measure was - 1.4%, meaning that rent payable actually dropped.

With a solid financial base, our residents can be assured that Hanover will continue to have a good level of financial capacity - both for investment in our current estates and the development of new ones.

Cookies and cream fudge brownies

Ingredients (makes 16 brownies)

- 165g/5½oz butter, plus extra for greasing
- 200g/7oz dark chocolate, grated or finely chopped
- 3 eggs
- 2 egg yolks
- 2 tsp vanilla essence/flavouring
- 165g/5½oz soft light brown sugar
- 2 tbsp plain flour
- 1 tbsp cocoa powder
- pinch salt
- 154g/5½oz pack chocolate biscuits broken into quarters
- icing sugar, for dusting

Sudoku

The rules of Sudoku are really simple;

- Each column must contain the numbers 1-9 inclusive and must only contain each number once
- Each row must contain the numbers 1-9 inclusive and must only contain each number once
- Each major sub-square (of which there are nine) must contain the numbers 1-9 inclusive and must only contain each number once

To solve the puzzle you should apply these rules, and by process of elimination you will be able to work out which number belongs where. Good luck!

➔ **Look out for the solution in the next edition of Hanover News - or, if you can't wait that long, email announcements@hanover.org.uk.**

Preparation method

1. Preheat the oven to 180C/350F/Gas Mark 4
2. Grease a 20cm/8in square baking tin with butter, then line with baking paper with the paper overlapping the sides a little.
3. Melt the butter in a pan over a medium heat. When the butter has melted, remove the pan from the heat and add the grated (or chopped) chocolate. Leave to stand for a few minutes, or until the chocolate melts, and then stir together. Alternatively, you can put the chocolate and butter in a bowl and melt in the microwave in 25-second blasts, stirring well each time.
4. Whisk the eggs, egg yolks and vanilla together in a large bowl until the eggs begin to get light and fluffy. Add the sugar in two additions, whisking between each. Pour it around the side of the egg mix so as not to knock out the air that has been whisked in. Keep whisking until the mixture becomes stiffer. Once the egg mixture is ready, pour the chocolate into it - again around the sides so as not to knock the air out.
5. Add the flour, cocoa powder, salt and a third of the biscuits and stir until fully combined, then pour the mixture into the prepared tin. Scatter the remaining biscuits over the top, pressing them in slightly. Bake on the middle shelf of the oven for 25-30 minutes. The middle should be ever so slightly gooey. Leave the brownies to cool in the tin - the top will sink and crack a little.
6. Pull the brownies out using the overlapping paper and cut into squares. Dust with icing sugar.



		7	8					
	2			9	1	6		
	1			3		7		
3	9			5				
2		1				8		3
				8			9	6
		5		2			6	
		6	4	1			8	
						3		

Medium
→

7	6	9	5	8	1	2	3	4
2	5	8	4	3	9	7	6	1
3	1	4	7	2	6	5	8	9
6	7	1	2	5	4	8	9	3
9	2	5	3	1	8	6	4	7
4	8	3	9	6	7	1	2	5
8	9	7	1	4	2	3	5	6
5	4	2	6	7	3	9	1	8
1	3	6	8	9	5	4	7	2

Hard
→

7	5	8	1	9	6	3	4	2
2	1	3	7	4	8	9	6	5
6	9	4	3	2	5	8	7	1
3	4	5	6	8	2	7	1	9
8	2	1	5	7	9	6	3	4
9	7	6	4	3	1	5	2	8
4	6	9	2	5	3	1	8	7
5	3	7	8	1	4	2	9	6
1	8	2	9	6	7	4	5	3

Hanover in Bloom 2011



Summer Gardening Competition

Closing dates for entries: Friday 2nd September 2011

To enter please contact your Estate Manager/Housing Manager

Categories

- Best kept estate garden
- Best kept individual garden
- Best individual planter (baskets/pots/raised beds)
- Best vegetable patch
- Most improved garden

