



influence, involve, improve

Meet the new
Residents' Council

Tenure neutral



More choice for
Hanover residents

Hanover World



Hanover's very own
'Facebook'

In Bloom



Winners announced
inside

How to contact us with your feedback:


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1 Bridge Close, Staines TW18 4BR
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This publication is printed on paper sourced from certified sustainable forests.

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**A Merry Christmas
from all at Hanover!**

Welcome...

to the winter edition of Hanover News!

Thank you to those who continue to provide us with thoughts about the magazine. It's really important that we are able to take on board as many views as possible to ensure we make this magazine a really effective way to communicate with residents. We've made some changes to the magazine which you can read more about in the article 'About Hanover News' on page 4.

In this winter edition we cover some important topics, such as tenure neutrality, home insurance and Hanover in Bloom winners! You'll find a special feature on the new Residents' Council too. As the nights are drawing in, we've also included some recipes and puzzles! We're always interested to hear from our readers, so please do provide us with your thoughts by contacting us using the details on the left hand side of this page.

Happy reading!

Alternative formats

If you would like to receive Hanover News in an audio format (tape or CD) please contact your estate manager or the engagement team on 01784 446117 or email engagement@hanover.org.uk.



If you wish to receive this publication in a format other than print or audio please speak with your estate manager.



Inpractice

This publication is the first time we've gathered some of the best examples of events and activities taking place on our estates across the country and presented them together in an annual. It's a fantastic glimpse at some of the efforts residents make (very often with the support of their estate manager) to make a difference to living on a Hanover estate.

If you've not yet had a chance to look through the annual do speak with your estate manager, who has a copy. We hope to be producing a regular publication to recognise and celebrate some of the greatest examples and positive outcomes being achieved across our estates. Why not tell us about what happens at your estate and you may well see it featured in a future edition!



Christmas cover and opening hours

As it is coming up to Christmas time we need to inform you when our offices are not open. If you wish to contact the Service Centre, for example to find out something about your rent or you have a general query about your property, you know when to call.

Main offices closed:

- **Thursday 24 December**
(open from 8.30am - 1.00pm)
- **Friday 25 December**
- **Monday 28 December**
- **Thursday 31 December**
- **Friday 1 January**

Normal office hours resume on **Monday 4 January 2010**.

This time of year is when many like to take extended holiday. Your estate manager will inform you of their hours over the Christmas period, and cover arrangements whilst they are off.

Do remember that if you have the Hanover on Call alarm service, emergency cover will be provided throughout this period, 24 hours a day, 7 days a week to assist you if for example you have had a fall, feel unwell, need an emergency repair or have locked yourself out of your home. Contact Hanover on Call by pulling your cord or dialling **0844 8921013**.

About Hanover News

We continuously strive to improve the way we communicate with residents. One of the ways we provide you with messages is through Hanover News. Its style and content has changed in the last 18 months to take into account the changes throughout the organisation, and to ensure we provide all residents (regardless of tenure) access to the same information.



This is one way of providing all our residents with messages of a corporate nature – that affect you as a resident living in one of our properties. These messages could cover issues like benefits (informing you how to ensure you are getting those you are entitled to); news about changes to the organisation (and how this may affect the services you receive from us); examples of best practice (like Greenshoots funding) and items outlining more ways for you to get involved and tell us what you think (and importantly reporting back to you on how your input has helped to shape further improvements to the services you receive).

What you've already told us

We are pleased to have residents involved in the production of Hanover News. Members of the Intouch panel volunteer their time for each edition to assist us in ensuring the mix of articles suggested for inclusion is balanced and of interest to residents, and that they are written in a way that is easy to understand and without lots of jargon. They also suggest ideas for articles in future editions. We also gained views at the Stronger Together events last October.

Following your feedback we;

- have reduced the frequency to twice a year;
- continue to involve residents to help determine content.

It is hoped that along with your local newsletter, which provides you with local up to date news and information, Hanover News can provide you with those other items of news and information in a cost effective way. Possible ideas include adding a choice for you to receive the magazine electronically, and an option to opt out from receiving it.

➔ We will be asking the Intouch panel to help us make sure Hanover News continues to deliver the right balance of articles. We are always pleased to hear your views, so please do let us know what you think by contacting engagement@hanover.org.uk



Bloomin' marvellous!

Late summer saw the judging of the annual Hanover in Bloom competition. Thank you to all those who entered and congratulations to the winners.

For a full results list please visit
www.hanoverworld.org.uk

Best estate garden

- N Hanover Court, Durham
- S Mill Hill Close, Haywards Heath
- E Albeny Gate, St Albans
- W Hanover House, Bude
- L&T Queen Mother Court, Deal

Best individual garden

- N Mrs Readshaw, Rawcliffe Bridge, Goole
- S P Woodburn, New Road, Midhurst
- E Mr Fred Duce, Felbridge Court, Woodbridge
- W Mrs S Target, Hanover House, Bude
- L&T Mr & Mrs Lyons, Windsor Court, Margate

Best individual project

- N Sandra Pye, Thanet, Skelmersdale
- S Sandy Young, Hanover Lodge, Winchester
- E Maggie Wilson & Gina Lisher, Felaw St, Ipswich
- W Margaret Grant – Shepherds Gardens, Bath
- L&T Mr Batchelor – Hanover Drive, Basildon

Most improved garden

- N Mr Hamlet, Thanet, Skelmersdale
- S P Skidmore, Hanover Court, Liphook
- E All residents, Felbridge Court, Woodbridge
- W Mr Thurgood, Donnfield Drive, Plympton
- L&T Mrs M Fenton, Olive Cox Lodge, Stoke Newington

Best vegetable garden

- E Eric Blake, Hanover Court, Wootton
- W Joyce Wilson, Hanover Court, Redditch
- L&T Dawn Normington, Hanover Drive, Basildon





What is it like to be a residents' representative?

Mrs Ena Ely of Hanover Court in Dersingham tells us what it's like for her.

What made you want to become a residents' representative?

I became interested in the role by attending forums with the previous residents' representative. I took over the role when she resigned from the post due to continued ill health. I was always a naturally inquisitive person, and if I had a query I was keen to find out more. I found the forums really interesting and enjoy the challenge as I'm a natural rebel rouser!

What things do you get involved in at your estate?

I have been involved in a number of social events on the estate, including cooking Sunday lunches, strawberry tea events and bingo in the common room.

We now have question sheets for forum meetings – I plan to use them to ask residents if they have any issues or to ask questions by adding it to the estate managers newsletter.

What do you find most useful about attending forum meetings?

It's good to hear what Hanover has planned for the future and what's planned for future budgets. You then come home to your estate and see the changes happen and improvements taking place.

Are you able to give your views at the meetings you attend?

Yes definitely and I do! Unless you are prepared to say your piece and ask questions, there is no point attending. You also need to be able to take criticism as well as give it, but you must ensure you leave it behind when you leave the meeting.

How do you collect the views of your fellow residents on your estate?

I've found that Dersingham residents prefer an informal meeting, like coffee mornings where

we share information and people can ask questions in that way.

What are the main challenges to being a residents' representative?

Being responsible and carrying out the role as well as you can. Being there for residents. When a resident has a chat with me and raises a concern from a letter sent from Hanover, and the estate manager is on leave then I'm able to help. Residents' representative must make sure they don't try to take over the estate manager role, just point the resident in the right direction.

What is most enjoyable about being a residents' representative?

Meeting and talking to people, finding out from Hanover what works are being planned. I've learnt a lot about the business side of Hanover, which I wouldn't necessarily know if I wasn't the rep.

Can you tell us something forums have been involved in that has made a difference?

I was invited to attend a workshop to discuss how service charges would be sent out to residents in the future. Hanover wanted to make the statements easier to read and understand – we were able to make suggestions and raise ideas on how the statements could be improved.

➔ **Residents' representatives are a vital way for us to engage with residents – it is hoped to soon have a representative at each estate – regardless of tenure. Residents' representatives represent the collective views of residents on their estate; they are encouraged to attend a few meetings a year (called forums); and are requested to seek the views of fellow residents on their estate.**

Don't have a residents' representative on your estate? Then speak with your estate manager to find out how to get one or contact the engagement team for more information.

Hanover World

An online community for Hanover residents

Hanover World provides you with the opportunity to share information, stories and experiences with other Hanover residents, from all over the country.

It's easy to get started – just leave some comments on other members' profiles, photos and discussions that you find interesting. There's even help on the site to get you started. Once you have a little more confidence you can create your own blog – telling others what you're up to – join in discussions, post interesting photos or videos. The choice is up to you!

It's a great way to meet others and chat about a whole host of subjects. Recent discussions include: sport; politics; personal health and care issues; gardening; jokes and funny stories.

You may wish to join one of the groups too, including:

- Arts and crafts
- The way we were
- Photography
- Music memories
- Writers circle

So why not give it a go – log on to www.hanoverworld.org.uk

Hanover World facts:

- 204 members
- 679 photos posted by members
- 73 blog posts
- 131 discussion topics
- 26 different groups



Aids and adaptations

Did you know that local authorities provide funding via Disabled Facilities Grants (DFGs)?

DFGs are administered by local authorities, under part 1 of the Housing Grants Construction and Regeneration Act 1996, to tenants (rented and homeowners) of Registered Social Landlords subject to a means test. They provide funding to help adapt homes to enable people to continue to live independently.



What types of adaptations are typically covered by DFGs?

- Access to your property, for example through the introduction of ramps;
- Improving access to bedrooms and bathrooms, such as level access showers, stair lifts, kitchen alterations or bathroom adaptations;
- Specialist equipment and adaptations.

Who is eligible?

Applications for DFGs are based on a person's average weekly income in relation to outgoings, and will take into account savings above a certain limit (certain state benefits are ignored). The amount of funding offered will depend on the outcome of the person's need for financial assistance, and that the works requested are reasonable and practical. All applications also need to be supported by a written recommendation from an Occupational Therapist.

Considering making an application for a DFG?

In the first instance you will need to speak with your estate manager. Further support during the application process and advice in obtaining funding is available from our Aids and Adaptations Officer, Karen Langford.

t: 01480 223168

e: karen.langford@hanover.org.uk

AON insurance

Are you aware that your own personal belongings are not insured by Hanover?

Whether you rent or are a homeowner, you are responsible for arranging your own contents insurance cover. However, we can assist you in obtaining suitable cover at a reasonable price; we offer all residents an exclusive home contents insurance policy, underwritten at Lloyds, through AON (the world's largest broker). They've tailor-made policy terms especially for Hanover residents.

Earlier in the year we were also able to negotiate some improvements to the policy, including:

- A reduction in price and an increase in cover (annual premiums start at only £23.40 for £9,000 of cover);
- A zero rate policy excess;
- Exclusive cover for temporary accommodation costs of up to £150 for relatives in the event of the policy holder going into hospital unexpectedly;
- All sums insured available to all residents.

AON are able to offer a variety of payment options including debit card, credit card and cheque.

➔ If you don't have contents insurance, or if your renewal date is only around the corner, then why not contact AON to get more information?

t: 0845 673 2014



Introducing the new Residents' Council

15 members make up the new Council, 10 of whom were elected through the Regional Forum AGMs, and five selected by a panel.

“The previous Residents' Council decided that the new Council should fully represent the diversity of Hanover's residents. We now have a group of people from all parts of Hanover; representing different tenures, genders, ethnicity, and from all parts of the country. We now reflect the diverse range of Hanover's residents. Members have a wide range of skills and experience which will make the council effective.

The first meeting of the 'new' Council took place in September – introductory training was provided by TPAS (Tenant Participation Advisory Service), and a program of visits to familiarise members with Hanover estates was set in motion. The visits will give members an insight to the types of accommodation and services that Hanover provides.

What is the purpose of the Residents' Council?

Influence, Involve, Improve

We will **INFLUENCE** Hanover's strategic direction and not be content to simply back decisions that have already been made.

We will make sure that all residents have opportunities to be **INVOLVED** in all aspects of Hanover's services and activities.

We will monitor the impact of resident engagement e.g. forums, Intouch, surveys and local agreements to check that they make a difference and **IMPROVE** the quality of Hanover's services, and that this is also communicated back to residents.



The Residents' Council will meet no less than four times a year. At least one member of the Group Management Team will attend to provide information and to answer questions. The Board resident champion and one of the two Resident Board members will also attend to make the connections between Residents' Council and Hanover's Board.

How will the Residents' Council provide us with reports?

We will tell you what we are achieving through Hanover News, and continue to report to the Residents' Forums. Notes of our meetings are available from your Estate Manager, the Service Centre or Hanover's website. We can be contacted through the Engagement Team at the Staines office:

t: 01784 446117

e: engagement@hanover.org.uk

In conclusion, we wish to assist Hanover in its vision to *'become the number one provider for older people looking for high quality retirement housing and related services'*. As Chair I will help steer the Residents' Council to examine and challenge Hanover's decisions. ”



- Antony Hamilton, Chair;
tenant, Chadwick Drive, Milton Keynes (East Region)



“Now that we have a truly representative body across Hanover, I will contribute and serve the council to achieve it’s full potential.”

– **Margaret MacDonald**, Vice-Chair; tenant, Hanover Court, Cromer (East Region)



“I am here to forward the views of those less able to represent themselves, and improve services offered by Hanover.”

– **Else McInnes**; tenant, Dornden Gardens, Chatham (London & Thames Region)



“I have an interest in how people live and how living standards can be improved. I’ve joined the Council to make a difference on behalf of other residents.”

– **Robert Sherriff**; tenant, Hanover Court, Eastbourne (South Region)



“I joined the Residents’ Council to give leaseholders stronger representation. I feel that Hanover can only achieve higher standards by listening to both tenants and homeowners.”

– **Pat Lees**; homeowner, Stamford Grange, Altrincham (North Region)



“I joined the Residents’ Council to help improve communication between Hanover and residents, in language residents of a mature age understand.”

– **Maurice Gardner**; homeowner, Honour Court, Ampthill (East Region)



“I have the experience, time and enthusiasm to make a full contribution to the work of the Residents’ Council.”

– Sue Chaffey; tenant, Talbot Village, Poole (West Region)



“I want to make sure that residents are able to influence how Hanover develops and manages our homes.”

– Brian Goodhand; tenant at Hanover Grange, Bridlington (North Region)



“I became a member of the Council to promote resident involvement in decision making and raise residents’ expectations of the environmental improvements that can be made to their properties.”

– Joan Gibson; homeowner, Lincolns Mead, Lingfield (South Region)



“I represent the views, problems and aspirations of the many residents in the West Region and to provide an essential link to Hanover management.”

– Hugh Phillips; Tapscott Court, Wotton-Under-Edge (West Region)



“I joined the Residents’ Council to be part of the machinery that is necessary for change. I think I can influence decisions and policies that impact on residents’ quality of life.”

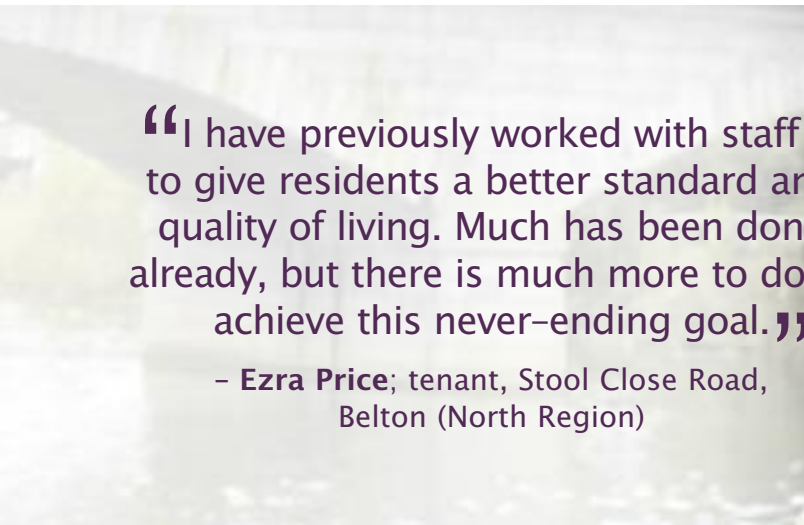
– Gubsie Angolia-Aspinol; tenant, Keswick Lodge, Hackney (London & Thames Region)





“As chair of our residents’ association at Pinner, I wish to encourage and support other residents to form residents’ associations. Homeowners experience influencing the priorities and costs of repairs on their estates can help tenants now they will monitor their own budgets.”

– **Diana Spencer**; homeowner, Windsor Court, Pinner (South Region)



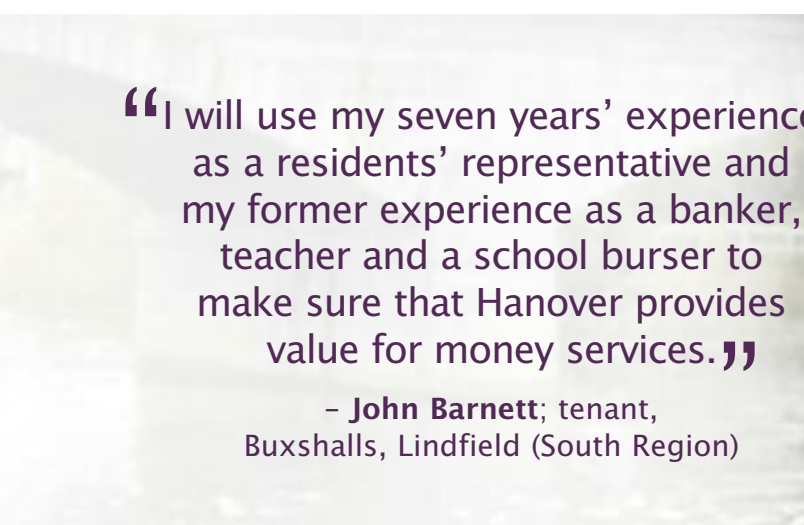
“I have previously worked with staff to give residents a better standard and quality of living. Much has been done already, but there is much more to do to achieve this never-ending goal.”

– **Ezra Price**; tenant, Stool Close Road, Belton (North Region)



“Services provided to residents need to be affordable and meet the changing expectations of retired people in the 21st century. We will work to make sure that residents are sufficiently engaged in the Hanover decision making process.”

– **Andrew Thrower**; homeowner, Windsor Court, Brighton (South Region)



“I will use my seven years’ experience as a residents’ representative and my former experience as a banker, teacher and a school burser to make sure that Hanover provides value for money services.”

– **John Barnett**; tenant, Buxshalls, Lindfield (South Region)





Do you know your entitlements?

Although you may think that you're already getting all the help you can or that you don't qualify for help, this may not be true. Many residents are surprised to find that they do qualify for more benefits than they expected, and that estate managers can help with this.

More savings may mean more benefits!

From November 2009 the lower savings limit for anyone currently aged 60 or over claiming benefits such as Pension Credit, Housing and Council Tax Benefits increased from £6,000 to £10,000 (this is £10,000 per couple, or for a single person) – an extra £4,000 before your savings affect how much benefit you may be entitled to.

How might this affect you?

Mrs A has savings of £12,000 and already receives Guarantee Pension Credit. She now

gets an extra £8 per week Guarantee Credit since November. As she already received full Housing and Council Tax Benefits these amounts have not altered.

Mr B has savings of £15,000 and a weekly income of £170. As a homeowner he received some Council Tax Benefit, and Savings Pension Credit, but no Guarantee Credit. He now qualifies for some Guarantee Credit; as well as full Council Tax Benefit and more Savings Credit.

Any benefits received before November will automatically have been reassessed, but you might now be entitled to new benefits which you will have to claim for, and which could affect amounts of other benefits.

Check your entitlement to winter fuel payments

Are you:

- Over 60 by early September 2009?
- Claiming state Retirement Pension or other benefits such as Pension Credit or Housing/Council Tax benefit? (payments should be automatic)
- Not sure if you received a payment last winter?

Check it out!

Payments are £250 per household (a single person or couple aged 60 or over); or £400 where you or your partner are aged 80 or over.

Most people who are entitled to a winter fuel payment do not need to make a claim. However, to be certain either ask your estate manager for more information; contact the

Service Centre, or call the winter fuel helpline on 0845 9 15 15 15. You must make a claim before 30 March 2010.

- ➔ **If you have just missed out on claiming benefits in the past, now is a good time to try again! Your estate manager can check your potential entitlement to all these benefits and advise on how to claim or get more information. Or you can contact Hanover's Service Centre on 0800 280 2575.**





Responsive repairs: giving you more choice

Over the past few months we have been introducing changes to the responsive repairs service to give you (both tenants and homeowners) greater choice and control over the process. Recently you will have had the opportunity to discuss with your estate manager the panel of contractors you would like to have available for your estate. Following these discussions your list of chosen contractors has been provided to the repairs centre – these contractors are now eligible to carry out works for you.

What is the difference to the responsive repairs service?

- All estates have an agreed panel of local contractors;
- You can now choose a contractor from your estate’s panel when needing a repair – either via your estate manager or the Repairs Centre;
- Contractors will offer appointments.

Estate managers will be supported on the new responsive repairs process – which includes recording resident repair requests, having discussions with residents to see whether an appointment is required, selecting a contractor and obtaining a satisfaction score for the completed job.

Soon you’ll be able to:

- Provide an overall score of the performance of your local contractors;
 - Review the panel of contractors for your estate with the other residents on your estate – add or remove contractors if necessary;
 - See how much is being spent on your estate via an annual repairs statement.
- ➔ **If you would like more detailed information about the remaining improvements as part of this project please speak with your estate manager, or the repairs centre.**

t: 01249 707000

e: repairs@hanover.org.uk

Festive quiz answers from p19:

- 1 The preparation of the Christmas pudding
- 2 A yule log
- 3 19th Century
- 4 Figgy pudding

- 5 2
- 6 A bachelor
- 7 Charlie Chaplin
- 8 All I want for Christmas is my two front teeth

- 9 Dick Whittingdon
- 10 Angela Rippon
- 11 Christmas cracker
- 12 Finland, Norway, Sweden and Russia

Intouch – make sure you have your say!

You're invited to join Intouch – a great way for you to provide us with your own individual views. We've now reached 481 members, but would really love many more of you to join.

What is Intouch?

Intouch is an opportunity for you to let us know what you think about Hanover's services, make suggestions and be a sounding board for improvements and new initiatives. Most recently we have carried out a consultation about a green paper on funding social care. Soon we will be doing a consultation on anti-social behaviour.

What would be expected of me?

You tell us what topics you are interested in giving your views on, and how you wish to give us your views (e.g. by telephone, email, post).

We will then make contact with you to obtain your views on those items you have flagged as areas of interest. If we contact you for your views and you don't wish to take part, then that's fine.

What does Hanover promise to do?

We always ensure we provide feedback to members on the result of consultations and surveys that the Intouch panel has been involved with. We also periodically send out newsletter updates letting members know what we've been asking for views on and, most importantly, how their views have helped improve and influence decisions about services at Hanover.

➔ **If this sounds like something you could help us with please register to be on the Intouch panel. The more members we have the better! Why not contact the engagement team for a bit more information and join the other members in helping to shape the decisions about our services.**

t: 01784 446117

e: engagement@hanover.org.uk





Are you satisfied?

We want to know what you think

Hanover is always looking for ways to improve services. From October 2009 regular resident satisfaction surveys will be undertaken to measure our resident (rented and homeowner) satisfaction levels. The results will be used to compare our performance against the findings of our large scale satisfaction (STATUS) survey, last carried out in 2008 – and repeated biennially.

Hanover on Call are carrying out the surveys by telephone – contacting a small number of residents and asking questions based on customer satisfaction – lasting no longer than five minutes.

Your views are really important to us. So if we call you please do help us to improve our services by letting us know what you think.

Each month we will have a theme (October was communications – with 102 tenants and homeowners across the country providing us with their views). Future themes include the service centre, local agreements, planned improvement works, service charges, and anti-social behaviour.

➔ If you would like further information, please contact **Donnella Benbow**:

t: 01480 226583

e: donnella.benbow@hanover.org.uk

Local agreements

Local agreements are documented agreements which set out the services on each of our estates.

They are a response to resident's wishes to have local accountability. Hanover wants to ensure its approach to providing housing is innovative and in response to the choices made by our residents. We hope they will become the focus of even more meaningful discussions and opportunities for gaining your views about the services you receive.

What's happened so far?

Each estate now has a local agreement, capturing the current services being delivered – such as choosing the cleaning and gardening contractors and deciding what work they are employed to do, and choosing a panel of repairs contractors. Some estates have begun to look further into the shape of future services.

What happens next?

We hope that these documents continue to evolve over time – when residents' needs and choices change. There are a number of triggers that may cause the need for discussion about locally determined services, such as; the service charge process, monitoring the repairs contractor list and satisfaction survey results. Ways in which the local agreement may develop in the future include: having an estate parking policy; deciding on which maintenance items get done first (the bigger jobs, not day to day repairs); changing arrangements for meals in Extra Care estates.

➔ If you would like to find out more about the local agreement for your estate, please speak with your estate manager or your retirement housing manager.

Tenure neutrality

More choice for you – making our housing tenure neutral

Many residents who live in a Hanover property (almost a third) were formally home owners. Some of these residents selected their estate due to its location rather than because they specifically wished to rent their home.

We feel that we can provide a better choice by being more flexible in responding to the needs of people individually – by allowing each applicant to choose the right Hanover property for them and to decide whether they wish to rent or buy in full (or part).

What changes is Hanover likely to make?

We hope to introduce a tenure neutral option for existing Hanover residents (which will allow you to buy if you wish) after April 2010.

This option will not apply to home ownership estates.

What will be the impact of this change?

We are hoping to improve our application process so that we obtain more relevant information from new applicants and so that we can discuss the best solution for them. We also want to be more helpful when new and existing applicants want to view our estates to ensure that they make the right choice for their future home.

We will still maintain our waiting lists and we will still make offers based upon the length of time on the list as we feel that this is the fairest way.

Hanover will still maintain ownership of estates – we will sell individual properties, not whole estates. It is likely that we will maintain a balance of 50% rent/home ownership on estates (but we will talk to you about this in more detail locally). On some estates we will not be able to sell properties due to our existing commitments. As soon as we have identified these locations we will tell you whether we can offer you the option to invest in your home.

If you currently rent your home, you have a Tenancy Agreement which secures your right to live in and rent your home – this will not be affected. Any leases granted to owners will be consistent with tenancy terms to ensure equality of our service.

What happens next?

We will keep you up to date via updates to Residents' Council, Residents' Forums and in Hanover News. When this is launched we will explain in more detail. If your estate is one where we cannot offer the option for residents to buy, we will explain the reasons for this.

➔ **If you have any queries please do let your estate manager or residents' representative know. Alternatively you can contact Jo Daley, Strategic Projects Manager:**

t: 07714 973065

e: joanne.daley@hanover.org.uk



New complaints process

Complaints made simple

We've spent time this year reviewing our complaints process – with a view to making it much simpler. Our new process has been approved by the Board following 101 views provided by our Intouch panel. At Hanover we welcome complaints as it is our opportunity to resolve service issues you are concerned about – they're also a source of valuable information that we can use to help us improve our services.

How to make a complaint to Hanover

Always try and speak with your estate manager first to try and resolve the issue. If you are unable to get a satisfactory resolution please contact our complaints team or go to Hanover's website to complete the complaints form.

Our complaints process...

...has 3 stages.

1 Following the receipt of a complaint we investigate it and try to get to a resolution as quickly as possible. If you are unhappy with our response we discuss whether you wish to proceed to stage 2.

2 Further investigations will be carried out, considering how well the complaint was initially handled and identifying and investigating any issues not previously addressed. If you remain unhappy with our response at this stage we'll discuss with you whether to escalate your complaint to stage 3.

3 A full review of the complaint is carried out. If the complaint remains unresolved a complaints panel* meeting will be arranged. A report about the complaint will be considered, following which the chair of the panel will provide a letter and report outlining the findings and recommendations of the complaints panel.

If you are unhappy with Hanover's response after stage 3 you may choose to take your complaint to the Housing Ombudsman Service.

Note: the above is an abridged version of the full complaints process, which can be obtained via our website, by contacting your estate manager or the complaints team.

**this panel includes a resident Board member*

t: 01249 707000

e: complaints@hanover.org.uk

www.hanover.org.uk

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

Sudoku

- Every column must contain the numbers 1–9 inclusive (this automatically means it must only contain each number once);
- Every row must contain the numbers 1–9 inclusive (this automatically means it must only contain each number once);
- Every major sub-square must contain the numbers 1 – 9 inclusive (this automatically means it must only contain each number once).

To solve the Sudoku puzzle you must apply these rules and by a process of elimination establish which numbers belong where.

Watch out for the solution in the next edition of Hanover News!



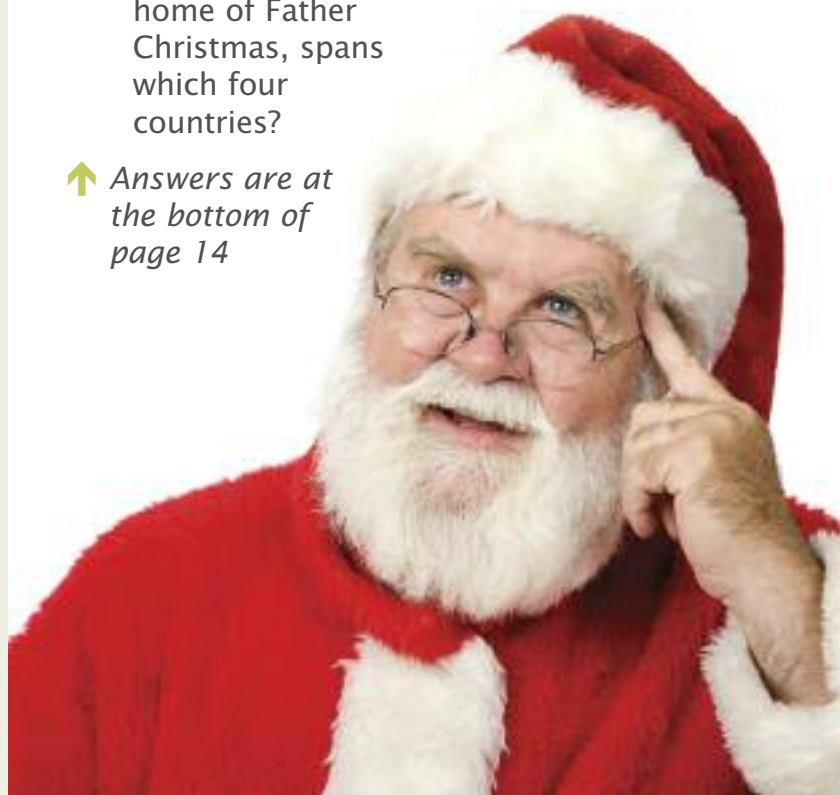
Sudoku solution from summer edition:

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

Festive quiz

- 1 What pre Christmas event was known as 'Stir Up Sunday?'
- 2 What type of Christmas food is a Buche de Noel?
- 3 In which century were electric Christmas lights first used?
- 4 What type of pudding features in the song *We Wish You a Merry Christmas*?
- 5 How many UK Christmas Days in the 20th century were officially white?
- 6 According to tradition, if a man found a button in his Christmas pudding, what would he be?
- 7 Which silent movie star died on Christmas Day in 1977?
- 8 Which comical Christmas song began with the line, *'everybody stops and stares at me!'*?
- 9 In which Christmas pantomime does King Rat appear?
- 10 Which female BBC newsreader famously danced in a Morecambe & Wise Christmas special?
- 11 Bon bons are another name for which Christmas tradition?
- 12 Lapland, the traditional home of Father Christmas, spans which four countries?

↑ Answers are at the bottom of page 14



Pumpkin soup

Ingredients

15ml/1 tbsp sunflower oil
25g/1oz butter
1 large onion, sliced
675g/1½lb pumpkin, cut into large chunks
450g/1lb potatoes, sliced
600ml/1pt vegetable stock
good pinch of nutmeg
5ml/1tsp chopped fresh tarragon
600ml/1pt milk
about 5 – 10ml/1 – 2 tsp lemon juice
salt & freshly ground black pepper

serves 4 – 6

1 Heat the oil and butter in a frying pan and fry the onion until softened, stirring frequently.

2 Transfer the onions to a saucepan and add the pumpkin and potato. Stir well, then cover with the lid and sweat over a low heat for about 10 minutes until the vegetables are almost tender. Stir the vegetables occasionally to prevent them from sticking to the pan.

3 Stir in the stock, nutmeg, tarragon and seasoning. Bring to the boil and then simmer for about 10 minutes until the vegetables are completely tender.



4 Allow the liquid to cool slightly, then pour into a food processor or blender and process until smooth. Pour back into a saucepan and add the milk. Heat gently and then taste, adding the lemon juice and extra seasoning if necessary.

Orange shortbread fingers

Ingredients

115g/4oz unsalted butter, softened
50g/2oz caster sugar, plus a little extra for sprinkling
finely grated rind of
2 oranges
175g/6oz plain flour

makes 18



1 Preheat oven to 190C/375F/Gas 5. Beat the butter and sugar together until they are soft and creamy. Beat in the orange rind. Gradually add the flour and gently pull the dough together to form a soft ball.

2 Roll the dough out on a lightly floured surface until about 1cm/half an inch thick. Cut it into fingers, sprinkle over a little extra sugar, prick with a fork and bake for about 20 minutes, or until the fingers are a light golden colour.