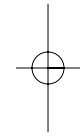




Owners' Handbook

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Welcome

Welcome to Hanover and its services for retired owner occupiers.



This Handbook is intended to offer clear, comprehensive information about Hanover's services and I hope that you will find it useful. If however you have any questions, Hanover's staff will be pleased to answer these. Please get in touch at any time if there is something you want to ask, or if you have any suggestions on how Hanover can improve its services.

Hanover's main contact details are set out on the back cover, and the Manager on your development, if you have one, will also be happy to help.

You can also find useful information on Hanover's website at www.hsha.org.uk

I hope you will enjoy your new home over many years.

Gregor Booth
Director of Housing and Care Services

1. About Hanover

Introduction

This handbook aims to provide you with information about:

- your home
- the services we provide in return for our service charge
- owners' responsibilities to each other and to us

We have taken care to give accurate information in this handbook. However, it is only a general guide and you should ask our Area Office staff to explain anything you are unsure about. It is not a legally binding document and does not form part of any agreement between you and Hanover.

References to owners also should be read as including sharing owners and registered proprietors under shared equity schemes as appropriate.

Our full name is Hanover (Scotland) Housing Association Limited. Throughout this handbook we refer to ourselves as Hanover. Although we developed out of Hanover Housing Association Limited, which is

registered and operates in England, we are nonetheless a completely separate body.

Regulation

Hanover is a not for profit body. The main regulatory bodies we are registered with are:

- The Office of the Scottish Charity Regulator, as a registered Scottish charity
- The Scottish Housing Regulator, a Scottish Government agency which monitors our housing management activities.
- The Scottish Commission for the Regulation of Care, known as the Care Commission (whose role in relation to our "housing support" activities is explained in section 10 of this handbook), as a registered provider of housing support services.
- The Financial Services Authority, as a registered society under the Industrial and Provident Societies Act 1965.

Code of Practice

Hanover's policy is based extensively on guidance issued by the Scottish Government in their

publication "A Framework Code of Management Practice for Owner Occupied Sheltered Housing". This sets out a comprehensive set of management standards for the provision of good quality services.

Matters covered include:

- Consultation with and provision of information to owners
- Owner approval of budgets
- Sheltered Housing Managers' duties
- Control of access to the development
- Master key arrangements
- Community alarms systems
- Insurance arrangements
- Repairs and maintenance arrangements
- Operation of repairs and maintenance funds
- Resale arrangements
- Management charges and financial statements
- Debt recovery arrangements
- Complaints procedures
- Contracting arrangements

- Compliance with statutory requirements
- Avoidance of unfair discrimination practices
- Maintenance of fair employment and contracting practices

The full Scottish Government document and our policy statement are available for inspection from Sheltered Housing Managers and Area Offices.

Service Standards

Hanover has adopted a set of service standards, which it works to maintain in its dealings with owners. A copy of these standards may be found on development noticeboards and is also available from development Managers and Housing Officers.

Management of Hanover

Hanover is a long established provider of housing and related services to older people in Scotland. We are managed by a team of Chief Officers who have professional responsibility for different aspects of Hanover's

work. Under the Chief Executive, the work is divided amongst the Director of Property & Development, the Director of Housing & Care Services, the Director of Finance & IT Services, the Director of Human Resources and the Director of Corporate Services. Each of these has a small Head Office staff team.

Housing management is decentralised through three Area Offices in Edinburgh, Glasgow and Elgin, each under an Area Manager. Area Office staff are responsible for managing services provided to each development in their area, supporting the on site Manager. A Housing Officer and a Maintenance Officer will keep in regular contact with each development and will be pleased to meet you personally if you have any concerns.

The work of Hanover's management team is overseen by a volunteer Committee of Management. Committee Members have a variety of professional backgrounds and bring to Hanover the specialist skills acquired in their own

areas of work. Committee Members give their services free of charge. The names of our Committee Members, Chief Officers, Area Managers and other senior staff are available from Area Offices.

Membership of Hanover

We are keen to attract and retain a wide membership to help the democratic process within the Association. This also helps us broaden our base amongst the communities we serve.

Applications, for which forms are available on request, are considered by the Committee of Management. If they are approved, new members subscribe for one share in the Association at a cost of £1.

Members are entitled to receive information about the Association's work, attend members' meetings (mainly the AGM) and stand for election to the Committee of Management. Members elect the Committee of Management and appoint Hanover's auditors.

2. Legal Matters

Deed of Conditions

A deed of conditions for the development creates mutual rights and obligations between one owner and another. The deed's provisions are complex and should be read in the light of the prevailing legislation. Please ask your solicitor to advise you on this before buying a property.

Management Agreement

Hanover (Scotland) Housing Association Ltd is the managing agent for the development. In nearly all cases there is a management agreement with the owners in effect. Your solicitor will advise you of the effect of this document.

Age Criterion

It is a requirement at most, though not all, developments that at least one resident per property must be aged 60 or more.

This is subject to a limited discretion at certain developments to allow other buyers, such as those with disabilities, to live there.

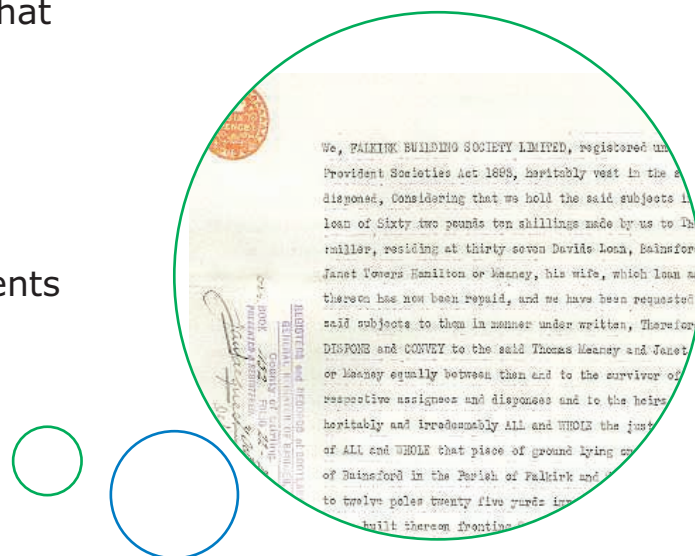
In addition, residents must generally be able to lead an independent life with a minimum of support and security offered by the Sheltered Housing Manager service, where there is one, and the Telecare alarms service.

Information specific to your development will be provided separately.

Resale

If you want to sell your property, you have to tell Hanover this. However, you may advertise it for sale in the usual way.

If selling, please ask your solicitor to tell us about any interested parties. A Hanover staff member can then visit the prospective buyers to establish their suitability to live in the development.



3. Management Services

Overview

Most of the housing which we manage for owners is "sheltered". This means that a Sheltered Housing Manager service is provided. In many cases the Sheltered Housing Manager lives at the development.

At some retirement developments a more limited service is provided on the owners' instructions. References to 'sheltered' service provision do not apply in these cases.

Hanover also manages some "amenity" developments, which do not offer a Sheltered Housing Manager service. These are intended for retired people who wish to take advantage of Hanover's housing management service but do not want a full Sheltered Housing Manager service.

We also provide a management service to some "general needs" properties in which there is no age related occupancy restriction.

If you are moving into such a property, you will understand that references to Sheltered Housing Managers do not affect you.

All owner occupied developments managed by Hanover are in attractive residential areas with good local amenities.

Wherever we provide services, our main aim is to maintain a secure, well managed development in which residents can go on living independently in their own homes.

The Sheltered Housing Manager Service

Where applicable the Sheltered Housing Manager service covers:

Personal Contact

- Contacting you every day when on duty unless you have asked for this not to be done
- Advising and helping residents regarding Hanover's sheltered housing management services
- Giving information and advice about facilities on the development and local services and organisations
- Welcoming prospective and

new residents and helping new residents settle in

- Helping you deal with statutory and other agencies as appropriate
- Putting you in touch with local community groups as requested

Property Repair and Maintenance

- Instructing contractors to deal with breakdowns to lifts, boilers and power utilities
- Testing fire and other alarms, including community alarms systems
- Inspecting the common parts ensuring appropriate repairs are undertaken and maintenance work is planned
- Recording reports of common repairs and dealing with instructed contractors

Emergencies

- Providing a personal response to resident emergency alarm calls while on duty
- Providing support pending emergency services' arrival
- Offering support if a resident is ill or bereaved

- Offering short term emergency help with regard to daily living tasks

General Management

- Supervising any other staff on the development
- Maintaining security for the development and grounds
- Maintaining cleaning standards

Our Sheltered Housing Managers are employed to offer help and security, and to maintain a high standard of sheltered housing services.

However, they are not able to provide a nursing or personal care service. Nor can they clean, wash or cook for residents except in very exceptional circumstances. However, if you need help in these areas, the Sheltered Housing Manager may be able to help to arrange this.

Your Sheltered Housing Manager's hours of duty are provided separately. An emergency response system is in place, operated by a community alarms service provider, if you need emergency help while the Sheltered Housing Manager is off duty.

Staff Education and Training

Each Sheltered Housing Manager undertakes a programme of induction to ensure that she or he has the skill and confidence to do the job. In addition each takes part in a wide ranging programme of training courses to help ensure that skills are kept up to date and relevant to the needs of service users.

Our Sheltered Housing Managers and certain other key staff are defined as social service workers by the Scottish Social Services Council (SSSC). The SSSC is an independent national body set up by the Scottish Parliament to regulate the social service workforce and its education and training. Its objectives are to:

- protect those who use services
- raise standards of practice
- strengthen and support the professionalism of the workforce

In order to achieve these, the SSSC registers key groups of workers and has published codes of practice for them and their employers. In order to register with the SSSC, workers in

housing support services (Sheltered Housing Managers and other Hanover staff) will need to have specific qualifications and experience. Applicants also go through a rigorous recruitment process to ensure their fitness to do the job.

We will ensure that those needing specific qualifications have access to appropriate training courses in order to meet the SSSC's requirements.

Residents' written comments, whether submitted through the complaints procedure (see section 6) or otherwise, will be taken into account when our staff carry out each Sheltered Housing Manager's annual staff appraisal and as we review our service provision arrangements and staff training needs.

Telecare Services

All sheltered and amenity housing developments managed by us have a Telecare alarms service. Details of other providers' services will be provided where these apply.

Hanover Telecare is Hanover's round-the-clock emergency call and response service, which operates at most developments.

Hanover Telecare is an accredited member of the Telecare Services Association (TSA), the lead industry body. We are proud to have been the first centre in Scotland to achieve full accreditation to the TSA Code of Practice through independent audit.

When a cord is pulled in your home, a call is raised with

Hanover Telecare where our trained operators can see at a glance who the call has come from. They are able to talk to you through the

speech modules on your wall. Our operator will call the emergency services, your doctor or members of your family depending on what help you need.

All calls are initially treated as an emergency unless you tell the operator otherwise. If you are unable to speak to us, or we cannot hear you, we will contact your Sheltered Housing Manager if she or he is on duty. Failing that we will get in touch with the "keyholder". Your keyholder is a contact person, who may be a relative or friend, whose details you have previously given us.

Pendants may be available, which connect to the development alarm equipment. You can check the availability of these with your Sheltered Housing Manager.

Hanover Telecare offers a range of sensors, including smoke detectors, flood detectors, movement sensors, bed occupancy sensors and others. If you would like additional information please contact your Sheltered Housing Manager or telephone Hanover Telecare on **0131 557 7488**.



We can also arrange for contractors to call at your home if you need emergency help, for example if you have a burst pipe or your heating develops a fault. However, a charge would be payable for the contractor's services.

All calls to Hanover Telecare are recorded and may be used for training purposes.

Please respect the Sheltered Housing Manager's time off and contact the appropriate alarms service when required.

To ensure that help is always available, we strongly recommend that you do not tie up or remove the pull cords in your home or communal areas.

Upkeep of Development

We manage the general upkeep of the development, inside and out, and arrange for appropriate services to be provided. The services provided at your development will depend on its design and layout and the views of owners. In broad terms, however, we:

- Clean common areas

- Supply heat, light and power to common areas
- Maintain gardens and other common areas

Items of equipment provided typically include a door intercom and entry system, fire alarm, common area heating installations, a common TV aerial and often a lift. We make sure that all equipment is regularly serviced and maintained.

Common TV aerial reception can vary from one development to another. Owners wishing to have an existing common aerial upgraded should tell us the type of installation and any specific channels they seek. Applications from a single owner or group of owners to install a satellite or cable television system should be submitted to us for initial consideration. Details of the procedure for this are available on request.

Guest Suite

On most sheltered developments we manage, a guest suite is available for use by owners' visitors. Booking is through the Sheltered Housing Manager who collects a

4. Financial Matters

charge to cover room cleaning and bed linen laundering costs. Our practice is to give priority to any visitor caring for a resident who is unwell.

In such a case it may become necessary to cancel a prior booking.

We regret we cannot accept responsibility for guests' personal belongings. You may therefore wish to arrange insurance cover under an all risks policy in these circumstances.

You may book guest suites at other sheltered developments managed by us or with which we have reciprocal arrangements, subject to availability. Your Sheltered Housing Manager will provide details on request.

Insurance

Hanover endeavours to provide insurance cover which is appropriate and offers good value.

Buildings and public liability insurance is maintained against damage or destruction under a corporate policy taken out by Hanover.

This policy insures your home's reinstatement value as calculated annually by Hanover. We have review arrangements in place to ensure that the sum insured reflects current building industry conditions and the particular circumstances of the development in which it is situated.

An excess of £1,000 currently applies to subsidence claims and one of £50 to all other types of claim.

Cover extends to accidental breakage of window panes and damage to sanitary installations.

Common area contents, but not your own possessions, are also insured.

Hanover maintains an engineering policy covering damage to the lift if any and to compensate for any accidents involving it.

All our staff are covered by employer's liability insurance.

Hanover's insurance cover is reviewed annually, and owners will be advised of changes.

The Service Charge

A charge is applied monthly to recover costs incurred on behalf of owners. This covers our outlays on direct service provision, helps ensure that we have enough money to pay for repairs and maintenance and meets the costs of managing and administering the service as a whole.

We ask that you pay your service charge by direct debit which is the most efficient method of payment and helps keep our administrative costs down. Payments are due in advance on the first working day of each month. We depend on our cash inflow to maintain a stable financial position.

Late payments can ultimately affect our capacity to provide services and are therefore unfair on other service users. In exceptional cases we may charge interest on



service charge arrears at the prevailing commercial rate.

What the Charge Covers

The charge covers the following items where they apply:

Staff

- This covers the direct cost of the Sheltered Housing Manager service, cleaning service and any relief staff including employer's national insurance and pension contributions, advertising, recruitment and training.

Where relevant it includes the excessive absence fund which permits owners to insure against the absence for more than four weeks at a time of a Sheltered Housing Manager.

Property

- Equipment maintenance: regular inspection and routine repairs of the alarm and door entry system, fire protection equipment and the lift where there is one. We maintain the communal TV aerial.

The cost of the concessionary TV licence (sheltered developments only) is recovered separately.

- Common areas maintenance: window cleaning, renewal of light bulbs, refuse disposal and pest control, purchase of cleaning materials, laundering of linen and purchase of toilet requisites for the guest suite, general maintenance of common gardens, maintenance of staff accommodation where relevant, emergency heating where needed.
- Electricity for common areas: lighting and heating in areas such as common entrances, stairwells, guest suite and Sheltered Housing Manager's office. Sheltered Housing Managers are responsible for all heating and lighting charges in respect of their own homes where relevant.
- Insurance: a block policy covers the cost of rebuilding in the event of total loss. Hanover maintains an engineering policy covering damage to the lift, if any, and to compensate for any accidents involving it.

All our staff are covered by employer's liability insurance and professional indemnity insurance.

Hanover's insurance cover is reviewed annually, and owners will be advised of changes.

- Repairs and renewals: sums are set aside each year to cover repairs to the common parts and replacement of the Sheltered Housing Manager's office equipment, stair carpets and guest suite furnishings as appropriate.

Communications

- Community alarms charge: this service is usually but not always provided by Hanover Telecare.
- Office telephone (plus fax and email as appropriate): used by the Sheltered Housing Manager to contact residents' relatives and liaise with healthcare practitioners as required, order repairs and generally provide a service. The Sheltered Housing Manager pays for personal use of the telephone line.

Management

- Keeping personal records of residents and, where different, owners of properties
- Supervising all staff
- Being responsible for all exterior, structural and common areas maintenance, including tender negotiations with contractors
- Arranging for the maintenance of lifts, security systems and other common equipment. Favourable terms can be achieved by linking these arrangements with those at other developments where we provide the management service.
- Maintaining accounts and other records for the development, preparing the annual budget and monitoring costs against it. Scrutinising and settling invoices for expenditure incurred.
- Acting as secretaries to the Property Council (as meetings of owners on developments are usually termed in the deed of conditions. At some developments these are described as Proprietors' Association meetings. The

term 'Property Council' is however used throughout this handbook for the sake of simplicity.)

Other Income

All charges for use of the guest room and for sundry items, together with equivalent interest on owners' funds, are credited to the development's account.

Budgets

A budget is presented annually to your Property Council for consideration and comment ahead of the annual review of service charges.

Draft budgets are based on a realistic estimate of likely costs at the time of preparation. On the basis of these figures, together with likely surpluses or deficits brought forward from the previous year, a monthly service charge is calculated for each dwelling with the aim of breaking even at the end of the financial year.

Service charges broadly reflect the budgeted costs for the forthcoming financial year. Charges can be reduced if there

is a surplus from the previous year. However, operating at too great a margin below breakeven can lead to larger than acceptable increases in service charges when the surplus has been used up. Such reductions therefore need to be applied with care.

We aim to ensure that surpluses and deficits are kept to a maximum 5% variance from plan at all times.

When, exceptionally, revenue accounts record a deficit, this will be recovered in the following financial year either through increased service charges or an additional payment to clear the balance.

Financial Statements

We aim to issue annual financial statements for each development managed by us, made up to 31 March, by 30 September. The figures in these statements are extracted from Hanover's audited annual accounts. Separately audited annual financial statements for each development can be provided at an additional cost if the Property Council so chooses.

Shared Ownership Dwellings Occupancy Charge

An occupancy charge is levied in respect of the part ownership of the dwelling still held by Hanover. We review this annually, giving at least one month's notice of any change. The basis of calculation is set out in the shared ownership & occupancy agreement. If you as a sharing owner buy a further share of ownership from us we will recalculate the occupancy charge to reflect this.

This arrangement affects shared ownership dwellings only and has no bearing on shared equity or wholly owned homes.



5. Repairs and Maintenance

Your Responsibilities

Each owner is responsible for organising and paying for the repair and maintenance of his or her own dwelling, excluding the common parts. Windows and doors serving only one dwelling are not included in the common parts.

Decisions on maintaining and altering the external appearance of the development, such as for example the painting of doors and window frames, are required to be made by majority vote of the Property Council. Changes may also be subject to statutory consents.

Where you employ contractors we ask that they work in accordance with current health and safety guidelines.

Our Responsibilities

Hanover as managing agent is responsible for repairing and maintaining the common parts. The cost will be met from the service charge or individual owners as appropriate.

To help ensure that repairs are carried out promptly, you

should report faults as set out on page 20. If the repair requires access to your dwelling, we will make an appointment for a contractor to call on you wherever possible. If you have to be away from home when work has to be carried out, you may agree to allow access by arrangement with the Sheltered Housing Manager.

The Repairs and Maintenance Fund

Income from the annual charge for maintenance is credited to a separate repairs and maintenance fund for the development. Expenditure on repairs and maintenance incurred by us is charged to this fund.

In proposing the level of the annual charge to owners, we aim to ensure that the repairs and maintenance fund is adequate to cover future expenditure. This fund covers the common parts and other designated repairs.

We maintain a 30 year projection of key building components as well as estimates of annual day to day repair costs, to help us set the right level of funding.

This projection is compiled by skilled professional staff drawing on experience and published sources and taking into account the condition of the building.

While longer term projections are only an approximate guide, more detailed information is used to ensure that the short to medium term (1-5 years) position reflects the development's actual needs.

This approach produces estimated levels of annual expenditure which we use to recommend appropriate transfers to the fund and create a sufficient reserve. We aim to create a stable fund, enabling some consistency to be applied to these transfers and thereby smoothing out peaks and troughs in expenditure.

Although, as managers, Hanover will make recommendations, the final decision on major expenditure and related funding is agreed with owners' involvement. Different approaches to funding repairs may be adopted with owners' consent.

The items covered vary from one development to another. However, the following are the main items covered:

- Common parts: generally the parts of the property which are used by or serve more than one dwelling including:
 - Call systems, door entry systems, lifts
 - Common storage cupboards
 - Drains, soil pipes, sewers, rhones, gutters
 - Entrance halls, corridors, common stairways, landings, sitting areas
 - Fire alarm systems and fire fighting equipment
 - Foundations, structural walls and floors, external walls and cladding
 - Grounds
 - Heating, electrical and mechanical installations
- Lighting (internal and external)
- Mains water supply pipes including branches, storage tanks and overflows
- Roofs, roof spaces, hatches and attics

- TV aerials and cabling
- Waste disposal chutes and refuse stores
- Windows in circulation and common area unless within and serving one dwelling only
- The Sheltered Housing Manager's accommodation and office
- The guest suite
- External decoration of the whole development including all windows

Repairs within a dwelling and not listed above are generally the responsibility of the individual owner.

Windows within a dwelling are the responsibility of an individual owner but we will carry out external decoration in order to maintain a consistent appearance.

Day to Day Repairs

As part of our maintenance policy we have set ourselves challenging targets for responding to any defects or maintenance problems in properties managed by us.

Emergency Repairs

An emergency requires attendance within six hours and the situation made safe and secure as soon as resources are available but in all cases within 24 hours.

Emergencies relate to defects adversely affecting health, safety or security, or likely to cause major damage to the building such as:

- Alarm systems failure
- Drain blockages if these present an immediate hazard to health or property
- Electrical faults if dangerous
- Floods
- Gas leaks
- Heat, power or water supply to a house or scheme completely lost (where the cause is under our control)
- Insecure external doors or windows
- Lift breakdowns
- Structural danger
- Water leaks if serious

Urgent Repairs

We aim to have these completed within 48 hours:

- Fire alarm systems (assuming availability of parts)
- Leaks from roofs and other parts of structure likely to cause substantial damage (subject to suitably safe access arrangements)
- Re-glazing
- Water failure: hot or cold water services where forming part of the common parts

Routine Repairs

We aim to have these completed in 28 days.

Collectable Items

These are minor items of, for example, joinery, plasterwork and paintwork repairs which can be attended to when there is enough of a workload to make a contractor's visit worthwhile or when the work is due to be undertaken imminently as part of a planned maintenance programme.

Response times will run from when a resident reports a defect to a member of Hanover's staff

to when the repair is completed. In the case of some emergency and urgent items our target will be to make things safe within the time stipulated, as finally making good the repair may depend on materials becoming available at a later date.

Reporting a Repair

How you should report repairs depends on what kind of development you live in.

Sheltered

Repairs should normally be reported to the Sheltered Housing Manager who will then tell our Property and Development Department.

If there is an emergency or urgent repair needed while the Sheltered Housing Manager is off duty, you should contact the community alarms service by pulling your emergency alarm cord and telling the operator what is wrong. Please note that this applies only to emergencies or other genuinely urgent matters as described above.

Routine repairs should be reported to the Sheltered

Housing Manager on her or his return to duty.

Amenity and General Needs

During normal working hours you should contact the Property team in our local Area Office.

Outside normal working hours and during public holidays you should telephone Hanover Telecare on 0800 783 3615 or pull your emergency alarm cord if you have one.

Please contact your community alarms service about emergencies and urgent situations only.

**Major Repairs**

Your Management Agreement will specify a level of expenditure up to which Hanover may authorise common repairs. This figure is typically £100 per owner. Above that level we must consult the Property Council first, except in emergencies. Where practicable, however, we will strive to consult owners at lower levels of expenditure than this.

Consultation may be at a regular Property Council meeting, at a special meeting or by means of a postal ballot. In emergencies we will consult as soon as is reasonably practicable.

We recognise the importance of ensuring value for money. For work costing over £1,000 but less than £3,000 a minimum of two quotations will be sought. Where work is estimated to exceed £3,000, three tenders will be invited in accordance with Hanover's own procedures.

For certain specialist works it may not be possible to obtain competitive quotes or tenders. However, we will discuss these

cases with owners before proceeding.

As a registered housing association, our operation of tendering procedures is subject to scrutiny both by independent auditors and by the Scottish Government.

If you wish to see tender documentation we will be happy to agree to this subject to any restrictions which tenderers may have imposed on us on grounds of commercial confidentiality.

Contractors

Hanover operates an "approved contractor" list. In order to be engaged to carry out work, a contractor must meet our criteria for approval. Our assessment covers:

- The nature of the applicant's business, length of time in operation, services provided and financial stability
- Details of insurance cover including public liability
- Rates and charges
- References (previous clients and financial)
- Health and Safety

All new contractors must be registered with the government operated "Constructionline" pre-qualification system.

You may recommend contractors for use on a development. We will be happy to consider any such suggestions so long as the contractors in question meet "approved list" criteria.

If you have a complaint against a contractor working on your



development please tell our staff so that it can be investigated.

Warranty

All developments currently managed by us were originally covered by a National House Building Council (NHBC) Buildmark insurance warranty, which ran for ten years from the date of completion and covered structural defects.

Nearly all of these developments are more than ten years old and the warranty has expired. If a development managed by Hanover

is under ten years old when you buy your dwelling, we will give you a copy of the NHBC's ten year notice at that time.

Access

From time to time we may need access to your dwelling in order to inspect or maintain the common parts. If so we will seek to give you two weeks' notice in writing and agree a mutually convenient appointment, except in emergencies and urgent situations when immediate access may be required.



6. Communications

Overview

Hanover strives to maintain a culture of open and prompt communication between ourselves and those to whom we provide services. We are always keen to make it easy for owners to raise issues of concern with us and to ensure we provide a prompt and high quality response.

If owners wish to consult Hanover about the management of their development, we will be happy to arrange a meeting, or to attend one to which we are invited by owners, at any convenient time.

The Property Council

The Property Council includes representatives of all the owners or registered proprietors on your development.

At these meetings we report on issues affecting the development and related financial matters. We always call at least one such meeting each year and owners may convene meetings at any time. Details of how to do this can be found in the deeds of conditions of most

developments. An explanatory note will accompany your Management Agreement.

The purpose of the Property Council is to provide a forum for consultation between Hanover and owners on the development. You will be told at least 14 days in advance of each Property Council meeting and may put items on the agenda. One vote only is allowed per household. Minutes are issued to all owners.

Owners' Forums

Hanover aims to hold six monthly "Forum" meetings to which each owner occupied development (including shared ownership and shared equity developments) managed by us is invited to send two representatives.

These meetings create a platform for discussion of issues of general interest, and give you access to members of the Committee of Management and to Hanover's professional staff. There are two forums: one for developments in the west and one for those in the east and north.

Owners' Associations

Hanover welcomes the formation of owners' associations and will recognise and consult such bodies with a membership representing over half the homes in a development.

Hanover will however continue to consult all owners on services and related matters, either individually or through the Property Council as appropriate.

Complaints

Sometimes things go wrong, even with the best will in the world. If you are dissatisfied with our services, you have the right to complain.

We aim to sort out problems quickly and informally where we can. If you have a Sheltered Housing Manager, you should normally contact her or him first. If not, or if you do not feel comfortable about doing this, please get in touch with our Area Office.

Whoever you contact, we will listen sympathetically to your complaint and do our best to give you a prompt and full

response. This is how most complaints get sorted out.

If you feel that the problem has not been dealt with satisfactorily at local level, you may make a formal complaint. A copy of our full complaints procedure is available on request together with a complaint form.

We will investigate all complaints fully and impartially. Where a member of staff is the subject of a complaint, however, we ask for your support in dealing fairly and reasonably with that person while the complaint is under investigation.

Hanover staff are there to provide a service to you. In doing so they have the right to be allowed to go about their duties without fear of abuse, intimidation or assault. Please remember to treat our staff with the courtesy that they are entitled to.

Website

We invite internet users to visit the Hanover website at **www.hsha.org.uk** where a range of general information about our services can be found.

Scottish Helpline for Older People

The Scottish Helpline for Older People (SHOP) is managed by Age Concern Scotland. It provides a free, confidential and impartial information service for people in Scotland aged 50 and over, and for those associated with them including their carers and families.

Calls are particularly welcomed from those people within the ethnic minority groups. SHOP offers free translation services to callers and has some facilities for people with hearing difficulties. SHOP deals with a variety of

issues including benefits, care and repair, health and elder abuse.

**SHOP's lines are open:
Monday to Friday
from 10.00 am to 4.00 pm.**

Telephone 0845 125 9732.



7. Emergencies and Safety Precautions

Emergencies

An emergency is an unforeseen or sudden event, especially if dangerous, which demands immediate action. Emergencies include all situations which endanger life or threaten to make property uninhabitable. They include:

- Fire
- Flood
- Complete heating failure in winter
- Complete failure of the Sheltered Housing Manager call system
- Lift failure
- Complete loss of electrical power in your home

If any of these things happens the services of necessary contractors will be sanctioned without the prior approval of a Hanover staff member. In such cases you must tell your Area Office what has taken place as soon as possible.

Lifts

If your development has a lift please follow the instructions which will be clearly displayed in the lift car.

Do not use the lift during a fire alarm or evacuation.

Gas

If you smell gas:

- Put out any cigarettes and do not use matches or naked flames
- Do not use electrical switches or door bells
- Open doors and windows and keep them open until the leak is found
- Check to see if a gas tap has been left on accidentally or if a pilot light has gone out
- Telephone National Grid on 0800 111 999 and report the leak as soon as possible
- Tell your Sheltered Housing Manager or community alarms service provider

Security

Where relevant, your Sheltered Housing Manager will tell you about special security procedures at your development, for example the times when common external doors must be kept locked. There are, however, some general precautions which you can take:

- Do not let anyone into your home or any other part of the buildings forming your development, unless you know who they are and why they are calling. If someone claims to be calling on business, ask to see an identification card
- Some developments have self-closing doors at the main entrance. These are designed to ensure the doors remain closed when not in use. In order to ensure that security is maintained please do not wedge these open
- Lock all your doors and windows if you are going away
- In order to ensure that your Sheltered Housing Manager can get into your home in an

emergency, please do not fit any locks, bolts or chains to your doors in addition to the locks provided by Hanover



Fire Precautions

Please follow the general guidelines below:

- Check the position of fire escape routes from the building
- Do not prop open self-closing doors. These are vital fire checks, required by law for your safety.
- Keep common stairs and

passages clear: do not clutter up escape routes.

- Do not use heaters fuelled by paraffin or bottled gas, and do not store paraffin or bottled gas on any part of your development.
- Cooking pans (particularly frying pans and chip pans) should not be left unattended when in use
- Electrical plugs should be correctly wired and fused
- Electrical sockets should not be overloaded
- Smoking: you are advised not to smoke in bed

General Precautions

Your home has been designed with your safety in mind. However, you can help by being safety conscious at all times. The following simple guidelines could help protect you, your neighbours and your home.

- Electrical flexes should not be led across the floor where they can be tripped over
- Matches, medicines,

household cleaners and solvents should be kept in a secure place

- Ventilation grilles should not be blocked
- Window safety catches should be used where fitted



8. General Matters

Car Parking

Parking is provided for residents and visitors where possible. Parking spaces cannot normally be allocated individually.

Gardens

Hanover maintains the grounds and gardens. If you are a keen gardener and want to help with this, please ask your Sheltered Housing Manager. We will give you permission to help if we can.

Gifts

Our staff are trained to provide a good quality service and are expected to be pleasant and approachable in manner. We therefore understand that residents may sometimes wish to offer them personal tokens of gratitude.

However, receipt of these may place staff in a difficult position in terms of Association policy and of how such actions are seen by others.

Staff may not accept gifts of cash (or cash equivalents such as vouchers) in any circumstances.

Staff are allowed to accept token gifts costing no more than £10 from individual residents, and on seasonal or other special occasions gifts costing no more than £150 may be accepted, with the approval of the staff member's head of department, so long as the cost per resident does not exceed £10.

It is a serious disciplinary offence for staff to solicit gifts or show favour to individual residents.

Intercom

In an emergency you should immediately contact the Sheltered Housing Manager. If the Sheltered Housing Manager is off duty, you can get help by pulling the emergency cord in your home.

Pets

Entitlement to keep a pet is governed by your deed of conditions. However, you may generally keep one dog, cat or caged bird so long as it does not cause a nuisance to anyone.

Smoking

Smoking is prohibited in indoor common parts of each development.

Television

A communal television aerial is provided, with a socket in each living room. Channels capable of being received vary from one development to another.

Hanover is able to apply for and pay for an ARC TV licence on sheltered developments in certain circumstances. This provides a communal TV licence at a much reduced cost, for applicable residents who therefore do not need individual licences.

The legal basis of this concession is complex. Broadly however it requires all residents to be aged 60 or disabled and for there to be a resident Sheltered Housing Manager who works not less than 30 hours per week.

Our staff will be pleased to answer any questions.

On developments which qualify, owners pay a concessionary

annual licence fee, currently £7.50. The Sheltered Housing Manager collects this fee annually from owners.

On developments which do not qualify for a concessionary licence owners aged under 75 years would pay the full TV licence fee directly to the licensing authorities.

All owners aged 75 or more, whether they live on a development which qualifies for a concessionary licence or not, are entitled to a free TV licence.



9. Your Personal Information

Protecting Your Personal Information

Your right to confidentiality is very important to us. We will hold your personal information securely and not pass it to anyone else without good reason.

The information we hold may include sensitive details. From time to time we may share some of this with members of the caring and social professions with your permission or where this is otherwise permitted by law. This applies only to people

with a professional duty to respect your right of confidentiality. If you have any questions our Area Office will be pleased to explain further.

You are entitled to a copy of all information about you that we hold in our records, subject to certain restrictions imposed by the Data Protection Act 1998. We will charge you an administration fee, currently £10, to cover the cost of providing this. An application form is available on request.



10. The Care Commission

Overview

The Care Commission is an independent national body set up by the Scottish Parliament to register and inspect a wide range of services, including housing support. Its role is to ensure that service users are protected and that services meet legal requirements and other standards.

As part of the duties of your Sheltered Housing Manager, Hanover provides you, the customer, with housing support services. Housing support services are defined by the legislation and are listed at the end of this section. These are the services provided by us that the Care Commission will inspect.

Not all of these services will necessarily apply in your own case.

National Care Standards

Under the Regulation of Care (Scotland) Act 2001, the Scottish Ministers have developed and published National Care Standards for all the services that will be regulated by the Care

Commission. A copy is available from your Sheltered Housing Manager or Area Office.

The National Care Standards have been developed from the customer's viewpoint. They describe what each individual customer can expect from a service provider such as Hanover. They focus on the quality of life that the person using the service actually experiences. The care standards are based on the following principles:

- dignity
- privacy
- choice
- safety
- realising potential
- equality and diversity

Care Commission Inspections

As a housing support provider Hanover is registered with the Care Commission and can be inspected by it at any time. It is likely that Care Commission inspectors will visit some developments, speak to staff

and ask to speak to some of those who receive a housing support service. Following an inspection visit, they will publish a report detailing what is good about the housing support service and highlighting anything that needs to be improved.

Inspection reports will be available to the public through the Care Commission, so that people thinking about using Hanover's services can read them. These reports, copies of which will be available on the development and from the Area Office, will never identify individual residents.

Once you start to receive a housing support service from Hanover you will be invited by your Sheltered Housing Manager or an Area Office staff member to complete an individual personal plan.

It is easy to read and should not take long to complete. You do however have the right not to complete this form if you don't want to. The Care Commission has its own complaints procedure. Service users may

approach the Care Commission at any time if they have concerns about their housing support service, whether or not they have already complained to Hanover. The Care Commission can be contacted at:

Compass House, 11 Riverside Drive, Dundee DD1 4NY.
Telephone 01382 207 100
Website
www.carecommission.com

The Care Commission and the Scottish Social Services Council will work in partnership to achieve their respective aims.



Housing Support Services

The following are the housing support services, as defined by the Housing (Scotland) Act 2001 (Housing Support Services) Regulations 2002, which Hanover typically provides. The wording is taken directly from the regulations and does not always reflect Hanover's own terminology.

1. General counselling and support including befriending, reminding and non-specialist counselling where this does not overlap with similar services provided as personal care or personal support.
2. Assisting with the security of the dwelling required because of the needs of the service user.
3. Assisting with the maintenance of the safety of the dwelling.
4. Advising and supervising service users on the use of domestic equipment and appliances.
5. Assisting with arranging minor repairs to and servicing of a service user's

own domestic equipment and appliances.

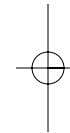
6. Providing life skills training in maintaining the dwelling and curtilage in appropriate condition.
7. Assisting the service user to engage with individuals, professionals and other bodies with an interest in the welfare of the service user.
8. Arranging adaptations to enable the service user to cope with disability.
9. Advising or assisting the service user with personal budgeting and debt counselling.
10. Advising or assisting the service user in dealing with relationships and disputes with neighbours.
11. Advising or assisting the service user in dealing with benefit claims and other official correspondence relevant to sustaining occupancy of the dwelling.
12. Advising or assisting with resettlement of the service user.
13. Advising or assisting the service user to enable him or

her to move on to accommodation where less intense support is required.

14. Providing and maintaining emergency alarm and call systems in accommodation designed or adapted for and occupied by elderly, sick or disabled people.
15. Responding to emergency alarm calls where such calls relate to any of the housing support services prescribed in the Regulations, in accommodation designed or adapted for and occupied by elderly, sick or disabled people.
16. Controlling access to individual service users' rooms (for example where additional security is

required due to the service users' needs, such as dementia).

17. Encouraging social intercourse and welfare checks for residents of accommodation supported by either a resident warden or a non-resident warden with a system for calling that warden where this does not overlap with similar services provided as personal care or personal support.
18. Arranging social events for residents of accommodation supported by either a resident warden or a non-resident warden with a system for calling that warden.



Contact Details

Head Office

95 McDonald Road
Edinburgh EH7 4NS

Tel: 0131 557 0598

Fax: 0131 557 1280

Email: admin@hsha.org.uk
(all Hanover offices)

Web: www.hsha.org.uk

Eastern Area Office

95 McDonald Road
Edinburgh EH7 4NS

Tel: 0131 557 7404

Fax: 0131 557 7475

Northern Area Office

12 Institution Road
Elgin IV30 1QX

Tel: 01343 548585

Fax: 01343 549519

Western Area Office

Pavillion 5, Ground Floor
Watermark Business Park
345 Govan Road, Glasgow G51 2SE

Tel: 0141 553 6300

Fax: 0141 553 6329

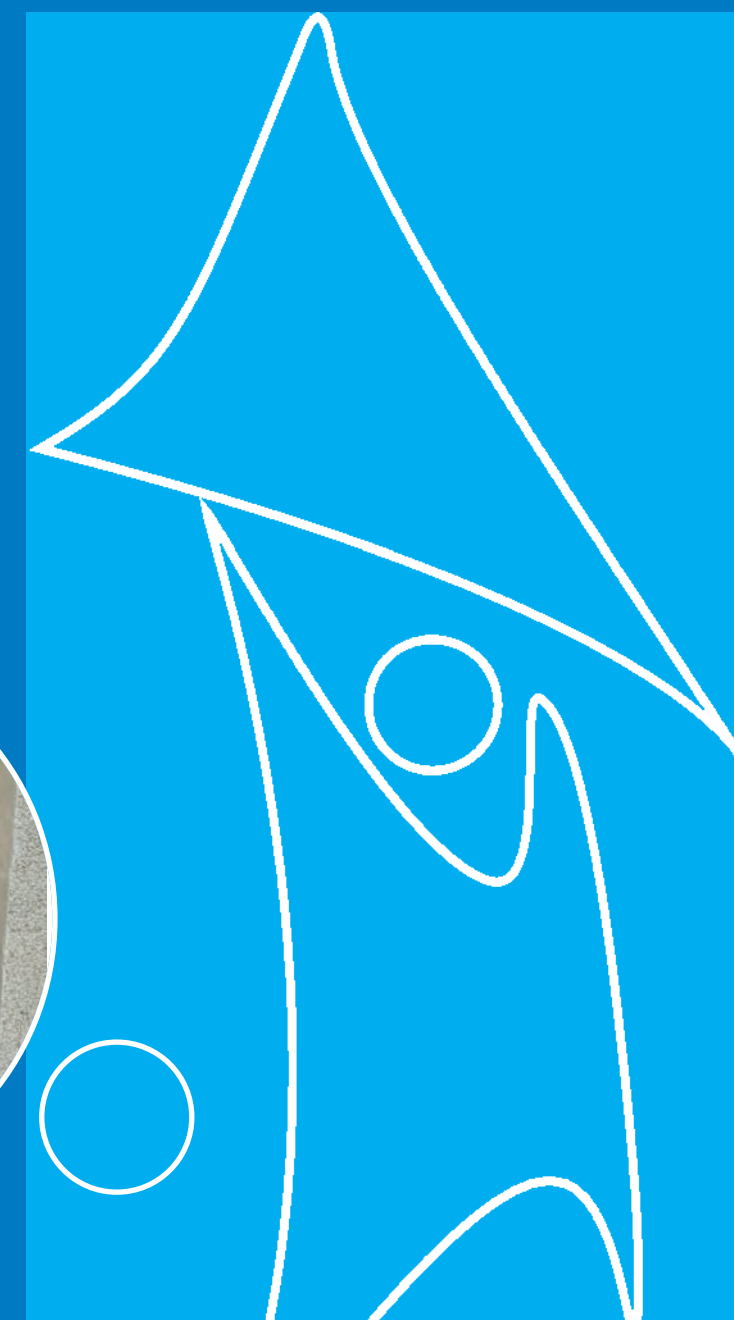
Telecare Centre

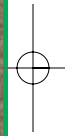
95 McDonald Road
Edinburgh EH7 4NS

Tel: 0800 783 3615 (emergencies)

0131 557 7488 (general enquiries)

Fax: 0131 557 7489





Mission Statement

We will provide a range of affordable housing and a choice of related services to enable people to have as full and independent lives as possible in their own homes.



Hanover (Scotland) Housing Association Limited
A Scottish charity reg no SC 014738
Scottish Housing Regulator reg no HEP 124
Industrial and Provident Societies Act 1965 reg no 1983 R(S)

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