

GRAPEVINE

OUR CUSTOMER NEWSLETTER

Barrland Court - a good place to be

The first phase of remodelling works at **Giffnock, Barrland Court**, was completed in May 2023. As part of the project, six of the former bedsits were converted into three one-bedroom self-contained flats. The customers who have now moved in describe the flats as “spacious, comfortable, desirable, and modern.”

There has also been an influx of enquiries from other customers within the building who are keen to see the remaining phases completed.

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One of the customers of the new flats, Gael tells us: “The day I was told that I had a new flat I was really happy. I had a good look around the new flat and I celebrated with my friends and Mum and Dad. I was very lucky to get the flat and to be in Barrland Court. It is a good place to be. My life is good in Giffnock.”



Welcome!

Hello and welcome to your April 2024 Grapevine newsletter. Easter has been and gone and we are enjoying the tulips and daffodils that are beginning to show their faces. The longer days are here, and the hints of sunshine are slowly boosting those vitamin D levels.

There is plenty on offer in this bumper edition. On page 10, you can find out about our partnership with Changeworks, which is providing our customers with guidance on dealing with energy bills. We also have health and wellbeing advice on page 8 as well as prize winning puzzles on the back pages.



On page 4, you will find an important message about emergency services, Telecare and main door access and we have plenty of tips on keeping your home damp and mould free on pages 11 and 12.

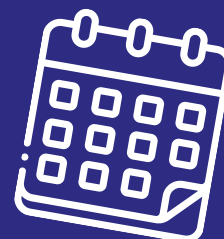
As always, we have included pictures and stories from our developments across Scotland - we love to hear from our customers and if there is anything else you would like to see in future issues, let us know – contact information is on page 25.

Communications Team

Dates for your diary

Bank holidays - 6 May and 27 May

Our offices will be open on the these days.



If you have a maintenance emergency while our offices are closed, pull your alarm cord or press your pendant. Otherwise, call the Repairs Reporting Line on 0800 111 4646.

If you have any other type of emergency while our offices are closed, pull your alarm cord or press your pendant. Otherwise, call the Hanover Telecare emergency number on 0345 604 4686.

News and information



News in Brief

Development Guest Rooms

In most of our staffed developments, guest rooms are available for Hanover customers and their families.

The rates for the rooms and associated services on rented developments are available on our website at

www.hanover.scot/residents. (Our owner-occupied developments set their own costs.)

If you wish to find out more, please speak to an employee on your development or call **0800 111 4646**.

Allocations policy

Following a full review of our allocations policy and the selection of a new system, Hanover will no longer be using Home for You to deliver housing options for applicants. Hanover's new system will begin going live in April.

We are grateful to the representative group of customers and prospective customers, as well as stakeholders that shared their views with us.

We are committed to ensuring a smooth transition for our current and future customers and we will be working closely together over the coming months to achieve this.

Age Scotland's helpline (0800 1244222)

provides information, friendship and advice through a confidential freephone number. The service is available for older people, their carers and families in Scotland.

Age Scotland have also introduced a new, paid service called Good Day Calls. This involves a daily call 365 days a year, to have a chat and check on the welfare of an older person. The service costs £50 per month.

To find out more, call **01856 898 222**.

Alarm call system

Did you know that if, for any reason, your pull cord or pendant isn't working, you can still get in touch with Hanover Telecare?



On the rare occasion that this may happen, call the Hanover Telecare emergency line on **0345 604 4686**. You can also use this phone number to report any fault(s) with your system.

News and information

New Scone Development given new lease of life

Our 25 home development in Scone, previously at risk of demolition, has been transformed with an £860,000 project to make the homes warmer and cheaper to heat whilst focusing on Hanover Scotland's net zero aspirations.

The one-bedroom bungalows located at Hanover Gardens have each been fully retrofitted by Glasgow-based energy services company Union Technical to improve thermal efficiency.

The scope of work on the homes is another 'Smarter Homes' project delivered by Union Technical – a new initiative which has been designed with a whole-house approach in mind. This includes the stripping of existing roofs and re-roofing, full roof extensions to accommodate new external wall insulation, and installation of in-roof solar PV, battery storage and high heat retention storage heaters.

The project, which also included ventilation improvements, will help customers to make substantial savings on their energy bills.

The works at Scone form part of a continued successful partnership with Union Technical and Hanover Scotland.

Union Technical worked closely with Hanover Scotland to help obtain funding for the energy efficiency upgrades at Hanover Gardens and the investment has enabled budgets to go further and undertake additional improvements to Hanover's housing stock.

Moira Mackay, development manager at Hanover Scotland, said: "With work having completed on site at New Scone, I would like to extend my thanks to Union Technical for a job well done. The team was exceptional, and nothing was too much trouble for them. It was a pleasure to do business with Union Technical and I wish the team all the best for the future."

Moira is pictured below with some of the team from Union Technical in front of the newly refurbished homes.



VISIT US AT WWW.HANOVER.SCOT

News and information

We need your help - emergency services access to main doors

Hanover's Telecare service is our emergency contact centre and our team respond to a variety of different call types ranging from falls, personal care, emergency repairs, fires and all other situations that may result in a risk to life.

Recently, there has been a significant increase on service demands due to several factors, one of these being increased calls at our door entry systems.

To assist in easing the current pressures being placed on the Telecare service, and to ensure that critical telecare calls can be answered quickly, please refer to the below guide:

If you contact Emergency Services directly, please pull your cord to notify Telecare so that they can provide immediate access at the main door.

Carers and visitors should call through to the flat number they are visiting and not try to gain access from the Development Manager or Telecare. We have provided our registered Care Agencies with a secure access code to allow them swift access to our services. Moving forward if the carer does not use the necessary code, they may be declined access to the building.

Deliveries should be signposted to contact your flat directly. Telecare is unable to provide access to any delivery drivers i.e., Amazon, Groceries, Take-away etc.



If you are unable to provide access to the door entry system from within your property, aids are available on request. Please speak to your Development Manager or Housing Officer for further information.

It is essential that you continue to update your Development Manager of any changes in contact details, keyholders or any change in your personal circumstances as this will ensure that our Telecare Service have an up-to-date record in the event of an emergency evacuation.

News and information

Service & Rent Charges 2024-25

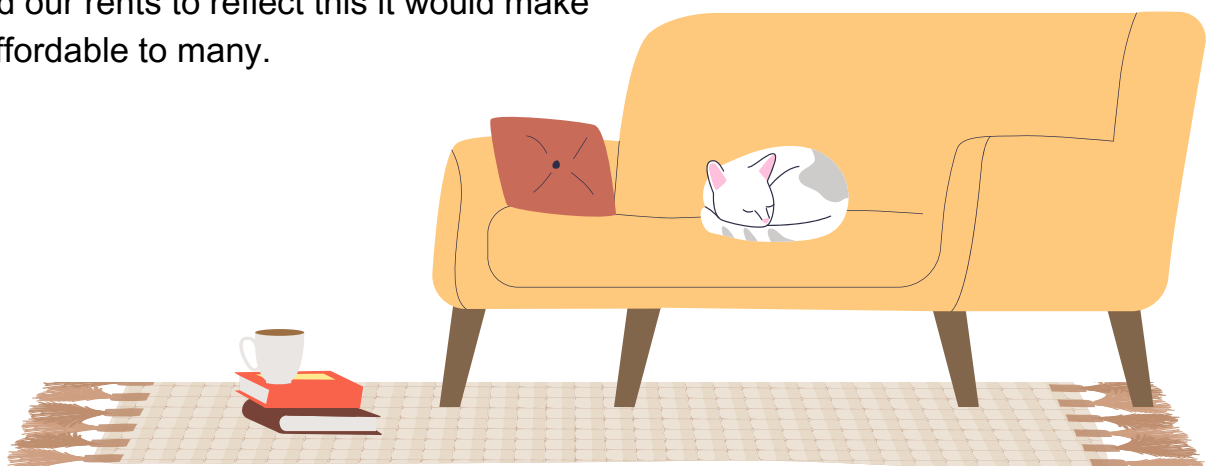
You should by now have received your formal statutory rent and service charge notices in the post. This will include the service charge applied to your development. If you have not received your notice or if you have any questions, you can contact us at **hello@hanover.scot** or on **0800 111 4646**.

Our annual development meetings have all been completed and we are also pleased to note that most of our services have seen a positive impact in their Service Charge level together with a reduction in heating charges. These reductions have been due to our new fuel contract, which has meant that heating charges have reduced significantly for most customers back to levels set in 2022/23.

The Board's decision to increase the rent by 6.7% will ensure we can continue to invest in our existing homes to modernise and improve them. The cost of building materials and labour has increased much more than general inflation but if we uplifted our rents to reflect this it would make them unaffordable to many.

In the year ahead we will be investing record levels in our existing homes, which reflects both the age of our homes, the higher expectations of tenants and the increasing standard required to meet energy efficiency targets.

We will be sharing with you, at our upcoming Focus Groups, the details of the investment plans for next year. This includes two major roof replacement projects at the cost of £3 million. At these meeting you will be given the opportunity to discuss the investment plans and other topics, so we hope you can come along.



News and information

‘Delivering the New Dementia Strategy for Scotland’

Hanover’s Chief Executive Angela Currie was invited to speak at the Dementia Strategy for Scotland conference in February.

Angela told us: “I was delighted to have the opportunity to speak at the conference. It provided an excellent opportunity to emphasise the importance of the role of housing in our communities as anchor organisations. I shared the approach Hanover has towards supporting people with Dementia; from our Dementia Plan and New Homes Design Guide to the Telecare & Telehealth Services we provide. It also gave me the chance to reiterate the importance of involving housing providers in health and social care service planning and delivery.

Our current Dementia Plan is about to be evaluated and updated to check how far we have come to make sure we have the right skills and knowledge to support our customers but also that we have the best standards for the work we do in our existing homes or when we build new homes, so that those who get or already have dementia are supported to stay at home.

It’s one of the areas we want to talk to tenants about and will be picking this up in the coming year.”



Gardening Competition 2024

We had a fantastic response to our gardening competition last year so we have decided to run another one in 2024.

We are looking for entries of all sizes, from a few pots to an entire planting scheme. Whether you are proud of growing some extra tall sunflowers or you have recreated the local botanical gardens on your back green, we want to hear from you.

Look out for information on how to enter in our June edition, but in the meantime, get planting!



Keeping you safe in your home

Be Scam Aware!

It's important to be cautious of potential scam callers.



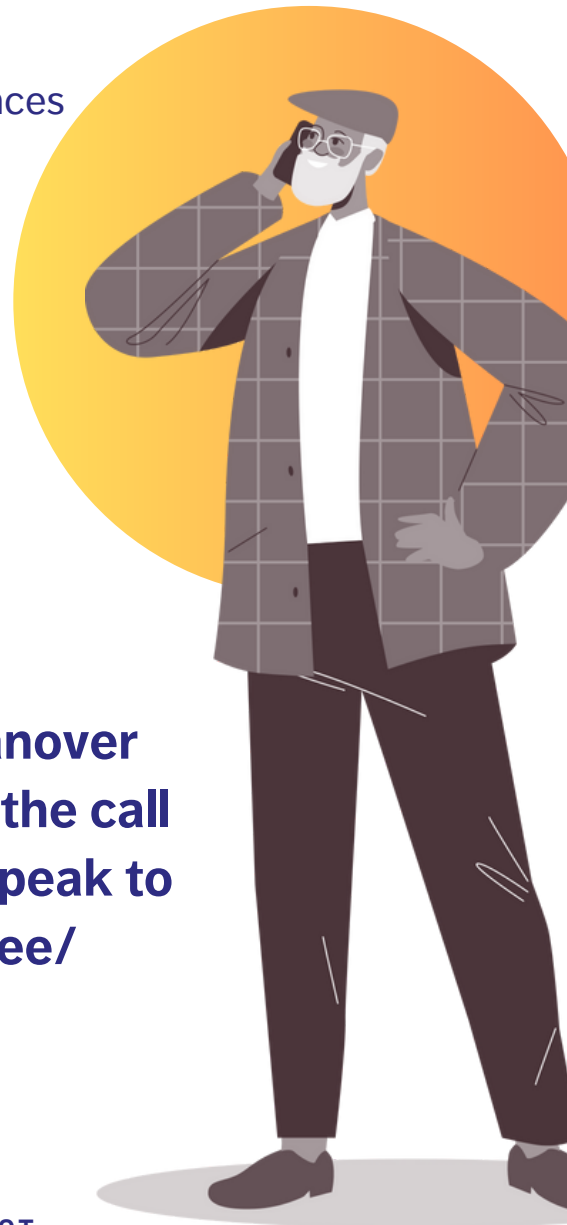
Red flags to watch out for:

- Requests for personal or financial information
- Pressure to make immediate decisions
- Unsolicited calls offering free products or services
- Threats of legal action or consequences

Stop and think!

- Never give out personal or financial information over the phone
- Hang up or ignore suspicious calls
- Consider using caller ID
- Report the scam - see www.citizensadvice.org.uk for more information

If someone claims they work for Hanover and you are unsure, then please end the call and contact us on 0800 111 4646 or speak to your site-based Hanover employee/housing officer.



Keeping you safe in your home

A balanced approach

Did you know that your eyes, ears and medication can affect your balance? Have them checked regularly to keep you on the level.

Hearing

Check your hearing. Reporting ear pain or difficulties with hearing can help to identify problems that could affect your balance and co-ordination.

Vision

Check your eyesight. Ensure that you have an up-to-date glasses prescription and keep your glasses clean. Varifocals can affect depth perception, so swapping your varifocals for a pair of single lens glasses can also help to reduce the risk of a fall.



Medication

Have a medication review. Certain medicines can make you feel faint or affect your balance. If this affects you, then you can visit your GP or your local pharmacy for a medication review.

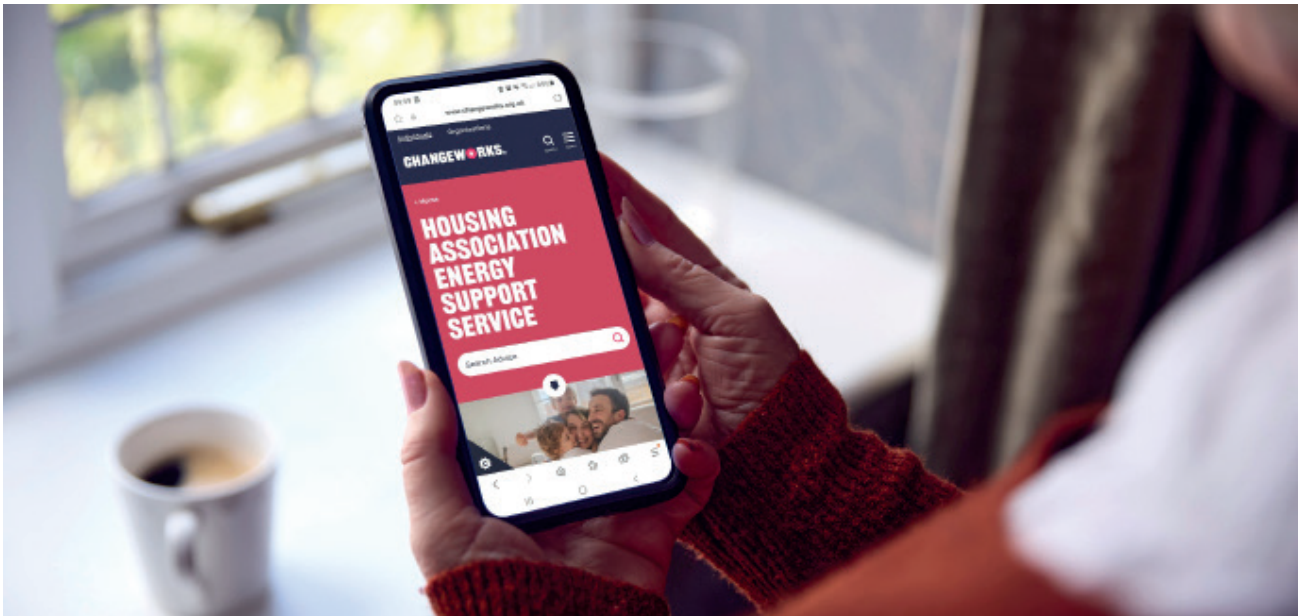
Remember to take your medicines at the correct intervals and don't skip any to avoid side-effects.



Money Matters

Energy Support Service

In the last edition of the Grapevine, we told you about our new pilot Energy Advocacy project, delivered in partnership with Changeworks. The Housing Association Energy Support Service provides help and support to any customer who is struggling with energy debt. The service includes a helpful online Energy Advice Library containing step by step advice on a variety of topics around energy.



All the advice comes from Changeworks, Scotland's leading environmental charity and experts in energy advice.

Visit the online advice library: changeworksinfo.org/hanoverhousingassociation

It's free to use and one to one support is also available for those who need it most.

Call 0800 870 8800 if you would like to speak to an energy advisor for help or to request a physical copy of the advice guides.

CHANGEWORKS.

VISIT US AT WWW.HANOVER.SCOT

Money Matters

The **Energy Advice Service** aims to help you stay affordably warm at home and includes:

- Access to the Housing Association Energy Support Service online advice library.
- Regular emails or letters over the coming months around energy advice.
- Access to telephone advice from Changeworks for more in-depth energy advice.
- Tailored one to one support over the phone from Changeworks, if you have more complicated problems such as energy billing issues or debt and are looking to speak to someone.

You can access the online library by scanning this QR code with your smartphone.



SCAN ME

CHANGEWORKS.

Could you be entitled to Pension Credit?

Pension Credit gives you extra money to help with your living costs if you're over State Pension age and on a low income. Pension Credit can also help with housing costs such as ground rent or service charges.

You might get extra help if you're a carer, severely disabled, or responsible for a child or young person.

Pension Credit is separate from your State Pension. You can get Pension Credit even if you have other income, savings or own your own home. Contact the Pension Service helpline on **0800 731 0469** to find out if you are eligible for extra amounts.



Repairs and Maintenance update



Preventing mould in your home

When it comes to mould in your home, prevention is better than cure. It's important to identify the cause quickly to help resolve any issues and prevent the spread.

If you find black mould in your home, no matter how small, let us know so we can tackle it early on.

BIG or small

REPORT THEM ALL!

Phone: 0345 604 4686

Email: repairs@hanover.scot



Repairs and Maintenance update

Reducing damp and mould in your home

There is plenty that you can do to help to reduce condensation in your home and to prevent mould from forming.

Produce less moisture

- When cooking, keep lids on pans
- Only boil the amount water you need.
- Dry clothes outdoors or use tumble dryer.
- Use an extractor fan when showering / bathing.
- Use a flannel to dry off after bathing, then use a towel. You can wring the water out of the flannel down the plug instead of air-drying a very wet towel in your home.
- Remove window condensation each day with a squeegee and cloth or a window vacuum.

Air flow

- Use extractor fans in bathrooms and kitchens to remove steam or open a window.
- Close kitchen / bathroom doors when cooking or bathing
- Open windows to circulate fresh air, when possible.
- Leave a gap behind furniture and regularly open wardrobes / cupboards / doors to unused rooms to let the air circulate.

Keep your home warm

- Warm homes suffer less from condensation – setting radiator values to at least 1 should be enough to keep the chill off rooms.
- Insulation and draught-proofing your home helps keep your home warm.

Removing mould

- Mould requires treatment with specialist sprays. Contact us to make us aware of the issue and we can treat the mould in your property.

Visit our website for more information and to watch an informative video on ways to reduce the risk of mould in your home: www.hanover.scot/help-reducemouldy-in-your-home/



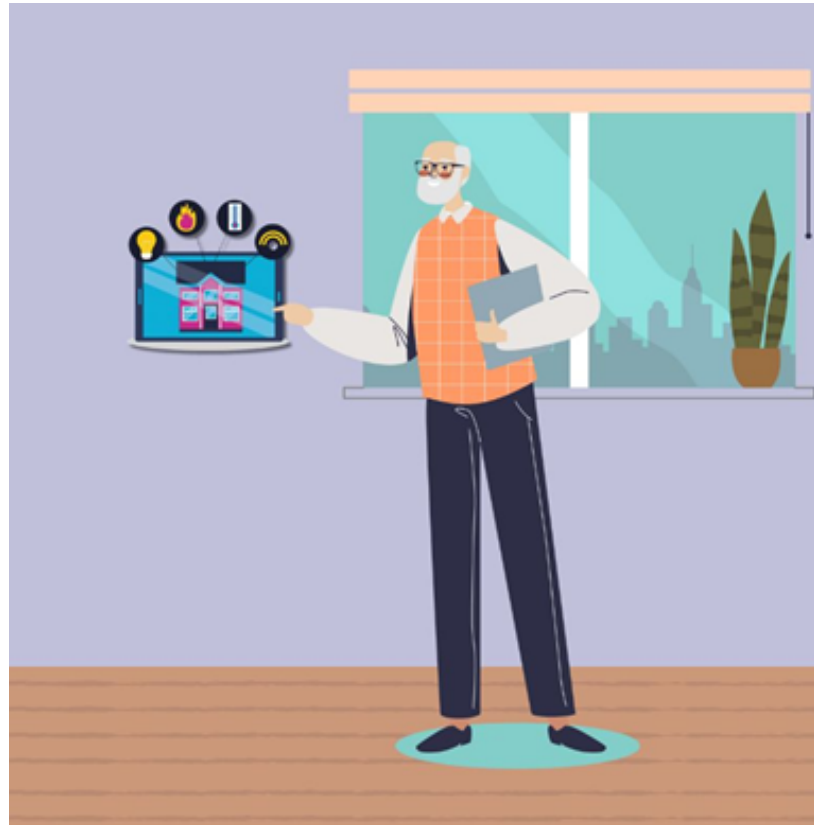
Repairs and Maintenance update

Welcome to an update from our Asset Management Team on issues such as landscaping contracts, repairs and customer safety.

New Telecare servicing and reactive repairs contract

We are pleased to confirm that Openview have been awarded the new telecare servicing and maintenance contract with Hanover, after a thorough procurement process. This means that our current contract with Tunstall ended at 11.59pm on Thursday 29 February 2024. You should notice no difference to your service.

Openview will be responsible for servicing your telecare equipment (pullcord, pendant and speech module) and providing a 24 hour repairs service.



New gas and electricity contracts

The new gas and electricity contracts for the communal areas of Hanover developments are based on fixed rate tariffs. The current contract is due to expire on 31 April 2024 and a new fixed rate contract has already been agreed for the following two years, running until 31 April 2026.

Hanover uses an external consultant to monitor the market closely to ensure the best contracts are purchased.



Our Performance

Happy Customer Update

Satisfied Customers are Happy Customers.
And we want our customers to be happy.

We surveyed 1.7k customers across all locations, categories, and property types throughout October and November 2023. 39.1% of you responded.

Our overall satisfaction rate is now 76.9%, lower than both the Scottish average and our peer group average.

You said that you are less satisfied than before with:

- Value for money
- Repairs and maintenance
- Opportunities to participate

Therefore, we will:

January – June 2024: Foundation Work

- Design and establish a resident co-production model
- Capture customer personas to better understand our customer needs and wants
- Map customer journeys to tailor our service to each stage of their journey.

June – September 2024: Reviewing our Service Offering

- Talk to customers
- Review processes to achieve effective working practices
- Establish a Development Plan to optimise services.



April – December 2024: Customer Service Model

- Evaluate the existing service model
- Design and implement the new model;
- Introduce a Quality and Monitoring Framework

January – April 2025: Staffing Model

- Review the existing staffing model
- Propose and implement amendments

Our customers are central to our decisions, and it is our mission for you to be happy with your lives.

Our Performance

Every month, throughout the year, the Senior Management Team at Hanover reviews our Key Performance Indicators (KPIs,) which support the delivery of our Strategy & Business Plan. In addition, we report on performance to the Board every three months. This information also allows us to analyse performance trends and implement remedial action where our performance is declining.



The tables below show our most important performance figures from **July - December 2023 (Quarters 2 and 3)** compared against the previous quarter for April - June 2023 (Quarter 1).



Care Performance	Apr – Jun 2023 Quarter 1	Jul - Sep 2023 Quarter 2	Oct-Dec 2023 Quarter 3
Average overall Care Inspectorate grade	4.8	4.8	No inspections from the Care Inspectorate took place in Q3.

Telecare Performance	Apr – June 2023 Quarter 1	Jul - Sep 2023 Quarter 2	Oct-Dec 2023 Quarter 3
Telecare Response within 60 seconds	78.9%	82.7%	83.1%
Telecare Response within 180 seconds	93.9%	95.2%	95.1%
Fire calls answered within 60 seconds	95.2%	96.3%	96.6%
Calls response times have been improving further since January thanks to the hard work of the Telecare Team and the Telecare Service Improvement Group.			



Our Performance

Housing Performance



Moving in satisfaction	Apr – June 2023 Quarter 1	Jul - Sep 2023 Quarter 2	Oct-Dec 2023 Quarter 3
Satisfied with the standard of their home when moving in	98.8%	98%	97%

Rents and Arrears Management	Apr – June 2023 Quarter 1	Jul - Sep 2023 Quarter 2	Oct-Dec 2023 Quarter 3
Rent collected as a percentage of total rent due	96%	96%	97%
Gross rent arrears as a percentage of rent due	1.1%	1.3%	1.1%
Percentage of rent lost through properties being empty	3.4%	3.5%	3.2%
Housing Teams and the Welfare Rights Officer continue to work closely with customers to address arrears through repayment plans, financial advice and income maximisation.			

Anti-social behaviour	Apr – June 2023 Quarter 1	Jul - Sep 2023 Quarter 2	Oct-Dec 2023 Quarter 3
Percentage of ASB/Neighbour nuisance cases resolved within required timescales	100%	100%	100%

Our Performance



Repairs and Maintenance Performance

Repairs	Apr – June 2023 Quarter 1	Jul - Sep 2023 Quarter 2	Oct-Dec 2023 Quarter 3
Average time to complete emergency repairs (hours)	3.4	3.6	4.3
Average time to complete non-emergency repairs (days)	4.4	6.1	6.1
Percentage of reactive repairs completed right first time	95.5%	91%	88%

Adaptations	Apr – June 2023 Quarter 1	Jul - Sep 2023 Quarter 2	Oct-Dec 2023 Quarter 3
Average time to complete medical adaptations (days)	63	55	52
The new contract has now embedded. Contractor performance is now actively monitored through KPIs/Contractor Scorecard, dashboard and regular meetings.			

Reporting our performance to the Scottish Housing Regulator



As a Registered Social Landlord, we are required to submit our Annual Return on the Charter (ARC) figures to the Scottish Housing Regulator (SHR) by the end of May each year.

The full return, along with other performance information about Hanover can be found on the regulator's website - <https://bit.ly/HanoverARC2023>



Our Annual Report, which includes our Report Card, is available on our website: <https://bit.ly/HanoverReport2023>

Some highlights for Hanover in 2022-23 include:

- A reduction in the number of days it takes to complete adaptations on your properties;
- A reduction in the time taken to respond to complaints; and
- A reduction in the amount of rent lost through empty properties.

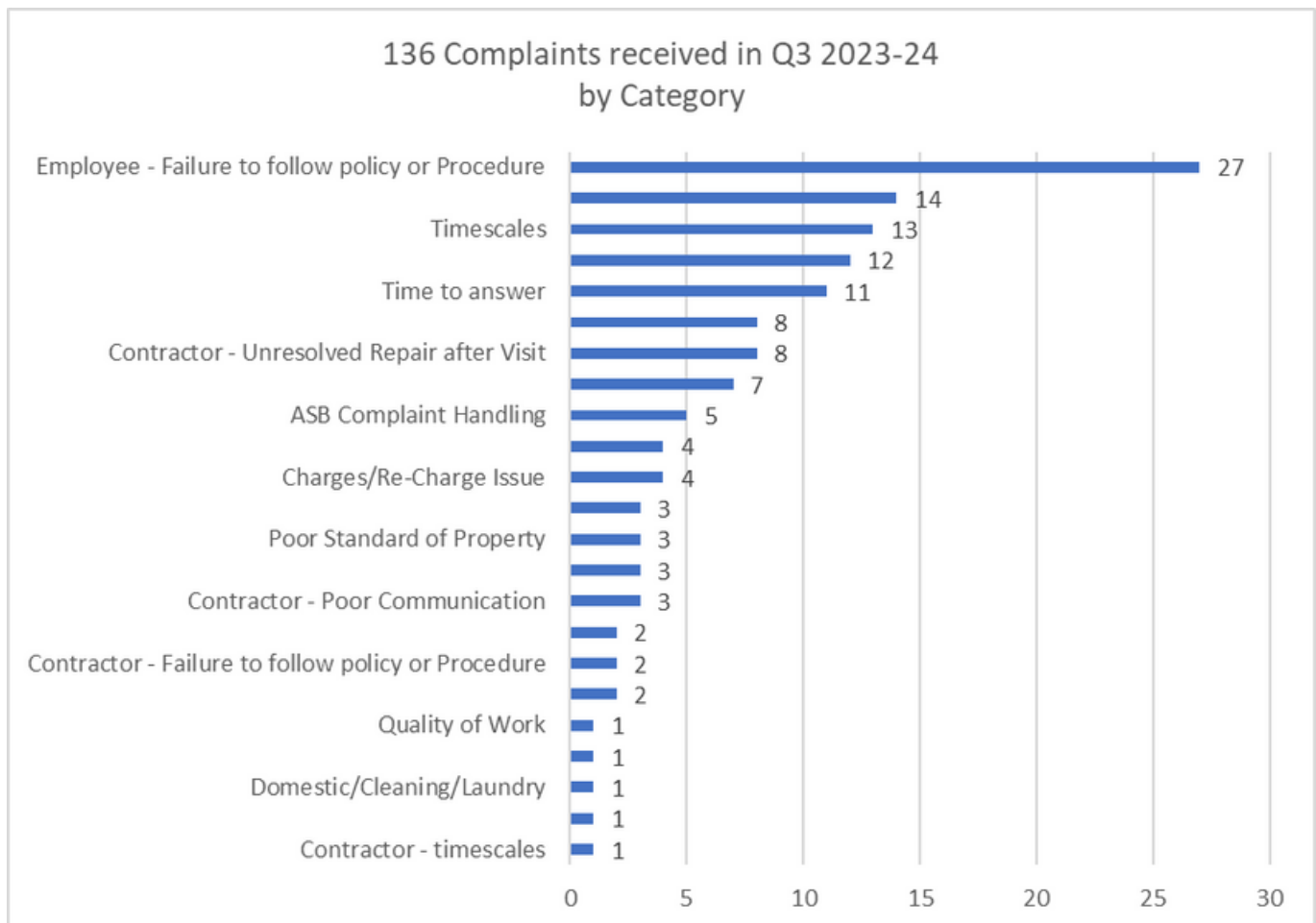
Our Performance - Complaints

Complaints

Between October and December 2023, Hanover received 34 compliments and 136 complaints from our customers.

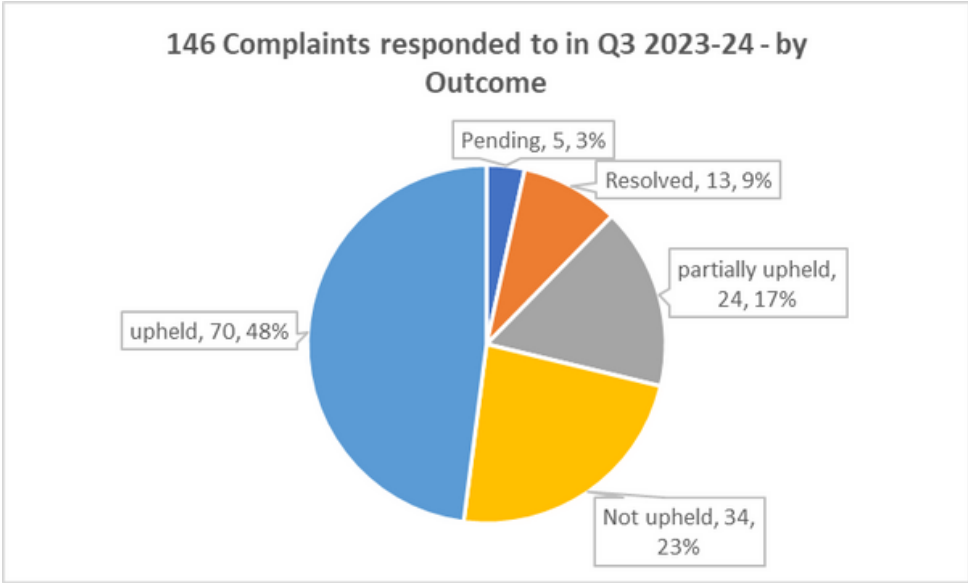
People appreciated our guest rooms, support from Digital Buddies, assistance with financial matters and problem solving, settling in, end of life care, and performance of a repairs contractor.

The complaints had the following themes:



Our Performance - Complaints

Hanover’s Complaints Policy sets out target timescales for resolution of complaints – 5 working days for frontline (Stage 1) complaints and 20 working days for investigations (Stage 2).



As 88% of all complaints responded to between October and December 2023 (128 out of 146) were closed within agreed target response times, but there are instances where some delay is unavoidable in order to provide a full response to complainants. Between October and December 2023, reasons for extensions included agreements with complainants, complexity of investigations, high volume of complaints (e.g. due to adverse weather), annual leave, one complaint response awaiting approval,

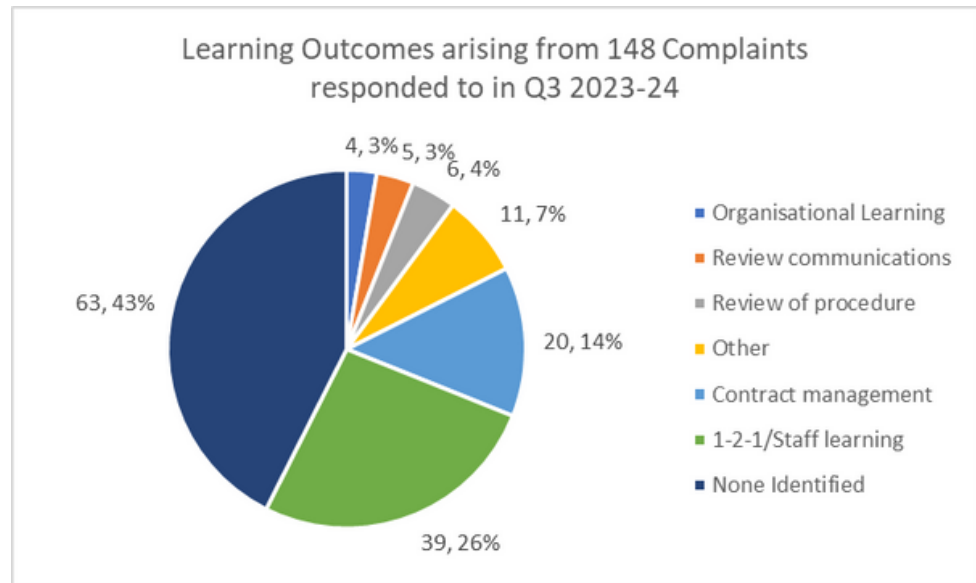
and one complaint was initially treated as an enquiry. On average, we managed to respond to Stage 1 complaints within 4.18 days and to Stage 2 complaints within 19.27 days.

Complaints	Stage 1	Stage 2
Target response times met	88%	92%
Target response times	5 days	20 days
Actual average response times	4.18 days	19.27 days

Our Performance - Complaints

With all complaints, we consider learning outcomes and further actions required.

Further actions arising from complaints are outlined in the next section, “you said, we did”.



You said	We did
Our employees' performance did not meet your standards	Managers regularly meet with their employees to conduct one-to-one meetings and provide feedback. Further training and support may be arranged and standard operating procedures reviewed as required.
There was insufficient communication after a request was logged with us.	For response times in relation to complaints, repairs and medical adaptations we have set ourselves strict targets which we review regularly and actively strive to improve where required.
Repair works are taking too long to complete	A review of work management is ongoing. We have given our contractors set targets in relation to completion times for repairs, which we review regularly with them.
The condition of our developments do not meet your standards	We have a programme of planned maintenance and project work which is reviewed regularly.
Waiting times when calling out of hours and telecare are too long.	Telecare's call wait times have started to improve over the last few months. We recently grew the Telecare team through more permanent and bank employees to help when we get busy. We also improved our rota system and are engaging with our regulator to ensure we are adopting best practices.

Customer Engagement

Volunteering Service

Remember, if you are looking for help getting online or improving your IT skills, our volunteering service can help!

We also have a number of volunteers across Scotland who spend time with our customers as part of our befriending scheme – please get in touch with Jim Brown, our volunteering coordinator if you'd like to know more. Jim can be reached at jbrown@hanover.scot.



Spring regional focus groups

Our spring regional focus groups will be held in April. This is an opportunity for you to come along and hear from us about the progress we are making with our strategies and plans across Hanover.

Please keep an eye on your notice board for where these will be held and how to join us. Lunch is provided, and we will reimburse reasonable travel costs.

We want to hear from you

We are keen to hear from our customers at any time and there are plenty of opportunities throughout the year to engage with us.

Regional Tenant Focus Groups (Spring)	April 2024
Regional Tenant Focus Groups (Autumn)	September 2024
Annual Report and Performance Report Card published	Annually by 31 October
Rent Consultation	Autumn 2024
Development meetings (rented developments)	January and February 2025

Happy Birthdays!



Anne Wilson of **Baillie Court** in **Motherwell**, celebrated her 80th birthday with neighbours and friends. Anne enjoyed an overnight stay with family the night before and is loving life at 80.



Miss Louise Scobie of **Craiglockhart Terrace** in **Edinburgh** celebrated her 90th Birthday towards the end of last year.

Louise had a lovely meal for family and friends at Merchants of Edinburgh Golf Club on Sunday 26th November to celebrate turning 90 on the 29th. Donations were made to the SSPCA from family, friends and neighbours with a staggering £1,000 raised!



Around the houses

We love to hear from customers on our developments. Please send your stories and pictures to the address in the back of this newsletter.

Generations of fun at Glenfield Court

One of our developments in the Borders, Glenfield Court in Galashiels, recently hosted a visit from local school St Peters. The children are in Primary 3 and the whole class take it in turns to come and visit customers at the development once a month. They play games like dominos and Connect 4, do jigsaws, colour in and do some reading.

Research shows that these kinds of shared activities between children and older people can really benefit everyone who takes part. Development Manager Kathleen Ewart told us that; "Everyone really enjoys the visits."



Burns celebrated in Broughty Ferry

Customers at Broughty Ferry gathered together for a coffee morning in their development to celebrate Burns Night.

Everyone enjoyed a wee toast of whisky in recognition of Rabbe Burns along with tea/coffee, dumplings and shortbread. They also had a Rabbe Burns quiz and thoroughly enjoyed getting together to complete this.



Haggis and chips!

At Milnescroft Court in Fochabers, customers opted for a chippie tea to celebrate the Bard!



Around the houses

Wine, cheese and entertainment

In January, customers at **Bridge of Dee Court** in **Aberdeen** got together to enjoy an evening of cheese, wine and music evening.

Development Manager hosted the event which was attended by 20 customers who had a ball. Singer Calum McDonald was very kindly funded for the evening by Inchgarth community centre and customer **Kathy Cooper** kept everyone entertained cutting some smooth moves on the dance floor.



St Andrew's Day celebration

customers at **Parkway Court** in **Alloa** enjoyed a night of entertainment for St Andrews night, with singing and dancing.



Kind Hearts in Jedburgh

Employees and customers at **Queens Court** in **Jedburgh** raised £725 for their local cancer care unit in the Borders.



Elvis was in the building!

Customers and employees at **Glenfield Court** in **Galashiels** enjoyed a fantastic afternoon of music and moves thanks to a local Elvis impersonator.



Looking for a new home?

Current Vacancies



**Hanover Close,
Earlstoun (sheltered)**

East Enquiries

☎ 0800 111 4646 or

✉ eastinfo@hanover.scot



**James Hemphill Court,
Lennoxton (sheltered)**

West Enquiries

☎ 0800 111 4646 or

✉ westinfo@hanover.scot



**Woodside Court, Grantown-
on-Spey (sheltered)**

North Enquiries

☎ 0800 111 4646 or

✉ northinfo@hanover.scot

Contact us

Write to: **Sara Stewart, Editor, Hanover Scotland, 95 McDonald Road, Edinburgh, EH7 4NS**

Telephone: **0131 557 7437**

Email: grapevine@hanover.scot

The deadline for receipt of articles for Issue 96 (Summer 2024) of Grapevine is Friday 19th April 2024.

Our website features a wealth of information, including copies of important Hanover documents and contact details – go to www.hanover.scot for more information. You can read more about what Hanover customers are up to on our Facebook page - facebook.com/hanoverscotland and you can also follow us on Twitter ([@hanoverscotland](https://twitter.com/hanoverscotland)).

Customers can also join the Hanover Blether Facebook group – go onto Facebook and type 'Hanover Blether' into the search box.

We can produce this newsletter in other formats, like braille, audio and large print. If you use email, we can also email the newsletter to you instead of sending a printed copy. This saves trees and postage costs. If you're interested in any of these options, get in touch using the details above.

Legal information given in this newsletter is given in good faith and is based on Hanover's understanding of the law. The accuracy of Hanover's views is not guaranteed and readers seeking legal advice specific to their own circumstances should contact a solicitor or a Citizen's Advice Bureau.

Puzzle Sudoku and Crossword

We are offering a £25 prize for our Crossword and Sudoku competitions.

To enter, send your completed grid(s) with your name and details to:

95 McDonald Road, Edinburgh, EH7 4NS. We will draw a winner from the hat for the east, west and north areas

Prize Crossword

The winners of the last crossword competition were: **Margaret Wood** of **Plenderleith Court**, in **Kelso** (east), **Mrs F Dixon** of **Doo'cot View** in **Banff** (north) and **Mrs M Naismith** of **Maree Road** in **Paisley** (west). Congratulations!

The answers to the last crossword are:

ACROSS 6 Wicklow, 7 Maths, 9 Stet, 10 Gargoyle, 11 Parrot, 16 View, 19 Gypsum, 22 Porridge, 23 Yale, 24 Degas, 25 & 13 Michael Owen

DOWN 1 Mistral, 2 Skater, 3 Nougat, 4 Parole, 5 Whelk, 8 Trio, 12 & 14 One-way, 15 Guilder, 17 Inroad, 18 Wade, 19 Gaelic, 20 Psycho, 21 Nobel

Prize Sudoku

Here is the correct grid from issue 94.

The winners of the last Sudoku competition were: **Helen McTavish** of **Rose Park**, in **Edinburgh** (east), **Mrs A Maynard** of **Victoria Court** in **Fort William** (north) and **James Clement** of **Creighton Court** in **Kilmarnock** (west). Congratulations!

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

Simply fill the grid so that every row, column and 3x3 box contains each of the numbers 1 – 9. To enter, send your completed grid with your name and address below to the address above by **Friday 19th April 2024**. One winner each for north, west and east areas will be drawn out of the hat to win £25! Winners names and the developments they are from will be published in the next issue – if you would prefer us not to, please tick here ☐

Name

Address

Postcode

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

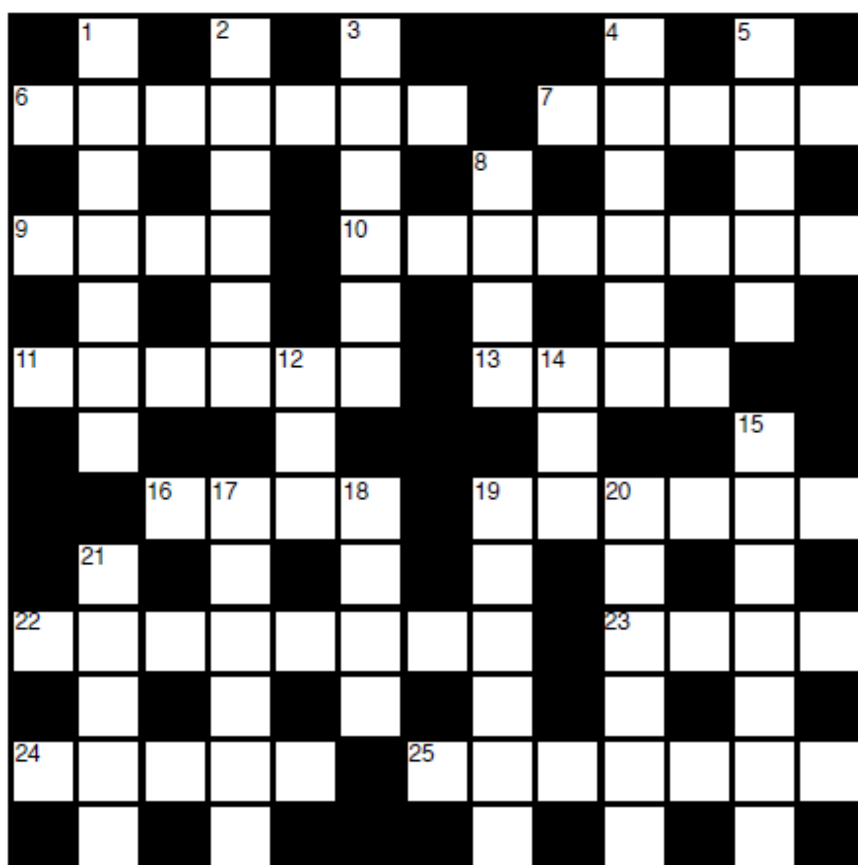
Once you have completed the grid, fill in your name and address and send your details to us at the address on page 34 by **Friday 19th April 2024.**

If your name is the first drawn out of the hat for each of the north, east or west areas, you'll win £25! We will publish the name of the winners and the developments they live on – if you would prefer us not to, please tick here ☐

Name

Address

Postcode



DOWN

- 1 A pointed church tower (7)
- 2 To counsel or suggest a course of action (6)
- 3 Twilight (6)
- 4 Large mammal which lives in a burrow called a set (6)
- 5 Court hearing to determine guilt or innocence of a prisoner (5)
- 8 Sparkling white wine from north-eastern Spain (4)
- 12 & 14 Town on the north-east coast with a racecourse (6)
- 15 A convent or priory (7)
- 17 Fruits of the oak tree (6)
- 18 Long, dramatic poem, story or film (4)
- 19 Title used by many of the Emperors of Rome (6)
- 20 Capital city of Canada (6)
- 21 The last stage of an insect's development (5)

ACROSS

- 6 A sports arena (7)
- 7 Place where milk products are made (5)
- 9 The abominable snowman (4)
- 10 Major part of Eastern China (8)
- 11 Consort of Queen Victoria (6)
- 13 English land measure (4)
- 16 Hard ornamental stone in varying shades of green (4)
- 19 Spring flower grown from a corm (6)
- 22 Coil-shaped fossil (8)
- 23 Large food fish (4)
- 24 Severe, prolonged pain (5)
- 25 Common, yellow-headed weed (7)