



Owned Sheltered Housing Buying and Selling Procedure

1. Introduction

- 1.1 This procedure sets out the process for buying and selling full ownership owner occupied sheltered housing properties managed by Hanover.

2. Background – Deed of Conditions

- 2.1 For all owned developments currently managed by Hanover there is a Deed of Conditions for each development.
- 2.2 This legal document confirms details of the responsibility of each owner or resident and Hanover and these can be found on the Hanover Hub for each Development.
- 2.3 It should be noted that the Deeds are not identical for every Hanover development and individual Deeds should be consulted to confirm the conditions applying to particular developments.

Buying a Property (Sections 3-5)

3. Enquiries / Eligibility Criteria for Buying a Property

- 3.1 The Eligibility Criteria is contained in the Deed of Conditions.
- 3.2 On receipt of an enquiry the Housing Officer will ascertain if the prospective purchaser / person who is to reside in the development meets the criteria.
- 3.3 Generally the prospective purchaser / person who is to live in the development, or one of them if a couple, should meet at least one of the following criteria:
- Be able to live independently
 - Have reached a qualifying age – normally 60 years
 - Be in receipt of a disability pension
- 3.4 If the criteria are not met, inform the enquirer.

4. Home Visit – Prospective Owner / Resident

- 4.1 The Housing Officer will carry out a home visit to the prospective purchaser and complete a Confidential Housing Enquiry Report (CHER) (see Appendix I) within 5 working days if possible. Note: the prospective purchaser may not necessarily be the person who resides in the property, this may be a son/daughter who purchases the property for their parents. It is therefore important that Hanover is made aware of the name of the owner, if different from the prospective resident. It is preferable that the owner is interviewed with the prospective resident as well.

4.2 Leave an 'owners pack' with the purchaser / prospective resident; see Appendix 1, Note 3 to the CHER form.

4.3 The other purpose of the visit is to allow the potential occupier and/or owner of the property the opportunity to find out more about the specific development.

This will include:

- The role and remit of Hanover as managing agent
- Their responsibilities as owners / residents
- Detail of costs involved eg service charge
- The requirement to continue paying the monthly charges until the date of sale and reference to the fact that interest may be charged by Hanover for any debt that builds up.
- Other matters including TV licence, property insurance etc.

4.4 The Housing Officer will then report to the Operations Manager as to the suitability of the potential resident. The Housing Officer will send letters to both the purchaser's and vendor's solicitors confirming whether the potential occupant is considered suitable under the terms of the Deed of Conditions. Ask that they advise us of the date of entry.

4.5 If the potential resident is not considered suitable write to both solicitors advising them of the decision.

5. Completion of Process

5.1 When notified of the date of sale, the Area Admin officer will:

- change ownership details on Open Housing
- finalise the charges for the outgoing owner, send them details of the amount due and request prompt payment.

Selling a property (Sections 6-8)

6. Notification of Intention to Sell

6.1 Under the Deed of Conditions owners are required to inform Hanover in writing of their intention to sell their property. As owners do not always do this, employees should be alert for properties for sale on Hanover developments. Inform area office if you come across any.

6.2 It is not current Hanover policy to buy back property. Decline any such requests in writing.

OWNED SHELTERED HOUSING BUYING AND SELLING PROCEDURE

- 6.3 On receipt of notification to sell advise the seller's solicitor within 3 working days of the following requirements of the Deeds of Conditions:
- eligibility criteria for purchasers
 - that a home visit to the prospective purchaser by a Hanover employee is required.
- 6.4 Otherwise when a resident owns 100% of the property, the Association is not required to become involved in the financial aspects of the sale other than to amend the monthly service charge.
- 7. Eligibility of Prospective Purchaser**
- 7.1 See Section 3 above.
- 8. Completion of Sale**
- 8.1 When notified of the date of entry inform seller's solicitor of any balance / refund due on the service charge account. Request payment or process refund as appropriate.
- 8.2 Send a Direct Debit form to the new owner, confirming any balance due for a part month.
- 8.3 On staffed developments inform Development manager of name and date of entry of new resident
- 9. Review**
- 9.1 This procedure will be reviewed every three years or sooner if required.

Department	Customer Services
Author	Factoring Manager
First Approved	11 May 2023
Approved By	Factoring Manager
Next Review Due	May 2026

Appendix I

**Hanover (Scotland) Housing Association Ltd
Confidential Enquiry Report - Prospective Residents**

1. Development: _____
Unit reserved: _____
Proposed date of entry: _____

Name(s) of Occupiers	Date(s) of birth	Proof of Age (Document seen)
_____	_____	_____
_____	_____	_____

Current Address _____

Telephone No _____

National Ins No(s) _____

Name(s) and address of potential resident (if different from above)

Does applicant have a Power of Attorney? Yes No If yes, give details:

**Are you able to do the following:
(Please answer Yes or No)**

**Main
Applicant**

**Joint
Applicant**

OWNED SHELTERED HOUSING BUYING AND SELLING PROCEDURE

			(if applicable)
2a.	your own shopping?	_____	_____
2b.	your own cooking?	_____	_____
2c.	your own housework?	_____	_____
2d.	your own gardening?	_____	_____
3.	use a bath?	_____	_____

		Main Applicant	Joint Applicant (if applicable)
Please answer Yes or No to the following			
4.	Does applicant(s) have a home help or help from family or friends with any of the above? (If yes, how often?)	_____	_____
	Main _____	Joint _____	
5.	Does applicant(s) use any walking aids, wheelchair or other special aids (If yes, give details)	_____	_____
	Main _____	Joint _____	
6.	Give details of any specific illness or disabilities, incl hearing or eyesight.		
	Main _____	Joint _____	
7.	Does applicant(s) regularly require to see a doctor, nurse, health visitor, CPN, Support Workers or Social Worker	_____	_____
		_____	_____

8 Please give your impression of the following:

.

8 Prospective residents' physical health

a

.

OWNED SHELTERED HOUSING BUYING AND SELLING PROCEDURE

Main applicant _____

Joint applicant (if applicable) _____

8 Prospective residents' alertness

b

Main applicant _____

Joint applicant (if applicable) _____

8 Prospective residents' level of dependence

c

Main applicant _____

Joint applicant (if applicable) _____

8 Prospective residents' ability to occupy a flat above ground level if no lift is provided

d

Main applicant _____

Joint applicant (if applicable) _____

9 Do the prospective resident(s) run a car? Yes No

a

.

If yes, advise that there may be a limited number of parking spaces available which are for the use of residents and their visitors, and there can be no reservation.

9 Do the prospective resident(s) wish to take a household pet?

b

Yes No

If yes, please provide details below.

1 Has anyone ever taken court action against the prospective resident(s) for anti social
0 behaviour?

.

Yes No

OWNED SHELTERED HOUSING BUYING AND SELLING PROCEDURE

If yes, please ask for a copy of any court order(s)

1 Is the prospective resident(s) required to register with the Police as a 'Relevant
1 Offender' under the terms of the Sexual Offences Act 2003?
.

Yes No

1 General Remarks (including any general feelings you may have after the visit)
2
.

1 Do you recommend that the prospective resident(s) be considered suitable?
3
.

Yes No

1 Current property details
4
.

Property type _____ On the market? Yes No
Property sold? Yes No

1 Entry date (if applicable)
5
.

Important note:

During the course of the visit, the interviewer must make applicants fully aware of the following:

- A. The financial implications of occupation i.e. service charge, Council Tax etc

OWNED SHELTERED HOUSING BUYING AND SELLING PROCEDURE

- B. The nature and extent of services provided, particularly the Sheltered Housing Managers service, if applicable.
- C. Resale procedures/responsibilities i.e. continued payments of service until date of sale.
- D. The main terms of the Management Agreement i.e. relating to pets, car parking, alterations to property etc
- E. Checklist of information

Service Charge - current monthly cost

Financial statement

Planned maintenance details

Development details

Owners Handbook

Complaints procedure

Community Alarm leaflet

Details of Management Agreement

Sheltered Housing Manager's - job description

Sheltered Housing Manager's - working hours

Care Commission/Housing Support Brochure

Person(s) interviewed

Signature of interviewer

Date of interview

Consent form

Please complete and sign the form below:

Prospective resident(s) name: _____

Prospective residents(s) address: _____

Prospective residents(s) D.O.B _____

Obtaining further information

Doctors name: _____

Doctors address: _____

Solicitors name: _____

Solicitors address: _____

Next of Kin name: _____

Next of Kin address: _____

Person(s) interviewed _____

Signature of interviewer _____

Date of interview _____

Sample