

Blochairn Housing Association

FACTORING: WRITTEN STATEMENT OF SERVICES 2019/2020

1. INTRODUCTION

The Property Factors (Scotland) Act 2011 introduced a Code of Conduct for Property Factors. It requires Blochairn Housing Association to provide a written statement of services detailing the terms and service delivery standards provided by the Association to Owners of houses within the Blochairn area.

This Written Statement of Services is prepared for **XXXXX**, owner of **XXXXXX Address, Postcode**.

The Association is registered in the Property Factor Register, No. PF000257 and is a Registered Scottish Charity No SCO40816.

2. AUTHORITY TO ACT

The Association is authorised to factor the property within the Title Deeds registered within the Land Register of Scotland, **Title Number GLAXXXX**.

The Association is the Factor on the basis of custom and practice, having provided factoring services since houses were transferred from the local authority or since they were built. The Association is the Factor for:

14/18 Blochairn Road; 1/9 and 2/22 Blochairn Place; 1/39 and 2/16 Cloverbank Gardens; 2/12 Cloverbank street; 19/27 and 20/30 Dunolly Street; 227/231 Millburn Street; 324/330 Roystonhill; 3/31 and 2/36 Sandmill Street.

3. SERVICES

The Association aims to provide a comprehensive factoring service.

Property Management: Services include

- Property management administration
- Communication with Owners, including newsletters
- Arranging and monitoring all routine and planned repair work
- Estate Management
- Administration of Building Insurance, premiums and claims
- An inspection and advisory service
- Issuing monthly factoring accounts
- Issuing other invoices as required
- Copies of invoices free of charge
- Copies of policies free of charge
- Supplying information to lenders and solicitors
- Debt recovery process
- Arranging close meetings (as required)

Building Insurance: The Association has a common Block Building Insurance Policy with Zurich Municipal which covers full re-instatement value and the normal perils. Property values are Index Linked within the policy. A copy of the policy is available on request. Building Insurance does not cover personal effects, floor coverings, furniture, etc. Owners must ensure that they are adequately covered by Household Contents Insurance.

The terms of the insurance policy require that any loss or damage likely to be the subject of a claim is reported to Zurich Municipal as soon as it is known. Failure to do so may result in the claim being declined.

If an Owner does not pay the building insurance premium the Association may be unable to process a claim made by the Owner and may notify the Owner's lenders that the property is not covered under the block insurance policy.

Property Maintenance: Property Maintenance is a high priority for the Association and maintaining properties in a good condition is in the interests of both Tenants and Owners. Owners should advise the Association of common repairs required.

- **Repairs Response Targets:** Repairs response targets are: Routine - within 5 working days; Urgent – within 24 hours; Emergency – within 4 hours
- **Contractors:** Maintenance Contractors are constantly monitored to ensure that prices are competitive and reasonable and that workmanship is up to standard. An annual report on contractor performance is submitted to the Association's Management Committee
- **Planned Maintenance:** The Association has a planned maintenance programme for common items, such as, property decoration. Work may be required to replace or repair building components which have come to the end of their economic life or which are defective. Repairs might also be needed as a result of changes in the law or building regulations
- **Estate Management:** The Association will provide an estate management service to the highest possible standard and estate management issues are acted upon. Complaints will be treated in confidence and in a professional manner with appropriate action taken. A copy of the Estate Management Policy is available on request.

Garden Maintenance: All grass areas are cut, shrub beds weeded and common areas de-littered. There are normally two monthly visits between April – October and one visit between November – March

Stair Cleaning: The common stairs must be brushed and washed once per week, the common glass and tiles washed once per month. If a close cleaning service is provided it does not absolve Owners from their responsibilities under the Title Deeds and Glasgow City Bye Laws to keep common areas clean and tidy jointly with their neighbours.

Alterations: Permission from the Association is required for an alteration or any other work which affects any common part of the Property. The Association will refer to the Title Deeds. A Building Warrant or Planning Permission may also be required from the Local Authority. Other owners must also be notified.

Private Repairs: The Association may provide advice and guidance to Owners on non-communal repairs. The Association may provide details of its approved contractors list.

Annual Gas Service: The Association has a contract for tenants for annual gas servicing and maintenance cover for boilers and gas heating systems. This service is available to owners directly from the company, Gas Sure. Call **01294 468 113** for more information.

4. FACTORING CHARGES

The Association's factoring charge is due monthly, in advance.

Charges for **XXXXAddress** for **1 April 2019 to 31 March 2020** are:

£	Annual	Monthly	Weekly
Management Fee			
Building Insurance			
Landscape Maintenance			
Lift Maintenance			
Close Cleaning			
Window Cleaning			
TOTAL			

Management Fee: The Management Fee will be reviewed annually by the Association

Common Repairs: Owners will be recharged for their share of each common job based on the Title Deeds and as custom and practice for maintenance of property within the Blochairn area. Payment should be made within 28 days.

Delegated Authority: The Association can instruct works to the estimated value of **£500.00** per owner without prior notification. Works estimated to exceed this sum will not be instructed without prior notification to all owners of the proposed works and estimated costs. In an emergency, where there appears to be potential danger to life or property, the Association can instruct necessary action without prior consultation. Examples are fire or storm damage.

Private Repairs: The Association may consider instructing non-common works on behalf of Owners with their express written consent and advance payment.

Insurance: Repairs met through insurance will not be charged to Owners. Owners will only be liable for their share of the insurance policy excess.

Common Power Supply: Owners will be invoiced for their share of common electricity when bills are received from the energy company.

Advance Payment: Owners can make regular payments to build up funds in their account to pay for future repairs and charges.

Debt Recovery: The Association will apply charges where Owners are persistently late in paying or refuse to pay common charges. Legal expenses will be charged to the Owner's account.

Former Owners: The Association will pursue former Owners for outstanding common charges. Where no forwarding address is available, an agency will be used to trace the Owner.

Examples of Legal Action:

Payment Decree	The Sheriff awards a decree for immediate payment of the full sum outstanding or awards an instalment decree requiring a specific sum to be paid by the owner per week/month
Wage Arrestment	The Sheriff awards a wage arrestment in favour of the Association specifying a weekly sum
Speculative Arrestment	If employment details are unknown the Sheriff can instruct recovery from the Owner's bank account
Rent Arrestment	The Sheriff can arrest rent if the Owner is sub-letting
Inhibition Order	The Sheriff grants an Order preventing the sale of the property without the Owner settling outstanding factoring debts
Sequestration	Where an Owner has an outstanding debt of £3,000 or more the Sheriff can declare the Owner bankrupt.

Monitoring: The Association's Management Committee will monitor the factoring service.

Float: A service float of **£200** will be charged to new Owners. This is refundable when the Owner sells their house if there are no outstanding arrears or will offset any arrears.

Sale: When an Owner sells their house their Solicitor must notify the Association of the date of sale and provide details of the new Owner.

Payment: Owners should pay accounts within 28 days unless a Direct Debit is established to spread the payment over the year. Payment by instalment must be agreed with the Association and the sum must cover current charges and, if relevant, an amount towards any arrears. Payment can be made by using the ALLPAY system by debit or credit card; on line or using the ALLPAY App. Payment can also be made by cheque or cash at the Association's office.

Money Advice: If an Owner is having difficulty in paying their account they should contact the Association immediately so that advice may be offered.

Contact: Owners are encouraged to contact the Association with any comments or queries regarding Factoring Charges.

5. INFORMATION and CONSULTATION

The Association will keep all Owners informed and encourage participation through:

- the Association's regular newsletter
- occasional newsletters specifically for Owners
- the Association's Annual Report
- ad hoc close meetings on request
- encouraging Owners to become members of the Association
- encouraging Owners to consider becoming Management Committee members
- a Satisfaction Survey, carried out, normally, every 3 - 5 years

6. EQUAL OPPORTUNITIES

The Association is committed to providing fair and equal treatment to all customers and will not discriminate against anyone on any grounds, including age, disability, marital status, race, religion or belief, gender or sexual orientation.

7. COMPLAINTS PROCEDURE

The Association aims to provide a first class service but there may be occasions when you are not happy about something and, if this is the case, it is important that you tell us. A Complaints Procedure is available on request which tells you what to do if you want to make a complaint. It also allows us to monitor the quality of service we provide; to continually work to improve it and to learn from our mistakes.

If we are unable to resolve a complaint, Owners can contact the Scottish Public Services Ombudsman. Owners may also refer the matter to the Home Owner Housing Panel. Both the Association and the Owner will be bound by the findings of the Home Owner Housing Panel.

Normally, the Ombudsman and the Homeowner Housing Panel will expect that the Association's Complaint Procedure is exhausted before considering the complaint.

8. HOW TO END THE ARRANGEMENT

The Association's standard of service and charges compare favourably with other factors. The Association also has a sound track record of investment in the Blochairn area, through modernising and building its houses, maintaining them to a high standard. The Association has transformed the area through more than 25 years of voluntary service by people who live here. They are committed to making the area a place where residents can enjoy living and can be proud to say that they come from.

Nevertheless, Owners can compare the Association's service with other service providers and, if a majority of Owners agree, the Association can be replaced by an alternative Factor. Please contact the Association for guidance on the procedure to follow.

9. HOW TO CONTACT THE ASSOCIATION

The Association can be contacted at **Blochairn Housing Association, 1 Blochairn Road, GLASGOW G21 2ED. Phone 553 1601.**

The first contact for Owners is Finance Assistant, **Carol Niven. Direct Dial Phone 553 0020. Email carol@blochairn.org**

The **Emergency Out of Hours** contact number is **07976 569 939**