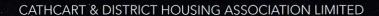
Factoring News





PRIVATE LANDLORDS

From 1 May 2006, as part of a Scotland-wide scheme, all private landlords with properties in Glasgow and their agents must be registered with Glasgow City Council, along with details of the properties they let. The aim of registration is to set minimum standards for the sector and remove the worst landlords. The scheme will provide valuable information on private landlords across the City, including a public register which anyone may use to contact a landlord.

In order to become registered, landlords must be found to be 'fit and proper'.

The assessment takes into account:

- Any offences relating to fraud, dishonesty, violence or drugs
- unlawful discrimination
- breaches of housing law
- failure to act in relation to antisocial behaviour.

The Council will take into account these factors and any other relevant information before



making a balanced judgement. There are no automatic grounds for refusal.

You are committing an offence if you are not registered or in the process of registering.

Any information relating to properties which are privately let should be passed to the Private Landlord Registration Unit.

PRIVATE LANDLORD REGISTRATION UNIT:

Development &
Regeneration Services,
Exchange House,
231 George Street, Glasgow G1 1RX

FREE PHONE: 0800 027 0414
Phone UK: 0141 276 7583
Phone Overseas: 0044 141 276 7583

Email:
PrivateLandlordRegistrationUnit@
glasgow.gov.uk

YOUR NEW FACTORING CHARGES

Your new Factoring Charges are detailed on the enclosed Factoring Charge Schedule. We have also enclosed our Statement of Services which provides important information on the services we provide.

MANAGEMENT FEE

From 1st April 2015 your management fee will be increased to £105 plus vat per year. We have not increased our management fee for many years and the new fee still costs less than other Factors in the area.

GARDEN MAINTENANCE

We have a three year agreement with McDermott Contract Services to provide grass cutting in the common areas once per fortnight during the months from April to October.

In line with the agreement there will be an increase of 2.5% from 1 April 2015.

The Garden Maintenance charges are split evenly over the year.

The Association do not make any profit from the Garden Maintenance Contract or indeed any other repairs. Owners are charged their share of the contractor's accounts.



In order to ensure the correct cover is in place and that the Association and the owners receive the best value for money without compromising on cover we asked Bruce Stevenson who are a Chartered Insurance Broker and a member of the British Insurance Brokers' Association to review our existing policy, claims history and determine our risks to create a tender specification based on their findings. The tender was presented to various insurance companies and the company who won the tender was Ocaso.

All of the insurance companies who we asked to tender gave their premium subject to a £250 excess for each claim. This will mean that if there is a common insurance claim you will pay your share of the excess and if the claim is only for an individual flat the whole excess will be paid by the owner.

BACKCOURT & CLOSE CLEANING

Our backcourt & close cleaning service has been heavily subsidised in the past. The service is provided by our subsidiary company CDHA Management & Development Ltd and the cost of the service has been calculated at £1.22 per flat per clean. This will mean that the cost per owner per year for closes cleaned **weekly will be £63.44** and the cost per owner per year for closes cleaned **fortnightly will be £31.72**.



The cost of your premium for the coming year is :-

- £109.77 with a £250 excess for all flats.
- £71.94 with a £250 excess for commercial property.

All properties will be covered on a reinstatement basis.







Thank you to all owners who took the time to complete our Owners Satisfaction Survey in December 2014. The survey highlights areas where we are doing well and identifies areas where we need to improve. 69 surveys were returned.

Summary of the survey results:

▶ How satisfied are you with the overall service provided by CDHA?

Very satisfied 51% Fairly dissatisfied 1% Fairly satisfied 39% Very dissatisfied 3% Neither 6%

Do you think our management fee represents good value for money?

Very good 30% Fairly bad 1%

Fairly good 55% Very bad 3%

Neither 10%

Do you find it easy to contact our office?

Yes 97%

No 1%

Don't know 2%

▶ Which method do you prefer?

Personal visit 19% By email 28% By telephone 64% By letter 26% Freephone 0%

Are you satisfied with the common repairs service?

Very satisfied 48% Fairly dissatisfied 1% Fairly satisfied 29% Very dissatisfied 4% Neither 10% No opinion 3%

Are you satisfied with our Garden Maintenance, Backcourt and Close Cleaning service?

Very satisfied 41% Fairly dissatisfied 10%

Fairly satisfied 22% Very dissatisfied 9% Neither 7% No opinion 3% **WELFARE RIGHTS**

Our Money Advice Service offers free confidential, impartial and independent debt advice.

We can review your Finances, prioritise your debts and complete a Financial statement which includes details of your income and expenditure. We will then give you advice on what options are suitable for you and provide you with necessary information to help you make a decision. We will contact your creditors and negotiate with them on your behalf.



Appointments are available at our offices by appointment, over the phone or by e-mail. Telephone: 0141 633 2779 • email: advice@southside-ha.co.uk

KEEPING US UP TO DATE

It is important that we are able to contact you in an emergency or to discuss your account.

Please complete the form below if you have not already done this or if any of your details have changed.

QUESTIONNAIRE FOR OWNERS

We would be obliged if you would complete and return this questionnaire for our records.

Name/s:	
Address:	
	Date of entry:
Will you be an owner occupier or landlord:	
If you will be a landlord please supply a correspondence ad	dress:
	Date of birth:(optional)
Daytime contact number:	
Evening contact number:	
E Mail address:	
National Insurance Number:	(optional)



Cathcart & District Housing Association Ltd, 3/5 Rhannan Road, Cathcart, Glasgow G44 3AZ Tel: 0141 633 2779 or e-mail info@cathcartha.co.uk

www.cathcartha.co.uk