

FACTORING NEWS



CDHA

Cathcart & District Housing Association

APRIL 2016

New factoring charges for 2016/2017

A Factoring charge schedule will be issued to each owner showing the core charges for the year.



Garden Maintenance

The Garden Maintenance contract is underway and will run until October. McDermott Contract Services have priced the contract on a close by close basis and your share will be detailed on your Factoring charge schedule.



Backcourt/Stair cleaning

There will be no increase for the backcourt/ stair cleaning service which will remain at £1.22 per flat per clean.

The Backcourt and stair cleaning service is carried out by our subsidiary company CDHA Management. In order to clearly identify who is cleaning your block we have had the CDHA Management logo printed on our van.



Management Fee

Our Management Fee will remain at £105 plus vat this year.

Insurance Premium

Due to the level of claims and the increase in IPT (Insurance Premium Tax) from 6% to 9.5% the annual premium has gone up to £124.78 for owners and £77.59 for commercial properties.

The excess will remain at £250. This means that if you make a claim for your flat you will pay the first £250 of each claim. In the event of a common claim there will be a £250 excess charge to the owners policy and a £250 to the tenants policy. The Association will pay the excess for the tenants and the excess for the owners will be split equally.



Owners satisfaction Survey results

We e-mailed and sent text messages to the owners we held details for and asked them "Taking everything into account how satisfied or dissatisfied are you with the overall service provided by CDHA?"

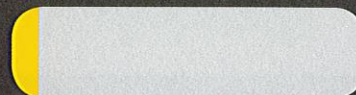
The results were:-

SATISFIED



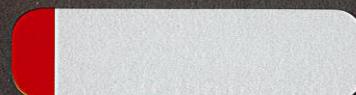
85%

DISSATISFIED



6%

NEITHER



9%

Safety checks for private landlords

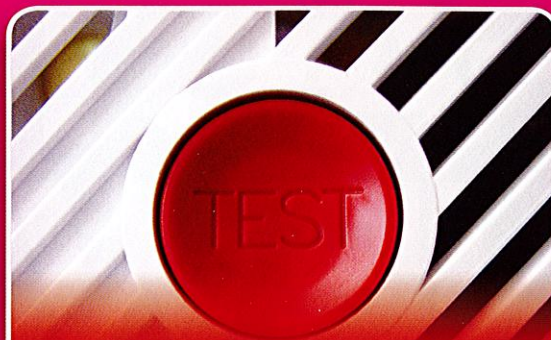
Gas Safety

If your property has a gas supply, you must arrange for an annual Landlord Gas Safety Record to be carried out by a Gas Safe registered engineer. You should give your tenant a copy of the certificate.

Electrical Safety

You must ensure that the electrical installation and appliances provided with the property are in a reasonable state of repair and in proper working order.

You must arrange for an electrical safety inspection to be carried out at least every 5 years. You should provide your tenant with a copy of that inspection.



Fire Safety

By law, you must provide fire-detection equipment (e.g. a smoke alarm) for your property.

You can find out more about safety requirements for privately rented properties on the Scottish Government website.

PAYING YOUR FACTORS BILL

Your Factors Bill must be paid within 14 or 30 days as stated on your account.

If you are having difficulty paying your account please remember that we can try to help you by setting up a payment plan or putting you in touch with DWP through our Welfare and Money services.

You can pay your account: -

- By cheque sent to our offices with your bank giro credit slip.
- By card by telephoning our offices.
- Internet Banking – Please make sure you include your property reference.
- At a bank using the Bank Giro Credit Slip at the bottom of your bill.

Many owners prefer to set up a monthly standing order through their bank to split the cost over the year. If you set up a standing order please make

sure that you are paying enough to clear off your account in the current period.

All of our invoices are issued at the same time which can mean that our telephone lines can be very busy with owners paying their accounts. To save you waiting in a phone queue it may be easier and quicker to pay your bill through internet banking.



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