



Property Management (Factoring)

Statement of Services

October 2019

Property Factor Registered Number PF000230

- **Authority to Act**

The Association acts as your factor because: -

- we are named as the Factor in your title deeds
- we were already the factor when you purchased your property
- we were appointed as Factor by the majority of owners
- we were appointed as Factor following the tenement rehabilitation

- **Services Provided**

We provide the following specific services to factored properties: -

- Management services
- Comprehensive building insurance
- Common repairs and property inspection
- Landlord services (stair cleaning, backcourt maintenance, delittering, gutter cleaning)
- Stair lighting through Glasgow City Council
- Any other Common Services (e.g. Communal aerials)
- Project management of owner led major works (fee charging basis)

- **Common Repairs Service**

CDHA have an approved list of contractors whom we use for our repairs and maintenance. There is a list of emergency call out numbers at the end of this document.

Please remember, this is only for common repairs. If you have a repair that is individual to your flat such as a leaking cistern, central heating breakdown or something which only affects your flat, this is not covered and you will need to contact your own contractor.

Prompt reporting of repairs will maximise the lifespan of the property and can cost less if identified at an early stage.

Repair Timescales

Listed below are response timescales under our repair contract with our contractors once work is instructed.

Repair Type - Emergency – an issue posing immediate risk to health or likely to cause serious risk of damage or security to the property

Note: Access must be provided. If unavailable it is not deemed to be an emergency

Timescales - Attend within 6 hours & complete within 24 hours, if possible

Repair Type - Dampness/rot (only where this affects common parts)

Timescales - Target 10 working days

Repair Type - Paths/fencing

Timescales - 10 working days, or as agreed

Repair Type - Underground burst

Timescales - 2 working days

Repair Type - General fabric repair

Timescales - 10 working days, or as agreed

Repair Type - Controlled entry repairs

Timescales - 2 working days

Minor Repairs

For minor works **under** threshold limit of £2,000, the Factor has the power to instruct these works and recover costs from owners without consultation.

We can also instruct works above the threshold limits, for the immediate protection of any person or the property, pending a decision being taken by owners on permanent remedial works.

Threshold Limits

We always write to owners to seek consent for a repair if the cost is over the property threshold limits.

Threshold limits are generally £2,000 plus VAT

If it is found that the work will exceed the threshold, the contractor will provide details of the total costs and you will receive a letter seeking majority consent to proceed.

We request a response from owners within 7 days to ensure work can be authorised promptly. However, work will only proceed if the majority of owners at the property consent to the repair. We will write to advise you of the outcome of the consultation process. If we do receive majority consent, the work will be authorised to proceed.

If authority cannot be obtained, then we will generally be unable to have the repair carried out and owners will be notified of this. Failure to have necessary work carried out can de-value your property or result in deterioration, which is likely to cost more to correct in the longer term.

Reporting a Common Repair

Repairs can be reported in the first instance to:

CDHA by telephone on 0141 633 2779, letter, in person to:
3 Rhannan Road or by e-mail to: CDHA info@cathcartha.co.uk

Emergency repairs required outside normal business hours should be reported directly to the contractor using the numbers provided. Emergency call outs, together with any temporary repairs, incur charges that will be recharged to the owners within the block. Your share of costs for any repairs will be billed to you after completion.

Quality or cost of works enquiries

Any complaints about the repair service, including quality of work, should be reported as soon as possible for investigation. Owners should not wait until the bill arrives to make a complaint. The quicker we find out about it, the quicker we can get things sorted for you.

Stair/Back Court Lighting

There is a legal requirement in the Civic Government (Scotland) Act 1982 to provide & maintain lighting in stairways and back courts.

Glasgow City Council provides a Stair & Back Court Lighting Service with the cost of this service charged to relevant owners through CDHA.

Included in this service are:

- Close and common stair lighting, back court lighting, low level perimeter lighting, pathway lighting (for lighting systems adopted by Glasgow City Council)
- Repair and replacement of light fittings
- Lamp replacement

- Repair and replacement of control equipment
- Repairs to wiring system
- Periodic (5 yearly) inspection and testing of installation
- Energy charges – electricity consumption

Excluded from this service are: -

- Replacement of entire systems that have reached the end of their serviceable life
- Repairs where damage is attributable to fire or deliberate misuse
- Repairs are carried out by City Lighting and should be reported in the normal manner to the **Building Services Call Centre 0800 595 595**.

Landlord Services

This contract is currently split into different areas and carried out by different contractors:

Back Court & Stair Cleaning – CDHA Management & Development Ltd

Bulk up lift from back court – Glasgow City Council

Garden Maintenance – McDermott Contract Services

The Contractors deliver 3 distinct services...

Back Court & Stair Cleaning – sweeping and de-littering services carried out weekly or fortnightly and quarterly window cleaning.

Seasonal Garden Maintenance – seasonal communal back court maintenance is carried out fortnightly from April to October. Provisions include grass cutting, maintenance of complementary edged areas, weed control, hedging maintained in a neat and tidy condition as well as a minimum of one visit to maintain any shrub areas.

Out with the services that we provide, elderly/vulnerable residents may also be able to receive help with maintaining their own garden. This service is offered by Glasgow City Council and is funded from council tax. The City Council usually have a waiting list for this service. For more details, please call **Glasgow City Council on 0141 418 1324**.

- **Financial & Charging Arrangements**

Management Fee

Our fee represents the cost of administering and carrying out the property management duties highlighted in this guide. Our management fee is detailed on your Factoring Charge Schedule.

The management fee is reviewed annually to make sure that it covers the cost of providing the service. You will be notified in advance of the increase being applied.

Billing Arrangements

Our management fee, your insurance premium and any service costs are billed on either a quarterly or half yearly basis in arrears. Bills are issued in the months of April, July, October, and January. Any changes to this billing cycle would be notified to owners in advance.

Buildings Insurance

In order to ensure that the correct cover is in place and that the owners receive the best value for money we asked Bruce Stevenson who are a Chartered Insurance Broker to prepare a tender for the owner's buildings insurance policy. We also invited our existing insurer to tender.

In line with other insurers and to reduce your premium there will be a £250 excess for all claims under the new policy. If a claim relates to a common repair the £250 excess will be split equally between all of the owners in the block and a further £250 excess will be split between the flats that the Association own.

The Association will not charge any commission for administering the policy and your premium is detailed on your Factoring Charge Schedule.

Selling Your Home

You need to notify us of the change of ownership as soon as you know who the new owner is. Without this, you would continue to be liable for charges. Your solicitor will normally do this for you as part of the conveyancing procedure.

We will then calculate any outstanding charges and send your solicitor a final account which will include an administration apportionment fee of £50.

When you have notified us of the change of ownership, we will refund any overpayment & common charge deposit, less any outstanding charges, and send your solicitor a final statement.

Payment Methods

Common Charge and Common Repair Accounts can be paid:

- At banks using the girobank slip on your statement
- By sending us a cheque made payable to Cathcart & District Housing Association Ltd
- By debit or credit card to our office or by telephone on 0141 633 2779
- Bank charges may apply to credit card payments
- By internet banking
- By monthly standing order

To help with budgeting and save your time, we recommend that you set up a **standing order** to pay your regular Common Charges Accounts. This can be at a frequency to suit you, e.g. quarterly or monthly instalments. Please note that if you choose to set up a standing order you must ensure that your account is cleared by the end of each billing period, this may mean adjusting your standing order or paying an additional amount to your account.

Payment Arrangements

We need you to settle your accounts promptly, within 14 or 30 days of the account issue date. Remember, we will have already paid your costs to our contractors and insurers. For CDHA to continue to pay costs up front, we do need you to pay on time. This also helps us keep costs at the current low levels.

Any queries concerning the bills should be raised with us as soon as possible to avoid debt recovery action.

Owners who anticipate having difficulty making a payment are invited to contact us to discuss the reason for the difficulty and if appropriate, to agree an acceptable payment arrangement.

Where we have been unable to (a) make contact with an owner, (b) agree a satisfactory payment arrangement, (c) an owner has failed to meet the terms of a payment arrangement agreed previously, we will instruct legal action or implement other appropriate measures to recover the debt.

We will seek to recover all costs in pursuing the debt (our costs, debt recovery agents, solicitors, court fees etc). The Deed of Conditions also allows us to charge interest on the outstanding amount at the rate of 10%. We make every effort not to apply this entitlement to interest but will **always** apply interest where a case requires to be passed to our debt recovery agents.

Typically, in the event of CDHA taking legal action, costs can add at least £250 to the original debt. **Debt action can also affect your ability to obtain credit in the future.**

Benefit Help with Common Charges

Many owners are entitled to benefit help from the Department of Works & Pensions (DWP) – previously known as the DSS, with payment of our management fee and most of your common service charges and insurance.

The main qualifying benefits are:

- Income Support
- Income Based Jobseekers Allowance
- Pension Credit

If you think you might qualify, don't delay in contacting your local DWP office. You will need to provide them with proof of the charges so keep the top part of your last bills. If you qualify for assistance, the benefit office will divide qualifying charges over the year and pay you an additional benefit directly on a weekly basis. You will then be responsible for onward payment to us.

Most common service charges are covered, provided they are part of a factoring agreement. The only exceptions are common heating charges and old arrears. Benefit may be backdated for three months, but no more.

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

- **Communication Arrangements**

Complaints About Our Service

How to make a complaint, comment or compliment

We are determined to put our customers at the heart of everything we do and provide the best possible service we can.

If we don't get things right first time, we will listen and learn so we can stop it happening again.

Your views are important to us as they let us know how and where we can improve. If we have made a mistake or you are unhappy with our service, we aim to make it as easy as possible for you to tell us. And we will always try to deal with your complaint promptly.

Hopefully there will be many more occasions when we do get things right and we would like to hear your positive comments and compliments too.

You can contact us in the following ways: -

- By telephone
- In person
- In writing
- By e-mail

You can make a comment or complaint through our website www.cathcartha.co.uk or obtain our leaflet "Comments and Complaints" from our office. This leaflet includes a form to complete.

Complaints Process

Stage 1 - first contact – frontline resolution

Stage 2 - Internal review and investigation

After we have fully investigated, if you are still dissatisfied with our decision or the way we have dealt with your complaint and consider that we have failed to carry out our duties or failed to comply with the Code of Conduct for Property Factors you can refer your complaint to the **First Tier Tribunal for Scotland Housing & Property Chamber**.

First Tier Tribunal for Scotland Housing & Property Chamber

- When our in-house complaints resolution procedure has been exhausted without resolving a complaint, the final decision should be confirmed with senior management before the owner is notified in writing. This letter will provide details of how to contact the **First Tier for Scotland Housing & Property Chamber** formerly known as the Homeowner Housing Panel.

- Owners may make an application to the Housing & Property Chamber for a determination of whether the Association has failed to carry out their Factoring duties or failed to comply with the Code of Conduct.
- To make a complaint to the Housing & Property Chamber, homeowners must first notify the Association in writing of the reasons why they consider that they have failed to carry out their duties, or failed to comply with the code of conduct. The Association must also have refused to resolve the owner's concerns, or have unreasonably delayed attempting to resolve them.
- You can contact the Housing & Property Chamber in writing at **First-tier Tribunal for Scotland, Glasgow Tribunals Centre, 20 York Street, Glasgow, G2 8GT** or you can download an application form and find out more information at www.housingandpropertychamber.scot

How to End the Arrangement

- **Can I change my Factor?**

With the exception of properties where CDHA has a reserved right to appoint the Factor, the majority of owners can decide to change their Factor.

CDHA should be contacted for detailed guidance on the required process to make a change of Factor, although we hope you choose to remain with CDHA as the most cost effective factoring option for you.

We frequently get phone calls from owners asking us to factor their common property as they believe that our fees and services are more attractive than existing factoring arrangements.

In changing Factor to another company, owners are counselled to compare charges in terms of the management fee and all other costs. For repairs and common services, CDHA currently re-charges owners exactly what we pay the contractors and do not add an additional uplift to cover costs. Our management fee covers our administrative costs. Whilst we are sure that our fee is competitive, you should check not only the management fee that other Factors levy, but also whether they perhaps charge add-on costs each time a repair or service is carried out. Please do check the small print.

Other things to consider are whether the new Factor will require owners to pay costs in advance before instructing works. For all but major owner led projects, CDHA pay owners costs in advance and recovers these from each owner after completion.

Some owners have asked whether they can self-factor. Again, we will give advice on this. Self-factoring requires owners themselves to do the work of the Factor for example, organise the block insurance policy, organise and pay for repairs, paying for common services etc. We will make clear the responsibilities these arrangements place on individual owners in terms of

physically gathering in funds from their neighbours to pay for services, repairs, maintenance and importantly insurance, operating a bank account to manage the property, organising and overseeing contractors, pursuing any reluctant neighbours through legal action who will not pay their way. This can be a difficult job, which is why few of our customers have ever chosen this route and instead trust CDHA as a professional, experienced Factor to look after their building.

If a neighbour is asking you to change to self-factoring and stop having a professional Factor, ask yourself why? From experience, we often find that the person asking about opt out, just doesn't want to pay for the upkeep of the building. Remember, you have no automatic right to revert to our Factoring Services when things go wrong.

You may find a website called **Under one Roof** helpful. The website is for owners of all types of common property and is designed to help you understand your rights and responsibilities.

We hope that you have found this Statement of Services useful, however if there is any aspect of our Factoring Services or the Property Factors (Scotland) Act 2011 that you are unsure about please contact a member of our Finance Team on 0141 633 2779 or e-mail:

Lorraine Glasgow	Finance Officer	Lorraine@cathcartha.co.uk
Gillian McCann	Factoring/Maintenance Assistant	Gillian@cathcartha.co.uk

Emergency Contractors

Central Heating	0800 595 595
Electrician	0800 028 6734
Plumber/Joiner	07836700754

Other Useful Telephone Numbers

Cathcart & District H.A	0141 633 2779
Aitkenhead Road Police	0141 532 4900
Police Emergency	999
Crimestoppers	0800 555 111
Emergency Gas	0800 111 999
Emergency Electricity	0800 092 9290
Glasgow Community	
Safety Services	0141 276 7400
Antisocial Noise	0141 287 6688
Dog Fouling	0300 343 7024
NHS 24	111