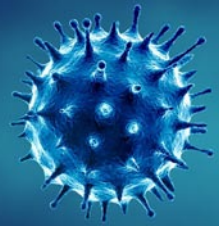




**FACTORING
NEWSLETTER**

Coronavirus (COVID -19)



Our Technical Service Team provide services to Factored Owners. Our Technical Services Team are working from home and we will continue to provide help and advice to our customers. We're here to support you through these difficult times.

- Staff are still available to speak to all our customers during normal working hours should you have any concerns or require help and advice. You can speak to one of our team on 01555 665316 option 1;
- We will continue to deal with any insurance enquiries;
- You can make a payment over the phone and online to keep your account up to date on 01555 665316 option 1;

We aim to continue our factoring service with as little disruption as possible and we thank you in advance for your patience and understanding during these unprecedented times.

We would like to make you aware that we are continuing with the grounds maintenance service while the lockdown restrictions are in place. If you have any queries in relation to this please call us on 01555 678948.



Coronavirus (COVID -19) – Customer Information

We understand how concerned people are about the impact of the Covid19 pandemic – particularly those who face losing their job. These are very challenging times for us all.

If any customer is worried about paying their factoring invoice as a result of the current situation then it is important to contact us as soon as possible.

We will always try to work with customers to resolve arrears and can provide support, advice and assistance to help tenants make a welfare claim where appropriate.

We would urge customers who face financial difficulties because of the current crisis to get in touch with us as soon as possible.

If you're concerned about your ability to pay your Factoring Invoice, contact us on 01555 665316 or email at mail@clydesdale-housing.org.uk

DWP: Latest updates –

<https://www.gov.uk/browse/benefits>

Benefit advice and checkers: –

<https://benefits-calculator.turn2us.org.uk/AboutYou>

Benefit advice and checkers –

<https://www.entitledto.co.uk/benefits-calculator/Intro/Home?cid=7d0833a2-3779-4e5d-87a2-83984b99da81>

If you normally have to leave the house to pay your invoice

If you would rather set up a standing order to pay your invoice, please contact the Technical Services Assistant who will arrange this for you. If you do not currently have an Allpay card but would like one, we will also arrange this for you.

We appreciate that these are very distressing times for all of us and we are committed to providing the best service we possibly can in the circumstances. The situation with COVID 19 is developing every day and if there are further measures, we need to take, we will let you know.



Best ways to pay your invoice



Pay online -

allpaypayments.net – Add an account-choose a password. You will be asked to add your PRN No. which is the 19-digit number on your payment card.



By Phone –

Call 0844 557 8321 (calls charged at 7p per minute) or Text- Register at allpayments.net/textpay You will require the 19-digit number on the front of your payment card.

You can telephone the Technical Services Assistant who can take a payment over the telephone or set you up with a standing order. Call 01555 665316 and select option 1.





How we store your personal information

We are committed to holding your personal information securely. This means only those of our colleagues and contractors that need to see it have access.

If we store your personal information and can do so solely on computers we will, however there will be cases where we have paper copies instead, or in addition to this. All computers are kept in secure location and are password protected, our electronic files kept on shared network accessed by our computers are controlled by strict access permissions so data is only available to those who need to use it.

Paper files containing personal or sensitive information will be kept in locked cabinets. Our computer systems are located in our offices in Lanark but we occasionally may use computers (including laptops and tablets) offsite, however they will at all times remain secure and under our control.

We will keep your personal details for no longer than necessary. Once the information is no longer required for the lawful purpose for which it was obtained it will be destroyed.

For more information on our document retention schedule call Elizabeth Miller our Data Protection Officer on 01555 678768

Your Rights

If at any point you believe the information, we hold is incorrect you may request to see it, have it corrected or deleted. You are entitled to request a copy of any personal data we hold of yours.

You have the right to ask us not to process all or part of the personal information we have received, however we may be unable to provide our service to you if we are unable to record and process certain details.

If you wish to complain about how we have handled your data you can contact our Data Protection Officer who will investigate the matter on your behalf. If you are not satisfied with our response you may submit a formal complaint to the Information Commissioners Office.

Our Data Protection officer can be contacted at elizabeth.miller@clydesdale-housing.org.uk.

A full Fair Processing Notice including details of how we retrieve, use, share and manage data from all client groups can be found online at

<http://www.clydesdale-housing.org.uk/wp-content/uploads/2018/07/Fair-Processing-Notice.pdf>

or by request from our office.

FACTORS WHAT DO WE DO?

Owners can often have a negative view of property factors, viewing them as an unnecessary expense.

In most cases your Title Deeds will stipulate that you are required to have a factor in place to manage the common areas. As well as a legal obligation, there are many benefits to having a factor in place, and we are keen to clarify the service we deliver:

What does a Factor do?

A Factor is a property manager who has been appointed to manage the common (shared) areas in a close, building or development. The Factor will co-ordinate the upkeep of the common areas and arrange for any maintenance, repairs and improvements to be carried out. The Factor may also arrange buildings insurance for the common areas and the individual flats within a development. It is not the responsibility of the Factor to pay for these services, it arranges for the work to be completed to a satisfactory level and recharges each owner for their share of the costs.

What are the Common Areas?

Common areas of flatted blocks include the roof, chimneys, outside walls, gutters and downpipes, the common close, close entry doors and close lighting. Common areas for houses usually include landscaped areas and occasionally car parking bays, fencing and railings. Repairs to these areas would be extremely difficult for individual owners to co-ordinate and would rely on one owner instructing the repair and trying to recover the costs from the other owners. If minor repairs, such as damaged roof tiles, were left unattended, these would quickly escalate causing significant damage to the building and the individual flats within it.

Why have a Factor?

The role of the factor is to instruct necessary repairs and maintenance and recharge those costs, along with associated fees, to owner occupiers. As a result, properties that are factored are generally maintained to a higher standard than properties where there is no management service in place. Common areas could be neglected by owners who may be unaware of their responsibilities to maintain the common parts that are attached to their property. This can lead to properties falling into a state of disrepair and can cause damage to the building and individual flats which in turn can affect their value. There are also benefits to having the whole building insured under one buildings insurance policy, which is often a requirement within the Deeds for flatted properties.

Why Clydesdale Housing?

We are a registered social landlord and registered property factor with experience and knowledge of your specific area. In the majority of cases, we will own a high percentage of properties within your development or block and will have had a long history of managing the common areas prior to 'Right to Buy' coming into place and properties being bought privately. Our robust procurement process ensures that all of the contractors we use provide high quality work at competitive prices, are fully insured and comply with current legislation. We operate with a view to covering the costs of providing the factoring service. We do not charge a mark-up on the cost of works that are completed on behalf of owners or receive commission on the buildings insurance we arrange. Our priority is to provide a high quality of service, ensuring value for money at all times.

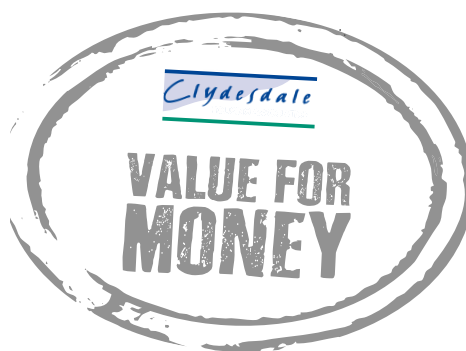


VALUE FOR MONEY WHY IT MATTERS

Many of our owners have asked questions on value for money issues when considering our services. One of the most negative responses we receive is in relation to the management fee we charge. For many years now our owner occupiers have paid a management fee which is charged at £1 per month per owner. However, due to increasing costs we expect that we will need to review the management fee we charge you. As always, we will endeavour to keep costs as low as possible and continue to provide you with a value for money service.

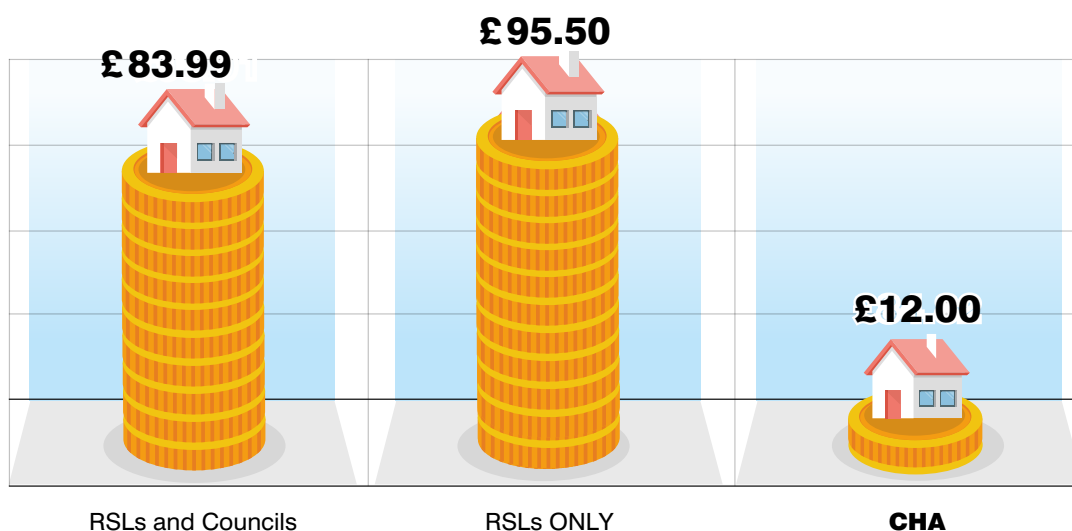
It is necessary to charge a management fee to ensure that the costs of providing the factoring service are recovered, as it is a stipulation by the Scottish Housing Regulator that rents received from tenants cannot subsidise the factoring costs. Services included within our fees include the following:

- Providing a regular point of contact for owners to raise any issues or queries relating to their property, factoring charges or any other relevant issue.
- Providing a common repairs service including the awarding of contracts and inspections where appropriate.
- Awarding all contracts and monitoring these contracts on an ongoing basis
- Liaising with contractors on behalf of owners in relation to communal works.
- Working with an insurance broker to achieve the best possible rates for insured owners.
- Providing credit control to ensure that everyone is invoiced for their respective share of costs.
- Issuing of twice-yearly invoices, letters, newsletters and annual insurance documents (where applicable).
- Issuing reminder letters where necessary and enforcing our debt recovery procedure to recover unpaid invoices.
- Working together with solicitors to recover outstanding debts on behalf of the owners within the block.



It is worth noting that our management fee is lower than that charged by other Registered Social Landlords and Local Authorities and significantly lower when considering registered social landlords only.

Average Management Fee



Source - Scottish Housing Regulator's Factoring Services In Scotland Thematic Inquiry updated on 30 April 2019'

We value complaints and use information from them to help us improve our services.

If something goes wrong or you are dissatisfied with our services, please tell us. This page describes our complaints procedure and how to make a complaint. It also tells you about our service standards and what you can expect.

Quick guide to our complaints procedure

Complaints procedure

You can make your complaint in person, by phone, by email or in writing.

We have a two-stage complaints procedure. We will always try to deal with your complaint quickly. But if it is clear that the matter will need a detailed investigation, we will tell you and keep you updated on our progress.

Stage one: Frontline resolution

We will always try to resolve your complaint quickly, within five working days if we can. If you are dissatisfied with our response, you can ask us to consider your complaint at stage two.

Stage two: Investigation

We will look at your complaint at this stage if you are dissatisfied with our response at stage one. We also look at some complaints immediately at this stage, if it is clear that they are complex or need detailed investigation.

We will acknowledge your complaint within three working days. We will give you our decision as soon as possible. This will be after no more than twenty working days unless there is clearly a good reason for needing more time.

First-tier Tribunal for Scotland Housing and Property Chamber

If, after receiving our final decision on your complaint, you remain dissatisfied with our decision or the way we have handled your complaint, you can ask the First-tier Tribunal for Scotland Housing and Property Chamber to consider it. We will tell you how to do this when we send you our final decision.

LANDSCAPED AREAS

In our survey, several house owners had commented that they were expected to pay for the maintenance of areas nowhere near their houses. We would also like to try to address this concern.

Whilst we can appreciate the frustrations of owners who feel they are not benefitting directly from landscaping charges if they do not have common areas close to their houses, unfortunately we have no control over which areas you are responsible for.

All landscaping charges are applied in accordance with your Title Deeds. The Deeds set out the areas that you, as an owner, are solely responsible for (your private flat/house garden for example) and the areas where you have a common responsibility with the other owners in the development. In a block of flats, this will include the roof, close, back court, etc and is therefore more clear cut.

For some house owners, this will include a share of any communal landscaped areas and this may include any surrounding areas of land which are not owned by a specific property but that all owners within the boundary must maintain. As well as landscaping costs, this will also include any costs associated with the communal fencing, railings and trip rails within the common areas.

In bigger sites, this may mean that most of the areas are not close to your actual house, but does not alter the fact that you are liable for your equal share of these areas. This legal obligation is set out in your Deeds and is not something we have the power to change.



if you are not clear on the common areas you are responsible for and require further information please contact our Technical Services Assistant, Nikki McLachlan on 01555 665316 and select option 1. Your solicitor should also be able to assist you on this matter.

Awarding Contracts

How Do We Do It?

We would like to take this opportunity to reassure owners that we strive to obtain value for money at all times, and each of our individual contracts are subject to a thorough tender process.

Organisations such as ourselves are regulated in our capacity as Registered Social Landlords therefore we must ensure that that all contracts are awarded (a process more commonly referred to as procurement) in accordance with the legal framework for public procurement.

It is also worth noting that, as owners ourselves, it is in our interests to ensure we obtain the best possible costs for all of our repairs and maintenance contracts, as we pay the same as private owners for all works carried out.

Some examples of recent contracts awarded and the process to get to that stage are detailed below:

Landscape

Maintenance Contract

In July 2015, we competitively procured the services of McDermott Contracts to carry out our landscape maintenance contract. The contract officially started on 1st April 2016, for a year initially but with option to extend for a further five years thereafter. They have been in place since.

In November 2019 McDermott Contracts Ltd were bought over by Nurture Landscapes. All staff were retained and there has been no break in service.

Nurture Landscapes have confirmed that they will continue to provide us with a service until the current contract ends in 2021 when we will carry out a competitive tendering exercise.

Nurture Landscapes have assured us that their price increase for the forthcoming financial year will be capped at 2%.



Where can I get advice on Factoring

A new website called Under One Roof has been launched by the Scottish Government which provides impartial advice on repairs and maintenance for flat owners in Scotland:

The information provided on the website is designed to help you understand your rights and responsibilities and to understand what professionals tell you. For more information visit: www.newtenementhandbook.scot



Selling Your Property?

When you have agreed a sale for your property please instruct your solicitor to inform us so that we can amend our records.



We send a common charges invoice to your solicitor on the date of settlement. In the event of there being an outstanding balance at the date of sale your solicitor will normally deduct this from the proceeds of the sale.

If you pay by standing order, please remember to cancel this with your bank.

Best ways to pay your invoice

Pay online -

allpaypayments.net – Add an account-choose a password. You will be asked to add your PRN No. which is the 19-digit number on your payment card

By Phone –

Call 0844 557 8321 (calls charged at 7p per minute) or Text- Register at allpayments.net/textpay You will require the 19-digit number on the front of your payment card.

You can telephone the Technical Services Assistant who can take a payment over the telephone or set you up with a standing order. Call 01555 665316 and select option 1.



Get in touch

PAY YOUR FACTORING INVOICE

REPORT AN EMERGENCY REPAIR IN A COMMON AREA

PROVIDE FEEDBACK

FIND OUT WHAT'S GOING ON



Clydesdale
HOUSING ASSOCIATION



HAPPY TO TRANSLATE

Getting in touch...

39 North Vennel, Lanark ML11 7PT

telephone **01555 665316**

Email us at: mail@clydesdale-housing.org.uk

Send us an online message:

www.clydesdale-housing.org.uk/contact-us/

Opening hours

Monday - Thursday 9.00am - 5.00pm

Friday 9.00am - 4.00pm

Useful information to cut out and keep!

General enquiries, invoice payments, provide feedback & Repairs Service – **01555 665316**



Contact numbers

Smell of gas

Scottish Gas - **0800 111 999**

Anti-Social Behaviour

South Lanarkshire Council
0800 389 1105

Cleansing Services

(refuse collection, wheelie bins, special uplifts)
South Lanarkshire Council
www.southlanarkshire.gov.uk
0303 123 1020

No electricity supply

SP Energy Networks **0800 092 9290**

Out-of-hours Noise Team

South Lanarkshire Council
0800 24 20 24

Environmental Services

(pests, vermin)
South Lanarkshire Council
www.southlanarkshire.gov.uk
0303 123 1015

No water supply/burst pipes

Scottish Water **0800 077 8778**

Paying your rent

Allpay **0844 557 8321**
or www.allpay.net



Clydesdale Housing Association Limited is a not-for-profit housing association registered under the Co-operative and Community Benefits Societies Act 2014.

It is also recognised by HM Revenue and Customs as a Scottish charity and is registered with The Scottish Housing Regulator under the Housing (Scotland)

Act 2001 as a registered social landlord. Registered no.: 2237R(S) Scottish Charity: SCO34228 Social Landlord no.: HAL 93