

CHA Re-appointed as Property Factor!

Background

With the introduction of the new Property Factors Act, which came into force on 1 October 2012, all property factors in Scotland are now required to be registered with the Scottish Government and adhere to a new Code of Conduct.

The Code of Conduct states that property factors must provide their owners with a Written Statement of Services.

Although we could have followed the same course of action as many other property factors by continuing to factor under "Custom and Practice" and simply issued our Written Statement to owners without discussion, we took the decision that this would be the perfect time to engage with owners and give them the opportunity to decide whether or not they wished to continue to be factored by Clydebank Housing Association.

We were aware that there was the risk that some owners would vote against our re-appointment (or not be interested in the voting process at all) and we may lose our right to factor at some blocks.

However, we were hopeful that the good service provided by us up until now would encourage owners to vote for our re-appointment.

Meetings

Over the course of 3 days and 4 evenings, our factoring staff held a total of 116 meetings with owners.

We are absolutely delighted to report that, of the 114 blocks and 2 estates that were asked to vote on our re-appointment, only 5 blocks (a total of 12 owners) took the decision to self-factor (i.e. look after their blocks themselves) rather than re-appoint the Association. We must be doing something right!

We will now continue as Property Factor of these remaining 109 blocks and 2 estates for the next 5 years, after which we will repeat the re-appointment process.

Over the coming weeks we will be issuing our Owners' Pack, including our Written Statement of Services and our Factoring Complaints Handling Procedure, to all owners who continue to be factored by the Association.

Our Factoring Complaints Handling Procedure and Debt Recovery Procedure will also be made available on our website. As always, we welcome your views. Any comments will be considered in future reviews and we will let you know of any changes as a result.

We would like to extend our thanks to all owners who took the time to submit a proxy voting form or attend the meetings.



**We wish all our owners
a Merry Christmas and a
Prosperous New Year!**

Festive Holiday Closure:
Our office will close on Friday 21 December 2012 at 4.00pm and will re-open on Friday 4 January 2013 at 9.00am. The emergency number is available on the back page and our answering machine and website as usual.

Paying Your Factoring Account (yes, it has to be done!)

With all of our convenient available methods, it's never been easier to pay your factors account: -

Paying by Direct Debit

The easiest way to pay if you have a current bank or building society account is by Direct Debit. Make regular payments throughout the year and review your account balance when your invoice is issued. Simply contact 0141 941 1044 for a Direct Debit instruction form. We can help you complete it and will take care of everything else.



Debit card payment

By visiting the office.

We accept payments by debit card at our office reception at 77-83 Kilbowie Road. Simply pop in and we will process your payment over the counter and issue you with a receipt.

By telephone.

Alternatively, call us on **0141 941 1044** and we can process your payment over the telephone and post out your receipt for your records.

Using your allpay payment card

All owners and sharing owners receive a payment swipe card containing a unique identification number. You can pay using your swipe card in a variety of ways: -



In person, at a wide range of retail outlets displaying one of these signs:



A selection of the local outlets where you can pay your account are:-

Malik Newsagent, 10 Crown Avenue
R S McColls, 19 Sylvania Way South
News & Mags, 84 Sylvania Way
Clydebank Co-op, 393 Kilbowie Road

Kilbowie Key Store, 148 Montrose Street
Fleming Food Store, 24 Fleming Avenue
Linnvale Licenced Grocers, 131 Livingstone Street

Online via our website by going to www.clydebank-ha.org.uk and clicking on our "Links" page. Your allpay card and debit card will be required.

Online via allpay's website by going to www.allpayments.net. Your allpay card and debit card will be required.

By telephone by calling the 24-hour service on 0844 557 8321 from any touch-tone phone. Your allpay card and debit card will be required.

Direct Bank Transfer

You can set up an online payment to us directly from your bank account, using the following details: -

ACCOUNT NO: 00253504
SORT CODE: 80-06-14

Just remember to quote your factors account number as reference (you will find this on your invoice).

Standing Order

If you have an agreed payment arrangement and would rather pay by standing order then you can do so by providing our bank account details (above) to your own bank. Remember to quote your factors account number as reference.

Cheque

You can post or drop a cheque in to us. Make your cheque payable to 'Clydebank Housing Association Ltd' and write your name, address and factors account number on the back of the cheque.

Please note that for security reasons we cannot accept cash payments at reception.



Did you know we own and manage Centre81, a fantastic regeneration and community facility in Whitecrock?

Throughout the week, the centre runs IT, confidence, pre-access and keep fit classes, activities for young and old and much more. The centre also has a café and a community garden.

Check out what's happening... visit www.clydebank-ha.org.uk/whats-on-at-centre81.html or call 0141 533 7070.



Payment Arrangements

Our invoices are due and payable within 28 days of issue; however you may prefer to spread the cost in affordable, interest-free instalments. Any owners wishing to take up this option should contact Michael McLaughlin, Finance Assistant, who will be happy to arrange this for you. The only thing we ask is that your account is cleared before your next invoice is due to be issued, that you stick to your agreed payment arrangement and that your payments are made on time.



The dedicated owners section on our website is only a click away. For frequently asked questions, info on shared ownership, factoring services and much more visit www.clydebank-ha.org.uk/owners.html

Major Repairs/Improvements

During the recent meetings we held with owners, regarding our appointment as factor, we were asked if there were any proposals for major improvement works e.g., new roofs.

The Association regularly carries out major repair work to the common areas of our properties and up until now, we have not given owners the opportunity to be included in some of these contracts e.g. roof works, guttering/downpipe replacements.

However, if any owners feel that they would like to explore the costs involved in any major improvement works in a block, we are more than happy to discuss this and obtain prices for your consideration.

Please contact Alison Macfarlane, Maintenance Manager, if you would like to discuss this matter further.

Gutter Cleaning/Roof Condition Survey

The annual gutter cleaning contract is underway at all factored properties. Our contractor, Contract Roofing, also reports on the condition of each roof and notifies us of any repairs which are required.

Minor repairs will be instructed in January 2013 and consultation will take place with owners if major works are identified.

We sometimes get asked why we carry out gutter cleaning every year. Blocked gutters can lead to serious water penetration which is the single main cause of damp and rot in any building and from experience we have found that cleaning gutters on an annual basis helps to prevent serious defects in the future.

Cyclical Painterwork

We are proposing to carry out a painterwork contract at the following addresses early in the New Year.

- Kilbowie Road
- Alexander Street
- Whitecrock Street
- 161-173 Dumbarton Road
- 177-189 Glasgow Road
- Bannerman Place
- Cumrae Court
- Montrose Street
- Attlee Place

We are presently surveying the closes at these addresses to determine the extent of the work required and will be consulting with owners in the coming weeks to discuss costs and choices of paint colours.

ARE YOU COVERED?

We promote the Scottish Federation of Housing Association contents insurance scheme for tenants and owner occupiers.

There are reduced rates for residents who are aged 60 and over in receipt of state retirement benefit. Cover starts from £6,000 and at £2.79 per month for the G81 area.

For further information or an application form contact the Housing Assistant for your area.



Welcome to new owners to the scheme

We would like to take this opportunity to welcome any new owners who have recently purchased a property and are part of the factoring service.

Staff Changes

Our Finance Officer, Fiona White, has just commenced maternity leave. During Fiona's leave your new point of contact within the Finance Section will be Michael McLaughlin, Finance Assistant, who will be happy to assist you with any queries you have relating to your factors account.



Selling Your Property

If you are selling your property, please advise your solicitor to contact us with the details of the sale as soon as a buyer has been found which will enable us to finalise and close off your factors account. This will ensure you do not continue to receive invoices from us once you have moved on!

Contact Details

If your query relates to: -

Repairs, gutter cleaning or landscaping - please contact the Maintenance Section.

Communal window cleaning - please contact the Housing Assistant for your area.

All other queries - please contact the Finance Section.

EMERGENCY NUMBER

During our festive closure (detailed on the front page), **emergency common repairs only** should be reported to our out of hours contractor, West Dunbartonshire Council, on:

0800 197 1004

You must not use this number for any repairs within your own property.

This number is always available on our office answering machine and our website.

OFFICE HOURS

Our usual opening hours:

Monday to Thursday 9.00am to 5.00pm, Friday 9.00am to 4.00pm.

We close everyday for lunch between 1.00pm and 2.00pm.

We also close on the first Wednesday morning of each month for staff training.



If you would like this newsletter in any other format, please contact us.

If you any comments, ideas or suggestions for your newsletter, please let us know.

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