



WILLIAMSBURGH
HOUSING ASSOCIATION LTD

Written Statement of Services for Factored Owners

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1. Written Statement of Services

1.1 Summary

This written statement of services has been prepared in accordance with the Property Factors (Scotland) Act 2011 Code of Conduct for Property Factors, with which we, Williamsburgh Housing Association Limited (the "Association"), as a property factor, must comply.

The Association is a Registered Property Factor - Registration Number: PF000216. The Association is also a registered society under the Co-operative and Community Benefit Societies Act 2014 (1991RS) and a registered Scottish charity (SC035350). Our registered address is Ralston House, Cyril Street, Paisley PA1 1RW.

The Association engages Williamsburgh Property Services Limited to carry out the factoring services, but it is the Association that is responsible for factoring your building and complying with the duties of a factor. Any reference to the Association in this written statement of services includes any transactions carried out by Williamsburgh Property Services, on our behalf.

The purpose of this document is to detail the role of the Association as your factor and also your responsibilities as a factored owners in a "Common Property" which we factor. For a more detailed description of the Common Property relative to your property, please refer to your title deeds.

The information contained in this statement is, to the best of our knowledge, reliable and accurate based on the information held by us at the date this statement was issued.

It is not a legally binding agreement but is intended to reflect the services we provide in simple and transparent terms.

1.2 Overarching Standards of Practice

The following are the standards of practice we apply as your factor:

We will:

- Conduct ourselves in a way that complies with all relevant legislation.
- Be honest, open, transparent and fair in our dealings with you.
- Provide information in a clear and easily accessible way.
- Not provide information that is deliberately misleading or false.
- Apply our policies consistently and reasonably.
- Carry out our services to you using reasonable care and skill and in a timely way, including by making sure that staff have the training and information they need to be effective.
- Not unlawfully discriminate against a homeowner because of their age, disability, sex, gender reassignment, being married or in a civil partnership, being pregnant or on maternity leave, race, nationality, ethnic or national origin, religion or belief or sexual orientation.
- Ensure all staff and any sub-contracting agents are aware of the Code of Conduct and our legal requirements in connection with our maintenance of land or in our business with homeowners in connection with the management of common property.
- Maintain appropriate records of our dealings with you.
- Ensure that we handle all personal information sensitively and in line with legal requirements on data protection
- Respond to enquiries and complaints within reasonable timescales and in line with our complaints handling procedure.
- Not communicate with you in any way that is abusive or threatening.

2. Our authority to act as your factor

Each property has a legal document, the title deed, or the deed of conditions, which together impose conditions on the property to which it relates. Conditions may cover permitted uses and the management, maintenance, insurance, repair and improvement of the Common Property.

We will either be named as factor in the title deeds, have been appointed as factor by a majority of the homeowners in the building, or were already the factor for the property at the time you bought your property.

Your solicitor should have discussed your title deeds with you when you bought your home. The Association does not hold copies of your deeds. However, you can get a copy from Registers of Scotland (who will charge for the service). You can contact them as follows: -

Website: www.ros.gov.uk/

Telephone: 0800 169 9391

The Association has the delegated authority of the owners to instruct and carry out repairs and maintenance works up to a financial threshold of £1,000 in relation to the Common Property. We will contact you asking for permission to go ahead with any repairs where the costs will exceed this limit. If we get permission from the majority of owners, including, where applicable, the Association (which gets a vote for each property it owns), we will instruct the work to be completed.

We will consult with you on proposed works where your share of the cost will exceed £200.

In situations where there is a risk to your health and safety, we will progress necessary repairs to protect all residents and their properties.

3. Our Core Services

3.1 Property Management and Maintenance

We carry out a minimum of one routine inspection per year. Maintenance work is categorised into 3 areas: reactive (short term), cyclical (medium term) and planned (long term).

Reactive repairs are minor repairs carried out, for example, to close doors; windows; storage tank overflows, etc.

Cyclical maintenance is more major work usually carried out periodically, for example, gutter cleaning – yearly, paintwork – 5 yearly. You can opt to have additional work carried out through the cyclical maintenance programme, subject to your having a clear factoring account. The Association can, on request, arrange, for example, the painting of window frames and flat entrance doors. Detailed costs for such additional items are advised, prior to the works commencing.

Planned maintenance involves replacing certain elements of the property which have reached the end of their economic life, for example, the replacement of close windows and doors or upgrading of the door entry system.

Tenders for the work are obtained to ensure value for money. You will be advised of the nature of the work, the lowest quote received and the share of the costs for which you will be responsible. Contractors' invoices can be made available to owners, on request.

Estate inspection and management of common areas

We carry out four routine inspections of common areas including closes, stairs and back courts, each year. We will instruct any repairs identified during our inspections, in line with the financial limits outlined in this document.

Report a repair to the common area by:

- logging onto our website <https://www.williamsburghha.co.uk/repairs/>
- email us at repairs@williamsburghha.co.uk
- telephone our customer services team on 0141 887 8613

The target times for responding to notifications of repairs are:

Emergency – 2 hours

Urgent - 48 hours

Routine - 10 days

3.2 Organising buildings insurance

We have a statutory duty to insure against prescribed risks, such as fire or flood and therefore it is essential that all buildings are appropriately insured. As such, buildings insurance is automatically arranged for all new owners. Annual Insurance costs are billed quarterly in advance.

On an annual basis, we will provide you with a summary insurance statement (or within 3 months following a change in insurance provider) with the following information:

- the basis upon which your share of the premium is calculated,
- the sum insured
- the premium paid,
- the main elements of insurance cover provided by the policy and any excesses which apply
- the name of the company providing insurance cover, and
- any other terms of the policy.

Detailed insurance policy available on request.

If you wish to arrange your own buildings insurance, you **must** provide a copy of your policy schedule each year which is set at **rebuild value** of your property (& not market value), in order to allow us to cancel insurance arranged, on your behalf.

How we calculate and charge buildings insurance

The buildings insurance service is tendered at least every five years and the best contract for price and quality is selected. The insurance policy period runs from 28th April to 27th April each year, the Quarter 1 charge, (applied on the 1st of April invoice) is based on the previous year's premium and then adjusted on the Quarter 2 invoice (1st July invoice) once the new premium for the coming year is known.

A different premium is charged to factored owners and commercial owners, as different amounts are charged for each on the policy premium renewal.

Method of calculation:

$$\frac{\text{Total factored /commercial owners' premium* (£s)}}{\text{Total service users (owners)}} = \text{Total charge (£s) per owner}$$

(*premiums inclusive of Insurance Premium Tax)

Property Valuations are updated in accordance with the BCIS Rebuilding Cost Index guide.

You should be aware that your cover may be jeopardised if your factoring account is in arrears.

We do **not** offer home contents insurance. Contents insurance will protect your possessions from damage, theft etc and we advise you to seek contents insurance to safeguard your belongings.

3.3 Communal Charges: How we calculate and charge

- Electricity Communal Charges relate to Close Lighting / Door Entry / TV Aerials and Communal Ventilation Units. These are calculated from contractor invoices and charged in accordance with your share defined in your title deed/deed of conditions. Charges are made quarterly in arrears.
- Grass Cutting; We tender the grass cutting service and the best contract for price and quality is selected. Grass cutting charges are then calculated on a per user basis taking the total cost for communal grass cutting divided by number of service users to give a charge per user. Charges are made quarterly in advance.
- Close Cleaning; We tender the close cleaning service and the best contract from price and quality is selected. Close Cleaning charges are then calculated on a per user basis taking the total cost for close cleaning divided by number of service users to give a charge per user. Charges are made quarterly in advance.

4. Financial and Charging Arrangements

As factors, we are aware of the general threat of money laundering and as such we are legally bound to comply with all relevant legislation and guidance in order to minimise the risk that the Association will be used to launder the proceeds of crime. Our Treasury Management Policy details our commitment to anti money laundering controls and procedures.

4.1 How costs are shared

The core services (apart from buildings insurance) are recharged to you according to your share, as defined in your title deed/deed of conditions or as noted previously.

4.2 Our management fee

The management fee is flat rate fee of £140.00+ vat and is charged quarterly in advance. It is reviewed annually with effect from 1st April each year, any amendments which increase or reduce this charge, will be notified to you in advance.

The management fee is based on a number of elements, including:

- the management cost per property,
- staff overheads,
- business expenditure, and
- annual inflationary increases.

A comparison is made to local private factors and Registered Social Landlords (i.e., other housing associations) providing a factoring service, in order to ensure the management fee is set at a realistic level and in line with other local providers.

If you participate in the direct debit discount scheme, and maintain a clear account, you will receive a 5% discount on the management fee element of your quarterly factoring invoices.

4.3 Change in Ownership Fee

A fee of (£85 + vat) is charged where a change in ownership occurs prior to the final invoice being issued and must be paid in advance of any documentation being issued. It is reviewed annually with effect

from 1st April each year, any changes to this charge we will notify you in advance.

This charge is necessary due to the demands placed on us by solicitors seeking information about the ownership, outstanding fees/works, apportionment of costs and details of property improvements.

The undernoted documentation is covered by this cost:

- Certificate of Practical Completion,
- Completion Certificate (Local Authority),
- Building Warrant,
- Planning Permission.

4.4 Billing

Invoices are issued every quarter, as undernoted, and sent by post to your correspondence address.

1st Quarter:	1st April to 30th June
2nd Quarter:	1st July to 30th September
3rd Quarter:	1st October to 31st December
4th Quarter:	1st January to 31st March

There are several options available, to make payment as convenient and easy as possible. These are as follows:

- By Weekly/Monthly/Quarterly direct debit.
- By Allpay payment card or 19-digit Allpay card number, using any of the following methods.

Over the Counter Payments



- At the Post Office®.
- Any outlet displaying the Pay Point logo.

Telephone Payments; Interactive Voice Response (IVR), 24 hours a day/7days a week,

by debit or credit card. The telephone number is 0844 557 8321.

Internet payment via our website

<http://www.williamsburghha.co.uk/ways-to-pay-for-homeowners/>

Allpay App



If you have an Apple or Android smartphone, download the FREE Allpay app from the Apple App Store or Google Play. Once you record your details, the information is securely saved.

If you require a payment card, please contact the Association's office.

Please note that the Association does not accept Cash.

4.4 Debt recovery

All factoring invoices are payable within 14 days of issue. Where accounts are not settled timeously, or a satisfactory arrangement agreed to clear sums due, action will be instigated, in accordance with our debt recovery procedure, which is available, on request or on our website at www.williamsburghha.co.uk

If you are having financial difficulties, we employ a benefits advisor who can offer free debt advice and assist you with any benefits you may be entitled to or put you in contact with other free agencies who would be able to assist.

We also employ the services of a Solicitor and/or a Sheriff Officer to recover unpaid monies. Where we require to use this service, an administration fee is charged which is set by the Solicitor/Sheriff Officer.

4.5 Joint liability

We do not currently apply joint liability for non-payment. We pursue non-payment in accordance with our debt recovery procedure.

4.6 Deposits/Floats

We do not currently operate a deposit or float for owners.

5. **Communication and Consultation**

The Homeowners section of our website www.williamsburghha.co.uk provides lots of information that you may find useful. This includes:

- Background to our factoring service and the Legal Framework.
- What to do if you are selling your property
- Complaints and Appeals Procedures
- Debt Recovery Procedures
- Factoring Policy
- Privacy Notice
- Details of our office opening hours

We will respond to any written communication, including email, within 10 working days of receiving it. We aim to respond to telephone calls as they are received but should this not be possible, we will respond within 10 working days.

Williamsburgh Property Services is registered with the Information Commissioner's Office's Data Protection Public Register – ZA423482.

A copy of our Privacy Notice can be found at the end of this document and is also available on our website.

We are also happy to receive feedback from our residents. You can write to us at Ralston House, Cyril Street, Paisley PA1 1RW, email us at admin@williamsburghha.co.uk or telephone the office on 0141 889 9134.

6. **Complaints Handling Process**

If you wish to make a complaint about any aspect of the Association's service as a property factor, our complaints policy is available by request and also on our website.

<https://williamsburghha.co.uk/online-compliments-complaints-form/>

In accordance with our policy, we aim to deal with all complaints received within 5 working days. If we consider the matter complex and

that it requires a fuller investigation the timescale for resolving it will be set at 20 working days.

If, on completion of the complaints procedure, you remain dissatisfied, you may redirect your complaint to the First-tier Tribunal for Scotland Housing and Property Chamber (FTT). You can contact them as follows: -

First-tier Tribunal for Scotland
Housing and Property Chamber
Glasgow Tribunals Centre
20 York Street
Glasgow
G2 8GT

Telephone: 0141 302 5900

Email: HPCadmin@scotcourtribunals.gov.uk

Website: www.housingandpropertychamber.scot

7. Declaration of Interest

Where one or more properties in a building are owned by the Association and occupied by the Association's tenants, the Association is an owner, landlord and also the factor, in relation to that building. In buildings where the Association has no tenants, the Association is only the factor.

Unless every property in your building is privately owned, the Association will still have an interest in your building, as one of the owners of the Common Property. This means that we also have rights and responsibilities in terms of looking after and paying for the upkeep of the Common Property.

8. Changing Factor

We believe we offer you value for money and a professional service and hope you choose to stay with us as the most efficient and effective property management option for you.

If, however, you want to consider changing factor, this is usually a straightforward process, generally arranged by a majority of owners within a property. The following steps should be taken:

- Arrange a meeting of all of the owners to discuss your options
- Attend the meeting to vote for your choice of factor.
- If a new factor is appointed, agree a date when the management responsibilities, including buildings insurance, should be passed over.
- Inform us giving not less than three months prior notice in writing

We will co-operate with any potential new property factors to assist with a smooth transition. This includes sharing information (subject to data protection legislation) and any other implications for homeowners.

Should you wish to change factor, further information is provided within the Title Conditions (Scotland) Act 2003 and the Tenements (Scotland) Act 2004.

9. Other Information

A list of emergency telephone numbers can be found on our website www.williamsburghha.co.uk Updates will be provided, as appropriate.

Important details which the contractor will need to know:

- Your name and telephone number
- Full address, including flat position
- Full details of repair being reported
- State if you are an owner occupier or tenant of private landlord

If you would like further information about our factoring service or wish to discuss any aspect of this written statement or its enclosures, please do not hesitate to contact us. Our contact details are as follows:

**Ralston House, Cyril Street, Paisley PA1 1RW
Tel. 0141 887 8613 Fax. 0141 848 6624**

**email admin@williamsburghha.co.uk
Website www.williamsburghha.co.uk**