



Cordale Housing Association

Factoring & Property Maintenance Service

A HOME OWNERS GUIDE

167 Main Street, Renton, Dumbarton, G82 4PF

www.cordalehousing.org.uk

info@cordalehousing.org.uk

01389 721216

Useful Contacts

How to Contact Cordale

By Post or Visit 167 Main Street Renton West Dunbartonshire G82 4PF	By Phone 01389 721216 Customer Services Team available Monday to Friday, 9am – 5pm We are closed between 9am and 12pm on the 2nd and 4th Wednesday of each month
Website www.cordalehousing.org.uk	By Email info@cordalehousing.org.uk

OUT OF HOURS EMERGENCY SERVICE – 0800 783 7937

Available out with our office hours (see above). Our out of hours calls are handled by call handler BR24. When contacted, BR24 will arrange for contractors to attend to emergency repairs. BR24 will also contact Cordale Housing Association staff if the situation is serious.

PLEASE NOTE: DO NOT CALL THIS NUMBER TO REPORT A ROUTINE OR OTHER NON-EMERGENCY REPAIR.

Other Useful Contacts

West Dunbartonshire Council

Visit your local One Stop Shop or contact:

16 Church Street, Dumbarton, G82 1QL

Telephone: 01389 737000 or visit www.west-dunbarton.gov.uk

Housing and Property Chamber

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

Telephone: 0141 302 5900 or email: HPCAdmin@scotcourtribunals.gov.uk

Money Advice Scotland

Telephone: 0141 572 0237 or email: info@moneyadvicescotland.org.uk

West Dunbartonshire Citizen's Advice Bureau, Dumbarton Office

Bridgend House, 179 High Street, Dumbarton, G82 1NW

Telephone: 01389 744690 or visit www.wdcab.co.uk

West Dunbartonshire Citizen's Advice Bureau, Alexandria Office

77 Bank Street, Alexandria, G83 0LZ

Telephone: 01389 752727 or visit www.wdcab.co.uk

Utilities

Gas Leaks: National Grid Gas Emergencies 0800 111 999

Scottish Power Emergency Service: 0330 1010 222

Scottish Hydro-Electric and S&SE: 0800 300 999

Scottish Water: 0800 0778 778

1.0 Introduction

Cordale Housing Association is a community based housing association and registered charity operating in the Renton area of West Dunbartonshire. Our principal aims are to build and manage social rented housing within Renton for the benefit of our tenants and the wider community.

Since our registration in 1993, we have made a significant impact in the area through the provision of almost 500 new homes to replace the previous poor housing, which has immeasurably improved the lives of residents in the area. In addition, we have built a local health facility, provided job opportunities for local people, developed housing for older people along with the provision of support to remain independent and participated in a host of other local services which engage and benefit the local community.

Our Services extend beyond those we provide for tenants. Over the years, we have provided a number of low cost home ownership opportunities. Often we have an ongoing relationship with those who have benefited from these, including Sharing Owners, Shared Equity Owners and Right to Buy Owners.

We provide a factoring service to 22 owners throughout our estate.

On 1st April 2014, we entered into a partnership with Caledonia Housing Association. This has brought more investment into the area and has enhanced the skills of our governing body to assist Cordale to continue its role within the community.

1.1 How We Are Run & Managed

Our work is controlled and directed by a voluntary Management Committee. It has the important task of making sure we are properly run and managed, as well as a range of other responsibilities.

The Committee sets our overall aims and priorities and ensures we are delivering what tenants, residents, service users and various other stakeholders expect of us. The Board is elected by our members.

1.2 Membership of the Association

We are accountable to our shareholding members. We encourage all tenants, residents and service users to become members and welcome applications from anyone, over the age of 16, who is interested. Membership is also open to members of the wider community as well as local groups and organisations who share an interest in our aims and activities.

Members are able to attend our Annual General Meeting, stand for election to the Management Committee, and vote on the election of the Committee Members.

If you would like to become a member, we ask that you complete our short Membership application form. Call our Customer Services Team or visit our website for more information. Completed application forms must be returned to us with £1. This £1 will represent your share in Cordale Housing Association. It is not possible to buy more than one share. The Management Committee will consider your application at its next meeting, and if it is

approved, you will receive a share certificate shortly after as confirmation of your membership.

2.0 Factoring

2.1 About this guide

This is your Home Owner's Guide. It is issued to everyone who purchases a property that is factored by Cordale Housing Association, and is intended to provide general advice and guidance and to help answer any questions you may have about the factoring service.

Whilst we hope it is helpful for you, it is not a legal document and the actual terms and conditions of the factoring service are set out in your Title Deeds, and in our Written Statement of Services.

2.2 What is a Factor?

A Factor is a Property Manager who has been appointed to manage the communal areas within a development of flats and/or houses. A Factor will maintain the common areas within the development and any common parts of the building on behalf of the homeowners. It is the homeowners' responsibility to make sure the common parts of their building are kept up to standard and the factor is there to help owners do this effectively.

2.3 What areas of my development are covered by the Factor?

Each property that is factored will have a Written Statement of Services which will specify the Factor's areas of responsibility within your development.

Typical examples of what is covered include:-

Flatted Properties	Houses
<ul style="list-style-type: none">• Common landscaping• Pathways• Parking areas• Play areas• Bin stores• Boundary walls, fencing and hedging around communal ground• Gutters, downpipes, drains and sewers• Communal overflows• Roofs, roof tiles, soffits and fascia's• Common area windows and doors• Common entrance halls and stairwells• Common lighting (internal and external)• Door entry systems (handsets within the property are the responsibility of the homeowner)• Common TV aerials• Buildings Insurance	<ul style="list-style-type: none">• Common landscaping• Pathways• Parking areas• Play areas

2.4 Management Fee?

Cordale Housing Association will charge a Management Fee for services provided in relation to Factoring of the common areas. This fee will generally be reviewed annually, and the Written Statement of Service will set out what this fee covers for your specific property and how and when annual revisions will be made.

The following are some examples of what is covered by the Management Fee:-

- Carrying out regular inspections of the block/development
- Arranging routine maintenance and repairs of the block/development common parts
- Reacting to customer queries, requests for repair etc.
- Liaising with contractors and tendering for the best service and price to ensure best value for our customers
- Ensuring works are carried out professionally, legally and safely
- If required, facilitating meetings with owners, producing minutes and distributing to owners
- Arranging buildings insurance for the owners within the block/development and providing adequate details to allow owners to make claims
- Administrative costs relating to invoicing, letters and newsletters
- Providing credit control to ensure that everyone is invoiced for their respective share of costs and non-payers are actively pursued
- Working together with solicitors to recover outstanding debts on behalf of the owners within the block/development.
- Liaising with energy suppliers to make sure all charges are accurate and fair
- Making payment of energy invoices and recovering the cost from the owners within the block/development for common supplies

2.5 Why do I have to pay a float and what is it used for?

A float is one-off payment of an agreed sum, or as stated in your Deed of Conditions. As we invoice 3 months in arrears, the float allows us to settle contractor invoices in a timely fashion, before the costs are apportioned and invoiced to the owners.

The float is returned to you, in full, as a credit on your final invoice when you sell your property.

3.0 Repairs & Maintenance

3.1 What are my responsibilities?

If you live in a property with areas of common ownership or maintenance responsibilities, you and the other owners in the block and development will be responsible for the costs of maintaining and repairing these areas.

Flatted Properties

Flat owners are responsible for the maintenance and upkeep of their own property. This includes the flat entrance door and flat windows as well as private garden grounds, fences, gates and balconies.

With regard to the common parts of the building i.e. the roof, gutters, downpipes, common close, communal gates and fences, these maintenance costs are shared equally between the owners within the close or block. Your Deed of Conditions will provide the exact proportion of these costs and this will be detailed in your Written Statement of Services.

In addition to the common property costs, each flat owner must pay a share of the common estate maintenance costs. These proportions relate to the total number of properties within each estate and are shared equally with tenants, each of whom pays a separate service charge in addition to their rent for this service.

Houses

If you live in a house, you are responsible for the maintenance and upkeep of your own property, garden grounds, driveway and perimeter fencing.

Like the flat owners, you must pay a share of the common estate maintenance costs. These proportions relate to the total number of properties within each estate and are shared equally with tenants, each of whom pays a separate service charge in addition to their rent for this service.

Your Written Statement of Service details the share which must be paid towards the upkeep of the common parts of the estate.

3.2 Can the Factor instruct repairs without my authority?

The Association has a delegated “authority to act” limit which is defined in your Written Statement of Services. This limit allows us to instruct and have carried out repairs and maintenance to the common parts provided that the anticipated cost of the repair or maintenance at the time when it is instructed, will not exceed this limit. If the anticipated cost of any such item exceeds the limit, we will seek the permission of the homeowners first.

In an emergency, where the integrity of the building is severely compromised or personal health and safety is at risk, the Association will arrange emergency work as required, irrespective of the level of cost.

3.3 Reporting a Common Repair

To report a repair, you should phone our Customer Services Team on 01389 721216, or call in to our office. Please give us as much information as possible so that the tradesmen have an idea of what is required before they attend.

We operate an 'out of hours' service but this is only for use in the event of an emergency repair to common areas and runs on the basis of 'making safe', rather than a full repair provision. You should call our emergency response provider, BR24, on 0800 783 7937, but please remember that they will only attend to communal repairs, and only if they are considered an emergency.

3.4 Cyclical and Planned Maintenance Fund

Where there is provision in your Title Deeds, each owner will contribute to the Cyclical and Planned Maintenance fund each quarter. This will be administered through your quarterly invoice.

The cyclical and planned maintenance fund allows homeowners to accumulate funds over a period of time therefore providing levels of funding to consider repair or maintenance works on an ongoing basis without a one-off large expenditure.

A cyclical maintenance fund can assist homeowners with communal repair works including:

- Internal and external redecoration
- Programmed roof and building repairs
- Extraordinary major repair works
- Building/ground maintenance improvement work

All interest from any funds held remains with the homeowners. Payment into a maintenance fund is for the long-term benefit of the property and therefore all contributions remain with the fund and in the event that you sell your property, the incoming purchaser will have a similar obligation to the fund.

If you live in a development where there is no Cyclical and Planned Maintenance Fund, you and the other homeowners in your block can still request major works to your property. In these circumstances, we will request payment in advance before we can start the work. We will hold the funds in trust until the work is completed, or by some other mutually agreed arrangement.

4.0 Insurance

Most of the flatted properties we manage are covered by a block buildings insurance policy arranged by the Association. If you are not sure if your property is included on the policy, you can check your latest invoice, where there will be a quarterly charge for insurance on your bill if your property is included. We do not provide contents insurance to cover your personal possessions, and for your own peace of mind, we strongly recommend that you take out adequate contents insurance.

A Summary of Cover can be obtained from our office on request.

Should you wish to make a claim, please call **0345 266 9660** or email jlthousing@broadspiretpa.co.uk for advice and guidance, quoting the following details:-

Insurer: Protector Insurance
Policy number: 561322-4

It is important to remember that we only arrange the buildings insurance on your behalf and take no part in the claims procedure. When you make a claim against the buildings insurance policy, you will pay an excess charge directly to the insurance company.

5.0 Invoicing & Payment

We will issue you with an itemised paper invoice every quarter. Your invoice includes:- your quarterly management fee; buildings insurance; common repairs; common electricity supply and service charges for the specific services provided to your property e.g. stair cleaning, grounds maintenance. We charge for these costs quarterly in arrears.

5.1 Billing queries or disputes

If you have a query about any charges in any of your bills please contact us.

If you want to dispute any item on your invoice, you should raise this within one month of receiving the invoice. Other items on that invoice or any other invoice from us should still be paid by the due date while we investigate the disputed item.

5.2 Ways to Pay

You can pay your invoice by the following methods:-

- Bank transfer
- By cheque made payable to the Association
- By credit/debit card at our office at 167 Main Street, Renton, G82 4PF or by telephoning our office on 01389 721216

5.3 Debt Management

If you are finding it difficult to afford payment of your Factoring charges please contact us as soon as possible. We are keen to help you, and we can make arrangements with you to pay any arrears to us in regular manageable amounts. The exact amounts will depend on how much your arrears are and how much money you have coming into your household after you have paid essential bills and housing costs.

If you do not contact us, or if you do not keep to your agreement for repayment, we will take legal action against you. Our Debt Recovery Procedure sets out the steps we will follow when you have failed to make payment. This includes action we will take to recover the debt. You would be responsible for all legal expenses incurred, in addition to the arrears balance.

A full copy of our Debt Recovery Procedure is available from our office on request.

If you are having difficulty paying your factoring costs please contact us as soon as possible. We are here to help.

We offer advice and links to organisations that can support you. Our staff can also refer you, with your agreement, to agencies who can offer help and support.

6.0 Living in Your Home

6.1 Safety

There are many things you can do to ensure that you are safe in your home and you should take every precaution necessary for your safety and that of others around you. We urge you never to leave your home unlocked when you are away from it, even for only a few minutes, and do not let anyone into your home that you don't know, until you have checked their identification. If you live in a flat with a secured main door, do not leave the door propped open.

6.2 Gas safety

If you have a gas central heating system, or if you use a gas cooker or gas fire, we would remind you that it is your responsibility to ensure the safety and maintenance of these appliances. We would strongly recommend that you install carbon monoxide detectors in your home, and have your system serviced annually by a qualified Gas Safe Engineer. If you smell gas, act quickly:

- Put out cigarettes and do not light matches
- Do not use electricity switches or mobile phones in case of sparks
- Open windows/doors
- Call the national gas emergency service on 0800 111 999 at any time, day or night
- Switch off all gas appliances
- Turn off the pilot light and the main gas supply
- Keep people away from the area
- If you live in a flat with a secure door entry system, open the door into the common close

6.3 Electricity

Misuse of electricity can be hazardous. The dangers can be avoided if you remember to:

- Switch off all appliances when not in use
- Never take any electrical appliances into the bathroom
- Never run an electrical appliance from a light fitting
- Check flexes for wear and tear and do not run them under carpets
- Avoid using multiple adapters and follow manufacturer's instructions
- Have your electrical appliances serviced regularly

It is illegal and extremely dangerous to tamper with the electricity supply to your home, or the electricity meter.

6.4 Fire safety

To reduce the risk of fire in your home, it is important to remember the following key rules:

- Never hang clothes around fires/heaters or cookers
- Be careful not to position fires/heaters too close to furniture or curtains
- Don't carelessly discard cigarettes

- Never smoke in bed
- Ensure electrical appliances are switched off when not in use
- Ensure you check your smoke alarm regularly and replace the batteries as necessary.

6.5 Parking

In most of our developments, parking is usually on a 'first come, first served' basis and in these cases, we ask you to be considerate to your neighbours, and only park in designated spaces.

6.6 Neighbourhood disputes

In the past, the "Feu Superior" was entitled to take action if an owner did not meet any of the terms of the Deed of Conditions. The Factor, or other owners, could report breaches of the Deed of Conditions by an owner to the Feu Superior who could consider taking legal action.

When the Abolition of Feudal Tenure etc. (Scotland) Act 2000 came into force, the Scottish feudal system of land ownership was abolished and the real burdens in feudal deeds have ceased to be enforceable by superiors.

Now, the power of enforcement lies solely with individual owners with each owner legally entitled to require his or her neighbours to comply with the terms of the Deed of Conditions.

For example, if one owner's behaviour causes nuisance and disturbance to his neighbour, this neighbour is entitled to take legal action against the owner as the Deed of Conditions prohibits behaviour deemed to cause a nuisance or disturbance.

The right to take action applies to every owner in relation to all conditions in the Deed and, for the avoidance of doubt, we would re-iterate that the Association as Factor has no such powers of enforcement and therefore will not take any action in relation to any breaches of the Deed by one owner against another.

6.7 Anti-Social Behaviour

If you have a concern about anti-social behaviour from a neighbour, you can contact us.

We have limited powers to deal with private owners or tenants in private rented accommodation who are behaving anti-socially but we will assist where we can. We are able to take some action if a Cordale Housing Association tenant is behaving in a manner which is causing alarm or distress.

You can report anti-social behaviour to West Dunbartonshire Council on 01389 772048 or their out-of-hours patrol team on 01389 772048. You can also email asist@west-dunbarton.gov.uk.

More information is available by visiting:
www.west-dunbarton.gov.uk/emergencies-safety-crime/community-safety/

Should you feel that your, or another's, safety is at risk you should contact Police Scotland on 999 or 101.

6.8 Pets

You are allowed to keep domestic pets, unless your Deeds say otherwise. All pets must be kept under control and should not be allowed to foul in the common areas.

Complaints involving dogs and dog ownership (e.g. noise and fouling) can be reported to West Dunbartonshire Council's Dog Warden Service on 0141 951 7957.

7.0 Selling & Privately Letting Your Home

7.1 Sales Procedure

If you sell your home, you should notify the Association at least four weeks' before the intended date of change of ownership and include details of the names of the incoming owner, the date of the proposed change and your forwarding address. Your Solicitor will often provide us with this information on your behalf as part of their conveyancing service.

On receipt of notification of the sale, the Association will arrange to apportion the charges and sums due by the outgoing owner to the date of sale. The Association charge an administration fee of £20 for the apportionment of common charges and updating of ownership information. This is payable by the owner selling their property. In addition, a charge of £10 per copy certificate will be levied by the Association for any documentation requested by or on behalf of an owner subject to a maximum of £30.

Any credit balance held on your account will be repaid to you within 90 days of the sale of your property, unless we are still awaiting final invoices from any third parties such as contractors or utility companies.

7.2 Private Letting

All private landlords in West Dunbartonshire must be registered with West Dunbartonshire Council.

The aim of landlord registration is to ensure that all private landlords are "fit and proper" to be letting residential property. The requirement helps local authorities to remove disreputable landlords from the market and to protect tenants and their neighbours from the impact of antisocial behaviour and mismanaged property in the wider community.

To register as a private landlord, or to search the register, please visit www.landlordregistrationscotland.gov.uk.

If you are letting your property or are planning to be away from the property for an extended period, it is also important that you provide the Association with a correspondence address and details of how to contact you, or a key holder, in the case of an emergency.

8.0 Complaints

We are committed to providing quality services that meet the individual needs of all of our customers – and we set high standards to try to make sure we achieve this. We also know our customers have similarly high expectations of us.

We know there can be occasions where we fall short of our standards or do not fully meet these expectations. We have a detailed Complaints Handling Procedure that is designed to help us resolve any customer dissatisfaction quickly and as close to the point of service delivery as possible. It is based on a two-stage approach:

Complaints Handling Procedure: The 2-Stage Process

Stage 1	Stage 2
<ul style="list-style-type: none">• Straightforward complaints are handled quickly at this stage.• Stage 1 complaints should take no longer than 5 working days to resolve.• We would hope, for example, to be able to resolve many Stage 1 complaints by offering an ‘on the spot’ apology or explanation of why an issue occurred and what we will do to stop it happening again.	<ul style="list-style-type: none">• Complaints not resolved at Stage 1.• Complaints at this stage are more complicated or need further investigation than Stage 1.• 20 working day target applies to Stage 2 complaints. In practice, we will always aim to take less time than this.

You can make a complaint by phone, letter, email, or through speaking to a member of staff in person. Alternatively, complete our complaints form or contact us through our website. We have a leaflet that explains our Complaints Handling Procedure. Ask us for a copy or download it from our website.

Anyone who remains dissatisfied at the end of our complaints process can ask the First-tier Tribunal for Scotland (Housing and Property Chamber) to investigate the matter.

The First-tier Tribunal for Scotland provides the possibility for issues between homeowners and property factors to be impartially resolved.

Applications can be made to the Housing and Property Chamber First-tier Tribunal for Scotland where a homeowner believes that the property factor has failed to comply with their factoring duties or the Property Factors’ Code of Conduct. Their contact details are:

Address: Housing and Property Chamber, First-tier Tribunal for Scotland, Glasgow Tribunals Centre, 20 York Street, Glasgow, G2 8GT
Telephone: 0141 302 5900
Email: HPCAdmin@scotcourtribunals.gov.uk
Website: www.housingandpropertychamber.scot

9.0 Comments, Suggestions and other Feedback

We welcome all other feedback – and use comments and suggestions to help us improve.

You can share your views with us in many ways. Send us an email or letter; speak to a member of staff or call our Customer Services Team. You can also contact us through our website or social media.

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