



# OwnerNews

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

**Festive Closure:** our office will close on Wednesday 24 December 2014 at 12.30pm and re-open on Tuesday 6 January 2015 at 9.00am.

During this closure, emergency common repairs only should be reported to our out of hours contractor, West Dunbartonshire Council, on 0800 197 1004.

Our contractor will not attend to any repairs within your property.

## We want to hear your views!



Our Owner Occupier Satisfaction Survey 2014 is enclosed.

- Is there anything that you feel we could do better to improve our factoring service?
- Are we providing you with enough information and in the format that you want to receive it?
- Do you think our factoring service is value for money?

We would really appreciate your views on our factoring service and would be grateful if you could spare 5 minutes to complete our survey. We have provided a pre-paid envelope for your convenience.

If you would prefer to complete the survey online, please log-on to our website:

[www.clydebank-ha.org.uk/get-involved-with-clydebank.html](http://www.clydebank-ha.org.uk/get-involved-with-clydebank.html)

### Beat the January blues

All completed surveys returned by Friday 16 January 2015 will be entered into our prize draw to win a £100 Asda voucher.

Results of the survey will be published in our March 2015 ChitChat newsletter.

### A warm welcome to new owners

We would like to take this opportunity to welcome any new owners who have recently purchased a property and are now included in our factoring service.

If you have not yet received your Owners Pack, containing our Written Statement of Services and our Factoring Complaints Handling Procedure, please check with your solicitor as they should have received this from us prior to your purchase.

Our website includes an area dedicated to owners and includes sections regarding factoring services, shared ownership, and mortgage to rent. You can also find out information about:

- paying your factoring account
- selling your property
- our factoring policies and procedures
- frequently asked questions and much, much more!



[www.clydebank-ha.org.uk/owners](http://www.clydebank-ha.org.uk/owners)

We are very interested in finding out what you would like to see here. If you have any comments or suggestions regarding our website or factoring service please email us at: [finance@clydebank-ha.org.uk](mailto:finance@clydebank-ha.org.uk)



# Information

## Our Management Fee Explained (Full Factoring Service only) and Factoring Service Financial Results

The Association aims only to cover its costs in providing a factoring service to its owner-occupiers. When calculating the Management Fee, an assessment is carried out on an annual basis to determine the overheads and the amount of staff time spent on providing the service, including:

- arranging repairs to be carried out
- inspecting repairs on completion, as required
- recalling contractors if repairs are not completed to our satisfaction
- arranging payment to contractors
- liaising with an insurance broker to arrange adequate buildings insurance
- providing insurance information to owners who wish to make a claim
- making insurance claims on behalf of owners for damage within common areas
- issuing bi-annual factors invoices to owners
- dealing with owners' queries
- collecting payments from owners
- applying our debt recovery procedure in the event of non-payment

Our Management Fee of £99 for 2014/15 is very competitive within the Factoring Service environment and we will continue to strive to control our costs to ensure that our clients obtain value for money while at the same time ensuring that our costs are adequately covered.

### Owners who do not receive our "Full" Factoring Service

Other Management Fees apply to owners-occupiers not receiving our "full" factoring service (previously known as Admin Fee), which represents 15% of your invoice total (subject to a minimum charge of £3 and a maximum charge of £35). All of the above mentioned services are covered by this Management Fee, with the exception of those relating to buildings insurance.

### Financial Results

In the years to 31 March 2014 and 31 March 2013 the Association's income from the factoring service and related costs were as follows:

	2014	2013
Income: Management Fees	£10,965	£10,195
Expenditure: Management Fees	£10,286	£10,299
SURPLUS / (DEFICIT)	<b>£679</b>	£ (104)

## Selling Your Property

**If you are selling your property, please give us a call with the details of the solicitor who is acting on your behalf. Once a buyer has been found we will liaise with your solicitor regarding your final factors account.**

## Payment Arrangements

Our factors invoices are due and payable within 28 days of issue; however it may be possible to spread the cost in affordable, interest-free instalments. Any owners wishing to take up this option should contact our Finance Officer, Fiona White, who will be happy to arrange this for you. All we ask is that your account is cleared in full before your next invoice is due to be issued, that you stick to your agreed payment arrangement and your payments are made on time.

# News



## Spotlight on Complaints

Our Chit Chat Newsletter provides a quarterly breakdown of all complaints received by the Association. The information below is an analysis of the complaints received which specifically relate to our factoring service:

### 01 April 2013 – 31 March 2014

2 complaints were received in the year. Both were dealt with under the first stage of our complaints procedure and the complaints were upheld. The improvements made as a result of your complaints were: -

- Improved communications between all departments.
- Additional training/new system for ensuring that insurance claims are properly identified.

### 01 April 2014 to date

3 complaints have been received this year to date. All 3 complaints were escalated to the second stage of our complaints procedure. One out of the 3 complaints was upheld. The improvements made as a result of the upheld complaint were: -

- Future contracts will ensure that gas safety certificates are issued by our contractors within timescales.
- Improved communications with owners in advance of contracts starting.

A copy of our Factoring Complaints Handling Procedure is available from the download area of our website. Alternatively, contact Fiona White at the office.

## Gutter Cleaning / Roof Condition Survey

The annual gutter cleaning contract is underway at all factored properties. Our contractor, GG Bros, also reports on the condition of each roof and notifies us of any repairs which are required. Minor repairs, where applicable, will be instructed to be carried out in January 2015 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.



## Major Repairs/Improvements

The front and rear close doors at the following tenemental properties are now scheduled for renewal:

- 26-46 Kilbowie Road
- 43 & 51 Kilbowie Road
- 12 & 32 Alexander Street
- 13 & 15 Alexander Street
- 36-64 Whitecrook Street
- 161-173 Dumbarton Road

We have advertised this contract to comply with procurement legislation. When prices have been received we shall arrange meetings with owner occupiers to discuss costs and seek authorisation to proceed before any works start.



# Paying Your Factoring Account



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, with your bank account details to hand, and we will arrange to set this up for you over the telephone.



Debit card payment over telephone or 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.

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:

- Clydebank Post Office, Unit 27, Clydebank Shopping Centre
- Malik Newsagent, 10 Crown Avenue
- RS McColls, 19 Sylvania Way South
- News & Mags, 84 Sylvania Way

- Clydebank Co-op, 393 Kilbowie Road
- Lifestyle Express, 66 Whitcrook Street
- Kilbowie Key Store, 148 Montrose Street
- Fleming Food Store, 24 Fleming Avenue
- Linnvale Licensed Grocers, 131 Livingstone Street

*Online via our website* by going to [www.clydebank-ha.org.uk](http://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](http://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 account no. 00253504 and sort code no. 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.**



## OUR USUAL OPENING HOURS:

(Festive closure detailed on front page).

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

We close every day 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 have any comments, ideas or suggestions for your newsletter, please let us know.*

Clydebank Housing Association Ltd  
77-83 Kilbowie Road  
Clydebank  
G81 1BL

Tel 0141 941 1044  
Fax 0141 941 3448

info@clydebank-ha.org.uk  
www.clydebank-ha.org.uk

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