



OwnerOccupier

Welcome to the December 2011 edition of our newsletter specifically for owners of property who have an interest in the Association's factoring and open space maintenance scheme. It is our intention to issue these newsletters on an annual basis and in between, keep you up-to-date with developments by issuing our quarterly ChitChat newsletters.

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

Festive Holiday Closure:

Our office will close on Friday 23 December 2011 at 12.30pm and re-open on Thursday 5 January 2012 at 9.00am. The emergency number is available on the back page as usual.



We're only a click away –
www.clydebank-ha.org.uk

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

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

We are very interested in finding out what you would like to see here. If you have any comments or suggestions please contact a member of staff using the contact information provided or e-mail us at lynette@clydebank-ha.org.uk or fiona@clydebank-ha.org.uk.



Excellent Survey Response Prize draw winner revealed!

We were delighted with the response we received to the recent owner occupier satisfaction survey with almost a quarter of owners responding. The full results are available in the enclosed insert.

We're very pleased to report that the winner of the £50 Asda voucher was Ms Dixon of Linnvale. Ms Dixon is pictured above with Sharon Keenan, Depute Director, receiving her prize.

Welcome to new owners to the scheme

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



Our Management Fee Explained (Full Factoring Service only)

The Association aims only to cover its costs in providing a factoring service to owner-occupiers. An assessment is carried out on an annual basis to determine the staff time spent on providing the service and in turn a Management Fee is calculated. The factoring service includes:

- time spent on arranging repairs to be carried out
- paying the contractors
- issuing bi-annual factors accounts
- collecting arrears of common charges
- dealing with owners' queries and processing insurance claims

The Association's current Management Charge of £89 for 2011/12 (£87: 2010/11) 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 and at the same time ensuring that costs are adequately covered.

In the years to 31 March 2011 and 31 March 2010, the Association's income from the factoring service and related costs were as follows: -

	2011	2010
Income: Management Fees	£9,315	£8,994
Expenditure: Management Expenses	£8,142	£8,500
SURPLUS (carried forward into reserves)	£1,173	£494

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 Fiona White, Finance Officer, 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.

Can our service be improved? We would welcome your views. Pop in or phone Lynette for a chat.

Our service to you

The Association would welcome any comments on the current factoring service and whether any aspects could be improved upon. If owners wish the Association to convene a meeting to enable discussion on any current issues or future plans relating to the factoring service, please contact Lynette Lees, our Finance Manager, at the Association's office.

Property Factor Legislation and Review of Factoring Policy

The Association is currently reviewing its Factoring Policy in line with the Property Factors (Scotland) Act 2011 and the Code of Conduct for Property Factors which will come into force by 1 October 2012. A copy of our Factoring Policy can be downloaded from our website and we welcome any comments you may have.

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!



Please come and visit
your local Centre!
A sample of whats
on at Centre81...



Monday

Clydebank Bowls,
CDC Cheerleaders,
Ancestry Family History Group

Tuesday

Zumba,
Tullochan Trust Go-4-Ward,
William Henry – Bootcamp

Wednesday

Ancestry Family History,
Voice Group, Singer Football Club,
Tullochan Trust Future Choices Club

Thursday

Tullochan Trust Go-4-Ward,
Smoking Cessation

Classes change weekly, so for
an up to date diary, log on to
www.clydebank-ha.org.uk and
click on the Centre81 logo.

We have a great café, run by local girl
Tess Brown, serving delicious homemade
food, cupcakes and tea and coffee which
is open from 11am until 9pm, Monday
to Friday.

Centre81 facilities are available for
individuals and organisations to hire and
discounted rates are available to local
community groups. Call Ali at the Centre
for details on **0141 533 7070**.

**2 – 16 Braes Avenue,
Whitecrook G81 1DN**

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
McColls, 19 Sylvania Way South Clydebank
Co-Op, 393 Kilbowie Road
Kilbowie Key Store, 148 Montrose Street
Clydeholme S/Stn, Napier Street
Fleming Food Store, 24 Fleming Avenue
News & Mags, 84 Sylvania Way.

By going online

Go to www.allpayments.net
Your allpay card and debit card will be
required. This site can also be reached by
clicking on the LINKS page of our website.

**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 the 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.

Mortgage to Rent, Mortgage to Shared Equity and Buy-Back Schemes

Help is at hand... in the form of The Scottish Government Mortgage to Rent scheme or the Mortgage to Shared Equity scheme.

These schemes may be able to help you if you are an owner occupier in mortgage difficulties and you are in danger of having your home repossessed.

Under the Mortgage to Rent scheme they can arrange for a social landlord, such as ourselves, to buy your home and for you to continue to live there as a tenant. We have already helped a couple of owner occupier's to do this.

The Mortgage to Shared Equity scheme involves the Scottish Government taking a financial stake in your home. You will still own your home and continue to have responsibility for maintaining and insuring it but you will be able to reduce the amount you have to pay to your lender each month.

To be eligible for either of these schemes, you must have obtained independent advice about your financial situation.

You can get this from a Citizens Advice Bureau, Money Advice outlet or the Clydebank Independent Resource Centre:

Clydebank Citizens Advice Bureau
34 Alexander Street, Clydebank G81 1RZ
Tel: 0141 435 7590 Fax: 0141 435 7591

Clydebank Independent Resource Centre
Drop-in to our office to visit them or contact them as follows:
627 Dumbarton Road, Clydebank G81
Tel: 0141 951 4040

Sharing Owners

Clydebank Housing Association has introduced a buy-back policy for its Sharing Owners. This now allows CHA to consider buying back a shared ownership property, in order to allow the sharing owner to remain in the property, where the owners are facing severe financial difficulties. For more information, a copy of the Association's Shared Ownership Buy Back Policy can be downloaded from our website or please contact Lynette Lees at the office to arrange a meeting.

Maintenance Issues

Open space maintenance

Following a review of our open space maintenance specification, tenders were issued to three contractors in March 2011. Returned tenders were assessed on a price / quality ratio and the contract was awarded to Averton Landscapes for the period 1 April 2011 to 31 March 2013.

We have also commissioned a tree surgeon to survey the trees in common areas within each estate and to report on recommendations / timescales for tree maintenance. These works will be programmed on a cyclical basis based on the recommendations and costs included in future factoring invoices where appropriate.

Linnvale Estate

It has come to our attention that an area of ground to the rear of Kirkwood Quadrant forms part of the Linnvale Estate and which all owners in the Estate have a responsibility for maintaining. A revised copy of the map, previously issued to all owners in Linnvale, is included in this newsletter for information.

The area of ground is overgrown and there are potential problems with access to it. We have received some initial prices for improvement works to the area and it would be our intention to phase the works over a period of time.



The area of ground to the rear of Kirkwood quadrant



Are you covered?

Please find below details of the Scottish Federation of Housing Association scheme for tenants and owner occupiers which we promote.

The SFHA has recognised some of the problems that you can face in obtaining 'Household Contents Insurance', and has therefore arranged a contents insurance scheme which is geared towards your needs underwritten by Royal & Sun Alliance Insurance plc - SFHA Diamond Scheme.

You can give yourself peace of mind offered by this scheme knowing that you will have a contents insurance policy which includes the following benefits:

- No excess payable on any claim
- No need for a bank account
- Choice of payment methods
- Fast and efficient claims service
- Cover for a wide variety of situations including; fire, lightning, explosions, storm, and flood, theft or attempted theft, theft & loss of keys, damage to interior decorations etc.
- New for old cover (except clothing & household linen where an allowance for wear & tear is deducted).



The insurance is available to all owner occupiers subject to scheme acceptance criteria.

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 all other residents the cover starts at £9,000 (£4.19 per month) up to £35,000 (£16.28 per month). Prices were checked on 1 August but may be subject to change.

For further information and an application form contact Clydebank Housing Association.

Would you like a say...

...in how we are run?

You can – by becoming a Share Member, which costs £1.00 for life membership and entitles you to attend our Annual General Meeting. Members can vote for Management Committee membership as well as approving the Annual Accounts and raise questions on our policy etc. You could also stand for election to the Management Committee yourself if you want to become more involved. There are 15 Committee places and committee members usually serve for about 3 years before having to stand for re-election. **Please contact the office for an application form or more information.**

Interested in setting up a residents group? We can help!

We have a dedicated member of staff, Sinéad Boyle, who can help with setting up and supporting residents groups. Please don't hesitate to contact Sinéad if you are interested. There's no pressure to meet often – perhaps every 3 months would meet the groups' needs.

We provide funding for the tenants represented in the area of the group and can help with additional fundraising. We also give help in kind, such as printing and paper and meeting room space. We would work together on issues of joint interest and shared concern in your area.

In fact, our Tenant Participation Strategy, the document which details how we will do all of the above for tenants AND owners, is due for review, so we'd be delighted to hear your comments. It is available from Sinéad at the office or from our website.



Access for Emergencies

May we remind owner occupiers that you have responsibility for the maintenance of your property and all associated costs. This means it is your responsibility to ensure vital repairs are carried out in your home (be it repairs to the property or your appliances) to reduce the risk of flooding and other risks to neighbouring owners and tenants.

Please ensure if you are going on holiday that someone you know and trust can take the appropriate action and call out contractors on your behalf as this is not the responsibility of Clydebank Housing Association. You can ensure the Association has your phone number, so if a neighbouring tenant reports something untoward (eg. water ingress) then we can contact you as soon as possible. This will allow you to arrange for contractors to investigate as quickly as possible thus reducing the damage in your home and that of your neighbour. This will prevent us having to contact the police to gain access to your property in extreme emergencies. Every effort will be made to contact you prior to this, as this option is a last resort.

It is also your responsibility to report any common or building repairs as soon as possible to allow the Association to take the necessary steps to carry out these repairs.



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.

During our festive closure (detailed on the front page), the emergency number to call for common repairs only is:

0845 612 3160

(The McDougall Group)

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:

www.clydebank-ha.org.uk

THE NEXT CHITCHAT WILL BE DELIVERED IN MARCH 2012. IF YOU NEED THIS NEWSLETTER IN ANY OTHER FORMAT PLEASE CONTACT US.

Please re-cycle this newsletter. 

Gas servicing – City Technical

It is extremely important that you have all gas appliances in your home serviced every year to ensure the health and safety of yourself and your neighbours.

We currently have a contract with City Technical Services (UK) Limited for gas maintenance in our tenanted properties and they are also able to offer this service to owner occupiers at an extremely competitive cost.

The current prices on offer for an annual service and repair call-outs are:-

April 2011 to March 2012 - £106.40

April 2012 to March 2013 - £109.40

There would be an initial one-off charge for £32.50 in order that City Technical could assess the condition of your current boiler/appliances.

If you would like more information please contact a member of the Maintenance Section who will pass on your details to City Technical

Annual Gutter Cleaning / Roof Condition Surveys

The annual gutter cleaning contact and roof condition survey contract was completed at the end of November.

We asked two of our approved contractors to tender for the contract this year and the most competitive price was received from GG Bros.

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Clydebank
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clydebank housing association