



# OwnerNews

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

**Festive Closure:** our office will close on Tuesday 24 December 2013 at 12.30pm and re-open on Monday 6 January 2014 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**.

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



## Re-Roofing Works

During the year we were approached by owners at two blocks in Linnvale to enquire about re-roofing works. After consultation with all the owners involved, we tendered for the works which commenced in September.

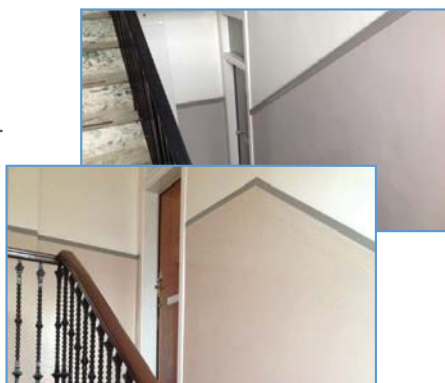
If any owners wish to explore the costs involved in any major improvement works we are more than happy to discuss this. Please contact Alison Macfarlane, Maintenance Manager, if you would like further details.



## Cyclical Painterwork

During the year we carried out internal and external painterwork at Kilbowie Road, Alexander Street, Whitecrook Street, Dumbarton Road and the multi-storey flats.

The next phase of works will include Glasgow Road, Bannerman Place, Cumbrae Court and Montrose Street and we will be consulting with owners at these developments early in the New Year.



## Welcome new owners

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.

## 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!

**Information on our NEW Debt Recovery Procedure can be found on page 2**

## Owners Website

Our website includes an area dedicated to OWNERS and includes sections regarding factoring services, shared ownership, and mortgage to rent. Visit [www.clydebank-ha.org.uk/owners.html](http://www.clydebank-ha.org.uk/owners.html). If you have any comments or suggestions regarding the website please email us at [finance@clydebank-ha.org.uk](mailto:finance@clydebank-ha.org.uk).

# Information

## New Debt Recovery Procedure

It was a requirement of the Code of Conduct, brought into force by the Property Factors (Scotland) Act 2011, that Property Factors have a clear written procedure for debt recovery which outlines a series of steps that will be followed in the event of non-payment of factoring charges by a homeowner.

Although we already had a clear written procedure in place, this was the perfect opportunity to review our procedure and streamline it to ensure maximum effectiveness. Our new Debt Recovery Procedure can be accessed from the Download Zone of our website ([www.clydebank-ha.org.uk](http://www.clydebank-ha.org.uk)), or can be made available upon request.

As Property Factor, it is our responsibility to recover all costs relating to the provision of our factoring service. By the time you receive your invoice, all of the repairs which appear on your invoice have already been approved and paid to our contractors.

We understand that payment of factoring charges may not be a main priority when you have other bills to pay, especially if your invoice is for a relatively small amount. However if we look at the bigger picture, if 500 owners who all receive an invoice for £7.00 failed to pay their invoice on time, the Association would be 'out of pocket' to the tune of £3,500. It is for this reason that, regardless of how small an owner's arrears may be, we must follow the same procedure to recover the unpaid charges, even to the point of escalation (i.e. Small Claims court).

Although our procedure is firm, we do take a sympathetic and understanding approach when owners are experiencing difficulties in paying and will try to come to an arrangement which is both acceptable to the Association and affordable to the owner. If you are experiencing difficulties, it is important that you contact us so that we can discuss the matter fully and come to a suitable arrangement which will ensure that further action is not taken against you (contact Fiona White, Finance Officer, if you would like to discuss your account).



## 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. 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 and debt recovery
- dealing with owners' queries

The Association's current Management Charge of £96 for 2013/14 (£93: 2012/13) is very competitive within the Factoring Service environment and it will continue to strive to control its costs to ensure that its clients obtain value for money and at the same time ensuring that its costs are adequately covered.

Other Management Fees apply to owners-occupiers out-with the full factoring service (previously known as Admin Fees) which represent 15% of your invoice total (minimum charge of £3 and maximum charge of £35), for the administration of carrying out services listed within owners' Written Statements.

In the years to 31 March 2013 and 31 March 2012 the Association's income from the factoring service and related costs were as follows:

	2013	2012
<b>Income: Management Fees</b>	<b>£10,195</b>	<b>£9,437</b>
<b>Expenditure: Management Expenses</b>	<b>£10,299</b>	<b>£8,681</b>
<b>(DEFICIT)/SURPLUS</b>	<b>£(104)</b>	<b>£756</b>
	=====	=====

## 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.

# Information



## Open Space Maintenance (Linnvale Estate)



**Email?** Let us know if you'd prefer us to email your correspondence.

We have now completed the improvement works to the common area of ground at the rear of Kirkwood Quadrant. Future routine maintenance of this area will now be included in the open space maintenance contract for the Estate.

All areas highlighted green are maintained by Clydebank Housing Association on your behalf.

Full size versions of these maps are available from the owners section of the website or on request.

## STAFF CHANGES

Our Finance Officer, **Fiona White**, returned from maternity leave in August 2013 and has resumed her role as your main point of contact within the Finance Section.

**Michael McLaughlin**, who provided cover during Fiona's leave, has taken up his new post of Finance and IT Assistant.

We are also pleased to welcome **Jack Devlin** to the Maintenance Section in his new role as Maintenance Assistant.

**Contact details** for who to contact if you have any enquiry are detailed on page 2.

## Annual Gutter Cleaning/ Roof Condition Surveys

The annual gutter cleaning contract is underway at all factored properties. The contract has again been awarded to GG Bros at the same cost as previous years.

We tendered for these works in 2011 and GG Bros submitted the lowest tender with the next one being double their price.

We would like to get your views on the service provided by GG Bros to help us monitor your opinion of the level of service provided and whether you think it is value for money. Please let us know by **31 January 2014** by:

- completing the cut off slip to the right
- telephoning maintenance on 0141 941 1044
- emailing maintenance@clydebank-ha.org.uk
- completing the form at [www.clydebank-ha.org.uk/owners.html](http://www.clydebank-ha.org.uk/owners.html)

## Owners' Packs

We are happy to report that our Owners' Packs have now been issued to all homeowners who receive a factoring service from the Association.

The packs consist of our Written Statement of Services and our Complaints Handling Procedure and were issued in June 2013 along with the factors invoices.

If you did not receive your pack, please contact the Finance Section and we will arrange for another copy to be issued.

## Gutter Cleaning Feedback Slip



Name: .....

Address: .....

Email: ..... (Optional)

Are you happy with the current annual gutter cleaning/roof condition service/contractor? YES / NO

Are you happy with the cost, which has remained the same as previous years? YES / NO

If not satisfied with GG Bros, would you be willing to pay more for another contractor to carry out this work? YES / NO

Please attach any additional comments on a separate sheet.





# 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, 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 Whitecrook 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) so that your payment is easily identified.

## 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

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Please re-cycle this newsletter

