



# A guide to your factoring service

provided by Cloch Housing  
Association Limited

# OUR FACTORING SERVICE

Cloch aims to provide a quality customer focused factoring service that offers value for money, meets legal requirements and good practice standards in line with our Policy, Written Statement and the Code of Conduct.

The property management functions provided by the Association are in reference to our policies relating to:

- Factoring
- Planned, Cyclical and Reactive Maintenance
- Procurement
- Estate Management
- Sustainability
- Financial Regulations
- Debt Recovery

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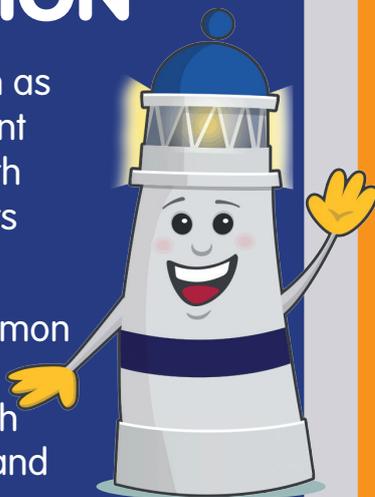
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# MAINTENANCE SERVICE

## INTRODUCTION

Cloch Housing Association as your factor acts as an agent on behalf of all owners with regards to common repairs and services.

We aim to ensure the common parts of the property are kept in good repair through reactive common repairs and planned maintenance.



## COMMON REPAIRS

Common repairs include anything to do with the basic tenement structure, the door entry system, close lighting, communal television aerials, the roof, the close, the stairs and the backcourt.

## REPORTING A REPAIR

If you wish to report a repair to any of the common parts of the building, you should contact the repairs team on 01475 783637. If you need to report an EMERGENCY out with working hours you should also call the same number and follow the instructions provided. Cloch cannot carry out repairs to owner's flats.



# RESPONSE TIMES

Cloch Housing Association defines all repairs in terms of:

- **Emergency:** Attendance to make safe within 4 hours of notification.
- **Urgent:** Completion within 2 working days of notification.
- **Routine:** Completion within 10 working days of notification.

**Emergency Repairs:** An emergency repair is where there is a risk to safety, danger to health, to prevent serious damage to the property or a loss of an essential service. Emergency repairs may be carried out as 'emergency call outs' out with office hours. It is required that the contractor will attend to remove or make safe the emergency nature of the repair at the initial visit which may be out with office hours. Full completion of the repair may be possible during the initial visit, or at a subsequent visit, and under a different repairs category (i.e. as an urgent or routine repair).

Please note that emergencies involving gas faults in common areas should be reported directly to The National Gas Emergency Number on 0800 111 999.

Where a repair to a common area is deemed by Cloch to be of an emergency nature which we will as factor, take immediate action to prevent damage to any part of the building, or is in the nature of health and safety in accordance with the legal requirements of the Tenement (Scotland) Act 2004.

**Urgent Repairs:** These are repairs which may seriously affect the comfort or convenience of the resident, or cause a substantial risk of damage to the property if not attend to.

**Routine Repairs:** These are repairs which do not materially interfere with the comfort or convenience of the resident or risk damage to the property and can be carried out over a longer timescale.



# RESPONSE TIMES

## CARE & REPAIR

Care & Repair's Small Repairs Service are based in Erskine to assist residents of Inverclyde with small repairs to their home who meet at least one of the following criteria:

- Aged 60 or over

- Suffer from a long term illness
- Have a disability.

If you would like more information on this you should call them direct on **0141 812 411** or **E-Mail: enquiries.carerepair@bridgewaterha.org.uk**

## PLANNED MAINTENANCE

Regular inspection of certain common parts of the building is carried out on a planned basis to ensure the fabric of the building is kept in good condition.

This includes:

- Common Area / Back Court Landscaping – Grass cutting, shrub bed management, litter picking.
- Gutter Cleaning – checked and cleaned annually. The roof is also inspected at this point and any follow up repairs are notified to the Association and carried out.
- Roof Anchor Testing – inspected and tested annually to ensure the safety of operatives when carrying out works.
- Close Painting and Plaster Repairs: this may include railings, poles, etc. in backcourts.
- Door Entry Systems.
- Close Doors & Communal Windows.
- Roofs (including soffit, fascia and rainwater goods).

# PROCUREMENT OF WORKS

Where major expenditure works are identified for the replacement of communal elements such as roofs / door entry systems etc., Cloch will ensure that in line with our Procurement Policy these works are procured in an open and transparent process to ensure that we obtain competitive tenders which will demonstrate both value for money and quality of works.

Where works are anticipated to exceed £1,000 in total (unless deeds state to the contrary), works will only be instructed once Cloch have received agreement from the majority of the owners within the block. The exception to this is where works are necessary on the grounds of Health and Safety, or to avoid further deterioration to the building. We will also try to notify owners in advance if any single item of work is expected to exceed £100 per household.

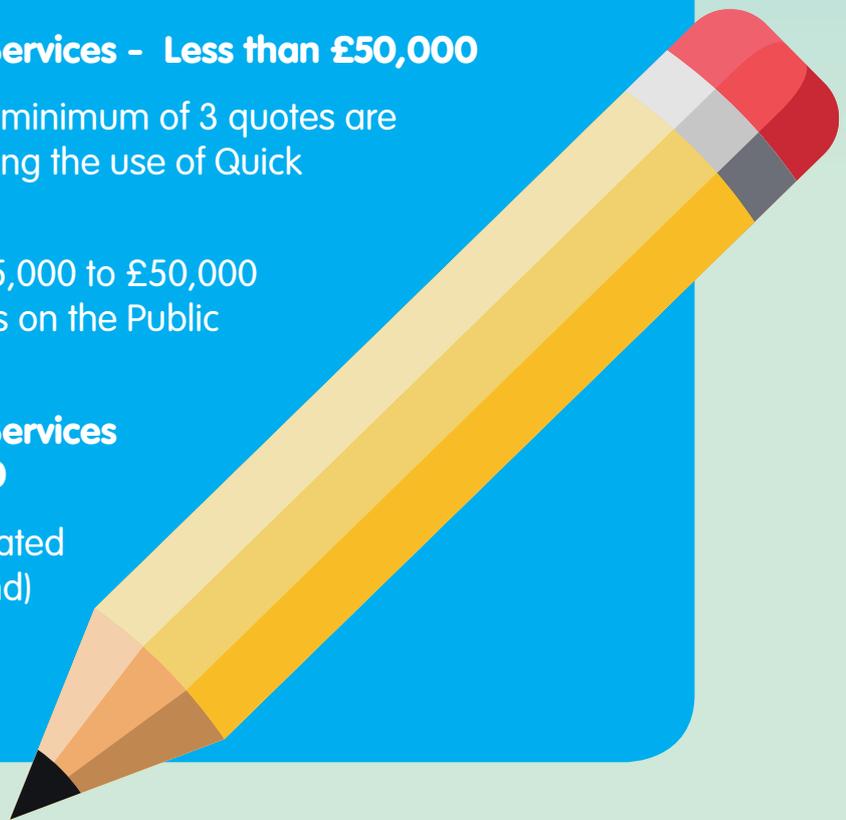
Where works are deemed to be within various thresholds we must follow our procurement policy guidelines. Our rules are shown below:

## **Contracts for Works, Goods and Services - Less than £50,000**

- Works over £5,000 to £15,000 a minimum of 3 quotes are required where possible. (including the use of Quick Quotes).
- Works with expenditure from £15,000 to £50,000 will be procured as Quick Quotes on the Public Contract Scotland (PCS) Portal.

## **Contracts for Works, Goods and Services between £50,000 to £2,000,000**

Whilst these contracts are not regulated by the Procurement Reform (Scotland) Act 2014 we will follow the same process for regulated contracts.



## DEEDS OF CONDITIONS

The Deed of Conditions or Title Deeds are legal documents which define the respective responsibilities and obligations of the owners and the factor in relation to the common parts of a property.

Cloch does not hold your title deeds; they can be obtained from your solicitor.

The Deed of Conditions also specifies the relevant share of repairs and will determine the apportionment of costs.

If the Title at the property does not provide details of a specific nature on any matter related to title such as emergency repairs the situation will be resolved in line with the legislation relating to the Tenement (Scotland) Act 2004 which provides for these matters.

We will do our best to advise on matters connected with Deeds of Conditions, however, owners should take their own legal advice.

## CHANGE OF OWNERSHIP

When a property changes hands, Cloch is required to apportion all outstanding charges as at the relevant date and is required to supply information to solicitors. In order to assist in the discharge of these duties, owners should ask their solicitor to provide Cloch with 14 days' written notice prior to the settlement date of the sale.

Solicitors will be requested to make a retention to cover any outstanding costs in respect of the apportionment of accounts. If this is not possible the owner(s) must provide a forwarding address and contact details to enable the Cloch to issue the final account direct.

If an owner has a considerable debt on their property, no information will be released until either the debt is paid in full or an irrevocable mandate is signed confirming payment will be made from the proceeds of the sale.

# CONSULTATION

Where works are expected to exceed £1,000 per household we will send you details of the proposed works, estimated costs and your share, together with a Minute of Agreement authorising the proposed work and agreeing to pay your share.

Where blocks are 100% owner occupied we require payment in advance of instructing any works.

Where major repairs are required to a property, we will meet with owners to discuss the details.

Owners will be notified of proposed planned maintenance, e.g. close painting, door entry system upgrades, stonework repairs etc. We will also advertise future planned maintenance works on "MyCloch" portal.

If you agree that the works should proceed, you should sign and return the Minute of Agreement and make payment of your share of the repair costs.

If we do not receive the majority of agreements and all payments the works may not proceed. The Association may consider the recovery of the costs for common works under the Tenement (Scotland) Act 2014 and the Registered Social Landlords (Repayment Charges) (Scotland) Regulations 2018.

If you have concerns about the proposed works please contact us and we will be happy to discuss the details with you.

Where blocks are mixed tenure, the works will proceed when Cloch obtains the majority agreement.

## MANAGEMENT FEE

The management fee is based on a number of factors. These include the management cost per property, staff overheads, and annual inflationary increase. The fee also covers the cost of providing a wide range of services including organising routine and major repairs, planned maintenance projects plus consulting and communicating with you.

## FACTORING INVOICES

Factoring invoices are issued 6 monthly in arrears in June, and December for the periods 1st October to 31st March and 1st April to 30th September.

Payment is due within 28 days from the invoice date.

Cloch has already paid the money to the contractors and is therefore dependent on recovering this expenditure.

# WAYS TO PAY

You can pay your invoice by any of the following methods:

## **Credit/Debit card**

Visit "My Cloch" customer portal [my.clochhousing.org.uk](http://my.clochhousing.org.uk) to make a debit or credit card payment.

By telephoning us on 01475 783637, or in person at 19 Bogle Street, Greenock PA15 1ER

## **By post**

Make cheques payable to 'Cloch Housing Association Ltd', writing your reference number on the back of the cheque (this can be found on the top right-hand side of your invoice) and sending it to Cloch Housing Association, 19 Bogle Street, Greenock PA15 1ER. Please do not send cash in the post.

## **Using your Allpay Card or Allpay App**

Payments can be made by cash at your local Post Office or PayPoint outlet, by telephone and internet using your Allpay card and a valid Debit or Credit card. If you have a smartphone the Allpay App is a mobile phone application (App) available to download from the Apple App store and the Android marketplace for Android smartphones. This provides all the benefits of using the Allpay cashless

payment system from your phone and the App is free to download and use

## **Internet or phone banking**

Pay directly to the Association's account number 10817069 and sort code

80-91-27, quoting your reference number (this can be found on the top right-hand side of your invoice). Please note this account number will not be changed unless we write to you.

## **Direct Debit / Standing Order**

If customers would prefer to spread the cost of their factoring charges we can arrange for you to set up Direct Debit or Standing Order payments either monthly or weekly, but ensuring that the debt is paid before the next invoice is issued (within 6 months). Please contact the Finance section on 01475 783637 to discuss this in further detail.

If you are experiencing difficulty making payment, please contact the Association on 01475 783637.



# DEBT RECOVERY PROCEDURE

It is Cloch's responsibility as your factor to recover all costs associated with operating the Factoring Service. The table below details how we will carry out our procedure for non-payment:

Stage	Action	Timeline
Invoice is unpaid after 28 days	Statement letter issued	14 Days
Reminder letter	Passed to debt recovery	14 Days
Solicitors Letter	Recorded delivery letter	7 Days
Sheriff Officer letter	Hand delivered letter	7 Days
NOPL (Debt over £250)	Notice of Potential Liability registered against property	
Simple Procedure (Application for Decree)	Decree for payment granted	

Whilst we will do everything possible to assist owners experiencing financial difficulties; our policy is clear that a firm and consistent approach be taken to collecting arrears. Whilst legal action is a last resort, Cloch Housing Association will ultimately take whatever action is appropriate and necessary to recover the debt.



# BUILDINGS INSURANCE

Cloch offers all owners fully Comprehensive Buildings Insurance within a block policy. In order to demonstrate value for money Cloch will carry out a tender exercise prior to the end of the current policy. The current insurance providers are Bruce Stevenson Limited.

If you need to make a claim in relation to the block policy we offer, you should contact Bruce Stevenson directly on the number or email below:

Bruce Stevenson Insurance Broker  
Ltd, 76 Coburg Street, Edinburgh EH6

Tel: 0131 561 2411

Email:  
claimsdept@brucestevenson.co.uk

Emergency/out of hours:  
0121 411 0535

## Policy details

Excess applicable:

- £100 to all losses other than subsidence which is £1,000.
- An excess to the communal building is £500.

A summary of the policy can be obtained by calling 01475 783637 and is provided annually with your invoice. If you need to see the full policy, it is available at our offices. If you require a full copy of the policy, we will make an admin charge for this.

We also have in place Public Liability Insurance which is managed by the same insurance brokers (contact Bruce Stevenson as above).

In most cases the Title Deeds for your property will dictate that Cloch, as the factor of the property must arrange buildings insurance. Please keep up to date with your factoring payments and pay your invoice as soon as you receive it. If you do not pay your invoice your property will not be covered under building insurance and you will not be able to make a claim.

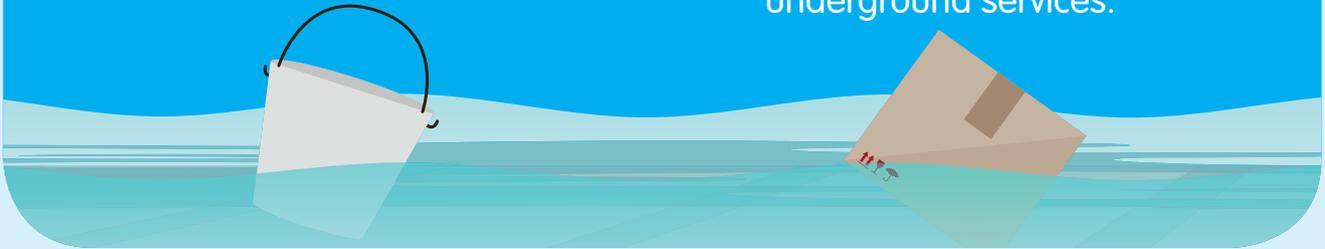
This cover takes into consideration the average rebuild cost of a property. If you feel that the level of cover is not sufficient to cover your property rebuild costs, please contact us to discuss further (any additional cover would increase your premium).

As factor, we have a duty of care to other residents to minimise the risk to their building and have written confirmation that all properties are adequately insured.

# BUILDINGS INSURANCE

Risks which owners are required to insure their property against:

1. Fire, smoke, lightening, explosion, earthquake;
2. Storm or flood;
3. Theft or attempted theft;
4. Riot civil, commotion, labour or political disturbance;
5. Malicious persons or vandals;
6. Subsidence heave or landslip;
7. Escape of water from water tanks, pipes, apparatus and domestic appliances;
8. Collision with the building caused by any moving object originating outside the building;
9. Leakage of oil from fixed heating installations; and
10. Accidental damage to underground services.



If you have decided to take out your own insurance, you must provide us with proof of your own cover. It is important that we receive this as soon as possible, otherwise we will send you an invoice each March enclosing a summary of the insurance cover provided by Cloch. You can provide us with a copy by e-mail to: [office@clothousing.org.uk](mailto:office@clothousing.org.uk), by post or call the Finance section on 01475 783637

# COMPLAINTS (Factoring Service)

If you are dissatisfied with the factoring service provided by Cloch, including the performance of our contractors, you can make a complaint under our Complaints Handling Procedure. Ways to make a complaint:

- Register or log onto on-line portal ([myclochhousing.org.uk](http://myclochhousing.org.uk))
- In person at the office
- By telephone (01475 783637)
- E-mail; [office@clochhousing.org.uk](mailto:office@clochhousing.org.uk)
- On our website; [www.clochhousing.org.uk](http://www.clochhousing.org.uk)

If your complaint can be resolved straight away or within 5 working days, this is classed as a Stage 1 complaint. If it is more serious, we will acknowledge your complaint within 3 working days and endeavour to resolve it within 20 working days.

Where you are dissatisfied with the outcome of your complaint and believe we have breached the Code of Conduct or have failed to carry out the duties of a property factor, then you can apply directly to:

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

Telephone: 0141 302 5900

Fax: 0141 302 5901

Further information is available on their website;  
<https://www.housingandpropertychamber.scot/home>

Full details of our procedure can be found on our website.



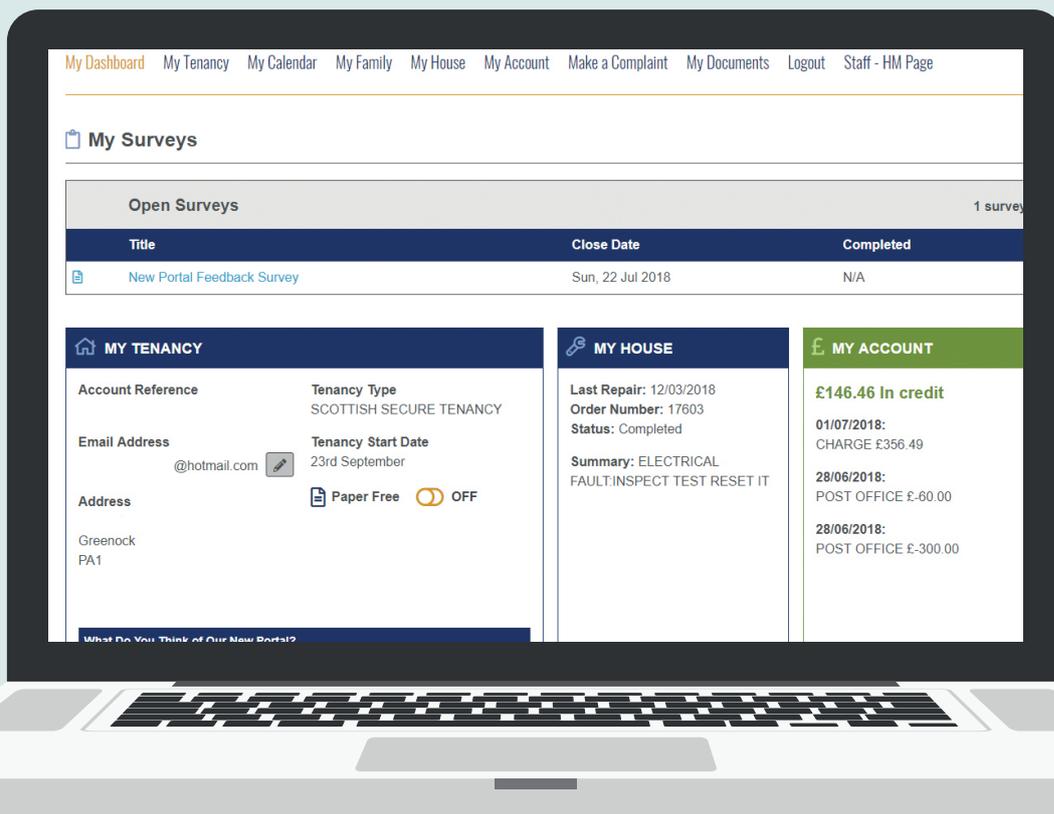
# DATA PROTECTION

Personal information can be considered information which relates to a living person who can then be identified from those personal details.

Cloch Housing Association, in accordance with the General Data Protection Regulations (GDPR), will only keep information about you which is relevant to the factoring service we provide such as your name, contact telephone numbers, and e-mail address in order that we can contact you. You can refuse to provide us with information, but this may prevent us from delivering our service to you. Our Data Protection Policy is available to view on our website.

We have many controls in place to ensure that we keep our records safe and secure. Most data is stored within our IT systems and can only be accessed by specific staff and for limited purposes. System security is taken seriously and all staff are trained appropriately in data protection.

If any of your personal details change, or if you believe that we have made a mistake, please contact us. Our Privacy Policy is available on request, or alternatively can be viewed on our website; [www.clochhousing.org.uk](http://www.clochhousing.org.uk)





12:00



## USEFUL CONTACTS

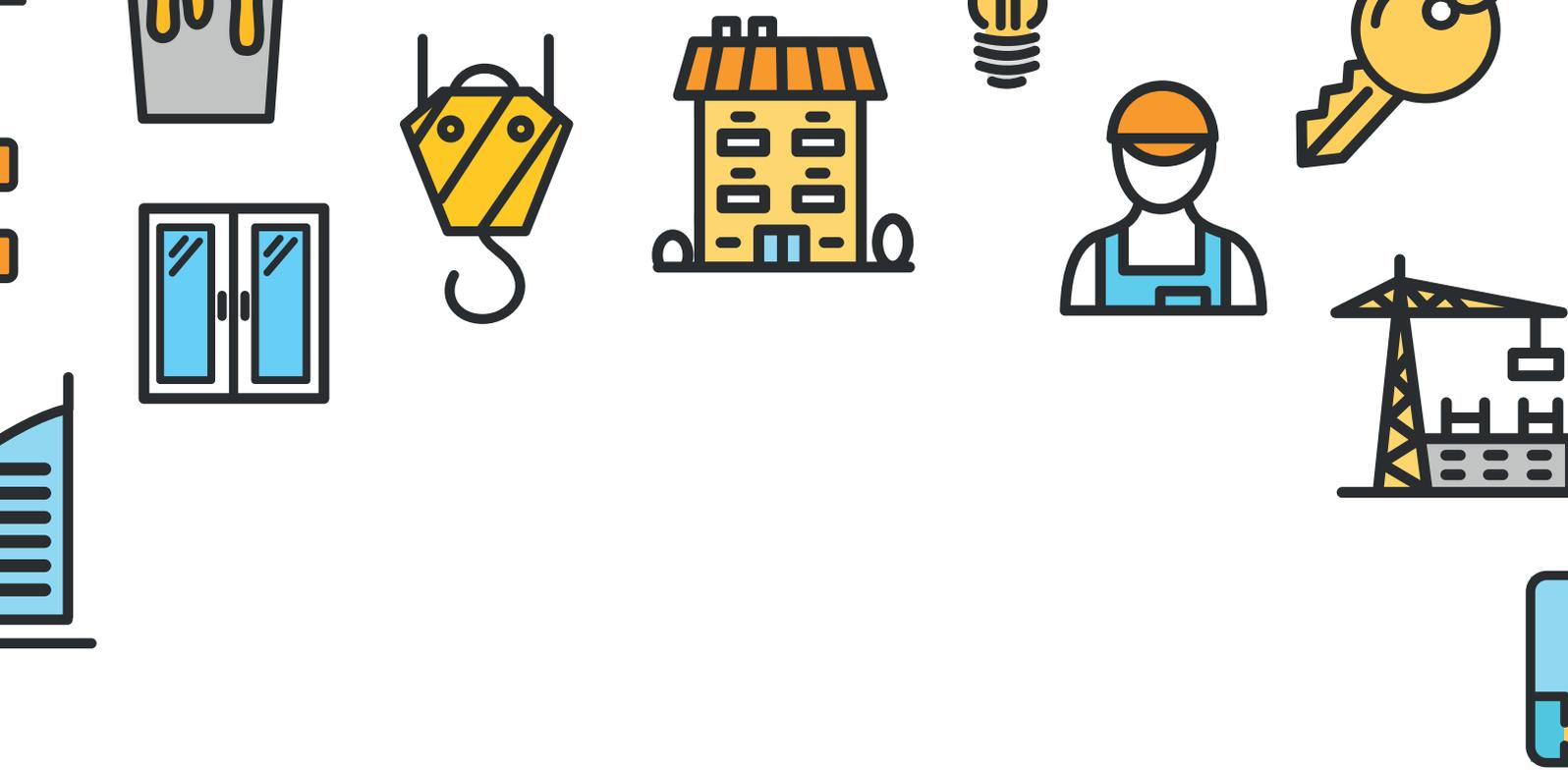
Police Scotland 101 (non-emergency) and for emergencies call 999

Gas Leaks - Scottish Gas Network (formerly Transco) 0800 111 999

Scottish Power FREEPHONE 105 or 0800 092 9290 or go to the SP Energy Networks Website: [https://www.spenergynetworks.co.uk/pages/power\\_cuts.aspx](https://www.spenergynetworks.co.uk/pages/power_cuts.aspx)

Scottish Water Board 0800 0778 778 or to the Scottish Water Website: <https://www.scottishwater.co.uk/en/>

Inverclyde Council 01475 717171 or go to the Inverclyde Council Website: <https://www.inverclyde.gov.uk/council-and-government/contact-us>



**CLOCH HOUSING ASSOCIATION LIMITED**

**19 Bogle Street, Greenock PA15 1ER**

**Telephone: 01475 783637**

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