



The Owner
House No Street
Town
Area
Postcode 1

Tel: 01546 60 4526 Fax: 01546 60 4831
Our Ref: Your Ref:
If phoning or calling please ask for: Jane MacQueen
E-mail: jane.macqueen@acha.co.uk
Dalriada House, Lochnell Street, Lochgilphead, PA31 8ST
www.acha.co.uk

24 July 2008

Dear Sir/Madam

PROPOSED FACTORING SERVICES

We have previously been in touch with you regarding proposals to provide a service to home owners for common maintenance and repair.

We are in the process of finalising and setting this up - a factoring service - and we intend to roll out the service to you during the next two years. ACHA's factoring service will include:-

- Buildings insurance (to cover the whole block at competitive rates).
- Grass cutting, weeding and maintenance of common ground and pathways.
- Maintenance and repair of common parking areas, roads, pathways and hard standings.
- Maintenance and repair of common stairs and passages.
- Maintenance and repair of external common parts of the building (e.g. roofs, chimneys, rainwater goods etc).
- Maintenance and repair of common private water supplies and sewage systems, where applicable.

All ground, stores, parking or any other areas owned specifically by you will continue to be your own responsibility for maintenance and repair.

As you may be aware grass cutting of common ground is currently being done at considerable expense to ACHA's tenants. These areas are shared with home owners and you as a home owner are responsible for paying your share of the works e.g. grass cutting of shared ground, verges, weed killing and repairing pathways and private roads within your development.

If you join the factoring service then routine maintenance and repair work will be carried out as and when problems arise and are brought to our attention.

In addition we can arrange to have your property inspected and future major repairs identified at an early stage (e.g. new roof required in five years time).

This would make you aware of large costs early on and a savings scheme could be included in the factoring service so that money is set aside for the repair when it is required.

Long-term factoring will benefit you by ensuring works are done promptly so your property does not fall into disrepair. Owners will have a freephone number available 24 hours a day, 7 days a week, to notify us of repairs required. The Association will then instruct the work in the case of an emergency or routine repair and obtain quotes for major repairs for discussion with owners.

Your property's external appearance and general upkeep and maintenance will be improved to ensure the best possible appearance to developments and, as a result, will reflect your property value.

We will contact you further when your property is to be included for factoring. You will be sent full details of the fees and charges shortly for information. All owners will need to agree to have the block factored before we can accept your property.

If you do not accept the factoring service, or any of the other privately owned properties in your block refuse to be party to the service, then you will continue to be responsible for your own repairs along with other owners. In that case you will need to consult with neighbours about repairs, get quotes, instruct the repair and ask all owners for payment towards the bill and deal with matters yourself. You will need to provide us with details of repairs and quotes before work is approved if any house/flat in your block is owned by ACHA. Contractors used will need to be approved by us as we need to check they are fully insured to carry out the work and will carry out the work to our standards. ACHA will then pay its share of the costs like any other owner to whoever organises the repair subject to provision of appropriate paperwork.

To ensure our records contain correct and up to date ownership details please return the enclosed home information sheet in the reply paid envelope. This contains space for any comments or suggestions you have and we welcome your input. If you wish your property included at the early stages please make reference to this on the attached form and we will note your requirements.

Yours faithfully

Nick Pollard
Director of Finance & IT

Data Protection Act 1998

Due to the information that we record being personal and often sensitive, we are required by law to comply with the 1998 Data Protection Act. If you would like further information on data protection please contact us for a copy of our Data Protection Handbook.

Home Information sheet



OWNERS FULL NAME(S):

HOUSE/FLAT NO:

House No Street

Town

Area

FULL ADDRESS:

POSTCODE:

Postcode 1

DEVELOPMENT (eg Block 1
– 8)

APPROX DATE OF
PURCHASE:-

I AM INTERESTED IN THE
FACTORING SERVICE:-

YES NO DON'T KNOW

COMMENTS:-
(Note: Please continue on
reverse if required)

.....
Signature of owner 2

.....
Signature of owner 1

Please return in reply paid envelope to:- ACHA, Dalriada House, Lochnell Street,
Lochgilphead, Argyll, PA31 8ST