

February 2023

Factored Owners Satisfaction Survey

Final Report 2022/23

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Summary

The Factored Owners Survey was carried out in January and February 2023 to ensure sufficient time for responses to be collated and available for ARC returns. Due to resource restrictions, it was approved in 2020 that the survey would be conducted every two years to align with the Tenants Satisfaction Survey.

The overall level of satisfaction for 2022/23 was 63%. This is 2% lower than the 2021/22 Scottish National Average of 65% and shows that our level of satisfaction has decreased by 12% since 2020/21.

1. Introduction

1.1 Background and objectives

The 2022/23 Satisfaction Survey was carried out with formally Factored Owners between the 18th of January and the 13th of February 2023 to consult the customers on their views and experiences of the service that is provided to them. This allows the factored owners to have a positive influence over the service we strive to deliver.

The consultations are also an opportunity for us to identify aspects that are working well, as well as areas customers feel we could improve. We continually review service delivery, monitor satisfaction levels and demonstrate where we have made improvements or changes to service delivery.

The Scottish Housing Regulator's Charter requires us to report on satisfaction levels, and ACHA has an ongoing commitment to improving services to customers which allows us to use customers' views to constructively review service delivery and identify options of service development.

1.2 Methodology

Previous experiences have taught us that the best way to obtain feedback is by telephone, which we use as our primary form of contact. This allows staff to add context to the question, clarify matters raised by customers, and probe and follow up on comments where required.



We aim to attempt contact with all 350 formally factored customers. 3 attempts are made to contact the customer throughout the survey period, and we respect the privacy of those who do not wish to take part.

A total of 103 (34%) surveys were completed, 23 (3%) fewer than in January/February 2021.

Year of Consultation	2018 Feb/Mar	2019 Jan/Feb	2020/21 Jan/Fen	2023 Jan/Feb
Total number of factored owners – all surveyed	318	318	339	350
Number of responses received	104	127	126	103
% of responses received	33%	40%	37%	34%

Table 1: Number of surveyed factored owners by year

Surveys are carried out by a selected group of ACHA staff who are trained in carrying out surveys, the service we provide and the information relating to the factoring service that they may need to explain to owners.

As we are trying to carry out as many surveys as possible by phone, and to ensure that we can communicate at a convenient time, our staff are available to make calls outside our normal office hours of Monday to Friday, 9 am-5 pm. The surveyors were encouraged to probe the owners during the surveying to obtain more specific or in-depth information. Comments made by owners have been analysed and are presented in Section 3.

As an incentive to owners to take part in the survey, owners were given the opportunity to enter a prize draw of a £50 High Street gift voucher.

1.1 Profile of Respondents

1.4.1 Age band

The age band of participants is varied with the highest number in the group of 35 to 44.

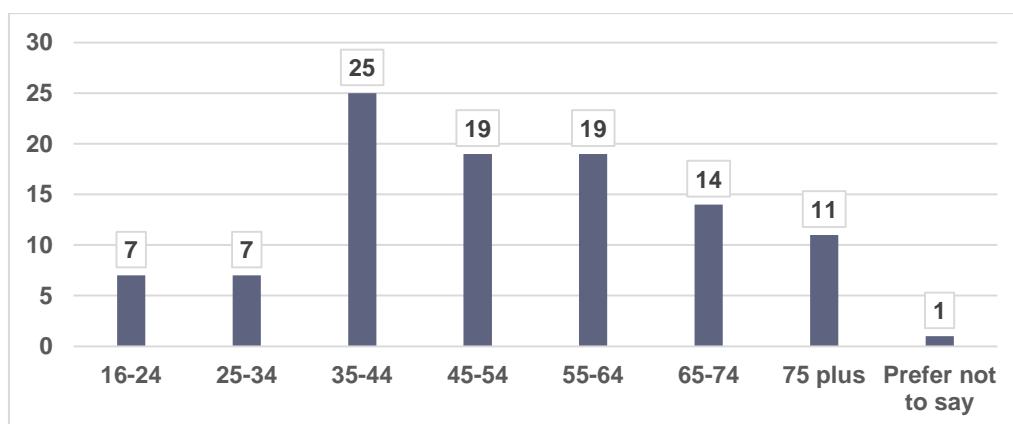


Figure 1: Age Band of Participants

1.4.2 Gender

The gender of respondents was an equal response from both females and males.

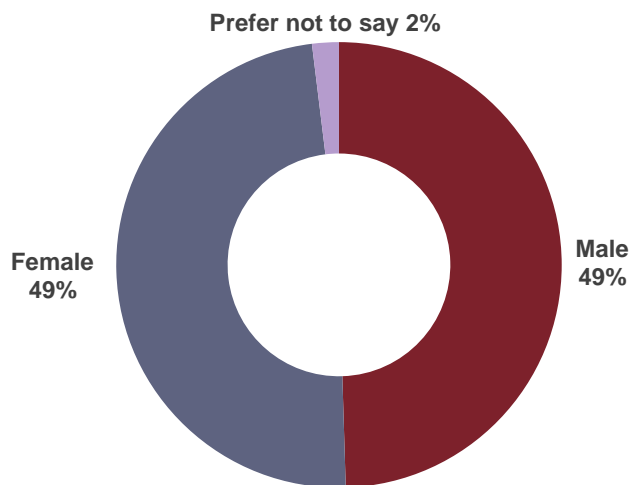


Figure 2: Gender of Participants

1.4.3 Ethnic group

Responses to the ethnicity showed that 70 (54%) as white Scottish and 18 (17%) as White/Other British.

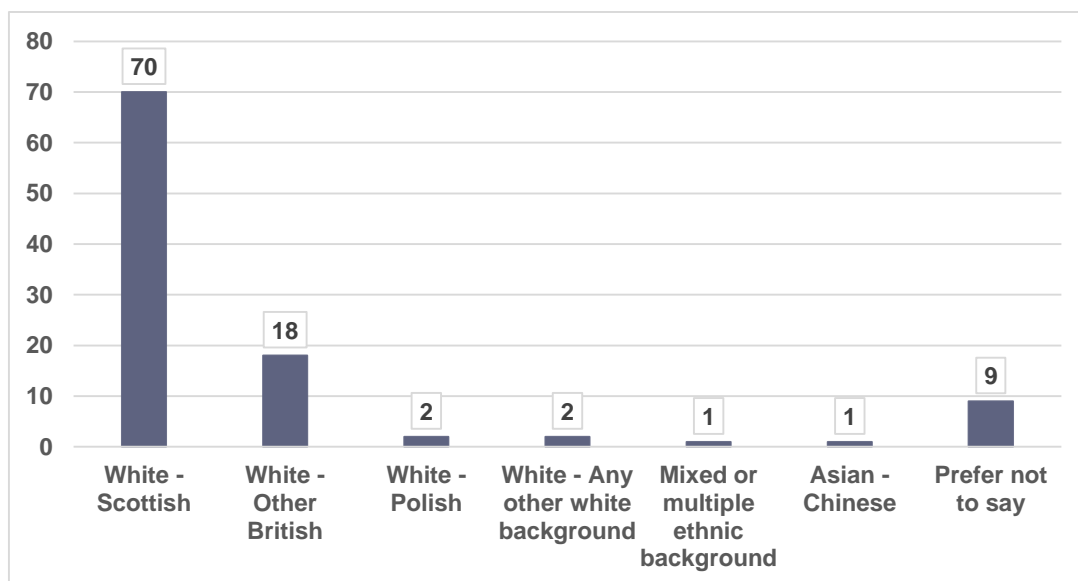


Figure 3: Ethnicity of Participants

1.4.4. Geographic Area

The number of factored owners within ACHA’s geographical area is varied, with Lomond accounting for half (50%) of all factored properties. Yet, the survey results show a more equal distribution of participation, with the Lomond area making up 29% of the returns.

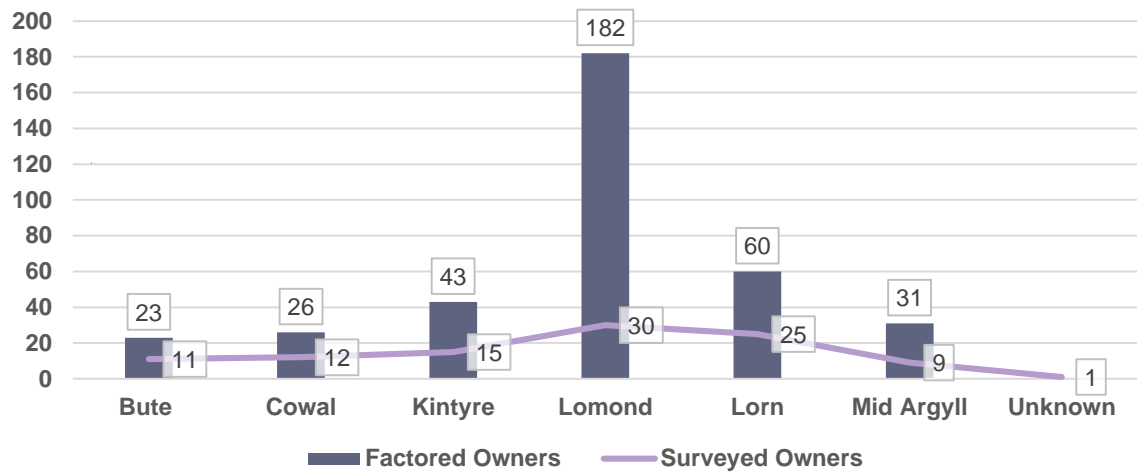


Figure 4: Stock and Participants

2. Response to Survey Questions

2.1 Overall Satisfaction for ARC Compliance

Taking everything into account, how satisfied or dissatisfied are you with the factoring services provided by ACHA?

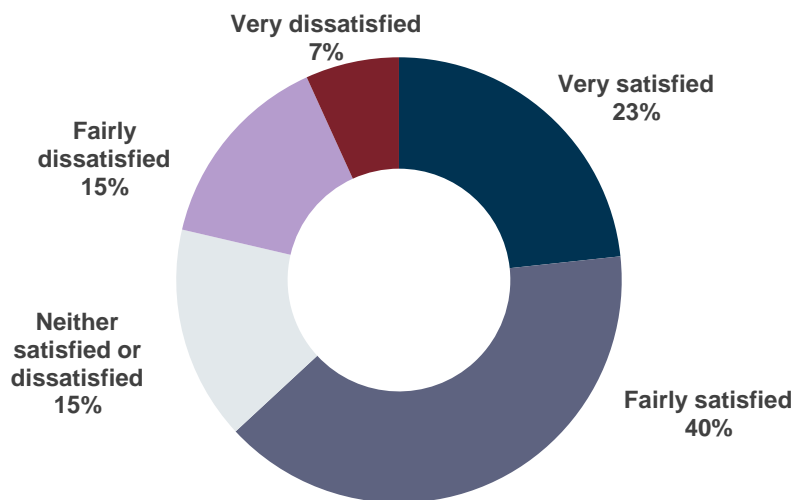


Figure 5: Question 1

After several years of high levels of satisfaction and scoring above the national average, the 2022/23 survey showed that our levels of satisfaction have decreased and are currently 2% below last year's Scottish Average, and 12% below the 2020/21 years' result.

At the time of writing, the 2022/23 Scottish Average has not yet been released, thus we cannot determine how we are comparing against other RSLs nationally.

Taking everything into account, how satisfied or dissatisfied are you with the factoring services provided by ACHA?	
2017 Result	75%
Scottish Average 2016/17	67%
2018 Result	70%
Scottish Average 2017/2018	66%
Variance (between 2017 & 2018)	-5%
2019 Result	74%
Scottish Average 2018/2019	67%
Variance (between 2018 & 2019)	4%

2020/21 Result	75%
2019/20 Scottish Average	67%
2020/21 Scottish Average	65%
Variance (between 2019 & 2020/21)	1%
2022/23 Result	63%
Scottish Average 2021/2022	65%
Variance (between 2020/21 & 2022/23)	-12%

Table 2: ARC Question Result and Scottish Average 2017-2023

The responses from previous year shows a decrease in satisfaction and an increase in dissatisfaction.

Responses	2020/21	2022/23	Difference
Very satisfied	32%	23%	-9%
Fairly satisfied	43%	40%	-3%
Neither satisfied or dissatisfied	13%	16%	3%
Fairly dissatisfied	6%	15%	9%
Very dissatisfied	6%	7%	1%

Table 3: Responses 2020/21 and 2022/23

Summary of satisfaction in each area has been examined for local themes to review on a localised basis, yielding the following results:

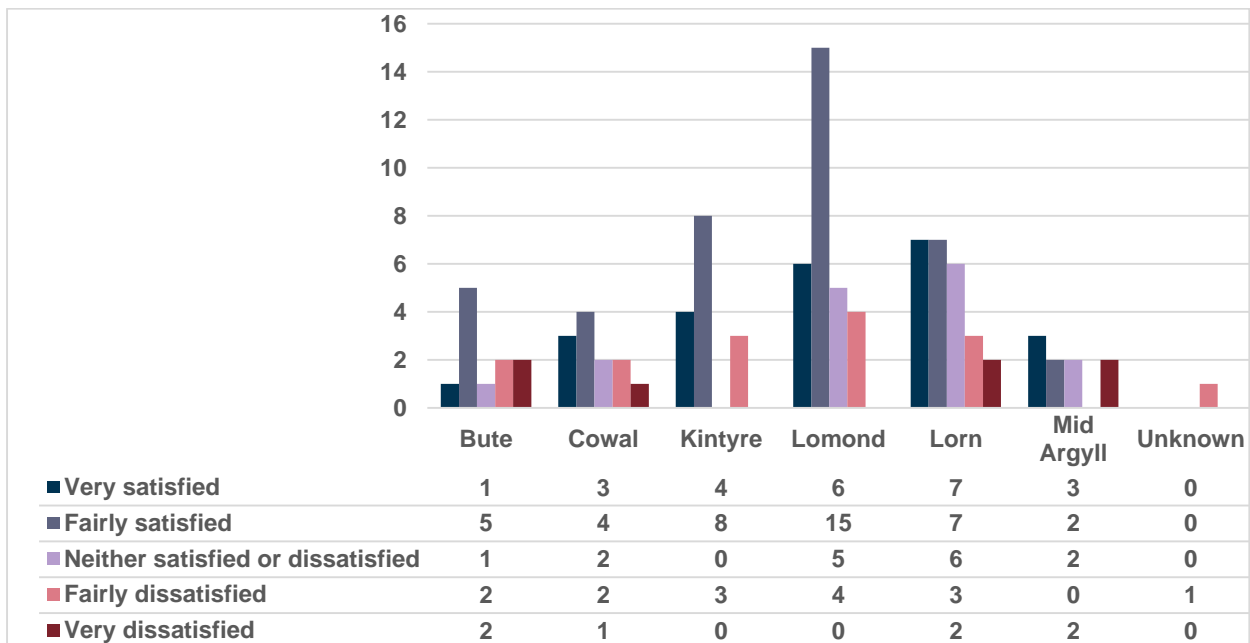


Figure 6: Satisfaction by Area

2.2 Customer Portal

In last year, a new I.T. system has been developed with the aim for information to be more automated to factored owners. Consulting the users is a crucial step in the continuous process of reviewing and developing the system, thus questions about the new customer portal were asked as part of this year's satisfaction survey.

2.2.1 Layout of Invoices

Question 2. Do you find the layout of the new invoice clearly identifies your reference, property and charges due?

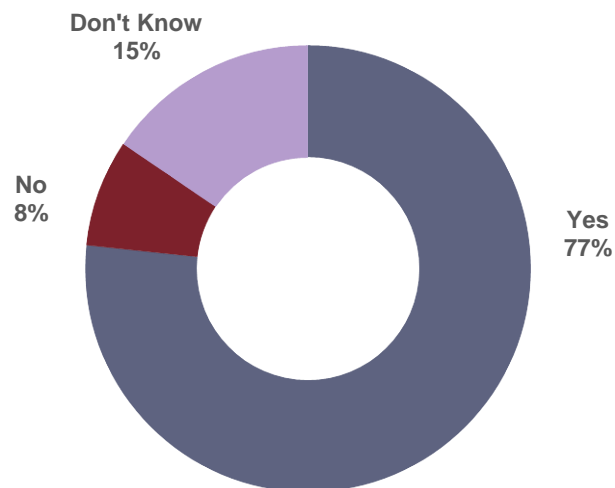


Figure 7: Question 2.

2.2.3 Usage of Customer Portal

Question 3. Have you used the Customer Portal?

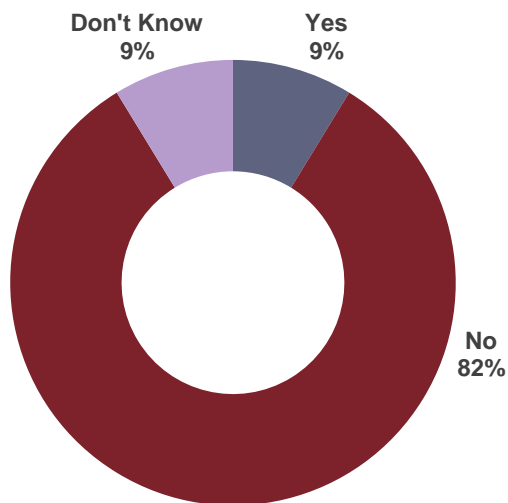


Figure 8: Question 3

2.2.4 Interest in using Customer Portal

Question 4. If you didn't know about the Portal, would it be something you would be interested in using?

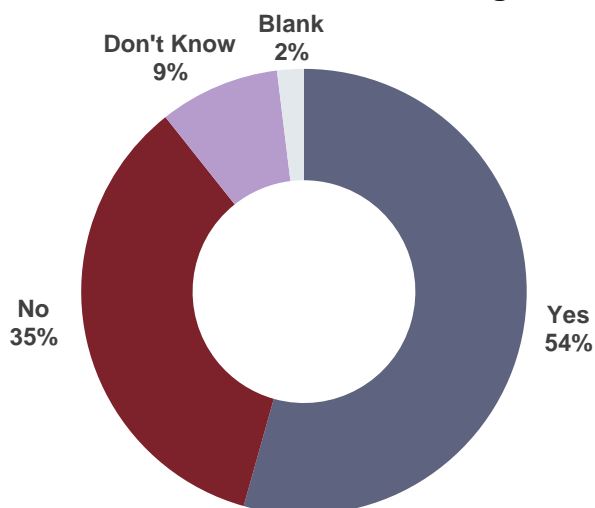


Figure 9: Question 4

82% had not heard about the portal but stated that they would use it now when they knew about it. 35% answered that they were not interested in using the customer portal going forward. 12 people commented that they were not interested in using computers and/or preferred calling an office instead.

2.2.5 Invoices - frequency

Question 5. To improve services to you we are issuing statements quarterly so that you can easily keep track of your balance. Do you find it helpful to receive these more frequently with your invoices?

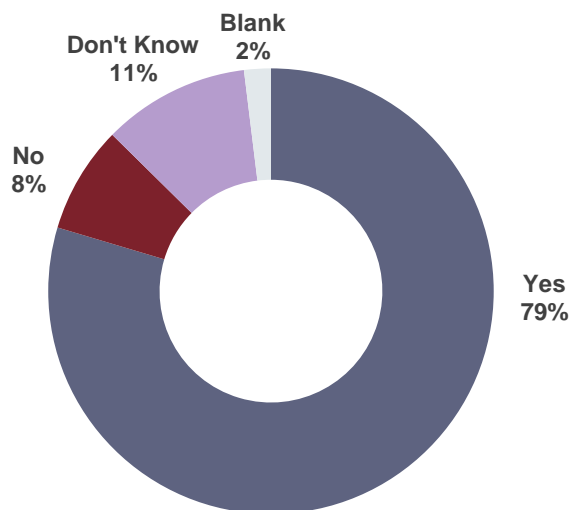


Figure 10: Question 5

3. Analysis of Comments

All comments were analysed to provide a greater understanding of what was done well, and can be improved.

During the survey, we received 254 comments of which a majority was positive.

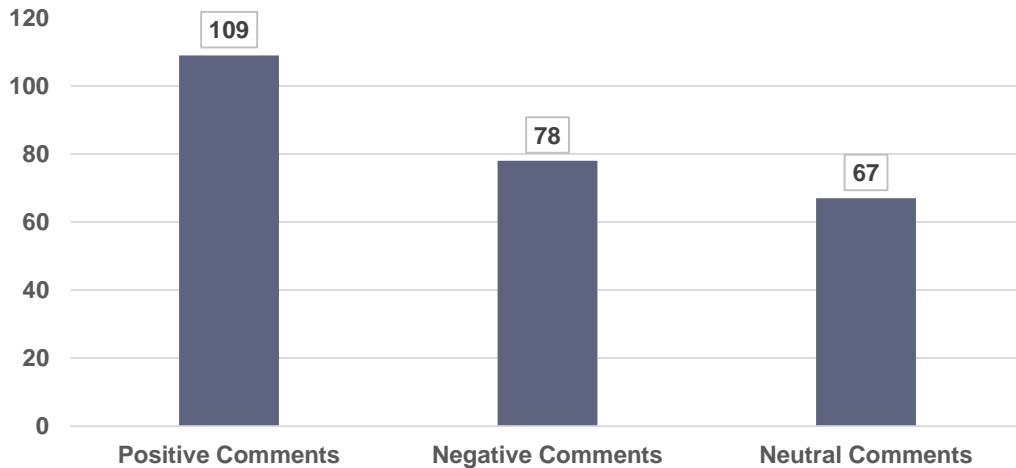


Figure 11: Comments by Positive, Negative, Neutral

3.1 Breakdown of Positive Comments

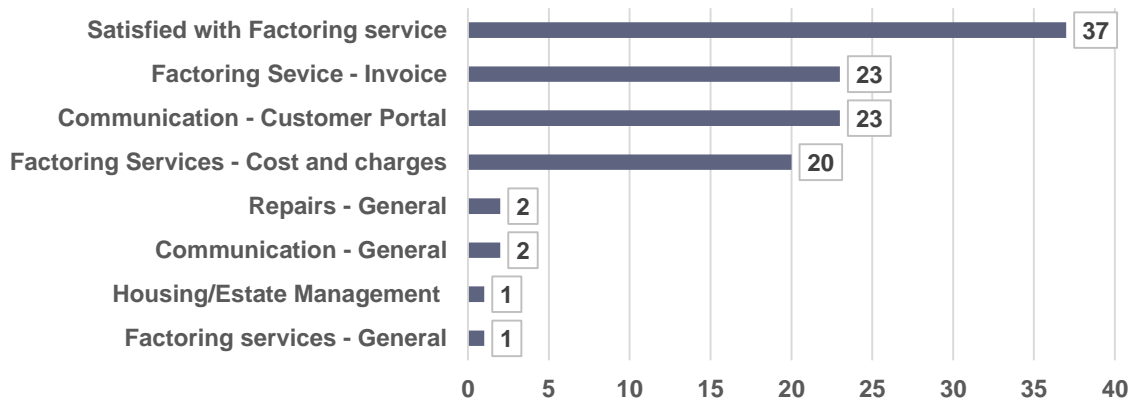


Figure 12: Breakdown of Positive

Analysis of the positive comments shows that 37 comments (34%) stated they were satisfied with the factoring service. 23 comments (21%) stated they were happy with the invoices, including appreciation of the new layout. The same number of comments were made in appreciation of the Customer Portal.

The full list of positive comments made is available in Appendix 1.

3.2 Negative Comments

All negative comments have been coded and analysed to provide a better understanding as to why satisfaction levels have dropped. The comments were grouped into the four following groups; factoring service; communication; repairs; environment and housing management; and general feedback, comments and suggestions. The comments were then analysed into sub-themes.

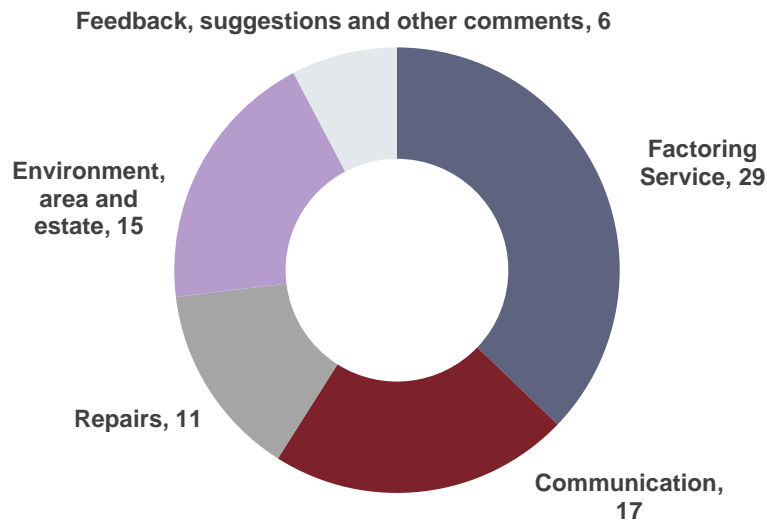


Figure 13: Negative comments - by theme

2.3.1 Factoring Services

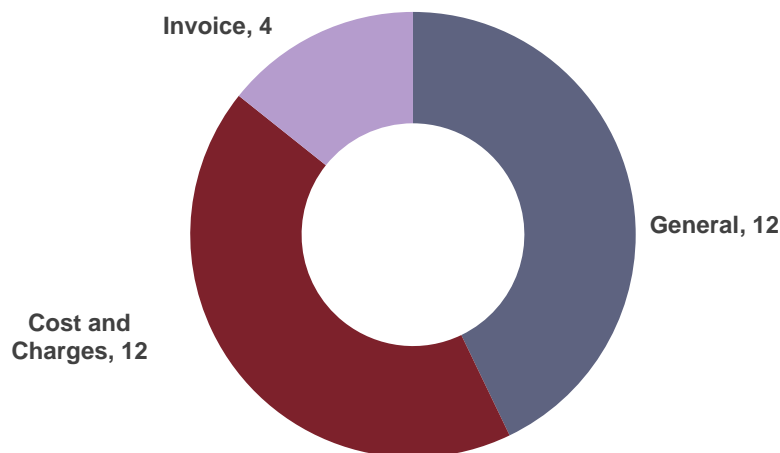


Figure 14: Factoring Service – by theme

The largest block of negative comments was made regarding the factoring service. Of these 29 comments, 12 were regarded as general, where customers stated they felt that it was a waste of time and money or that resources were going towards tenants in a block rather than providing an equal service for all occupants.

12 negative comments were made in regards to cost and charges, showing that those commenting did not experience value for money.

4 people had negative comments in regard to the invoices, stating that they found the invoices unclear and were not sure what they were paying for.

2.3.2 Communication

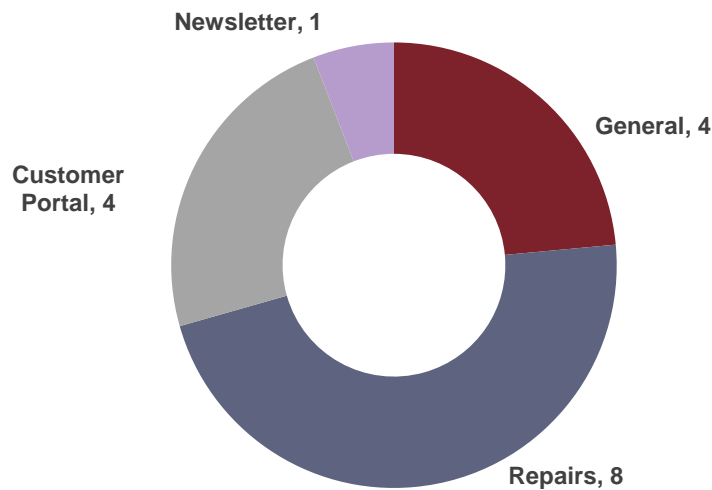


Figure 15: Communication – by theme

The second biggest category of negative comments concerned communication, of which 9 comments was about communication regarding repairs. A majority of these comments expressed a request for improved communication when it came to repairs, or expressed a sense of waiting a long waiting time for a response regarding a repair. 4 comments were made about the Customer Portal, concerning issues with signing on, or navigating the system. 4 negative comments were made about communication in general, requesting to get more information regarding what work is getting done in their area, and receiving more updates on ongoing projects.

2.3.3 Repairs

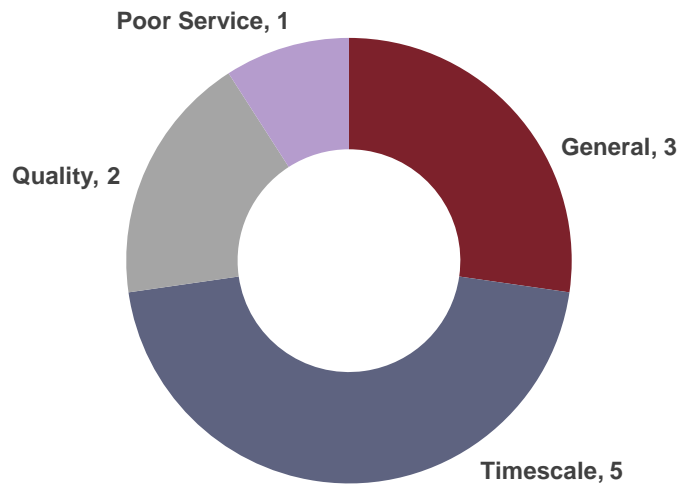


Figure 16: Repairs – by theme

11 negative comments were made about repairs, with a majority expressing concerns about the timescale of the repairs. The general comments concerned specific repair issues.

2.3.3. Environment, Common areas and estate management

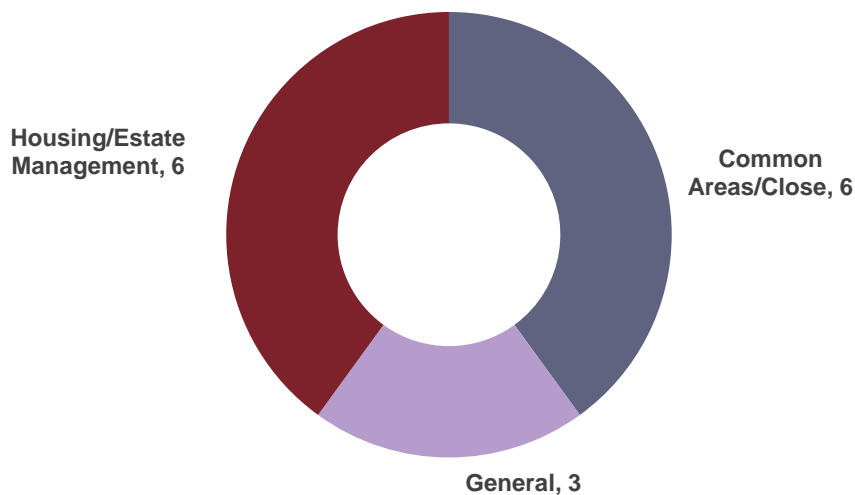


Figure 17: Environment – by theme

The negative comments about the common areas and closed expressed concerns about the state and maintenance of the common areas. Comments made about housing and estate management was concerned about the condition of the building

and its exterior, whereas negative environmental comments were made about general littering in the area, the conditions of sheds and grass cutting.

2.3.4 Feedback, comments and suggestions

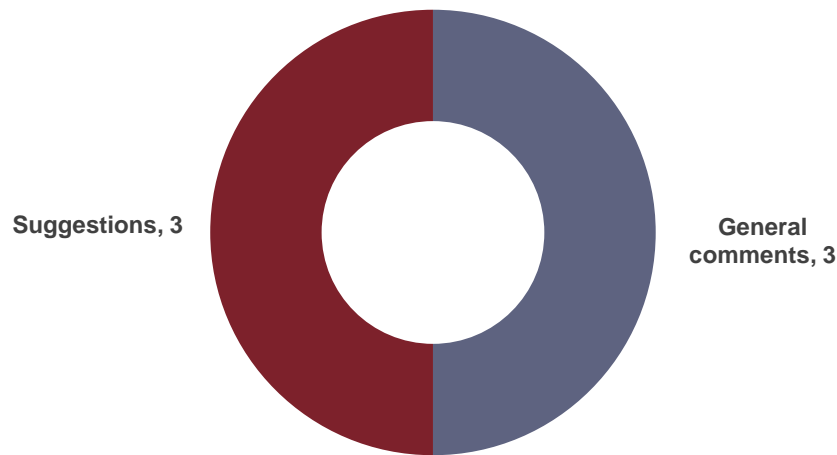


Figure 18: Other comments – by theme

The smallest category of negative comments was about suggestions and other general comments that did not fit into any of the other categories. The suggestions expressed a wish for yearly clean-up of the areas, that gutters should be cleaned more often and that weed spraying should be included in the factoring. The general comments were made about bins taking up too much space in front of the property.

Appendix 1 – Positive comments

Area	Comment	Theme
Bute	Didn't know about it, will use it now (Customer Portal)	Communication - Customer Portal
Bute	The Customer Portal would be handy out of office hours	Communication - Customer Portal
Bute	Didn't know about the Customer Portal and would use in in future	Communication - Customer Portal
Bute	Going to consider using it	Communication - Customer Portal
Bute	Yes, Quarterly Statements are very clear	Communication - Customer Portal
Bute	Yes pays invoice Monthly	Factoring service - cost and charges
Bute	No issues regarding invoices	Factoring service - cost and charges
Bute	Only jointed last year, factoring service was explained very clearly by Jane MacQueen	Factoring service - satisfied with service
Bute	Finds ACHA staff very helpful	Factoring service - satisfied with service
Bute	Happy with service and ACHA staff	Factoring service - satisfied with service
Bute	Very happy with service, Daughter lives in Property and they don't have to worry about repairs	Factoring services - general
Bute	Yes but the Quarterly Statements had information from previous owner, but has been sorted now.	Factoring Service - Invoice
Bute	No issues with invoicing	Factoring Service - Invoice
Cowal	For repairs - no issues (Customer Portal)	Communication - Customer Portal
Cowal	Easy to use, was asking about paying by DD through this, advised someone would make contact (Customer Portal)	Communication - Customer Portal
Cowal	Will use customer portal in the future	Communication - Customer Portal
Cowal	Thinks the Customer Portal would be a great help reporting repairs	Communication - Customer Portal
Cowal	The Customer Portal would be good to log repairs	Communication - Customer Portal
Cowal	Finds new layout much easier to understand and clearer for staff if phoning up about anything	Factoring service - cost and charges
Cowal	Very happy with service	Factoring service - satisfied with service
Cowal	Very happy with service	Factoring service - satisfied with service
Cowal	Feels like the service had improved	Factoring service - satisfied with service
Cowal	Happy with service	Factoring service - satisfied with service
Cowal	Happy with service	Factoring service - satisfied with service
Cowal	No issues with invoices	Factoring Service - Invoice
Cowal	Clear invoice with statement - no issues	Factoring Service - Invoice
Cowal	No issues with invoicing	Factoring Service - Invoice
Cowal	Very clear (invoices)	Factoring Service - Invoice
Cowal	Yes much clearer than before (invoice)	Factoring Service - Invoice
Kintyre	Might use the customer portal	Communication - Customer Portal
Kintyre	Didn't know about customer portal, will use in future	Communication - Customer Portal
Kintyre	Would be useful out of hours of office (customer portal)	Communication - Customer Portal

Kintyre	Didn't know about the customer portal but will use in future	Communication - Customer Portal
Kintyre	Have a Monthly DD for invoice set up so happy with that	Factoring service - cost and charges
Kintyre	Happy with invoice layout, no issues with invoices	Factoring service - cost and charges
Kintyre	The invoice layout is better than before, more clearer now	Factoring service - cost and charges
Kintyre	Yes the invoice layout is much better that before	Factoring service - cost and charges
Kintyre	No issues with invoices	Factoring service - cost and charges
Kintyre	Pays money monthly and then you don't get a big account	Factoring service - cost and charges
Kintyre	Very clear invoices	Factoring service - cost and charges
Kintyre	ACHA do ok but notice board is not updated with any work getting done	Factoring service - satisfied with service
Kintyre	No issues with service	Factoring service - satisfied with service
Kintyre	Fairly happy with service however he reported a blocked drain between 28 -32 over two weeks ago and nobody has been out yet, advised him I would pass to RO to contact him with an update	Factoring service - satisfied with service
Kintyre	No issues with service	Factoring service - satisfied with service
Kintyre	Aunties Property but she has dementia, very happy with service from ACHA	Factoring service - satisfied with service
Kintyre	Fairly happy with ACHA's service	Factoring service - satisfied with service
Kintyre	Happy with service provided	Factoring service - satisfied with service
Kintyre	Fairly happy with service, property needs a new roof and that is taking time and will cost a lot of money	Factoring service - satisfied with service
Kintyre	Happy with service	Factoring service - satisfied with service
Kintyre	Ok with service	Factoring service - satisfied with service
Kintyre	Very happy with service provide by ACHA	Factoring service - satisfied with service
Kintyre	As long as I still get Quarterly Statements by post happy with that	Factoring Service - Invoice
Kintyre	Pays monthly with DD so Quarterly Statements doesn't make any different	Factoring Service - Invoice
Kintyre	No issues with invoices now, but in the past if phoned office couldn't tell if she owned any money or not, new system should help this	Factoring Service - Invoice
Kintyre	Very clear (Quarterly Statements)	Factoring Service - Invoice
Kintyre	But not really bothered either way, needs to be paid (Quarterly Statements/Invoices)	Factoring Service - Invoice
Kintyre	Not really bothered! (Quarterly Statements/invoices)	Factoring Service - Invoice
Kintyre	Very clear now (Quarterly Statements)	Factoring Service - Invoice
Kintyre	Yes likes Quarterly Statements quarterly	Factoring Service - Invoice
Kintyre	Feels ACHA do well, have gutters cleaned out every year,	Repairs - general
Kintyre	Happy with it	Repairs - general
Lomond	Knew about customer portal but have never used it. Would use it in the future	Communication - Customer Portal
Lomond	Have contacted them once, male was pleasant but not able to fix my complaint	Communication - general
Lomond	Very clear, no issues	Factoring service - cost and charges

Lomond	No issues with invoice layout	Factoring service - cost and charges
Lomond	Very happy with service provided	Factoring service - satisfied with service
Lomond	Very happy - especially with service from Alison MacQueen. No feedback following repair from leak, when first bought property	Factoring service - satisfied with service
Lomond	Generally happy with service	Factoring service - satisfied with service
Lomond	Happy with current service provided	Factoring service - satisfied with service
Lomond	No issues with service, quite happy	Factoring service - satisfied with service
Lomond	I am happy with the service that is provided	Factoring service - satisfied with service
Lomond	Very clear (Quarterly Statements)	Factoring Service - Invoice
Lomond	No problem with invoices	Factoring Service - Invoice
Lomond	Beneficial to keep track of payments and query charges (Quarterly Statements)	Factoring Service - Invoice
Lorn	Used Website before, so will have a look at this (Customer Portal)	Communication - Customer Portal
Lorn	Plans to use in future (Customer Portal)	Communication - Customer Portal
Lorn	The portal sounds like a very good idea	Communication - Customer Portal
Lorn	Would definitely use the customer portal	Communication - Customer Portal
Lorn	Would definitely use the customer portal	Communication - Customer Portal
Lorn	Would definitely use the customer portal	Communication - Customer Portal
Lorn	Would definitely use the customer portal	Communication - Customer Portal
Lorn	Would be good to have access outside office hours	Communication - Customer Portal
Lorn	Only jointed last year, but was explained very well by Jane MacQueen	Communication - general
Lorn	Very clear invoices	Factoring service - cost and charges
Lorn	All very clear	Factoring service - cost and charges
Lorn	No problem with invoice layout	Factoring service - cost and charges
Lorn	The new layout caused confusion at first, had to call office and was told that there was an issue with statement. All explained though and OK now.	Factoring service - cost and charges
Lorn	Fine	Factoring service - cost and charges
Lorn	Only been in factoring for a short time but have been very happy with service	Factoring service - satisfied with service
Lorn	Not had any reason to use service but knowing it is available provides peace of mind.	Factoring service - satisfied with service
Lorn	Brother deals with most day to day stuff but has never had any complaints	Factoring service - satisfied with service
Lorn	No complaints, ticking along nicely	Factoring service - satisfied with service
Lorn	Very happy with service	Factoring service - satisfied with service
Lorn	Very happy, very re assuring a company like ACHA are in charge of factoring	Factoring service - satisfied with service
Lorn	Absolutely fantastic service - could not be happier.	Factoring service - satisfied with service
Lorn	All ok	Factoring service - satisfied with service
Lorn	All OK	Factoring service - satisfied with service

Lorn	Overall ACHA have been very good, emergency line is very good.	Factoring service - satisfied with service
Lorn	Found repairs very expensive (extortionate) - but the factoring fee is reasonable. The roof and roughcast was a ridiculous amount, as was a new water tank.	Factoring Services - Cost and charges
Lorn	Downside is the factoring is geared more towards Acha tenants & in tenements. Owner a block of 4 and no repairs have been needed for the block. External wall insulation, roof, gutter have been done within past 10 yrs. Happy with the costs of these works.	Factoring Services - Cost and charges
Lorn	It will be very helpful (Quarterly Statements)	Factoring Service - Invoice
Lorn	Likes to keep an eye on any repairs that have been done in block (Quarterly Statements)	Factoring Service - Invoice
Lorn	Likes to keep an eye on what repairs are done (Quarterly Statements)	Factoring Service - Invoice
Lorn	I like to keep an eye on what repairs are done (Quarterly Statements)	Factoring Service - Invoice
Lorn	I like to keep an eye on the repairs being done (Quarterly Statements)	Factoring Service - Invoice
Lorn	A lot of works have been done on the property so have no need for anything to change at the moment	Housing/Estate Management
Mid Argyll	Yes now with the new style	Factoring service - cost and charges
Mid Argyll	Only just joined the factor service - Jane McQueen has been 1st class, brand new.	Factoring service - satisfied with service
Mid Argyll	Quite happy with service.	Factoring service - satisfied with service

Appendix 2 – Factoring Survey Consultation Paper

ANNUAL FACTORING SURVEY – Jan/Feb 2023

Introduction

Argyll Community Housing Association is carrying out a survey of factored owners about the service you receive and would like you to answer a few questions so that we can continue to review service delivery.

It's important to us that you have the opportunity to share your views on the service, what works well and highlight anything we need to look at to improve service delivery. Your comments enable us to continue to review and improve the service.

Your response will be treated in the strictest confidence, and information you provide will be collated into a report for the Board of Management. Your personal details will not be passed on to another party without your express consent.

Survey Questions

1.	<p>ACHA's factoring service provides owners with a comprehensive service which includes:–</p> <ul style="list-style-type: none"> • an emergency contact number available 24 hours a day, 7 days a week • round the clock access to emergency common repairs • quarterly invoices and annual statements of account • co-ordinating repairs and maintenance service for your block • consultation on services provided • a factored owners newsletter • and a dedicated section to factoring available on our website <p>This survey is to make sure you have an opportunity to influence the service we deliver</p> <p>Taking everything into account, how satisfied or dissatisfied are you with the factoring services provided by ACHA?</p>
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<p>Very satisfied</p> <p>Fairly satisfied</p> <p>Neither satisfied or dissatisfied</p> <p>Fairly dissatisfied</p> <p>Very dissatisfied</p>

Please add any examples to give further details on your response:

ACHA staff have been working with our IT advisors to develop new systems to enable information to be more automated to factored owners. This is continuing to be reviewed and developed until we are fully satisfied with the operation of the system and the information provided and available to our customers.

To help us identify how this is working, and that you are aware of the new functions available, we would like to ask you some questions.

2.	Do you find the layout of the new invoice clearly identifies your reference, property and charges due?
<input type="checkbox"/>	Yes
<input type="checkbox"/>	No
<input type="checkbox"/>	Don't know

Please let us have your feedback on your chosen answer to say what you like, don't like or would prefer?

3.	<p>A customer portal is now available to enable you to view your factored account and update contact details.</p> <p>Have you used the customer Portal?</p>
	<input type="checkbox"/> Yes
	<input type="checkbox"/> No
	<input type="checkbox"/> Don't know
4.	<p>If you answered no, or don't know, above, would this be something you would be interested in using and would you wish someone to phone you to talk you through it?</p>
	<input type="checkbox"/> Yes
	<input type="checkbox"/> No
	<input type="checkbox"/> Don't know
5.	<p>To improve services to you we are issuing statements quarterly so that you can easily keep track of your balance.</p> <p>Do you find it helpful to receive these more frequently with your invoices?</p>
	<input type="checkbox"/> Yes
	<input type="checkbox"/> No
	<input type="checkbox"/> Don't know
6.	<p>Do you have any other suggestions, comment or feedback about the factoring service in general?</p> <div data-bbox="268 1581 1385 1839" style="border: 1px solid black; height: 115px; margin-top: 10px;"></div>

7.	As result of feedback, are you happy for us to contact another ACHA office or Department to allow us to follow up on any matters you have raised?	
	<input type="checkbox"/>	Yes
	<input type="checkbox"/>	No
8.	If we wish to discuss your comments or obtain more details, are you happy for ACHA to contact you further?	
	<input type="checkbox"/>	Yes
	<input type="checkbox"/>	No
9.	To thank you for completing this survey you have the opportunity of your name being added to a prize draw to win £50 of High Street Vouchers. Would you like to be included in the prize draw?	
	<input type="checkbox"/>	Yes
	<input type="checkbox"/>	No

Please complete the area your factored property is in, your contact name, factored property address and preferred contact method if you wish us to follow up on any of your comments or include you in the prize draw.

Area:	
Factored Property Address(s):	
Name:	
Contact (phone/email):	

Thank you for taking the time to complete this survey



Argyll Community Housing Association Limited.

Registered Office at: Menzies House, Glenshellach Business Park,
Oban, PA34 4RY

Registered under the Co-operative and Community Benefit Societies
Act 2014, Reg. No. 2661R(S)

Registered with the Scottish Housing Regulator as a Registered Social
Landlord – RSL No. 360

Vat Registration Number: 155542607

Registered with the Scottish Government, Property Factor Registration
Number PF000302