

# Homeowners Guide

## A quick reference guide to your Factoring Service

**The Factoring Agreement details what work we notify and consult you on. For reference we:-**

- Instruct emergency common repair works as and when required to make safe or stop further deterioration.
- Notify owners of costs likely to exceed £100 per flat/unit. The repairs will proceed up to a value of £200 per flat/unit.
- Consult owners on repairs likely to exceed £200 per flat/unit. You have 14 days to respond in writing with any objections. If no objections are received this will be taken as your acceptance of the work going ahead. Work proceeds on the basis of majority.
- Obtain estimates or tender for work expected to exceed £5,000 per block.
- Complete, sign and authorise a feasibility study grant application form on behalf of factored owners to enable grant funding to be released to the Association on behalf of owners to cover the cost of the study as and when required. Consultation will take place for this.



### The Factors Deposit

A deposit of £100 is required for each property at the start of factoring. It will be refunded to you on the sale of your property (less any amounts due). The deposit is included in your first invoice.

### Invoices

Invoices are issued quarterly in February; May; August & November. You can spread payments by setting up a monthly **direct debit** payment. If you have any queries on invoices please contact the Customer Service Centre within 14 days of the invoice date.

ACHA is VAT registered and will be charging VAT at the prevailing rate on the cost of the administration fee. Any works provided by businesses will have VAT included where the businesses are VAT registered.

### Major work

If major work is required, discussions will take place with owners for such work (eg roof & roughcast replacement). All owners need to be in agreement for the work to proceed. Payment in full will be required before work is started. As with all works this will be subjects to an administration fee.

## Instructing work yourself outwith Factoring

If you wish to instruct work to your block outwith factoring you need to consult all owners (including ACHA) to get agreement to work being arranged by you outwith the service, collect money from all owners and be responsible for overseeing the work. ACHA may have specific requirements of works or contractors to ensure compliance with regulations and health and safety requirements — speak to your local office for guidance.

## Buildings Insurance

ACHA are not able to offer block building insurance. Owners are responsible for arranging their own buildings insurance cover and have a legal obligation to insure the property in terms of the Tenements (Scotland) Act 2004. You may be requested to exhibit evidence of existing buildings insurance cover.

**NOTE: Contents insurance is a separate issue and owners should have insurance to cover both.**

## What property and ground does Factoring apply to?

Common property and common ground as shown on the plan attached to your Factoring Agreement. Exclusive property and ground are not included and need to be maintained by the owner (e.g. own front door and windows, garden ground and all internal parts of the property including drains).

## Statements of Service

ACHA is a registered Property Factor with the Scottish Government, Property Factor Registered Number PF000302. Statements of Service have been issued to all factored owners. Please contact your local office if you require another copy. ACHA is committed to provide a quality factoring service to property owners by consulting and communicating with owners and complying with the Property Factors (Scotland) Act 2011 and Code of Conduct.

## Should you need to make a complaint

Complaints or disputes will be addressed through ACHA's complaints procedure available on our website or from any member of staff. Should any complaints not be resolved by the in-house complaints procedures owners can apply to the First-tier Tribunal for Scotland Housing and Property Chamber, Scottish Courts and Tribunal Service, 4th Floor, 1 Atlantic Quay, 45 Robertson Street, Glasgow, G2 8JB. Tel: 0141 302 5900: Email: HPCamin@scotcourtribunals.gov.uk if you feel there has been:-

- A failure to comply with the Code of Conduct
- A failure to carry out duties

## Change of ownership

It is important to notify ACHA if you sell the property so that we can arrange a final invoice, closing statement and any refund due.

Argyll Community Housing Association Limited. Registered Office at:  
Menzies House, Glenshellach Business Park, Oban, Argyll, PA34 4RY  
Registered under the Co-operative and Community Benefit Society 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



## The property management fee pays for scheme set-up and ongoing administration, including:-

- Title research and preparation of plans
- Calculating shares due by owners
- Obtaining and maintaining software to co-ordinate the scheme
- Set up and monitoring of freephone Customer Service Centre number
- Creating and updating ownership records
- Maintaining accurate property repair records
- Issuing quarterly invoices
- Issuing annual statements of account
- Recording payments made and received and recovering charges in relation to each property
- Apportioning charges on sale and corresponding with Solicitors

## The administration charge pays for administering repairs, maintenance, improvements and majority work, including:-

- Taking details of repairs
- Investigating work where required
- Instructing contractors to carry out work
- Notifying and consulting with owners on larger value work
- Tendering and obtaining estimates (where necessary)
- Discussions and correspondence with owners regarding repairs
- Inspecting property
- Ensuring work is carried out satisfactorily and to standard

The property management fee is reviewed annually by ACHA's Board of Management.

Reviewed June 2015

### Who to contact:-

#### The Customer Service Centre to:

- Make a payment
- Report a repair
- Enquire about the stage of a repair
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**0800 028 2755**

#### The Customer Service Centre will also transfer you to your local Area Team if you require to:-

- Set up Payment Arrangements including Direct Debit
- Discuss the Factoring service
- Discuss the Factoring Agreement
- Request an up to date Statement of your account
- Notify us of the sale of your property

#### ACHA's Website to:

- Make a payment
- Report a repair
- Find out further information about factoring
- Read recent news stories about ACHA
- Find out how to become a member of ACHA

**[www.acha.co.uk](http://www.acha.co.uk)**

**Please notify us if you are aware of any work that needs done to the common property so that it can be attended to.**