

**A quick reference guide to everything you need to know about your Factoring Service**

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### What work will be done by ACHA?

Maintenance and repair to common parts of the building — roof, external common walls, gutters, downpipes, close door, common close, stairs and hallways.

Emergencies — emergency common work to stop further damage or deterioration to the structure of the building. This can mean making the building watertight or safe until a larger repair is carried out.

Maintenance and repair— routine work required to the common building — when notified to us by owners, or when identified by staff.

Cyclical work — gutter cleaning and close painting where included in programmes and within the consultation levels detailed on page 4.

### How do I report repairs?

If you notice work that needs to done, please report it to:-



**0800 028 2755**

[www.acha.co.uk/services-reporting-repairs](http://www.acha.co.uk/services-reporting-repairs)



[achacustomerservicecentre@acha.co.uk](mailto:achacustomerservicecentre@acha.co.uk)



All emergencies should be reported by telephone — an out of hours service is available to Factored Owners and , if you are a Landlord, your tenants.

Please provide detailed information of the problem along with your name and contact details and this will be actioned.

## Costs and charges

ACHA's Board of Management reviews costs and charges for each financial year and you will be notified of any changes four weeks before the new changes are applied.

Items to be paid by the Owner	Cost
Factors Deposit (refundable on sale)	£100
Management Fee for 2019/20	Annual fee – £104.92
Common Repairs costs	Owner's share
Cyclical Maintenance costs	Owner's share
Service charges e.g. lighting, ground maintenance (if applicable)	Owner's share
Administration Charge	5% will be charged on work where the total net cost of work to the Block is £10,000 or more
Value added tax (VAT), if applicable	As required by law
Any outlays incurred in recovering costs due by neighbouring Block Owners	Owner's share
Any other outlays incurred by ACHA on behalf of Block Owners	Owner's share
Costs of any Major Works	Owner's shares — payable in advance
Closing administration charge	£25

## Invoices and Statements

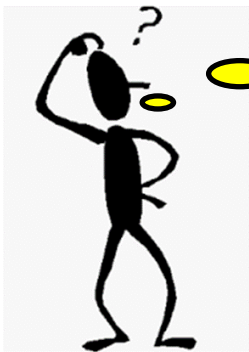
The image shows two forms from ACHA. The top form is an 'Invoice - Factoring' from the ACHA Community Housing Association. It includes fields for Invoice Number, Invoice Number, Date of Issue, Contact, and Details. The bottom form is 'Making a BACS Payment', which includes fields for Invoice number, From, To property, Payment amount enclosed, and Date. It also provides BACS account details for ACHA.

Quarterly invoices are issued for the periods (1) April to June (2) July to September (3) October to December and (4) January to March. Invoices are due for payment within 28 days of issue.

Statement of Account is sent to owners at the end of each financial year and will show invoices issued and payments received during the preceding Financial Year. Statements are also issued to the seller on the sale of a factored property.

Insurance:

## Factoring does not cover buildings or contents insurance



Why do I need  
Buildings & Contents  
Insurance?

- ◆ Fire and smoke damage
- ◆ Weather, storm damage, flooding
- ◆ Frozen or burst pipes
- ◆ Accidental damage—to you and others
- ◆ Alternative accommodation
- ◆ Fallen trees, damage from satellite dishes
- ◆ Subsidence
- ◆ If you have a mortgage—your lender is likely to insist on insurance



- ◆ **You**
- ◆ Your neighbours or everyone else in the block
- ◆ Nobody—and the building remains damaged
- ◆ It could be expensive to defend claims against you
- ◆ It could cost you a lot of money, hassle, stress and worry.
- ◆ Your home may need to be re-built, repaired or re-decorated, or all three.
- ◆ You may need to pay for alternative accommodation for you or, if you are a landlord, your tenants



### Your Factoring Agreement

Your Factoring Agreement covers the legal side of the arrangement in detail and includes:-



- ◆ The service provided to you
- ◆ Quality of service
- ◆ Costs
- ◆ Shares due by you
- ◆ Deposit
- ◆ Insurance
- ◆ Common Repairs
- ◆ Cyclical Maintenance
- ◆ Major works
- ◆ Access

- ◆ New Services
- ◆ Defects
- ◆ Assignment/Termination of services
- ◆ Closing Administration charge
- ◆ Change in ownership
- ◆ Arrears
- ◆ Disputes
- ◆ Data protection/GDPR
- ◆ Layout plan

### Consultation and notification levels

- ◆ Instruct Emergency Common Repairs as and when required;
- ◆ Instruct Common Repairs that are not Emergencies subject to:
  - ◆ Notifying Owners of costs likely to exceed £100 per Flat or Unit, with Common Repairs proceeding up to a value of £200 per Flat or Unit;
  - ◆ Consulting Owners on Common Repairs likely to exceed £200 per Flat or Unit with a 14 day consultation period.
- ◆ Plan for, arrange, and oversee a programme of Cyclical Maintenance
- ◆ Request estimates or tenders for Common Repairs or Major Works expected to exceed £5,000 for the Block;
- ◆ Complete, sign and authorise any feasibility study grant application form on behalf of Block Owners to enable grant funding to be released to ACHA on behalf of those Block Owners to contribute towards the cost of that study

**PLEASE  
NOTE**

## Legislation

Your title deeds show the burdens and conditions that affect your property.



ACHA have been appointed to act as your Factor in terms of your title deeds, by agreement with owners; or by a formal vote held under the terms of the Tenements (Scotland) Act 2004.

The Factoring Agreement or your Deed of Conditions sets out the terms of the service that we provide.

ACHA are a Registered Property Factor with the Scottish Government - Registration Number PF000302. We have a Code of Conduct to comply with in terms of the service provided to you and the information given to you. Information on the Property Factors Register is available as follows:-

[www.propertyfactorregister.gov.scot/PropertyFactorRegister](http://www.propertyfactorregister.gov.scot/PropertyFactorRegister)



## Should you need to make a complaint

Please speak to a member of staff in the first instance as we aim to resolve issues as early as possible.

Complaints or disputes are dealt with through ACHA's complaints procedure - available on our website or from any member of staff.

Should your complaint has not be resolved by the in-house complaints procedures and you feel there has been:-

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

you can apply to the Housing and Property Chamber, First-tier Tribunal for Scotland, Glasgow Tribunals Centre, 20 York Street, Glasgow, G2 8GT. Tel: 0141 302 5900: Email: [HPCAdmin@scotcourtribunals.gov.uk](mailto:HPCAdmin@scotcourtribunals.gov.uk)

### Selling your property

If you are planning to sell your property please contact us to advise:-

- The proposed date of sale
- Your Solicitors details
- The new purchasers details

Your Solicitor should contact us formally as part of the legal process. Please ensure we are given as much notice as possible to make sure we have time to prepare a final invoice, closing statement and arrange for any refunds due to you.

An administration charge of £25 will be due by you on sale.

### Arranging work yourself—not through factoring:-



You would need to take the lead and carry out consultation with your neighbouring owners.

- All owners (including ACHA) should be consulted as they need to decide whether or not they wish work being done outwith the factoring service.
- Obtain costs and specifications of work
- Ensure contractors are suitably qualified and insured to carry out the work
- Appoint and oversee contractors work
- Collect money from neighbouring owners—you may need to produce a receipted invoice to owners at their request
- ACHA has specific requirements before payments can be made as we are a heavily regulated organisation. Speak to your local office for their requirements

### How to contact us



**0800 028 2755**

The Customer Service Centre to:

- Make a payment
- Report a repair
- Enquire about the stage of a repair

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:



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

- 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

Email repairs to: [www.acha.co.uk/services-reporting-repairs](http://www.acha.co.uk/services-reporting-repairs)



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