

WRITTEN STATEMENT OF FACTORING SERVICE & TERMS AND CONDITIONS OF SERVICE

Subjects covered by this Written Statement of factoring Service are: -

1.	Authority to Act
2.	Services provided
3.	Financial and Charging Arrangements

- 5. Communication and Complaints
- 6. Declaration of Interest
- 7. How to end the Factoring Arrangement
- 8. Reporting Common Repairs
- 9. Schedules

4. Insurance

- Schedule 1 Services to be provided by the Association
- Schedule 2 Allocation of Costs of Common Repairs
 Schedule 3 Summary of Insurance Cover
 Schedule 3a Summary of Insurance Cover Public Liability
- Schedule 3b Insurance Premium Calculation
- Schedule 4 Debt Recovery Policy
- Schedule 5 Complaints Procedure
- Schedule 6 Privacy Policy



These are the terms and conditions for the provision of a factoring service to owner occupiers by Glen Oaks Housing Association Limited. We are a Housing Association registered under the Industrial and Provident Societies Act 1965; registered as a Scottish Charity (Scottish Index No. SC034301); registered with the Financial Services Authority (Registration No. 2402 (R) S); registered with the Scottish Housing Regulator (SHR Registration No. HCB241); registered as a Scottish Property Factor under the Property Factors (Scotland) Act 2011 (Reg. No. PF000173). Our registered office is at 3 Kilmuir Drive, Arden, Glasgow G46 8BN. We are referred to as "the Association" in this document.

1. AUTHORITY TO ACT

1.1 The Association is the Property Factor acting for and on behalf of all dwellinghouse owners within the block of flats or development of which your property forms part. The Association was appointed to act as Property Factor in accordance with the provisions of the title deeds relating to your property.

2. SERVICES PROVIDED

2.1 Core Services

The Association will provide the core services set out in <u>Schedule 1</u> annexed. The Association will have no liability for any failure to instruct repairs on its own initiative following a visit to the property and the block of flats which it forms part.

2.2 Delegated Authority

The Association has the delegated authority of the owners within the block to instruct and have carried out repairs and maintenance to the common parts of the block being factored provided that the anticipated cost to each owner of any one item at the time when it is instructed will not exceed £250 or such other sum as may be agreed with a majority of owners of the block. If the anticipated cost of any such item exceeds £250 it shall be instructed and carried out only when the work has been approved by a simple majority of the owners of the block or in accordance with the provisions of your titles deeds. The Association may also instruct works at a cost exceeding £250 per owner if the works are required in an emergency or it considers the expense to be justifiable on grounds of health or safety and in these circumstances the Association shall recover the costs of that work in terms of Schedule 2 of this Agreement.

The Association will notify homeowners when a repair has been instructed. However, we will not provide homeowners with updates regarding progress of common repair works, including estimated timescales for completion unless the cost threshold for said works exceeds our delegated authority.



2.3 Additional Services

WORKS IN EXCESS OF DELEGATED AUTHORITY

The Association may provide services outwith the core services set out in Part 1 of the Schedule if it is authorised by the owner occupiers within the block to do so all in accordance with the provisions of your title deeds. The cost of additional services will be confirmed to all of the owners within the block prior to services being provided and the costs of carrying out the work shall be apportioned in accordance with Schedule 2 of this Agreement.

MAJOR WORKS

The Association may provide major works services including replacement and improvement (i.e. works not set out in Part 1 of the Schedule) if it is authorised by the owner occupiers within the block to do so all in accordance with the provisions of your title deeds. This work is not covered by the Management Fee. Where we provide this additional service we will apply a 10% administration fee on the cost of the works. Fees will be notified to owners in advance.

COPY DOCUMENTS:

We will apply a charge of £10 for each copy document which owners are not entitled to within their title deeds, Written Statement or Regulators Code of Conduct. The fee will be reduced to £6 per document for electronic copies.

3. FINANCIAL AND CHARGING ARRANGEMENTS

3.1 Management Fee

The Association will charge a flat rate management fee for carrying out its function of providing the core services including those services listed within this clause. Details of this fee are contained within <u>Schedule 2</u>. This fee will be reviewed on an annual basis and you will be advised of any increase no later than 28th February with the increase taking effect from 1st April.

The Management Fee is the charge for managing the block of which your property forms part. This includes: -

- Arranging maintenance and repair of the block common parts;
- Liaising with contractors and tendering for the best service and price;
- Working with an Insurance Broker to achieve an arrangement for the owners within the block and assisting homeowners in making claims on the insurance;
- Administrative costs in sending invoices, letters and newsletters;
- Providing credit control to ensure that everyone is invoiced for their respective share of costs;



- Working together with solicitors to recover outstanding debts on behalf of the owners within the block; &
- Liaising with electricity companies to make sure all charges are accurate and fair, make payment of electricity invoices and recover the cost from the owners within the block.

The management fee is calculated based on the cost of staff who administer the factoring services, along with an appropriate share of Association overheads. There is no profit element built into the management fee.

3.2 Allocation of Costs

You are responsible along with the other owners in the block for a share of the maintenance and repairs carried out in relation to the block. Your share will be charged in accordance with your title deeds or where appropriate the Tenements (Scotland) Act 2004 / Title Conditions (Scotland) Act 2003.

Each owner within the block is responsible for a share of the cost of maintaining the common parts of the block in various shares. <u>Schedule 2</u> details the share of the common charges payable by each owner in your block.

All charges, assessments and outgoings for water, electricity, fuel, telephone and public or statutory utilities payable in respect of the common parts of the block will be charged as per your title deeds and in accordance with Schedule 2 hereof.

The cost of works and services is calculated based on actual costs incurred and does not have any profit element added to this.

Where Glen Oaks Housing Association has been unsuccessful in recovering some or all of the debt of an existing or former owner the Association may, where the title permits, redistribute the debt between the remaining owners in line with title deeds.

3.3 Additional Services

If the Association agrees to undertake additional works/services or carry out work which exceeds its delegated authority it will seek your authorisation, providing you with information on the anticipated cost of such works. The Association may, at their discretion, only carry out such works when the Association has been paid in advance by all of the owners for the full amount of the estimated costs. Any reconciliation of costs during or following completion of such works shall be made by the Association and notified in writing to the owners. Any money due to or by the Association following such reconciliation shall be paid in full by the relevant party or parties within 28 days of the said written notification.

Where the Association is the majority owner in any close then it will advise you in advance



of any significant works it plans to carry out. Prior to undertaking such works we will notify you in writing of the proposed works and your expected share of costs.

Where the Association is a minority owner in any close and the anticipated cost of any such item exceeds £250 it shall be instructed and carried out only when the work has been approved by a simple majority of the owners of the block. Prior to undertaking such works we will notify you in writing of the proposed works and expected share of costs.

Where the Association has been unable to recover the cost of major works from an owner(s) in a block the Association may register a repayment charge over the property using the 'missing share power' provided in the Tenements (Scotland) Act 2004 and the Registered Social Landlords (Repayment Charges) (Scotland) Regulations 2018

3.4 Invoicing

The Association will provide you with a paper invoice on a quarterly basis (on 1st April, 1st July, 1st October and 1st January). Your invoice will detail what you have been charged for in each quarterly period. The Management Fee will be payable in four equal payments and will form part of your quarterly invoice.

The Association shall, once annually, issue a full statement detailing all of the charges billed and paid for in the preceding year.

3.5 Payment

You will have a period of 28 days from the date of the invoice in which to make payment. If the invoice is not paid in full the Association will have no option but to follow the steps set out in its Factored Owners Debt Recovery Procedure as set out in Schedule 4.

You can pay your invoice by the following methods: -

- By cheque made payable to the Association
- At any Pay Point
- Debit card/credit card (over telephone if required)
- Bank transfer
- Postal order
- Standing Order
- Direct debit
- Allpay
- Online Bank Transfer
- Via website <u>www.glenoaks.org.uk</u>

NB. The Association does not accept cash payments.



3.6 Factors Float

Where a factors float has been collected from you this is indicated in Schedule 2, any factors floats are held by the Association on behalf of the owners and accounted for separately. The Association shall have the authority to use the money paid by an owner together with any interest which has accrued to meet any debt owed to the Association by said owner in its capacity as factor of the block.

On ceasing to be a factored owner a person is entitled to repayment of their share of the factors float after deduction of any sums due by that owner to the Association in their capacity as factor of the block.

3.7 Change of Ownership

Each owner shall notify the Association of any changes in ownership of their property. A charge of £50 will be applied for each owner who sells their property. On receipt of notification of such sale the Association will arrange to apportion the charges and sums due by the owner for the period to the date of sale. The £50 will be applied to the account on notification of the sale and will be accounted for in the final balance which is advised to the solicitor.

A higher fee of £150 will be applied to sales where less than 5 working days' notice is received of a sale.

3.8 Private Letting

If an owner privately lets their property, be it a residential property or a commercial one, the Association will pursue the owner for payment and not the tenant as any factoring debt is due and payable by the owner of the property and not the tenant. A lease will regulate the agreement between the owner of the property and their tenant. Any sums due in relation to common repairs and factoring are payable by the owner of the property and any enforcement action will be taken against them.

4. INSURANCE

The Association is responsible for effecting and keeping in force the buildings insurance cover for the block which will automatically be for the reinstatement value of your property. A copy of the current <u>Buildings Block Policy Summary</u> is appended at <u>Schedule 3</u> which provides details of the insurer, the total sum insured, any excesses which apply and a summary of the policy information for Property cover. <u>Schedule 3a</u> provides details of insurer, indemnity limits, any excesses which apply and a brief summary of cover for Public liability cover.



The premium applicable to your property is calculated as set out in <u>Schedule 3b</u>. Any changes to the insurance cover/premium etc. will be communicated to you in writing on an annual basis. We undertake property revaluations every three years for buildings insurance purposes. If the majority of owners in a block wish to increase the frequency of their property revaluations this will be done where instructed in writing from the owners. The cost of a revaluation survey will be recharged to owners.

If a claim requires to be made on the building insurance, each owner should contact the insurer direct using the details contained in <u>Buildings Block Policy Summary</u> under the heading entitled "How to make a claim". The Association will not submit insurance claims on behalf of owners. Any decisions on whether a claim is settled or not is the responsibility of the insurer and not the Association.

Owners cannot opt out of the Association's block buildings insurance unless their title deed allows for this.

The Association will also arrange for public liability insurance in respect of common parts of the block, the premium of which will be apportioned as outlined in Schedule 3b.

5. COMMUNICATION AND COMPLAINTS

It is important to the Association that owners are satisfied with the factoring service that the Association provide. We actively encourage feedback from owners.

If you raise a telephone or email query with one of the Association's factoring staff we will get back to you within 5 working days. If we receive a letter from you in the mail we will respond to you within 10 working days of receipt of your letter.

If you have a complaint in relation to either the service which you have received or a specific matter, the Association have a Factored Owners Complaints Procedure which sets out the procedures which will be followed. A copy of the Procedure is appended to this Statement in <u>Schedule 5</u>.

6. DECLARATION OF INTEREST

The Association confirms that it owns properties within the development/estate within which the block which is factored forms part.

7. HOW TO END THE FACTORING ARRANGEMENT

The appointment of the Association as factor may be terminated on the instructions of a majority of the owners in the block, in accordance with the provisions of your title deeds or by the Association, in each case upon giving not less than three months' prior notice in writing.



For the purpose of instructing the Association on factoring matters, each owner in the block shall have one vote for each property owned by him/her and which is occupied by him/her or is separately occupied by his/her tenant or is unoccupied. If the title deeds for the development allocate votes on the matter of factoring/maintenance/repairs in a different matter, those provisions shall prevail and shall be adhered to by the Association in carrying out the factoring. Where a property is owned by more than one person and the owners cannot agree that vote is disregarded. Where the ownership of the property is shared between the Association and the owner the Association shall be entitled to cast the vote relating to that property.

8. REPORTING COMMON REPAIRS

As factors, the Association will try to set and maintain a high standard of maintenance and repairs. Repairs procedures have been developed to ensure that repairs have been carried out to a good standard, in a cost effective manner and within a timescale which causes the minimum inconvenience and nuisance to residents as is reasonable in the circumstances.

Each owner will assist the Association be reporting any defects to the Association office. Repairs can be reported in the following way:-

- Calling into our Office;
- Phoning us on 0141 638 0999 Option 1. If the office is closed a message can be left on the answering machine. If the common repair is an emergency, the answering machine will provide the contractors emergency numbers and provides a facility for you to be connected direct to the out of hours emergency service;
- Writing to us at 3 Kilmuir Drive, Glasgow G46 8BW;
- Emailing us on <u>Factoring@glenoaks.org.uk</u>; &
- Visiting our website at <u>www.glenoaks.org.uk</u>.

When you report a defect please give as much information as possible and advise if you want to be visited by a member of the Association's Technical team to demonstrate where the necessary repair is located

If the required repair is straightforward the Association will pass the information directly to one of the Association's approved contractors and they will carry out the works. If the repair is less straightforward the Association will request a Technical Officer to visit the block and assess the repair.

The target turnaround timescales for common repairs are as follows: -

• **Emergencies**: Made safe within 4 hours;

Urgent: Completed within 3 working days;



• Routine: Completed within 10 working days;

Repairs will sometimes take longer (for example, if the contractor has to order spare parts or if work is generally included within the planned or cyclical maintenance programmes). If you are concerned about how long a repair is taking, or if a repair is not carried out to your satisfaction please contact the Association. The Association has a planned programme of cyclical maintenance and capital replacement works.

Please note that the Property Factors Act requires that the Association provide information to the Scottish Government on the properties to which they provide factoring services, this will result in certain information being published and available to the public. By appointing the Association on these terms and conditions you are agreeing to this publication.

9. GENERAL DATA PROTECTION REGULATON (GDPR)

Glen Oaks Housing Association is subject to the rules set out in the General Data Protection Regulation (GDPR). To allow us to deliver our services to you, we will need to process your personal data (which may be held on paper, electronically, or otherwise) and we recognise the need to treat it in an appropriate and lawful manner.

Schedule 6 explains what information we collect, when we collect it and how we use it.



SCHEDULES



SCHEDULE 1: SERVICES TO BE PROVIDED BY THE ASSOCIATION

The Association will: -

- 1. Instruct firms which, from their experience, they believe to be reliable and capable of completing the repairs and other work satisfactorily and at a reasonable cost, to maintain, repair, decorate, arrange lighting and cleansing of the common parts of the block and that irrespective of the cause of damage or destruction necessitating such repair and maintenance of all common parts including but not limited to common lighting, close entrance doors, door entry systems, common TV aerials, gutters and downpipes, roofs, walls, floors, internal and external decoration, drainage, electricity, gas, telecommunications and water supplies, cleaning and de-littering of common stairs and backcourts, maintenance of all common landscaped areas, removal of bulk refuse from backcourts to street for collection;
- 2. Instruct firms which, from their experience, they believe to be reliable and capable of completing the repairs and other work satisfactorily and at a reasonable cost to inspect, maintain in good working order, repair, overhaul, and operate the plant and equipment used in common by the owners of the block including the maintenance of any maintenance/service contracts that the Association consider necessary;
- 3. Employ professionals such as accountants, architects, engineers, surveyors or other professional advisers employed to certify any matter or thing to be certified for the purposes of any provisions of this Schedule.
- 4. Engage (but not more than once every year) an independent professional valuation of the block for the purpose of assisting towards the determination of the full cost of reinstatement of the block;
- 5. Where appropriate, provide, service and monitor fire-fighting equipment, appliances (including fire alarm sprinkler systems, smoke detectors and smoke control devices) and any other signs or other notices required by the local Fire Officer and/or insurers (and repair, maintain and renew the same);
- 6. When instructing repairs and when appropriate consult with the contractors as to the type of repair and the materials to be used;
- 7. Arrange (where a repair requires the services of more than one trade) for the several firms of tradesmen to co-ordinate their work;
- 8. Procure contracts for work in line with national and European legislation to achieve the Most Economically Advantageous Tender in relation to Quality and Price.
- 9. Consult with owners where repair and maintenance works will exceed delegated authority (excluding major repairs works), administer voting procedures where appropriate and implement decision of owners.

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SCHEDULE 1: SERVICES TO BE PROVIDED BY THE ASSOCIATION

- 10. Provision of such security equipment and apparatus for the property as the Association shall think fit and proper to employ and/or use and in the provision of maintenance of such security equipment from time to time;
- 11. Investigate any complaints of unsatisfactory work and where considered necessary by the Association and if so instructed by a majority of the owners arrange for a professional report on the completed repair subject to any fees for same being chargeable to the owners;
- 12. Reviewing contract valuations and invoices when received for accuracy and processing timeously.
- 13. If requested, arrange to make available for inspection on one occasion in each year copies or originals of all tradesmen's accounts for that year (additional copies can be provided at separate cost); &
- 14. Providing credit control to ensure that everyone is invoiced for their respective share of costs;
- 15. Working together with solicitors to recover outstanding debts on behalf of the owners within the block
- 16. Arrange insurances including insurance against loss by fire and other risks normally insured against under a common comprehensive insurance Policy (which policy is to cover all the flats within the block and the block common parts) with an established insurance company for the full replacement value which insurance shall be in the name of the Association and taken out and held on behalf of all the owners and the holders of bonds or other securities over the same (if any) for their respective right and interests.
- 17. Administrative costs of sending invoices, letters and newsletters;

NB. All of the above items relate to the repair and maintenance of the Common Parts of your property. They do not relate to internal repairs which are your own responsibility.

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Written Statement of Services

Schedule 2 – See Separate Sheet

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Select for Social Housing Providers Summary of Cover

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Municipal Select for Social Housing Providers Policy. Zurich Municipal is a trading name of Zurich Insurance plc. A full copy of the Policy wording is available on request.

This policy is governed by the law that applies to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any dispute about which law applies it will be English Law, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

The policy provides cover for buildings belonging to you or for which you are responsible.

Buildings are defined within the policy as the structure of your home and any permanent fixtures and fittings such as kitchen units and bathroom suites. It also includes cover for garages and other domestic outbuildings, walls, gates and fences as well as drives, paths, patios, terraces and your improvements at your home.

The policy cover will normally run for 12 months and is renewable annually.

24 hour emergency repair service (0800 0280336)

In the event of any unforeseen emergency affecting your premises which causes damage or potential danger, our emergency claims service will arrange for a suitable repairer or contractor to visit as soon as possible to provide emergency assistance or to provide emergency repairs to be carried out to prevent further damage occurring. All costs of assistance provided are your responsibility, although please keep the bills as they could form part of a valid claim.

Buildings

Your buildings are insured against loss of damage by the perils shown in the schedule below

Schedule

Policy Number	JHA-22S031-0043
Policyholder	Glen Oaks Housing Association
Period of Insurance	01 April 2020 to 31 March 2021
Insured premises	Housing Properties - Factored Properties
Sum Insured	The reinstatement value of your building
Insured Perils	Fire, lightning, explosion and aircraft, riot and malicious damage, earthquake, subterranean fire, storm or flood, escape of water from any tank, apparatus or pipe, impact by any road vehicle or animal, breakage or collapse of audio or visual communication apparatus, accidental breakage of fixed glass and fixed sanitaryware, accidental damage to supply pipes and cables, falling trees or branches, leakage of oil, theft or attempted theft, subsidence, ground heave or landslip, all other damage (except where excluded)
Excess	£250 excess applies in respect of each and every loss increasing to £1,000 for subsidence
Legal Liability of policyholder	Included
Terrorism	Included

Summary of cover and limits

Benefits and limitations

Clearance of drains and gutters where required after a loss – where you are legally liable	Included within the building sum insured
Professional, demolition or local authority fees and expenses	Included within the building sum insured
Alternative accommodation or rent payable by you following damage by an insured peril where you occupy the damaged property	Up to 20% of the building sum insured
Legal liability of policyholder	As shown in the schedule
Lock replacement following theft of keys	Up to £5,000
The costs involved in tracing a leak	Up to £5,000
Other interested parties such as mortgagees, lenders, shared owners and leaseholders	Included in the policy wording
Damage to your landscaped garden by the emergency services	Up to £25,000

What is not insured

This is a summary of the major exclusions or restrictions within the policy wording.

In respect of:

1. All other damage (if cover is operative)

There are a number of exclusions so we have highlighted the main ones which are loss or damage arising from:

- asbestos material removal
- vermin, insects, dampness, erosion, depreciation from normal use, scratching, wear and tear or other gradually operating cause
- wet or dry rot, shrinkage, faulty workmanship, defective design or materials.

2. Breakage or collapse of audio or visual communication apparatus

Does not cover the damage to the aerial or satellite dish itself.

3. Excess

The first amount of any claim for which you are responsible – this is as shown on the schedule.

4. General

There are a number of general market exclusions that apply to UK policies, we have highlighted below the main ones which are loss or damage arising from:

- date related performance and functionality
- Northern Ireland civil commotion
- nuclear and war risks
- sonic or supersonic bangs.

5. Storm or flood

There is no cover for loss or damage caused by or to:

- frost
- fences, gates and hedges
- moveable property in the open

6. Subsidence, ground heave or landslip

There are a number of exclusions, we have highlighted below the main ones which are loss or damage caused by or to:

- coastal or river bank erosion
- defective materials or faulty workmanship
- patios, terraces, swimming pools, tennis courts, footpaths, drives, hedges, yards, car parks, roads, pavements, forecourts, walls, gates and fences unless the structure of the building is damaged at the same time.

7. Terrorism

There is no cover for any loss or damage caused by Terrorism unless this is shown in the schedule.

8. Unoccupied Properties

If the buildings are unoccupied for more than 60 days the cover will exclude the first £500 unless the excess on the schedule is higher of each claim for Malicious Damage, Storm, Flood, Escape of Water, Theft and All Other Damage if this peril is insured. If the building remains unoccupied for a further 60 days then cover will completely exclude Malicious Damage, Escape of Water, Theft and All Other Damage.



How to make a claim

- Contact your Housing provider for a claim form or ring us on 0800 335500 during office hours to report the claim.
 When you contact us about a new claim you will need to tell us your name and address, the place where the loss occurred and what caused the loss or damage.
- Tell the police if something has been stolen or maliciously damaged.
- We will contact our building services provider to contact you to arrange the necessary repairs, subject to validation that the claim is covered.
- If someone is making a claim against you for any injury or damage to their property, you must send us full details as soon as possible. Any letters regarding the claim should be sent to us, unanswered without delay. You should not become involved in correspondence with the other person – you must leave us to deal with the matter on your behalf.

Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service,

Exchange Tower, London, E14 9SR

Telephone: 08000 234567

(free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Handy hints

We have included some practical advice to help you avoid some of the more common accidents and events which occur.

Fire prevention

Over half of all fires in domestic premises start in the kitchen, so take special care when cooking with hot oil or fat and never leave chip pans unattended.

Fit smoke detectors in all rooms (special detectors are available for the kitchen) and test them on a regular basis to ensure that the batteries are working.

Check electrical equipment and follow the manufacturer's instructions in making sure that the correct fuses are used and circuits are not overloaded

Make sure that cigarettes and cigars are always properly extinguished.

Water damage

Find out where the stopcock is and make sure that you can turn it on and off. Lag exposed water pipes and tanks in the roof area, but, remember not to use insulation material under the water tank as this may cause water in the tank to freeze.

If pipes freeze, despite your precautions, thaw them out slowly using hot water bottles; never use a blowlamp.

Holidays and other unoccupancy

You are expected to take reasonable precautions to safeguard your premises especially when it is unoccupied or you are away. These should include not only securing doors and windows, but reducing the risk of pipework freezing by either turning off the water system and draining it down, or by maintaining low level heating, particularly overnight.

Trees

Structural damage to buildings caused by trees and shrubs is on the increase.

Do seek advice on safe planting distances before planting trees and shrubs in your garden and ensure that they are pruned regularly.

Zurich Municipal

Zurich Municipal is a trading name of Zurich Insurance plc. A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales. Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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Select

part F: public liability

This schedule replaces any previous schedule. The schedule and policy are to be read together.

insured:

Glen Oaks Housing Association

policy number:

JHA-22S031-0043

period of insurance

from:

1st April 2020

to:

31st March 2021

long term agreement

expiry:

31st March 2022

limit of indemnity:

£25,000,000

excess:

£1,000

operative endorsements:

The insurer will only be liable for all sums which the insured as owners of the buildings may become legally liable to pay as damages for:

- a) accidental Injury to any person (other than an **employee** of the **insured** if the Injury arises out of and in the course of employment by the **insured**)
- b) accidental damage to property not belonging to the insured nor in the custody or control of the insured or an employee

when such Injury, or damage happens in or about the buildings and occurs during the currency of this Part.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

policy reference: MHAABB02 schedule no: 20 1 of 1

issue date: 01 April 2020

examined:





SCHEDULE 3b - INSURANCE DETAILS

The insurance costs payable in respect of Buildings and Public Liability Insurance for all common parts of the development will be charged to the owners in equal proportions annually in advance. The calculation of the premium is as follows: -

• Annual insurance premium / number of owners: -

i.e. Property Cover Buildings Insurance Premium: Terrorism Cover Sub-Total Add Insurance Tax @ 12%:	£13,521.53 £227.31 £13,748.84 +£1,649.86
Grand Total <u>Divide</u> by Number of Owners:	= <u>£15,398.70</u> / 92
Owner's Annual Property Share:	=£167.38
Property Owners Liability Cover Liability Premium: Sub-Total Add Insurance Tax @ 12%: Grand Total Divide by Number of Owners:	£702.34 £702.34 +£84.28 = <u>£786.62</u> / 99
Owner's Annual Liability Share:	= £7.95
Total Insurance Premuim Owners Annual Property Premium Owners Annual Liability Premium	£167.38 £7.95
Owner's Annual Insurance:	= £175.32

The current Block Insurance Policy Summary is appended.



FACTORING DEBT RECOVERY POLICY

1. INTRODUCTION

Glen Oaks Housing Association Limited is responsible for the general management and administration of the common property within various blocks of flats in which they hold an interest. We invoice and collect payments from owners for repairs, maintenance and the general management of the block of flats or development of which their property forms part. Where owners have refused, or delayed making payment Glen Oaks Housing Association Limited must have an effective strategy in place to recover sums due.

Debt prevention and recovery is a key business objective in ensuring the Association's financial viability. The quality of service provided by the factoring team is greatly affected if payments for works carried out are not received. The Association will therefore engage in robust and timely recovery practices to ensure that settlement of outstanding balances is achieved at the earliest possible opportunity.

2. PRINCIPLES, AIMS AND OBJECTIVES OF THE POLICY

2.1 Principles

Glen Oaks Housing Association Limited aims to provide an efficient factoring service for owners within blocks or developments which are factored by the Association.

We will maximise use of resources available to recover arrears due to ensure the level of debt in minimised in a sensitive but effective manner, applying consistency where possible.

2.2 Aims

- i) Debt prevention To provide advice and assistance to customers when required. Ensuring customers are aware of the obligations placed upon them and to provide a range of flexible options for paying sums due.
- ii) **Debt Management** to take positive action at early stages to ensure debt is effectively managed and to ensure that your property continues to be properly maintained.
- iii) **Debt Recovery** To recover sums due timeously based on a staged escalation process beginning with internal efforts and then court action if required.



FACTORING DEBT RECOVERY POLICY

2.3 Objectives

- i) To monitor levels of debts.
- ii) To provide factored owners with appropriate information on possible debt recovery methods that can be utilized by the Association to recover sums due.
- iii) To offer early and suitable professional support and guidance.
- iv) To set out the early intervention mechanisms to prevent debt arising.

3. DEBT PREVENTION

The Association is committed to preventing debt and we will adopt a supportive approach to our customers placing an emphasis on prevention, assistance and cooperation. The Association will ensure that factored owners are aware of advice sources that are available when arrears arise. The Association rely on customers to inform them if they encounter financial difficulties and are unable to make payments of sums as they fall due.

4. ADVANCE PAYMENTS

To support owners to avoid high levels of debt or large lump sum payments, advance payment for charges will be permitted.

The Association will notify owners of work being instructed above the delegated authority level and, where required, will seek instruction from owners inline with the Title Deeds in advance of works being instructed and carried out. Charges are not applied to owners accounts until works are complete.

Where owners are notified of works in advance they are provided the opportunity to make payments in advance of the charges being applied. This allows owners to spread the cost of the work, in the case of major works, over some months at an affordable level rather than having to make a lump sum payment when works are complete.

Owners are not required to make advance payments however they will be advised of the requirement to make payment of the charges in 28 days when charges are applied to their account. Where an owner agrees to make advance payments for the works an advance payment plan letter will be issued to confirm the details of the advance payment plan agreed. Should the owner default on these payments the arrangement will not be pursued formally however the owner will be contacted to discuss the implications of not continuing with the advance payments.

Advance payments will be paid into the owners factoring account and will show as a credit balance in the account. Where the owner has other debt on the account any



FACTORING DEBT RECOVERY POLICY

advance payments will be used to cover existing debts before the account starts to build a credit balance.

Advance payments will not be ring fenced specifically for the major works. If owners default on other payments or if other charges are applied during the period of advance payments the credit balance will be deducted to cover these additional charges. If owners wish the payments to be held specifically for the major works they will be advised to retain the money in a private account and make a lump sum payment when the charges are applied to the account.

No interest will be accrued by the Owner for any credit balances on their account.

Owners will be able to request a refund of any credit balance on their account however will be reminded of the requirement to make payment in full for any charges within 28 days of their invoice and the recovery procedure which the Association has to recover debts not paid.

5. DEBT MANAGEMENT

The Factoring Assistant will monitor payment of invoices within the first 28 days and may make informal contact with owners in advance of commencing stage 1 of the arrears process where payment has not been forthcoming. This contact will generally be made to act as an informal prompt where timeous payment is normally received or where owners have requested such contact.

Where factoring arrears have arisen, Glen Oaks Housing Association Limited will offer factored owners the opportunity to enter into a repayment arrangement to allow factored owners to pay off the arrears in instalments over a period of time. Repayment arrangements will also require a commitment to honour on-going charges. Where we are aware of owners that are unable to meet on-going factoring charges, we will signpost owners to appropriate agencies who can provide advice and assistance on debt counselling, money advice and support organisations.

Owners will be encouraged to make Direct Debit arrangements with the Association for the payment of Factoring accounts. Payment levels should be sufficient to cover the cost of anticipated future accounts and any accumulated arrears. Direct Debit payments will be subject to review at least annually. Where payments are found to be insufficient to reduce arrears balances the Association will be entitled to increase payments. In these circumstances the Association will give the owner concerned 28 days notice and will advise on the new amount to be collected.



FACTORING DEBT RECOVERY POLICY

6. DEBT RECOVERY

Glen Oaks Housing Association Limited will seek to tackle arrears recovery at the earliest opportunity. We are committed to effective debt recovery which will be based on a consistent approach to each case.

Factoring Invoices will be due for payment within 28 days from the date of issue.

If payment is not forthcoming within 28 days we will be entitled to apply 4% above current Royal Bank of Scotland base lending rate from the date the arrears on the factoring account arise through to the date of full settlement.

The following escalation process will apply to unpaid debts: -

- i) If an owner does not make payment within 28 days of the date of the invoice a first reminder letter will be sent to the correspondence address. The letter will: -
 - Clearly state the outstanding balance and urgent need of settlement
 - Advise of potential consequences of non-payment
 - Invite contact to establish reasons for non-payment
- ii) If no contact has been established and no payment has been received after 14 days, a second / final reminder will be sent to the factored owner. The letter will contain the same information as the first reminder letter and will inform that if payment is not received, the Association will proceed with legal action in order to recover sums due. At the time of issuing this letter a £20 late payment fee will be applied to the Account and the owner will be notified of this in the letter.

The Association will be required to take further action if a factored owner: -

- fails to make full payment of arrears within 7 days of being served with the final reminder letter; or
- fails to make contact with the Association within 7 days of being served with the final reminder letter.

Once a recovery action commences, legal costs will accumulate and all such accrued costs will be added to the debt owed by the factored owner. Factored owners faced with legal action will be warned that it can add a significant amount to the principal sum owed.

If the Factoring Arrears rise above £500, the Association, may, register a Notice of Potential Liability for Costs over the property setting out that a debt is due. This may affect/restrict the



FACTORING DEBT RECOVERY POLICY

factored owners' ability to sell their property. When the Association chooses to exercise this procedure, the affected owner will be given 7 days notice and the opportunity to reduce or pay off the amount owed. The owner will be liable for any associated costs for the registering of a Notice of Potential Liability for Costs.

Once decree is granted, if full payment (inclusive of legal costs) is still not forthcoming, either by one-off payment or by means of an agreed repayment arrangement, Sheriff Officers will be called upon to carry out debt enforcement action. This may include: -

- Freezing of Bank Account;
- Attachment (non-essential goods out with the home) or Exceptional Attachment (non-essential goods inside the dwelling house) Orders;
- Arrestment of wages;
- Notification under The Tenements (Scotland) Act 2004 (advises of sale of property and allows debt to be transferred to new owner);
- Inhibition on property (debt secured on property, prevents raising of equity on property);
- Sequestration; &
- Any other legal means to ensure recovery.

If for any reasons the Notice of Potential Liability for Costs is applied but is insufficient to cover outstanding debts the Association will consider redistributing the debt between the remaining owners inline with title deeds.

Where the Association has been unable to recover the cost of major works from an owner(s) in a block the Association will consider registering a repayment charge over the property using the 'missing share power' provided in the Tenements (Scotland) Act 2004 and the Registered Social Landlords (Repayment Charges) (Scotland) Regulations 2018

7. PAYMENT ARRANGEMENTS

Glen Oaks Housing Association is not licensed by the Financial Conduct Authority and therefore has very limited flexibility to agree to payment arrangements however to support and assist owners we will consider agreeing to informal payment arrangements as part of our debt recovery policy.

An informal payment arrangement for Factoring debt will only be agreed where owners are fully engaged with Glen Oaks staff in relation to their factored account in order to clear any debt or pay off a major works charge.



FACTORING DEBT RECOVERY POLICY

An informal payment arrangement cannot exceed 12 payments <u>or</u> 12 months and Glen Oaks staff have no flexibility to extend this. At the end of the arrangement period the debt must be settled in full otherwise Glen Oaks will commence the steps laid out in this Policy.

When an informal payment arrangement is made an arrangement letter will be issued to the owner and an arrangement set up on the Associations Property Management System. If an owner defaults on an informal payment arrangement they will receive a broken arrangement letter and advised to recommence payments immediately. If another payment is not received by the deadline provided in the letter the steps of the debt recovery policy will be commenced.



COMPLAINTS PROCEDURE

COMPLAINING TO GLEN OAKS

Glen Oaks Housing Association is committed to providing high-quality customer services. We value complaints and use information from them to help us improve our services.

If something goes wrong or you are dissatisfied with our service, please tell us. This leaflet describes our complaints procedure and how to make a complaint. It also tells you about our service standards and what you can expect from us.

What is a complaint?

We regard a complaint as any expression of dissatisfaction about our action or lack of action, or about the standard of service provided by us or on our behalf.

What can I complain about?

You can complain about things like: -

- Delays in responding to your enquiries and requests;
- Failure to provide a service;
- Our standard of service;
- Dissatisfaction with Glen Oaks' policy;
- Treatment by, or attitude of, a member of staff; &
- Our failure to follow proper procedure and in particular the Property Factors Code of Conduct.

Your complaint may involve more than one of our services or be about someone working on our behalf. We will always tell you who is dealing with your complaint.

What can I not complain about?

There are some things we can't deal with through our complaints-handling procedures. These include: -

- A routine first-time request for a service, for example a first-time request for a repair or action on anti-social behaviour;
- Requests for compensation from Glen Oaks;
- Issues that are in court or have already been heard by a court or a tribunal; &
- An attempt to reopen a previously concluded complaint or to have a complaint reconsidered where we have already given our final decision.



COMPLAINTS PROCEDURE

If you are still not satisfied, the complaint can be referred to the Housing and Property Chamber, First-tier Tribunal for Scotland for an independent review of the complaint.

If other procedures or rights of appeal can help you resolve your concerns, we will give information and advice to help you.

Who can complain?

Anyone can make a complaint to us, including the representative of someone who is dissatisfied with our service.

How do I complain?

You can make a complaint through any of the following: -

In Person: Please visit Glen Oaks Housing Association office at

3 Kilmuir Drive, Arden, Glasgow, G46 8BW

By telephone: 0141 638 0999

By Post: 3 Kilmuir Drive, Arden, Glasgow, G46 8BW

By Email: go@glenoaks.org.uk; &

Website contact: www.glenoaks.org.uk/contact-us.html

How long do I have to make a complaint?

Normally, you must make your complaint:

- Within six months of the event you want to complain about; or
- Within six months of you finding out that you have a reason to complain, but no longer than 12 months after the event itself.

In exceptional circumstances, we may be able to accept a complaint after the time limit. If you feel that the time limit should not apply to your complaint, please contact us to explain why. The Housing and Property Chamber, First-tier Tribunal for Scotland will not hear complaints regarding events that took place before 1st October 2012.



COMPLAINTS PROCEDURE

What happens when I have complained?

Our complaints procedure has two stages: -

Stage 1: Frontline resolution

We aim to resolve complaints quickly and close to where we provided the service. This could mean an on-the-spot apology and explanation if something has clearly gone wrong and immediate action to resolve the problem.

We will give you our decision at Stage 1 in five working days or less, unless there are exceptional circumstances. If we can't resolve your complaint at this stage, we will explain why and tell you what you can do next. We might suggest that you take your complaint to Stage 2.

Stage 2 Investigation

Stage 2 deals with two types of complaint: those that have not been resolved at Stage 1 and those that are complex and require detailed investigation.

If you are making a complaint at Stage 2, please provide as much information as possible in relation to the complaint, as this will make it easier and quicker for our staff to help you.

When using Stage 2 we will: -

- Acknowledge receipt of your complaint within three working days
- Discuss your complaint with you to understand why you remain unhappy and what outcome you are looking for; &
- Give you a full response to the complaint as soon as possible and within 20 working days.

If our investigation will take longer than 20 working days we will tell you.

We will agree revised time limits with you and keep you updated on progress.

What if I'm still not happy?

After we have fully investigated, if you are still dissatisfied with our decision or the way we dealt with your complaint, you can ask the Housing and Property Chamber, First-tier Tribunal for Scotland to look at it.

The Housing and Property Chamber, First-tier Tribunal for Scotland cannot normally look at: -



COMPLAINTS PROCEDURE

- A complaint that has not completed our complaints procedure (please make sure it has done so before contacting the Housing and Property chamber, First-tier Tribunal for Scotland.
- Events that happened, or that you became aware of, before 1st October 2012; &
- A matter that has been or is being considered in court.

You can contact the Housing and Property Chamber, First-tier Tribunal for Scotland:

In person: Housing and Property Chamber First-tier Tribunal for Scotland, Glasgow

Tribunals Centre, 20 York Street, Glasgow, G2 8GT

By post: Housing and Property Chamber First-tier Tribunal for Scotland, Glasgow

Tribunals Centre, 20 York Street, Glasgow, G2 8GT

Telephone: 0141 302 5900

Email: <u>HPCadmin@scotcourtstribunals.gov.uk</u>
Website: <u>www.housingandpropertychamber.scot</u>

Complaints to the Scottish Housing Regulator

If we are persistently failing to deliver services that meet the standards that are expected of us, and you have complained to us but you are still dissatisfied, you can complaint to the Scottish Housing Regulator.

Getting help to make your complaint

We understand that you may be unable, or reluctant, to make a complaint yourself. We accept complaints from the representative of a person who is dissatisfied with our service. We can take complaints from a friend, relative, or an advocate if you have given them your consent to complain for you.

You can find out about advocates in your area by contacting the Scottish Independent Advocacy Alliance or Citizens Advice Bureau.

Scottish Independent Advocacy Alliance

Tel: 0131 260 5380 Fax: 0131 260 5381 Website: www.siaa.org.uk

Citizens Advice Scotland

Website: www.cas.org.uk, or check your phone book for your local bureau.

We are also committed to making our service easy to use for all members of the community. In line with our statutory equalities duties, we will always ensure that reasonable adjustments are made to help customers access and use our services. If you have trouble putting your complaint in writing, or want this information in another language or format, tell us in person.



COMPLAINTS PROCEDURE

QUICK GUIDE TO OUR COMPLAINTS PROCEDURE

You should make the initial complaint to Glen Oaks in person, by telephone, email or via the website. We have a **two-stage complaints procedure**. We will always try to deal with your complaint quickly. But if it is clear that the matter will need a detailed investigation, we will tell you and keep you updated of our progress.



Stage 1 - Frontline Resolution

We will always try to resolve your complaint, within **5 working days** if we can. If you are dissatisfied with our response, you can ask use to consider your complaint at Stage 2.



Stage 2 - Investigation

We will look at your complaint at this stage if you are dissatisfied with our response at Stage 1. We also look at some complaints immediately at this stage, if it is clear that they are complex or require further investigation.

We will acknowledge your complaint within **3 working days**. We will give you our decision as soon as possible. This will be no more than **20 working days** unless there is clearly a good reason for needing more time.



The Housing and Property Chamber First-tier Tribunal for Scotland

If, after receiving our final decision on your complaint you remain dissatisfied with our decision or the way we have handled your complaint, you can ask the Housing and Property Chamber, First-tier Tribunal for Scotland to consider it. The Housing and Property Chamber, First-tier Tribunal for Scotland will ask you to complete a Complaints Application Form before it will consider the Complaint.



X MEDULE 6



Fair Processing Notice

Use of your personal data

From 25 May 2018, Glen Oaks Housing Association will be subject to the rules set out in the General Data Protection Regulation (GDPR). To allow us to deliver our services to you, we will process personal data (which may be held on paper, electronically, or otherwise) and we recognise the need to treat it in an appropriate and lawful manner. This leaflet explains what information we collect, when we collect it and how we use this.

We collect the following personal information from you (and members of your household):

- Name
- Address
- Gender, ethnicity, disability
- · Date of birth
- Phone numbers
- E-mail address
- National Insurance number

- Medical details
- Care and support information
- Employment details
- Criminal record declaration
- Next of kin / emergency contacts
- Marital status
- Bank account details

This information comes from:

- Housing applications
- Correspondence about your tenancy
- Repair requests
- Membership (shareholder) applications
- Factoring agreements

- Tenancy sign-up documents
- Complaints
- Arrangements to make payment to us
- Use of online services, including social media

We receive the following information from third parties:

- Benefits information, including awards of Housing Benefit / Universal Credit
- Payments made by you via bank transfer, Allpay or any other method
- Complaints or other communications regarding behaviour or other alleged breaches of the terms of your contract with us, including information obtained from Police Scotland and Community Safety Glasgow
- Reports as to the conduct or condition of your tenancy, including references from previous landlords, and complaints of anti-social behaviour
- Support needs of vulnerable tenants
- Information supplied by the local authority relating to homeless applications
- New home owner details

We need your personal information to allow us to:

- Undertake and perform our obligations and duties in relation to the services we provide as your landlord or factor
- Respond to repair requests, housing applications, complaints and requests for medical adaptations
- Improve and develop the services we offer
- Keep you updated on any changes to our services

- Monitor our performance in relation to service delivery
- Refer you to other organisations that may support you
- Meet our legal obligations (this includes information we have to provide to regulators and statutory authorities)

Sharing of your information

The information you provide to us will be treated by us as confidential and will be processed only by our employees within the UK. We may disclose your information to other third parties who act for us for the purposes set out in this notice or for purposes approved by you, including the following:

- If we enter into a joint venture with or merged with another business entity, your information may be disclosed to our new business partners or owners;
- If we instruct repair, maintenance or upgrade works, your information may be disclosed to our contractors;
- If we are investigating a complaint, information may be disclosed to the Scottish Public Services Ombudsman, Police Scotland, Local Authority departments, Scottish Fire & Rescue Service, elected members and others involved in any complaint, whether investigating the complaint or otherwise;
- If we are updating tenancy details, your information may be disclosed to third parties (such as utility companies and Local Authority);
- If we are investigating payments made or otherwise, your information may be disclosed to payment processors, Local Authority and the Department of Work & Pensions;

- If we are conducting a survey of our products and / or service, your information may be disclosed to third parties assisting in the compilation and analysis of the survey results
- If required by law, we will disclose your information to statutory bodies such as auditors or solicitors
- If we are pursuing debt recovery, your information may be disclosed to our solicitors and Local Authority
- If we need to facilitate the payment of any benefits, your information may be disclosed to the Department of Work and Pensions, Local Authority or any other relevant department
- If the Local Authority is processing information about your council tax or relating to the electoral register, your information may be disclosed to them
- If required by an emergency service

Unless required to do so by law, we will not otherwise share, sell or distribute any of the information you provide to us without your consent.

Transfers outside the UK and Europe

Your information will only be stored within the European Economic Area (EEA).

Security

When you give us information we take steps to make sure that your personal information is kept secure and safe. All information is held in accordance with our Privacy Policy, a copy of which is available on request.

How long we will keep your information

We review our data retention periods regularly and will only hold your personal data for as long as is necessary for the relevant activity, as required by law, or as set out in any relevant contract we have with you.

Your rights

You have the right at any time to:

- ask for a copy of the information about you held by us in our records;
- require us to correct any inaccuracies in your information;
- make a request to us to delete personal data on you that we hold; and
- object to receiving any marketing communications from us.

If you would like to exercise any of your rights above please contact Martha Hutcheson on 0141 620 2705 or email martha.hutcheson@glenoaks.org.uk

You also have the right to complain to the Information Commissioner's Office in relation to our use of your information. The Information Commissioner's contact details are noted below:

The Information Commissioner's Office – Scotland 45 Melville Street, Edinburgh, EH3 7HL

Telephone: 0131 244 9001 Email: Scotland@ico.org.uk

The accuracy of your information is important to us - please help us keep our records updated by informing us of any changes to your email address and other contact details.

Contact Us

Glen Oaks Housing Association Limited, 3 Kilmuir Drive, Arden, Glasgow, G46 8BW



0141 638 0999





go@glenoaks.org.uk

Glenoakshousing

Our office opening hours are:

Monday, Tuesday & Thursday: 9am - 5pm

Wednesday: 9am - 1pm

Friday: 9am - 4pm

Our office is closed for staff training from 1pm every Wednesday.

Glen Oaks Housing Association is a non-profit Housing Association and a recognised Scottish Charity (No. SCO34301)
Financial Services Authority Registration No. 2402 R (S) – Scottish Housing Regulator No. HCB241
Scottish Property Factor Register No. PF000173

The Association is registered as a Data Controller with the Information Commissioner's Office (ICO) under registration number Z5443064.