



A guide to your factoring service provided by Partick Works Limited

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Website: www.partickha.org.uk
Property Factor Registered Number PF000165

OUR MANAGEMENT SERVICE

Partick Works Limited (PWL) aims to provide a quality factoring service that offers value for money, meets legal requirements and good practice standards in line with the Code of Conduct.

● **ACCESS**

PWL requires access to your property to carry out common repairs and an annual environmental audit inspection of your property which includes the common close area and backcourt area. This is not a technical inspection, it is a visual inspection carried out by one of our factoring team to check the communal environment you are living in. If there are any technical issues noted at the time of the annual inspection, we will pass this on to our repairs team and arrange for a maintenance officer to inspect.

If we factor your property, PWL should be supplied with a front and back door key and an attic key by an owner of the property. These keys will be added to our system and given unique number. The keys will only be given to our approved contractors we are working in partnership with and contractors who carry out close cleaning, backcourt maintenance and repairs services.

● **FACTORING INVOICES**

Factoring invoices are issued quarterly in arrears in April, July, October and January.

Please note that invoices will not be issued to tenants or leaseholders.

Payments are due on receipt of your invoice unless you have a direct debit or standing order set up. Your direct debit or standing order payments should always cover your quarterly charges.

If you don't pay your invoice on receipt we'll send a text message, email or letter to you. If you still haven't paid within another two weeks we'll send a final text, email or letter to you. If no payment has been made, we'll instruct our solicitor to issue a 7 day letter to you and a charge of £8.00 + VAT will be added to your account. Failure to pay your factoring invoice will result in an additional late payment fee of £30 + VAT being charged to your account and we will instruct legal action to recover the debt.

There is a £10 + VAT charge if you request copy factoring invoices re-issued to you for each year you require copy invoices.

● **MAKING PAYMENT**

You can pay your invoice by any of the following methods:

- Bank Giro Slip (attached to your invoice)
- Direct Debit
- Telephoning 0141 357 3773 and choosing Option 2
- All Pay App
- Cheque
- Debit or Credit Cards by telephone or by visiting the office
- Internet Banking
- Standing Order
- Online payments at www.partickha.org.uk

In order to process your payment to the correct account, please always ensure your reference number is included with your payment (you'll find this on the giro slip at the bottom of your invoice). If you do not provide the correct reference for your payment and we cannot identify the account the payment relates to then this will be placed in a holding account.

- **FACTORING FEE**

The factoring fee covers the following:

- Staff costs
- Overheads (Office, IT, Stationery)
- Insurance claims management
- Issuing factoring accounts
- Processing payments & arrears control
- Reactive repairs (common)
- Service enquiries and complaints
- Co-ordinating new services requested by residents
- Annual review of charges
- Setting up new owners, providing information packs
- Liaising with Glasgow City Council Services
- Annual environmental audit inspections
- Arranging direct debits and payment plans
- Procurement of environmental and repairs services

- **BUILDINGS INSURANCE**

The Company offers all owners fully Comprehensive Buildings Insurance within a block policy with Allianz Insurance plc.

All common repairs claims have an excess of £250.

All flat owners and commercial owners' claims have an excess of £100 except for claims involving escape of water which has an excess of £250.

All subsidence, heave or landslip claims have an excess of £1,000.

If you have taken out your insurance with Partick Works Ltd, please keep up to date with your factoring payments and pay your invoice as soon as you receive it. If you do not pay your invoice your property will not be covered under building insurance and you will not be able to make a claim.

In most cases the Title Deeds for your property will dictate that PWL, as the factor, of the property must arrange buildings insurance. However, if you wish to arrange your own Building Insurance cover you must provide PWL with a copy of your Policy and confirmation that it includes cover for common areas. Your alternative cover must meet the minimum sum as advised by the Company's insurer. A 5 yearly building insurance valuation is carried out to all factored blocks which is included within your building insurance premium.

Customers who are not covered under our block policy should provide PWL with a copy of your existing building insurance cover on an annual basis. PWL send a text, email or letter requesting a copy of your summary of cover on an annual basis. If you have not already done so, please email or post a copy to the Factoring Team.

As factor, we have a duty of care to other residents to minimise the risk to their building and have written confirmation that all properties are adequately insured.

Please make sure your factoring account is fully paid and up to date to cover your building insurance premium.

- **DEEDS OF CONDITIONS**

The Deed of Conditions or Title Deeds are legal documents which define the respective responsibilities and obligations of the owners and the factor in relation to the common parts of a property.

PWL does not hold your title deeds; this can be obtained from your solicitor.

The Deed of Conditions also specifies the relevant share of repairs and will determine the apportionment of costs.

Sometimes Deeds of Conditions are out of date and do not reflect changes which have taken place at the property, for example where flats have been amalgamated. In these circumstances we may seek agreement from owners to arrange an amendment to the existing Deed.

If the Title at the property does not provide details of a specific nature on any matter related to title such as emergency repairs the situation will be resolved in line with the new legislation relating to the Tenement (Scotland) Act 2004 which provides for these matters.

We will do our best to advise on matters connected with Deeds of Conditions, however, owners should take their own legal advice.

- **CHANGE OF OWNERSHIP**

When a property changes hands the Company is required to apportion all outstanding charges as at the relevant date and is required to supply information to solicitors in relation to repairs and planned works. In order to assist in the discharge of these duties, owners should ask their solicitor to provide the Company with 14 days written notice prior to the settlement date of the sale.

A charge of £50 + VAT is made to cover the additional administration costs and this is added to the seller's final account.

A charge of £100 + VAT is made where documentation is requested (e.g. Building Warrants, Certificates, Local Authority Certificates, etc).

A charge of £150 + VAT is made when a solicitors request for the provision of information is made less than five working days prior to the settlement date of the sale.

Solicitors will be requested to make an estimated retention sum to cover any outstanding costs in respect of the apportionment of accounts. If this is not possible the owner(s) will be asked to make payment of this estimated retention sum (prior to any sale information

[Property Factor Registered Number PF000165](#)

being provided) and the owner(s) must provide a forwarding address and contact details to enable PWL to issue the final account direct to them.

If an owner has a considerable debt on their property, no information will be released until either the debt is paid in full or an irrevocable mandate is signed confirming payment will be made from the proceeds of the sale.

Final accounts will be issued to customers within 3 months of their settlement date. Any credit balances on accounts will be refunded to customers within 3 months of their settlement date. If the Company is unable to return funds e.g. a forwarding address has not been provided or current bank account details have not been provided, the monies will be held for a period of 5 years before being written off.

DEBT RECOVERY PROCEDURE

It is the responsibility of PWL as Factor to recover all costs associated with operating the Factoring Service.

The Company has a robust arrears policy which we will follow in relation to all debt recovery.

Whilst we will do everything possible to assist owners experiencing financial difficulties; our policy is clear that a firm and consistent approach be taken to collecting arrears. Whilst legal action is a last resort, the Company will ultimately take whatever action is appropriate and necessary to recover the debt.

You should pay your account upon receipt. Remember the Company has already paid the money to the contractors and is therefore dependent on recovering these sums.

If you anticipate difficulty settling your factoring account please contact a member of the Factoring Team on 0141 357 3773, Option 4.

All additional administration and legal costs associated with Debt Recovery Action will be charged to your account. This includes a late payment fee of £30 + VAT and a charge of £8.00 + VAT for a solicitor's 7 day letter.

A Notice of Potential Liability for Costs (NOPLC) will be put on a property where an owner has a debt of £250 or more on their account. The cost of adding an NOPLC is £60 + VAT.

Where the Company obtains a decree for payment and the debt is still not cleared the decree may be enforced by:

- Wage Arrestment
- Arresting your bank account
- Intercepting payments due to you by a third party
- Inhibition put on your property which will stop you selling your house
- Notice of Potential Liability for Costs

Please ensure that you contact a member of the factoring team in the event of financial difficulties. All information will be treated in the strictest confidence.

MAINTENANCE SERVICE

- **INTRODUCTION**

PWL, as factor, acts as agent on behalf of all owners with regard to common repairs and services.

The Company aims to ensure the common parts of the property are kept in good repair through reactive common repairs and planned maintenance.

- **COMMON REPAIRS**

Common repairs include anything to do with the basic tenement structure, the roof, the close, the stairs and the backcourt.

- **PLANNED MAINTENANCE**

Regular inspections of certain common parts of the building is carried out on a planned basis to ensure the fabric of the building is kept in good condition.

This includes:

Roof Anchor Inspections – check and certified safe annually. If your property has roof anchors, these will be checked annually and certified as safe. A certificate is provided for each factored block which then allows the contractor to proceed with the annual gutter cleaning and roofing contractors to carry out repairs safely.

Gutters Cleaning – checked and cleaned annually. PWL provide an annual gutter cleaning service to all factored blocks. The roof is also inspected at this point and any follow up repairs are notified to PWL and carried out.

Close Painting and Plaster Repairs – in some cases this can include railings, benches, poles, etc. in backcourts.

Door Entry Upgrades – system upgrades on selected properties where the current system is no longer fit for purpose.

Stonework Repairs – essential stonework repairs.

Owners may be given the opportunity to participate in larger scale contracts such as flat window installations and renewing flat doors.

- **REPORTING A REPAIR**

If you wish to report a repair to any of the common parts of the buildings you should contact the repairs team on 0141 357 3773, Option 1. You can also report a repair online through our website at www.partickha.org.uk.

If you need to report an emergency out with working hours you should use the telephone numbers provided. These numbers should only be used for common works should not be used for internal repairs to individual flats. **Please note that if a call out is made in respect of such a repair you will be liable for the costs.**

• **RESPONSE TIME**

The Company defines all repairs in terms of:

- Emergency Repairs – Within 4 hours of notification
- Non Emergency Repairs – Within 7 working days of notification

Emergency Repairs – this category includes any repair which is required to avoid serious damage to property or risk to health and safety, e.g.:

- Water burst
- Dangerous masonry, loose slates, chimney heads, etc.

These repairs should be made safe and where possible completed (temporarily if necessary) within 4 hours.

Please note that emergencies involving gas faults in common areas should be reported directly to Transco.

Non Emergency Repairs – this category includes those repairs which can wait before being dealt with. These repairs should be completed within 7 working days.

• **CONSULTATION**

The Company's policy is to consult with owners whenever a repair cost is likely to exceed £1,000 in total. This may be reviewed later in the year due the increasing cost of erecting scaffolding to carry out repairs.

You will be sent details of the proposed works, estimated cost and your share, together with a Minute of Agreement authorising the proposed work and agreeing to pay your share.

For significant repairs over £5,000 we may request a close meeting where the majority of owners are required to attend in order to vote to proceed with the repairs.

Where blocks are 100% owner occupied we require payment in advance of instructing any works.

If you agree that the works should proceed, you should sign and return the Minute of Agreement and make payment of your share of the repair costs.

If we do not receive the majority of agreements and all payments the works will not proceed.

If you have concerns about the proposed works please contact us and we will be happy to discuss the details with you.

Where blocks are mixed tenure, the works will proceed when PWL obtains the majority agreement.

Owners will be notified of proposed planned maintenance, e.g. close painting, door entry system upgrades, stonework repairs etc.

Project management fees are charged in respect of repairs contracts and works in excess of £1,000. These fees are currently works between £1,000 and £5,000 a 5% fee and works in excess of £5,000 a 10% fee.

Common works between £1,000 and £5,000

For common repairs work with an anticipated value greater than £1,000, and less than £5,000 we will request a minimum of 2 quotes from appropriately qualified contractors for work which arises during the course of the year which does not fall within the partnership agreement for reactive repairs, nor has been identified as part of the planned or major works programme.

The contract will be awarded to the contractor providing the lowest price. If we are of the opinion that the work is not capable of being delivered to the required quality at the lowest price the work will be awarded to the contractor returning the second lowest price.

All of our contractors are required to prove that they have the financial stability to carry out the works, they must have adequate public liability insurance and they must prove that their operatives are suitably trained and proficient to work in the public domain.

● **PROCUREMENT**

If we need to appoint a contractor to do works over £1,000 we must follow our procurement policy guidelines. Our rules are shown below:

Small Contracts for Works, Goods and Services - Less than £50,000

Contracts up to the value of £5,000 - 2 quotes are required

Contracts over £5,000 and up to the value of £25,000 - 3 quotes are required

Contracts between £25,000 and £50,000 - these will be advertised on the Public Contract Scotland portal

Medium Contracts for Works only - £50,000 to £2,000,000

These contracts are not regulated by the Procurement Reform (Scotland) Act 2014. However the need to ensure value for money means that the same process as for regulated contracts should be followed:-

- all relevant economic operators are treated equally and without discrimination
- we act in a transparent and proportionate manner
- we comply with the 'sustainable procurement duty'

● **GAS REGULATIONS**

Owners who let out their property are reminded that there is a legal requirement to carry out a gas safety check on all appliances and to obtain a certificate from a 'GAS-SAFE' registered gas fitter. The tenant should be provided with a copy of the certificate.

Owner occupiers are advised that whilst there is no legal requirement, it is advisable to have all gas appliances regularly checked by a qualified gas fitter.

- **EMERGENCY REPAIRS**

Where a repair is of an emergency nature the Company will, as factor, take immediate action and notify owners in accordance with the legal requirements of the Tenement (Scotland) Act 2004.

SERVICE CHARGES

- **DOOR ENTRY MAINTENANCE**

Owners should note that costs in respect of repairs to the common parts of the systems will be treated as reactive repairs.

Replacement handsets are part of the door entry system and will be charged out accordingly.

If a handset is deemed to be faulty or needs replaced due to negligence by the user, this will be charged to the individual owner.

We also reset the door entry time clocks twice yearly in spring and autumn.

- **CLOSE CLEANING AND CLOSE WINDOW CLEANING**

These services are available if majority agreement has been obtained from owners and residents and costs will be charged on an individual basis at properties receiving these services. If you do not have this service, please contact a member of the factoring team who will arrange to issue mandates to the owners and residents within the block. Once a majority agreement has been reached, the service can be implemented. Specifications and schedule of works for all addresses where we carry out this service are on our website.

- **COMMON ELECTRICITY CHARGES**

These charges are levied on individual properties by the electrical company providing the service in respect of power used by the door entry system, communal TV aerials and communal extractor fans.

- **GCC CLOSE STAIR LIGHTING MAINTENANCE**

This is a maintenance charge made by Glasgow City Council who carry out close stair lighting maintenance to all owners in tenements receiving this service. GCC will be responsible for the upkeep and maintenance of the close stair lighting system. Problems concerning close stair lighting should be reported directly to GCC, Stair Lighting Department on 0800 595 595.

- **BACKCOURT MAINTENANCE**

The garden/backcourt maintenance services are available if majority agreement has been obtained from owners and residents and costs will be charged on an individual basis at properties receiving these services. If you do not have this service, please contact a member of the factoring team who will arrange to issue mandates to the owners and residents within the block. Once a majority agreement

has been reached, the service can be implemented. Specifications and schedule of works for all addresses where we carry out this service are on our website.

- **BIN STORE SWEEP & TIDY**

The service is for properties where a bin store sweep and tidy is carried out. The contractor will sweep, remove litter from the bin store area on a weekly basis. Please note that the contractor is not responsible for any bags of rubbish lying in the bin store and will not remove these as this is the responsibility of the residents living at the property to correctly put their rubbish in bag bags and dispose of them within the green wheelie bins provided. The contractor will report back to the factoring team if they are unable to carry out their service due to excess rubbish lying around the bin store. Services are available if majority agreement has been obtained from owners and residents and costs will be charged on an individual basis at properties receiving these services. If you do not have this service, please contact a member of the factoring team who will arrange to issue mandates to the owners and residents within the block. Once a majority agreement has been reached, the service can be implemented. Specifications and schedule of works for all addresses where we carry out this service are on our website

- **BIN PULL OUT SERVICE**

The service is for properties where a bin pull out service is in place for removing the bins to the front of your property for emptying by Glasgow City Council, and returning them to the bin stores. The cost of which will be charged out to owner occupiers within their factoring invoice. Services are available if majority agreement has been obtained from owners and residents and costs will be charged on an individual basis at properties receiving these services. If you do not have this service, please contact a member of the factoring team who will arrange to issue mandates to the owners and residents within the block. Once a majority agreement has been reached, the service can be implemented. Specifications and schedule of works for all addresses where we carry out this service are on our website

Details of our close cleaning, window cleaning and backcourt services are available on our website www.partickha.org.uk.

ESTATE MANAGEMENT

- **ENVIRONMENTAL AUDIT**

Closes are inspected annually and during the programmed visit a member of our Factoring team or Housing team will check the general condition of the close and backcourt areas and take a note of any repairs required. These visits are recorded on an audit form and photographs are also taken.

The annual environmental audit inspection of your property includes the common close area and backcourt area. This is not a technical inspection, it is a visual inspection carried out by one of our team to check the communal environment you are living in. If there are any technical issues noted at the time of the annual inspection, we will pass this on to our repairs team and arrange for a maintenance officer to inspect.

Household refuse should be tied securely in black bags and placed inside the green wheelie bins in the backcourt. On no account should bags be left on landings or by the back door.

If you experience problems with the Cleansing Department regarding emptying bins, you should phone the Western Depot on 0141 287 9700 and speak to the Supervisor for the Partick area.

If any instance of pests occurs (e.g. insects, rats or mice) you should contact Glasgow City Council, Environmental Health Pest Control Team on 0141 287 1059. You can also use their online form to report issues using the link <https://www.glasgow.gov.uk/index.aspx?articleid=20393>.

Please note that we do not deal with pest control and can only block holes visible within the common areas.

- **PETS**

If you have a cat or dog please ensure it does not foul in the common areas or back court. Pets should not be allowed into these areas unsupervised and dogs should always be on a lead. Dogs should not be exercised in the back court area.

- **SECURITY**

Locks are provided to back and front doors for security reasons. Please make sure that these doors are locked at all times.

Do not allow anyone into the close unless you know who they are.

- **NEIGHBOUR COMPLAINTS**

If you have a problem with noisy or inconsiderate neighbours we will offer advice and assistance to help resolve the problem.

Our ability to take action will depend on whether or not the neighbour in question is a tenant of Partick Housing Association. All tenants have Conditions of Tenancy which they are expected to observe and if a tenant is in serious and sustained breach of these conditions, it is open to the Association to take legal action against the tenant.

If you are an owner complaining about another owner our ability to act directly is very limited but we will try and advise on options available to you.

If you're experiencing noise issues with your neighbours and it's ongoing, please call a member of the noise team at Community Safety Glasgow on 0141 276 7559. You can register a complaint at any time by calling the 24 hour helpline on 0800 0273 901 or email commsafetycustomersupport@glasgow.gov.uk

If you're experiencing noise issues from commercial premises, construction sites or alarms sounding please contact Glasgow City Council Land and Environment Services on 0141 287 1060.

We aim at all times to be clear about whether or not we can help and what other options can be pursued.

- **DRUGS**

Anyone with any information or suspicion relating to drug dealing should report it directly to the Police.

HELP WITH COSTS

If you are on a low income or in receipt of benefit you may be able to get some assistance with mortgage payments, factoring charges and, in some situations, repairs. Please contact your local Citizens Advice Bureau.

- **CARE & REPAIR**

Glasgow Care & Repair offer advice and assistance to elderly owners in Glasgow. They will support and assist owners in organising internal and external repairs such as rewiring, wind and watertight repairs, disabled adaptations etc.

Care & Repair will also advise and assist you in securing any grant money which may be available in respect of these repairs from the City Council and Benefits Agency. The Glasgow Care & Repair Team is based at:

Glasgow Care & Repair
Southside Housing Company Ltd
553 Shields Road
GLASGOW
G42 2RW
Tel: 0141 433 2749
Email: careandrepair@southsideha.co.uk

If you wish further information on repairs which may be eligible for grant assistance, a leaflet is available from our office. Please note that applications must be made and agreed before works are instructed.

- **COMMUNITY ALARMS**

This service is provided by Bield Community Alarm Service to elderly owners and owners who have disabilities. The 24 hour service provides a link between your home and Bield's monitoring service.

Each applicant is assessed on their individual suitability to receive the service. Bield will also require you to provide them with emergency contact names.

In order to have the system installed you will require a telephone line with a 13 amp socket nearby.

Further information about the service and application forms can be obtained directly from Bield Community Alarm Service on 0141 950 1025.

WHO TO CONTACT

- **FACTORING ENQUIRIES**

If you have a factoring enquiry please contact a member of our factoring team on 0141 357 3773, Option 4 and your enquiry will be dealt with by one of our team.

If you wish to make a payment to your account please contact a member of our factoring team on 0141 357 3773, Option 2.

- **REPORTING A REPAIR**

If you want to report a repair, please contact a member of our repairs team on 0141 357 3773, Option 1.

- **COMPLAINTS**

We will always try to resolve matters informally within an agreed timescale. However, where you feel your complaint has not been dealt with to your satisfaction you have the right to enter our formal complaints' procedure.

We're determined to put our customers at the heart of everything we do and provide the best possible service we can. If we don't get things right first time, we'll listen to you and learn so we can stop it happening again.

If we've made a mistake or if you're unhappy with our service, we want to make it as easy as possible for you to tell us and we'll always try to deal with your complaint quickly and to your satisfaction.

Details of the complaints procedure is available upon request and online at www.partickha.org.uk and consists of 3 stages as follows:-

- Stage 1 – Frontline resolution
- Stage 2 – Investigation
- Stage 3 – First-Tier Tribunal for Scotland Housing and Property Chamber

We'll acknowledge receipt of your complaint and respond to complaints received verbally, by letter or email within 5 working days for a Stage 1 complaint, however if we need more time to investigate them we'll let you know and give you a deadline for our response in line with our complaints policy and procedures. Stage 2 complaints will be responded to within 20 working days.

SHARING OWNERS

This information sheet explains how our factoring service operates for sharing owners.

You should refer to your occupancy agreement for details of your responsibilities as a sharing owner.

- **FACTORING INVOICE**

You will still receive a factoring account detailing repairs and other charges.

- **ASSISTANCE WITH HOUSING COSTS**

Sharing owners are entitled to help with the occupancy charge of their housing costs through housing benefit provided they meet the qualifying criteria. Your Housing Officer or Welfare Rights Officer will be able to advise you regarding this.

If you qualify for housing benefit you may also get help with the service charge element.

In some circumstances you may be able to claim help with your mortgage costs (interest only) from the Benefits Agency but you should seek further advice based on your own individual circumstances.

- **REPAIRS**

Please remember you need the Company's permission before carrying out any alterations to your property. Application forms are available at reception.

- **RENT ARREARS**

Your monthly occupancy charges are monitored by your Housing Officer.

It may be that your circumstances have changed or you are experiencing some temporary financial difficulties. Your Housing Officer will be able to advise you about benefits to help with your rent and will discuss with you an arrangement to make up any arrears.

USEFUL TELEPHONE NUMBERS

Listed below are telephone numbers for use only in an **EMERGENCY** when the Company's office is closed. These numbers should only be used to report problems which are common.

Please also note that should you request a contractor to deal with a problem which is internal to your property you will be liable for any costs.

PLUMBER, ELECTRICIAN, JOINER, ROOFER, GLAZIER	0300 303 1703
STAIR & BACKCOURT LIGHTING	0800 595 595
TRANSCO (Gas Leaks)	0800 111 999
SCOTTISH POWER	0800 092 9290
SCOTTISH WATER	0845 600 8855
BUILDINGS INSURANCE	0121 411 0535

Please note you will hear a pre-recorded message advising that the switchboard is closed but in the event of an emergency press "0". Please listen to the full message before you press "0". The call is then diverted to the Out of Hours Emergency provider who will take the call and provide advice. If the Out of Hours Emergency operative feels that an adjuster input is required then they will contact the on-call adjuster who will contact you direct.