



## **Barrhead Housing**

### **Customer FAQ**

#### **What is a Factor?**

A Factor is a person, or an organisation appointed by the owners in a block of flats and/or development to look after the general management and administration of the block and/or development, including the maintenance of common areas. As your Factor, Barrhead Housing is responsible for ensuring that the common parts of the building and estate are well-maintained, kept in good order and repaired where required.

Your Deed of Conditions will have information on how your Factor is appointed.

#### **What Factoring Services does Barrhead Housing provide?**

Factoring Services are the services provided by us as your Factor. Barrhead Housing provides the following Factoring Services:

- Instructing repair and maintenance to common parts of both land and buildings
- Arranging common utility services
- Arranging block insurance
- Provision and maintenance of information signs and notices.
- Invoicing of common charges
- Liaison with owners and other relevant organisations
- Answering any queries
- Facilitating close meetings
- On-going inspections of common areas and open spaces (every 3 months)
- Joint property inspections (1 per annum, with all owners invited)
- Maintaining an approved contractors list
- Receiving and paying tradesman accounts



- Debt recovery and redistribution

### **What are the property's common areas' and what are my responsibilities as a Factored Owner?**

When you own a flat in a block you have a shared responsibility for the insurance of the building and for the general tidiness and repair of what are known as the 'common areas', i.e.:

- The common structure – such as the roof, walls, gutters and downpipes
- The ground on which the block is built, surrounding areas belonging to the block including any paths, drying greens, grassed, slabbed or planted areas.
- The entrance, halls and stairs, and any fences and bin stores

These parts or areas are owned by you jointly with the other residents in the building. Each owner has responsibility for the repair and upkeep of these areas and a legal liability, conferred by the Deed of Conditions, which you sign when you buy your flat. The Deed of Conditions sets out in detail your rights, responsibilities and obligations with regard to the common areas of your building and requires that you must appoint a Factor.

For owner occupiers, the common areas may include grassed areas, common footpaths and any other area identified as a 'common area' or 'common part' in your Deed of Conditions.

### **How often will I be invoiced for factoring charges?**

Our management fees are set annually and charged to your account monthly, along with any added regular service charges such as close cleaning or landscaping. Costs for repairs below £250 per owner share will be added to your account for payment. Our charges include:



- Management Fee
- Buildings Insurance
- Rechargeable Common Repairs
- Cyclical Maintenance
- Stair Cleaning Charges
- Environmental Works
- Stair Lighting & Close Electricity Charges
- Major Repairs

### **How do I pay my factoring charges?**

Our preference is that you pay by direct debit, as this is the most convenient way for you to pay your bill, and you can set this up by calling our office on 0141 881 0638.

You can also pay your factoring charges directly to Allpay by visiting [www.allpay.net](http://www.allpay.net) or calling them on 0330 041 6497. Alternatively, please call our office to set up a BACS transfer or standing order.

### **How does Barrhead Housing manage the Factoring Service?**

In providing an effective management and administration service to owners we will:

- Maintain detailed records of each block and of individual flats.
- Record full details of repairs and other charges for the common areas of the block.
- Share out (apportion) the costs for repairs, cyclical and planned maintenance, major repairs and any other services between the owners in a block.
- Advise owners on and consult with owners, where needed, about planned maintenance, and major repairs.



- Set a fair management charge to cover our costs of providing a factoring service to owners.
- Issue regular accounts to owners, and pro-actively follow up any outstanding payments.
- Deal with enquiries relating to the factoring service and accounts which have been issued.
- Provide information about the factoring service to all factored owners either directly by mail or indirectly through articles in our newsletter, a copy of which will be sent to each factored owner.

### **How do I report a repair?**

You can report a repair for common areas by telephone on 0141 881 0638 where you will be able to speak to our friendly, helpful Customer Service Hub team. Alternatively, you can report a repair via email at [repairs@barrheadha.org](mailto:repairs@barrheadha.org). Repairs required inside your home are your own responsibility.

### **How long will it take to carry out a repair and how are these paid for?**

Reactive repairs are required works which are unexpected and require attention are categorised as:

- Emergency (24 hours) – our contractors will make the property safe and then we will advise you on further works needed.
- Urgent (2 working days)
- Routine (10 working days)
- Or appointment (date specified by yourself)

Planned works will be arranged at mutually convenient time. The costs of most repairs (except emergencies) require to be paid upfront owners to ensure funds are in place to pay our contractors and to minimise any arrears owed.



Barrhead Housing have delegated authority to act, which means that we are able to carry out repairs to your building up to your building up to a cost of £250.00 per owner within the block. If a repair is to cost more than the delegated level of authority amount, Barrhead Housing will contact owners to seek permission to go ahead with the repair. If a majority is not in favour of the repair being carried out, we will not go ahead with the repair, except in the case of an emergency or health and safety risk (see below). This will only be reviewed if circumstances change, such as if the damage gets worse or owners approach Barrhead Housing to let us know that they have changed their mind.

We do not have to gain consent for a repair if there is a health and safety risk to the building and/or its occupants.

### **Do I need to take out Buildings Insurance?**

If you live in a flat or maisonette, we are responsible for ensuring that the whole building and any common parts are adequately insured at all times, including all necessary Public Liability Insurance. We can arrange this for you as part of a common policy or you can arrange your own cover (see below).

### **Can I arrange my own Buildings Insurance?**

If you want to opt out of the block insurance policy maintained by us and arrange cover for your own property yourself, you must notify by 1<sup>st</sup> March of each year prior to the block insurance policy renewing and provide us with evidence of alternative adequate insurance, together with evidence this insurance is being maintained. In these instances, we may apply a small annual charge to your account for administrating and monitoring this.

Your insurance must cover a share of the common parts of the building/development of which your property forms a part. In instances where you have arranged insurance cover for your own property, we must ensure that your cover always remains in place. It is your responsibility to provide us with evidence of this on an annual basis.



If you do not provide sufficient evidence to us promptly, we will insure your property on your behalf and the whole annual fee will be applied to your account. Where your property does not form part of a tenement or block of flats, you will have to arrange your own building insurance.

### **How do I make a claim on the Buildings Insurance?**

We don't submit claims on your behalf so we will provide you with the insurer's contact details so you can make your own claim directly.

### **Do I need to arrange my own Contents Insurance?**

Yes, if you want contents insurance you will need to organise this yourself as it is not part of our service.

### **What if I am selling my home?**

Please let us know 30 days prior to the date of sale. This lets us close your account and get in touch with the new owners.

We can then apportion any outstanding shared charges and send you a final bill or arrange a refund to be issued.

New owners will be contacted and provided with a copy of their Written Statement of Service and other useful information and will be liable to contribute to their share of costs.

If you're selling your home, there is a £100 fee to cover administration costs to close your account.



## **How do I report Anti-Social Behaviour?**

If your complaint about anti-social behaviour relates to a Barrhead Housing tenant, please contact us on 0141 881 0638 or by email at [enquiries@barrheadha.org](mailto:enquiries@barrheadha.org) to let us know what has happened.

If an incident occurs out with our opening hours, or if your complaint is against someone who is not our tenant, you should contact Police Scotland by telephone on 101 (999 in emergencies) if there is a risk to people or property. You can also contact East Renfrewshire Council's Community Safety Unit on 0800 013 0076 from 7.30am to midnight seven days per week for advice and support.

## **What if I have a complaint?**

We always aim to provide excellent service, but sometimes things may go wrong. In the first instance, please contact our Customer Service Hub on 0141 881 0638 and we will do what we can to make things right. However, if you wish to make a formal complaint you can find full details of how to do so [here](#), along with our complaints policy.

## **How do I get involved?**

We are keen to get your views on what is working and what is not. We aim to hold regular engagement with our customers, to let you know about the good work Barrhead Housing is carrying out in your community and how we are providing good value for money for owners and tenants alike. We will include our owners by sending our regular newsletter, to keep you informed and to give you an opportunity to take part. We will also offer all owners the chance to meet with your dedicated Customer Services Officer, at one of the regular estate management visits, the annual property/area inspections or at another time of your choosing, to discuss our services and how we can improve them.