

# Formal Notice & Information



April 2026

If you anticipate having difficulty making the required payments, please contact our Finance Team on 0141 331 6663.

## Factoring Charges

This invoice covers:		For the period:
1	Management Fee and Insurance (charged in 3 months in advance)	01/07/2026 - 30/09/2026
2	Cleaning / Back Court services	Charged Retrospectively
3	Repairs	Charged Retrospectively

### Factoring Surgery Dates

The Factoring Team will be available to meet with you in-person at our office at 5 Royal Crescent, Glasgow G3 7SL or virtually to discuss your factoring account on **Thursday, 21 May 2026 between 4pm and 6pm.**

**Please contact us in advance to make an appointment to meet the team.**

### Annual Information Sheet

The enclosed 2026 Annual Information Sheet (AIS) sets out relevant information in relation to your Property Factoring Account and the Services we provide and confirms the date of last common inspection and the common block insurance premium due for the period April 26 to March 27. It is essential that we have current and up to date information, please inform us if any of your details need updated.

### Insurance Procurement

Effective 01/04/26 the common block insurance is with AVIVA. The procurement process followed for the new contract was designed to ensure value for money and align with our policy requirements. We conducted a competitive tendering process through our insurance broker, ensuring bids were assessed to ensure value for money, and the ability to meet our needs. This process is in line with our policy guidelines, which can be further reviewed in the policy summary (available via our website). Please note, the policy premium cost is trending upwards, reflecting market conditions.

### Building Rebuild Valuation Surveys

We usually instruct Building Rebuild valuation Surveys every 5 years, but the decision was made to conduct new surveys after 3 years to better align with market fluctuations and to ensure our valuations remain as accurate as possible. The selected addresses for Phase 1 were chosen based on their strategic relevance, high rebuild, and to spot check wider stock profile. The per flat unit charge for these surveys is £18.50 plus VAT, for which we anticipate invoicing will occur in Q2 2026. Since the last round of surveys, we've noted an average 40% increase in property valuation, which will have an impact on insurance premiums. Phase 2 surveys are current being planned to reflect the trend fluctuation, due complete February 2027.

YOUR ACCOUNT

## Report A Common Repair:

Please see our website for details of “When to Report a Repair”.

## Repairs Call Handling Process:

All common repair enquiries should be directed to our contractor as per the detail below:

Common Repairs (24/7):	The Bell Group -	0141 336 7111, or	<a href="mailto:GWHA@bellgroup.co.uk">GWHA@bellgroup.co.uk</a>
Lift Faults:	City Building -	0800 595 595	
Stair/Back Court Lighting faults:	GWHA –	0141 331 6652	

All other repair enquiries contact us: **0141 331 6650, or [Rservice@glasgowwestha.co.uk](mailto:Rservice@glasgowwestha.co.uk)**

## Communal Block Inspections - Update

Our annual communal block inspections began in February with those completed already helping us build a clearer picture of the overall common building condition of the properties we manage. These inspections include stairwells, entrances and other communal spaces to ensure they remain safe, and well maintained. As part of this process, inspections have also included the use of drone survey technology for the external building fabric which includes stonework, roof coverings, and chimneys. Using drone allows us to safely assess high-level areas and identify any potential issues at an early stage, without the need for scaffolding or disruption to residents.

Our Technical Team are reviewing those inspection reports in detail and will be developing a planned programme of works to address any issues identified. This will allow repairs and maintenance to be prioritised and managed in a structured and efficient way, where possible this will be undertaken within our existing delegate authorities as outlined in our Written Statement of Services including the instruction of works to ensure any Health and Safety are addressed. Where appropriate we will invite you to a meeting to discuss the options available to address any more extensive repairs which may include the appointment of consultants and formal procurement of major works.

## Planned Maintenance & Cyclical Programmes

Common repairs and investment works can sometimes involve significant costs, and in some cases, these works may be required at short notice. Where large-scale common repairs or investment works are identified, owners are required to make payments in line with section 5.3 of our Written Statement of Services, with contributions required before works begin. When works are first identified and communicated, we ask that you make arrangements for your share of the costs to be paid to us at the earliest opportunity to assist mitigating delay.

## Communal Electricity Charges – SSE Billing Update

Despite assurances that sector wide account billing issues being encountered by SSE had been resolved still have a residual number of accounts that are going through a correction process. As per previous FNIS updates on this we are being supported by utility consultants, *We are Boxfish*, in this process. Unfortunately, we continue to see some backdated and lump sum account adjustments being applied as opposed to those charges being spread across the annual billing period.

We recognise that receiving updated or backdated charges can be frustrating and may have an impact on household budgeting. Please be assured that Glasgow West Enterprises (GWEn) are actively working with *We are Boxfish* to escalate concerns with these issues directly with SSE, including providing additional meter readings and thereafter pursuing corrected invoices. If you have a specific query about a charge on your factoring invoice, please contact the Factoring Team who will be happy to assist.

## City Building - Historic Repair Charges

We are expecting City Building to revisit and re-claim for services and invoices previously declined as part of our due diligence billing checks. This includes instances where they had applied additional charges, and had not been able to support the invoice claims made. These charges relate to the period 2022–2024. At this time we do not have specific details of the pending invoice claim. Once received they will be assessed to confirm validity and accuracy before any costs are applied to factoring accounts.

We appreciate this may cause some concern. A further update will be provided in the next Factoring Newsletter and Invoice Statement (FNIS) in July. Homeowners are kindly asked to await this update, as further detail cannot be confirmed at this time.

## Good Close & Garden Competition 2026

Do you know of a close or garden that really deserves recognition? Our Good Close & Garden Competition is a great way to celebrate neighbours who take pride in their shared spaces and work together to improve their local environment.

If you've noticed a close or communal garden that stands out, or you feel there's somewhere in your community worthy of recognition, we'd love to hear from you. Nominations are now open across the following categories:

- Best Newcomer (first-time nomination)
- Most Improved
- Best Close
- Best Garden

By submitting a nomination, you'll be helping us recognise the hard work, care and community spirit that make our neighbourhoods such great places to live. With summer approaching and gardens beginning to blossom, keep your eye out for those spaces that really shine.

**Please submit your nominations to our Estates Team by 30/06/26.**

## Garden Grant

We are committed to supporting residents to create and maintain vibrant green spaces within our communities. Our Garden Grant Scheme provides funding to help tenants and homeowners improve their gardens, communal areas and outdoor spaces.

Whether you're planning a new project, refreshing an existing garden, or adding more greenery to your surroundings, the grant can help cover the cost of essential materials and plants.

For further information or to request an application form, please contact the GWA Estates Team on 0141 331 6650 or email [estates@glasgowwestha.co.uk](mailto:estates@glasgowwestha.co.uk).

## The Jim Michael Community Award

The Jim Michael Community Award was introduced in 2008 to recognise the commitment of exceptional people who help make a real difference within our communities. It celebrates those everyday individuals whose kindness, time, and effort help make our neighbourhoods welcoming and supportive places to live.

Do you know someone who goes out of their way to help others? This could be someone who volunteers with a local group, supports a neighbour with shopping or medical appointments, takes pride in keeping shared areas tidy, or is always there to offer a listening ear. Often these quiet acts of kindness make the biggest difference.

If someone comes to mind, we encourage you to nominate them for the Jim Michael Community Award. Full details and the application form are available on our website. Alternatively, you can contact Carol Nicol on 0141 331 6650 or email [admin@glasgowwestha.co.uk](mailto:admin@glasgowwestha.co.uk) for more information.

Please contact the Factoring Team if you would like further information or have any questions on any of the topics covered in this Formal Notice.

## Policy Number: 200798308

Block Buildings Insurance is administrated through Howdens Insurance Brokers (formerly Bruce Stevenson Insurance Brokers Limited). You will find a copy of the policy on our website [Here](#)

If you do not have internet access, please contact us and a copy will be sent to you. All claims should be reported to Howdens on **0131 553 2293** or by email to **ClaimsDepartment.scot@howdeninsurance.co.uk**.

Please refer to your Annual Information sheet for details of your current Insurance Premium and Policy Details.

### Unoccupied Properties – Please Note Insurance Conditions

If your property is unoccupied for more than 45 days, it is a condition of your insurance policy for you to ensure that it is regularly inspected. For more information, please contact Howdens Insurance Broker (details as above).

	Excess	Freezing/Escaping Water	Subsidence
Residential & Commercial Units	£350.00	£500.00	£2,500.00

## Factoring Invoice Payment

This invoice covers Management Fee and Insurance (charged 3 months in advance) for period 01/07/2026 – 30/09/2026. Cleaning / Back Court services and repairs are charged retrospectively. The Factoring Team will be available for in-person or virtual meetings about your factoring account on **Thursday, 21<sup>st</sup> May 2026, between 4pm and 6pm** at 5 Royal Crescent, Glasgow G3 3SL. Please contact us in advance to arrange your meeting.

Your Quarterly Factoring Invoice must be paid with 14 days (if payment has not reached your account within the 14-day period, you may be liable for a late payment fee).

Please contact our Corporate Team on 0141 331 6663 for the following:

<b>Direct Debit:</b>	Set up regular payments quickly over the phone. Have your bank card ready, you must be a signatory on the account. For joint accounts, either party must be authorised to approve payments. Upon receipt of your first Direct Debit payment, we will credit £20 to your Factoring Account.
<b>Credit/Debit or Allpay Card Payments</b>	To pay using your credit, Debit or Allpay card
<b>Online Banking Payments</b>	Prefer to pay online? Use the following bank details: Bank: <b>Royal Bank of Scotland</b> • Sort Code: <b>83-21-08</b> • Account Number: <b>00152136</b> <b>If paying online, please use your unique GWEn account number</b>

## Early Payment Incentive

Would you like money back on your Factoring Invoice? We will apply a credit to your factoring account if all four quarterly invoices are paid within 14 days. The incentives are applied annually to your factoring account and will appear in your April quarterly invoice. To qualify for this quarter, you must ensure you have a clear balance on your account, and your invoice is paid in full no later than 15/05/2026.

Homeowners (flat/townhouse)	£15.00 deduction from Management Fee
Single Commercial Units	£20.00 deduction from Building Insurance
Double Commercial Unit	£40.00 deduction from Building Insurance

## Written Statement of Services (Pending update / correction)

In January we issued you with our updated Written Statement of Services. Subsequent to that revision there are some further changes pending that will be considered by the board of Directors in May. Please note the following:

Update at 4.1: Block rebuild valuation survey frequency will be informed by insurance policy requirements as applicable on a 3 to 5 year cycle. This will be dependent on insurance market conditions; and utilised to ensure properties are not underinsured with a view to protect owners in the event of an insurance rebuild claim.

Correction at 4.2: You will not routinely be charged for services if they are not scheduled at your address.

## Engagement and Making Decisions

As Property Factors, we have the delegated authority to instruct repairs up to £2,000 +VAT. Where works are likely to exceed that threshold, we will invite you to a consultation meeting. Details of the works will be presented, and we will seek your vote to proceed or otherwise. It is essential that you either attend the meeting or confirm your vote by returning the provided mandate form in advance of the meeting. The circumstances in which you will be asked to vote are outlined in our Written Statement of Services and will be in line with Property Deeds of Conditions relevant to your home. The invitation will include information on the nature of the works. Your insurance policy stipulates that essential works are carried out to protect the building. You should be aware, that without your support at these meetings the Common Building Insurance cover may be impacted, reduced or fully withdrawn.

## Comments and Complaints

We aim to provide a first-class service to our Service users. There may be occasions, however, when our service falls short of your expectation; or when you may have suggestions for improvement. Similarly, you may wish to highlight a particular issue where you have been happy with the service you have received.

Your comments, suggestions, and complaints are important to us as they help us shape and improve the services we provide. The Property Factors (Scotland) Act 2011, which came into force on 01 October 2012, provides the framework for the Factoring Service that we provide. In the event you are unhappy with any aspect of our Factoring Services please contact the office directly in the first instance and we will endeavor to resolve any issues you may have. If at the end of that process, you are still dissatisfied with the outcome you have further recourse to The First-Tier Tribunal for Scotland (Housing and Property Chamber).

Details of our two-stage formal complaint resolution process outlined in our Complaints Handling Guide, for more information please visit our website <http://gwha.org.uk/gwen/>. Alternatively, paper copies are available on request.

**Glasgow West Enterprises Limited** 5 Royal Crescent • Glasgow G3 7SL

Tel: 0141 331 6650 • Direct Dial: 0141 331 6673 • Email: [factoring@glasgowwestha.co.uk](mailto:factoring@glasgowwestha.co.uk)

Further information on our services can be found by visiting our website: [www.gwha.org.uk/gwen/](http://www.gwha.org.uk/gwen/) or follow us on X (formerly

Twitter) [@glasgowwestha](https://twitter.com/glasgowwestha) and Facebook: [facebook.com/glasgowwestha](https://facebook.com/glasgowwestha)