

FACTORING CHARGES:		
This invoice covers:		For the period:
1	Management Fee and Insurance (charged in advance)	01/07/2024 – 30/09/2024
2	Cleaning / Back Court services	Charged Retrospectively
3	Repairs	Charged Retrospectively

FACTORING SURGERY DATES:
<p>Your Factoring Team will be available to meet with you in-person at our office at 5 Royal Crescent, Glasgow, G3 3SL or virtually to discuss your factoring account on Tuesday, 9th July 2024 between 4pm and 6pm.</p> <p>Please contact us in advance if you wish to meet with the team.</p>

Annual Information Sheet

We attach an updated copy of your Annual Information Sheet recording our procurement values, insurance premiums and management fee. Please check the details that we have for you on our records are correct, and if you have not already done so, please provide the factoring team with your contact telephone number and email address.

Annual Statement of Account

We attach your statement of Account. Please contact us if you wish to discuss any of the transactions recorded on your statement.

Annual Common Block Inspections

Property Inspections are planned on an annual basis to ensure your building is maintained and the common areas are in good order. Details of the most recent annual inspection is noted in our Annual Information Statement. If you wish to be in attendance during this inspection, please let us know and we will confirm the date and time.

Go Paperless

GWEn are encouraging Proprietors to go paperless and switch to electronic communications, including invoices and statements. By going paperless, you can: - Reduce paper waste; Keep your statements/invoices and communications together, and store communication electronically. If you wish to make the switch to paperless, please provide us with your email address and we will update your account accordingly.

PLANNED MAINTENANCE AND CYCLICAL PROGRAMMES:

COLD WATER STORAGE TANKS

Our appointed contractor, HBE, are currently undertaking inspections throughout our stock. The inspections are carried out to ensure no harmful bacteria, such as legionella is present in the storage tanks. We have delegated authority for HBE to undertake minor repairs during visits. For any remedial repairs out with our delegated authority our Factoring Team will be in contact with you to discuss.

We will receive details of these repairs in the weeks to come.

ROOF & GUTTER MAINTENANCE

David Mitchell Plastering & Building will carry out the Spring/Summer phase of the roof and gutter cleaning programme in May/June. We have delegated authority to the contractor to undertake minor repairs identified during visits. We will receive details of these repairs in the weeks to come. For any repair out with our delegated authority our Factoring Team will be in contact with you to discuss.

COMMUNAL ELECTRICAL SAFETY CHECKS

All Electrical Safety Checks for the closes we factor are now complete. However, there are a number of closes for which remedial works (such as replacement light fittings) are still required. Our contractor: Bell Group are now leading on this work, and we shall instruct repairs within our delegated authority. For repair works exceeding our delegated authority, we will be in touch with proprietors.

CLOSE AND WINDOW REDECORATION PROGRAMME

Phase one of the Close and Window Redecoration programme started on site in 2023 and we will be writing to Proprietors included in Phase two in the coming months. If your block is included in this programme, you will be notified in writing of the proposed costs and timescales and asked to vote on whether to proceed with the works. Where we have not received sufficient mandate to proceed, we may write to you again for consideration in future phases. We would encourage all proprietors to contribute towards these works to ensure the building is well maintained and your investment in the property is protected for the future. If you wish further information, please contact Charlie Conaghan by emailing cconaghan@glasgowwestha.co.uk or by calling 0141-331 6654.

STONWORK PROGRAMME

We have recently completed measured building surveys at a number of our properties where stonework fabric repairs have been identified. These surveys will assist with the design and scoping of the required repairs. Our next steps involve high-level site investigations to allow for the design and subsequent cost estimates to be compiled. If your property is part of this programme, the factoring team will be in touch in the coming months to provide more information.

REINFORCED AUTOCLAVED AERATED CONCRETE SURVEY (RAAC) SURVEYS

We recently advised proprietors that we were carrying out RAAC surveys at a number of locations, as a precautionary measure. We were pleased to receive reassurance via our consultant's site surveys, that RAAC (the construction material subject of UK wide safety concerns) was not identified in any Glasgow West properties and no follow-up actions are required. We would like to thank you for your cooperation in providing access.

Back Court & Environmental Charges ID Verde

Tree Maintenance 2023

Further information on our tree maintenance programme will be provided in the next update.

SERVICE CHARGES 2024 +

ID Verde Quarterly Charges (Back Court Area)

You will be aware from our previous updates that these charges have not been applied to your account since January 2023, although the work is routinely carried out by the contractor. The process of liaising with the contractor to develop a robust invoice/billing system has been particularly time consuming, however, significant progress has now been made and we are confident of being able to confirm the costs for your property in the near future. In the meantime, we would advise that you make provision for c. 18 months' worth of charges. We appreciate this is not an ideal situation, and we thank you for your patience in this matter.

GCC Environmental Services - Waste Collection / Fly Tipping

We continue to encounter issues with environmental services including late and missed general waste, and recycling collection across our neighbourhoods. We need your assistance to try and make a difference. You can report issues such as missed bin collections and fly tipping in the public / streetscape areas around your home via the MyGlasgow app. To use this facility from your smartphone download the MyGlasgow app for quick and easy reporting. By registering you will receive notifications about the requested services.

Glasgow West Housing Association use Total Homes to uplift bulky household items directly from your home. For more information, please see [GWA Website](http://www.gwha.org.uk/housing/) (<http://www.gwha.org.uk/housing/>) or call our Estates team on 0141 428 3247.

COMMENTS AND COMPLAINTS - LET US KNOW ABOUT IT

We aim to provide a first-class service to tenants, housing applicants, factored Proprietors and others who use our services. 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 endeavour 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 and information on The First-tier Tribunal for Scotland (Housing and Property Chamber) are outlined in our Complaints Handling Guide, for more information please see [GWEn Complaint Guide](#). Alternatively, paper copies are available on request.

Glasgow West Enterprises Limited, 5 Royal Crescent, Glasgow, G3 7SL

Tel: 0141-331 6650 DD: 0141-331 6673 Email: factoring@glasgowwestha.co.uk

Further information on our services can be found by visiting our website www.gwha.org.uk or follow us on Twitter ([@GlasgowWest4](#)) and Facebook ([GlasgowWestHA](#))

INSURANCE: POLICY NUMBER: 006485804**Insurance Premium Renewal 2024/245**

You will note that the insurance premium has now been recorded in your enclosed Annual Information Sheet. Block Buildings Insurance is administrated through Howdens Insurance Brokers [formerly Bruce Stevenson Insurance Brokers Limited]. A copy of the policy can be found on our [Website](#), if you do not have internet access, please contact us and a copy will be sent to you. All claims should be reported directly on 0131-553 2293 or by email to ClaimsDepartment.scot@howdeninsurance.co.uk. When you call, please provide the above policy number to assist with your claim. Should you wish to intimate an insurance claim, excess is applied as per table below. Should you hold your own block buildings insurance policy, please contact us at our office or by email marked for the attention of the Factoring Department and include a copy of your policy. If the Deed of conditions allows multiple policies over one block, GW will credit back only the charge from the date we receive a copy of the policy. It is your responsibility to ensure that your property is adequately insured. The block buildings policy does not cover your house contents.

Excess Applicable	Excess	Freezing/Escaping Water Escape	Subsidence
Residential Units	£350.00	£500.00	£1,000.00
Commercial Units	£350.00	£500.00	£1,000.00

UNOCCUPIED PROPERTIES – PLEASE NOTE INSURANCE CONDITIONS

If your property is currently unoccupied and will remain unoccupied or disused for more than 60 days, we must remind you it is an insurance policy condition that it must be regularly inspected. For more information, please contact Howdens Insurance Broker (details as above).

PAYMENT METHODS

Your Quarterly Factoring Invoice must be paid with 14 days (if payment has not reached your account with 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:

Direct Debit:	There is the facility to make regular payments by Direct Debit and this will be set up in a few minutes over the telephone. Please have the bank card for the account that you wish to use ready. Please note you must be a signatory to the account in question and if it is a joint account, it can only be used if either party can authorise payments. ***Upon receipt of your first Direct Debit payment, we will credit £20 to your Factoring Account*
Allpay Card:	Please contact us if you require a card to pay by Allpay.
Internet:	If you prefer to pay via Internet Banking. Our bank details are as follows: Royal Bank of Scotland Sort Code: 83-21-08 Account No: 00152136
By Phone:	You may use your Debit/Credit Card; contact Aubin Mweze, Corporate Administrator: 0141 331 6663.

EARLY PAYMENT INCENTIVE

Would you like money back on your Factoring Invoice? We will apply a credit to your factoring account if all 4 quarterly invoices are paid within our 14-day timescale. The incentives are applied annually to your factoring account and will appear in your May quarterly invoice. To qualify this invoice must be paid by Friday, 5th July 2024.

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