

FORMAL NOTICE & INFORMATION SHEET

On receipt of your invoice, should you anticipate having any difficulty meeting the charges please contact our Debt Recovery Officer on 0141-331 6663.

FACTORING CHARGES:	
This invoice covers:	For the period:
1 Management Fee and Insurance (charged in 3 months in advance)	01/07/2025 – 31/09/2025
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 or virtually to discuss your factoring account on 20/11/2025</p> <p>Please <u>contact us in advance</u> to make a mutual convenient appointment if you wish to meet with the team.</p>

YOUR ACCOUNT	<p>Go Paperless We invite you to consider going paperless and switch to electronic invoices/statements and communication. 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 go paperless, please contact the Factoring Team and we will update your account accordingly.</p> <p>Common Billing update Advance Notice: Retrospective Billing Within our July 25 newsletter we provided an update on our review into unbilled common repairs. This review is now completed, and charges are included within your factoring Invoice. We apologise for this lapse and thank you for your patience while the review was undertaken.</p> <p>Should you require any further information, please contact our Factoring Team.</p> <p>Review of Cyclical and Major Works Contributions Following the February 2025 FNIS update on Cyclical and Major Works fund contributions, we have undertaken a detailed review of homeowners’ payments towards these works. This forms part of our ongoing commitment to transparency, fairness, and long-term sustainability in estate management.</p> <p>The next stage of this process involves a life cycle costing exercise to ensure that the contributions made by homeowners accurately reflect the actual costs of the required works. We anticipate these meetings will take place in March 2026, with any necessary adjustments to contributions being implemented from April 2026.</p> <p>We would like to remind all homeowners of the importance of reviewing their title deeds to understand their specific obligations regarding Cyclical and Major Works contributions. In some cases, title deeds may also contain provisions for the refund of previous contributions under certain circumstances. Clarity on these matters will support informed decision-making and constructive dialogue during upcoming consultations.</p>
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Stonework & Roof Defects – Call for Owner Support

We want to update you that stonework defects and roof issues remain a key priority. These problems won't resolve themselves, and delaying action only increases the risks and costs.

We're currently exploring procurement options to get these types of projects on site, with pilot properties already underway. This proactive approach means we can move more quickly once owners confirm their support.

To progress your property, we need owners to engage in the next stage of investigations and planning for investment works. Getting involved now will:

- Ensure your building is considered in upcoming programmes
- Provide access to potential Council grant support (up to 50%)
- Help protect the long-term condition and value of your home
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If you haven't yet responded, please contact our Technical Team to find out more and register your interest. Early engagement means your building can be included in future projects.

Cold Water Storage Tank Inspections – Envirocure Ltd.

We are pleased to inform homeowners that we have appointed **Envirocure Ltd.** to carry out inspections and risk assessments of the common cold water storage tanks across our managed properties. As part of this process, Envirocure operatives will be accessing loft areas via common access hatches where possible to complete their inspections.

The contractor has been granted delegated authority to carry out any minor remedial works identified during their visit. Should any more significant issues arise that exceed this authority, we will contact homeowners directly with full details and next steps.

Repairs Call Handling Process

Following the successful launch of our repairs service partnership with the Bell Group, we are pleased to confirm the next stage in our service delivery. Please be advised that from 1st June 2025, all common repair enquiries excluding lifts, and roofing should now be directed to our contractor, The Bell Group. Contact them directly 24/7 via:

Phone: 0141 336 7111

Email: GWAH@bellgroup.co.uk

For roofing repairs, lift-related issues, and all other enquiries, continue to contact Glasgow West Housing Association on 0141 331 6650 or Rservice@glasgowwestha.co.uk.

Repair Timescales:

Emergency – 4 Hours

Urgent – 4 Working Days

Routine – 10 Working Days

Winter Services Update from Caledonian Maintenance Services

As we transition into the colder months, Caledonian Maintenance Services will be delivering enhanced winter services across our managed properties. Over the next three months, residents can expect deep cleaning of common closes, moss removal, and power washing of hard surfaces within backcourt areas. These seasonal services are part of our commitment to maintaining safe and pleasant communal environments. If you have any questions or require further details, please contact our Estates Team.

Keep Your Neighbourhood Clean

Maintaining a clean and safe environment is a shared responsibility. If bins are missed or waste is dumped illegally, it's important that residents take action by reporting it promptly.

Missed Bin Collections

If your bin hasn't been emptied by 7pm on your scheduled collection day, you can report it online via Glasgow City Council's [Missed Bin Collection Form](#).

Fly-Tipping

Fly-tipping is illegal and harmful to the community. If you see dumped waste in a public area, report it via the [Glasgow City Council Environmental Issues page](#) or call 0141 287 1058. Please provide:

- The exact location
- A description of the waste
- Any details that may help identify the offender

Why It Matters

Owner action helps keep shared spaces clean, supports Council services, and ensures issues are dealt with quickly. Reporting problems early prevents them from escalating and shows pride in your community.

Bulk Collection Delays – Thank You for Your Patience

We would like to inform residents that we are currently experiencing delays in bulk waste collections. This is due to ongoing operational issues at Glasgow City Council's local refuse centres, which are unfortunately affecting our usual collection schedules.

We fully understand how frustrating this may be and sincerely apologise for any inconvenience caused. Please rest assured that we are actively working with both Glasgow City Council to resolve these issues as quickly as possible and restore normal service levels.

In the meantime, to help keep our backcourts and communal areas safe, clean, and accessible, we kindly ask that residents **keep any bulk items within their property** until a collection has been confirmed. Items left in shared spaces can create access problems, pose safety risks, and contribute to environmental concerns.

If you have any questions, need assistance, or would like to arrange a bulk uplift, please don't hesitate to get in touch with our Estates Team. We're here to help and will do our best to support you during this period of disruption.

Community Benefit Through Procurement

At GWEn, procurement isn't just about value for money — it's about delivering real benefits to our communities. That's why we embed **Community Benefit** into our contracts.

What Is Community Benefit?

It's the added value suppliers bring beyond their core services, such as:

- Jobs and training for local people
- Environmental improvements
- Volunteering, mentoring, or donations to local causes

Share Your Ideas

We want to hear from you. Whether it's youth programmers, green projects, or support for local initiatives — your ideas help shape meaningful change.

Please contact our Factoring Team for further information

BUILDING INSURANCE	<p>Policy Number: 006485804 - Insurance Premium Renewal 2025/26</p> <p>Please refer to your Annual Information sheet for details of your current Insurance Premium and Policy Details.</p> <p>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.scotland@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 the contents of your home.</p> <table border="1"> <thead> <tr> <th>Excess Applicable</th> <th>Excess</th> <th>Freezing/Escaping Water Escape</th> <th>Subsidence</th> </tr> </thead> <tbody> <tr> <td>Residential & Commercial Units</td> <td>£350.00</td> <td>£500.00</td> <td>£1,000.00</td> </tr> </tbody> </table> <p>Unoccupied Properties – Please Note Insurance Conditions If your property (Commercial or Residential) 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).</p>	Excess Applicable	Excess	Freezing/Escaping Water Escape	Subsidence	Residential & Commercial Units	£350.00	£500.00	£1,000.00						
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PAYMENT METHODS	<p>Factoring Invoice Payment 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:</p> <table border="1"> <tr> <td>Direct Debit:</td> <td>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*</td> </tr> <tr> <td>Allpay Card:</td> <td>Please contact us if you require a card to pay by Allpay.</td> </tr> <tr> <td>Internet:</td> <td>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</td> </tr> <tr> <td>By Phone:</td> <td>You may use your Debit/Credit Card; contact Aubin Mweze, Corporate Administrator: 0141 331 6663.</td> </tr> </table> <p>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 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 14/11/25</p> <table border="1"> <tr> <td>Homeowners (flat/townhouse)</td> <td>£15.00 deduction from Management Fee</td> </tr> <tr> <td>Single Commercial Units</td> <td>£20.00 deduction from Building Insurance</td> </tr> <tr> <td>Double Commercial Unit</td> <td>£40.00 deduction form Building Insurance</td> </tr> </table>	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.	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
	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*													
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Single Commercial Units	£20.00 deduction from Building Insurance														
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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.

GWEn Annual Homeowner Conference

Homeowner Conference – 9th October

Thank you to everyone who attended our Homeowner Conference on 9th October. Your participation and engagement were greatly appreciated, and we hope you found the session informative and beneficial.

The conference provided an opportunity to discuss key updates, share important information about our factoring services, and hear feedback directly from homeowners. We value your input and remain committed to improving our services and communication.

If you were unable to attend and would like further information about what was discussed, please don't hesitate to contact the Factoring Team. We'll be happy to provide a summary of the meeting and answer any questions you may have.

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 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 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 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/gwen/ or follow us on Twitter ([@GlasgowWest4](https://twitter.com/GlasgowWest4)) and Facebook ([GlasgowWestHA](https://www.facebook.com/GlasgowWestHA))

