

# FORMAL NOTICE & INFORMATION SHEET

May 2025

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 – 30/09/2025
2	Cleaning / Back Court services	Charged Retrospectively
3	Repairs	Charged Retrospectively

## FACTORING SURGERY DATES:

Your Factoring Team will be available to meet with you in-person at our office or virtually to discuss your factoring account on **Thursday, 5<sup>th</sup> June 2025 between 4pm and 6pm.**

**Please contact us in advance to make a mutual convenient appointment if you wish to meet with the team.**

## YOUR ACCOUNT

### Annual Information Sheet:

The enclosed Annual Information Sheet (AIS) sets out relevant information in relation to your Property Factoring Account and the Services we provide. Please inform us if any details require updating. The information sheet has been updated to record our Annual Inspection Date and Insurance Premium charged to your block.

### Insurance Premium 25/26 Update:

The insurance policy for 2025/26 has been procured through our broker Howden's Insurance. Please refer to your AIS for details of your new policy premium. Howdens have advised that the costs are reflective of sector wide, and national insurance premium increases informed by a combination of factors that influence insurance risk including; increased numbers of higher value insurance claims (rising labour and repair costs), and the impact of weather extremes and subsequent insurance claim patterns. The next insurance policy renewal date is 31/03/26. For 2025/26 there has been no change in policy excess levels.

### 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. Watch this space – new homeowner portal coming soon.

### Common Repair Billing

We have completed a review of our communal billing for 24/25; these have been included within your invoice. Should you require any further information/clarification on work completed please contact us.

Further to our previous updates we are still reviewing unbilled historical communal repairs, we will provide further update within our FNIS (July 25).

**Gutter Cleaning & Roof Inspection**

2024/25 Winter gutter cleaning and roof inspection was completed by our roofing contractor (David Mitchell Plaster & Building Ltd) within December 24 and January 25. Any Identified repair requirements are underway, and we will engage with you directly for any repairs identified which are over GWEn's delegated authority to instruct. Our Spring/Summer inspections are underway, all repairs within delegated authority for your block will be completed within 5 days, we will contact you directly for other repairs that require a formal meeting / vote.

**Fall Arrest (Working at Height) Safety Systems**

APS Safety Systems completed the annual safety inspections of all roof anchors during 2024. The contractor has completed any required inspection follow up actions within delegated authority levels. We will engage with you for any follow up works that require consultation. These annual inspections will be carried out again in 2025 by the same contractor.

**Common Water Storage Tanks**

Our current contractor, HBE UK, are now in their final year of contract. During 2025, we will be carrying out a tender exercise to appoint a contractor for these services (common water storage tank risk assessments and associated remedial works). Updates will be given to homeowners through the FNIS following contract award.

**Grounds Maintenance & Communal Close & Window Cleaning Services Update**

Following the conclusion of our procurement process and in a change to previous arrangements a single contractor has been appointed for both service areas. We are pleased to confirm the appointment of Ramora Facilities Support Ltd to manage our grounds maintenance & communal close & window cleaning services. Through May 2025 we have been working with the Team at Ramora to mobilise the new services. If you have any questions about the new contract, or any initial feedback on the services provided please get in touch.

Reflecting previous service costs, and market expectations at pre-tender stage we estimated a cost increase of 10% for cleaning and 20% for grounds maintenance services, with anticipated year on year increases. Following the review of 5 submissions, and an evaluation process that considered price, experience, and operational approach Ramora were assessed as the most advantageous bid. Commercially the total 3year contract value is 33% less than anticipated. Costs for each area are reflective the scope and extent of the specific services provided and will be first reflected in your July 2025 Factoring Services invoice.

**Stonework & Roof Repairs**

Following the completion of the initial survey and design period, we are now ready to tender for contractor(s) to carry out Phase 1 of our stonework fabric repairs at Byres Road / University Place and one block on St Vincent Street. These essential repairs will help to preserve and restore historic pre-1919 sandstone tenement buildings, ensuring their long-term structural integrity and maintaining resident safety.

Stonework fabric repairs have also been identified at several other properties, forming a 5-year programme of works. We have already completed measured building surveys at a number of properties where these repairs have been identified, and these surveys will assist with the design and scoping of the required repairs. Our next steps involve high-level site investigations from access platforms to allow for the design and subsequent cost estimates to be compiled. If your property is part of this 5-year programme, we will be in touch in the coming months to provide more information, including estimates costs, and will request a mandate to proceed with the initial design and scoping phase. Please refer to the "Engaging with You" section of this notice.

**Common Close Redecoration Programme**

We have now contacted all owners included in the common Close Redecoration Programme. Unfortunately, due to low uptake, we are unable to proceed with the proposed works at most blocks. Where we have not received sufficient support to move forward, we may reach out again for consideration in future phases. We strongly encourage all proprietors to participate in these works to help maintain the building's condition and protect your investment in the property. If you would like further information, please contact a member of our technical team at [technical@glasgowwestha.co.uk](mailto:technical@glasgowwestha.co.uk).

YOUR NEIGHBOURHOOD

Learn To Grow 2025

Get ready for our well-loved annual 'Learn to Grow' event! If you're interested in learning new gardening techniques, meeting like-minded gardeners or wish to explore new gardening opportunities, we would like to see you at our event.

Garden Grant

We are committed to helping residents create and maintain vibrant shared spaces around your home. Our Garden Grant Scheme provides funds to assist in improving gardens, communal areas, and outdoor spaces. If you're planning to start a new project, refresh an existing garden, or introduce more greenery to your surroundings, this grant can help cover the cost of essential materials and plants.

Good Close & Garden Competition 2025

Do you know of a close or garden that deserves recognition? The Good Close & Garden Competition is a way to celebrate neighbours who come together to better their shared spaces and enhance their local environment. If you have noticed what you think are outstanding efforts in your community or feel a particular close or garden deserves recognition, we would love to hear from you! Nominations are open in the following categories: Best Close/Landing, Best Communal Garden/Back-court, Newcomer/Most Improved and Best Main Door/Box Garden

Submit your nomination by 4pm on Friday, 30<sup>th</sup> June 2025, and help us celebrate the hard work and dedication that makes our neighbourhoods special.

Get in touch with our Estates Team for information about our Garden Grant, Learn to Grow, and Good Close & Garden Competition please call our Estates Team on 0141-428 3247 or via email at [estates@glasgowwestha.co.uk](mailto:estates@glasgowwestha.co.uk)

BUILDING INSURANCE

Policy Number: 006485804

Insurance Premium Renewal 2025/26

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

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

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).

## PAYMENT METHODS

**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:

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 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 **6 June 2025**.

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

**Major Works & Investment**

As Property Factors of the common parts of your home we can instruct repairs under our Delegated Authority level (£2,000.00 + VAT per block). There are times where we need your permission to instruct works (reactive repairs, improvements, or planned maintenance) above this threshold.

When these situations arise, we will invite you to attend a consultation meeting to seek your vote to proceed with the proposed works or otherwise. It is essential that you proactively respond to our communication in these situations to prevent unnecessary delay, or to jointly identify a way forward. You can attend the meeting or confirm your vote by returning the mandate form provided to you.

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.

**Homeowner Survey Feedback**

<b>YOU SAID:</b>	<b>WE DID / WE ARE WORKING TOWARDS:</b>
Maintenance of external areas not being done e.g. close cleaning, back yards/ waste management issues	New Close Cleaning and Environmental Services Contract award completed April 25. Contract start date 12/05/25
Communication issues/ having to chase up on enquiries/ lack of follow up	All general enquiries responded to within 5 days, all other queries responded to within 20 working days
Offer Local Area Factoring Surgeries	We are currently developing area specific factoring surgeries, dates and times to be included in July FNIS

**Comments And Complaints - Let Us Know About It**

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](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 Twitter ([@GlasgowWest4](https://twitter.com/GlasgowWest4)) and Facebook ([GlasgowWestHA](https://www.facebook.com/GlasgowWestHA))

