

FORMAL NOTICE & INFORMATION SHEET

February 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)	01/04/2025 – 30/06/2025
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 at 5 Royal Crescent, Glasgow, G3 3SL or virtually to discuss your factoring account on **Wednesday, 19th February 2025 between 4pm and 6pm.**

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

FORMAL NOTICE: Review of Charges: 2025-26

A review of charges has been carried out involving a comparability exercise with local Property Factors in our area. As part of this review, we have also considered elements such as current inflation costs, Direct Debit and Early Payment Incentives. The following changes will be effective from 1st April 2025 – 31 March 2026. All charges are subject to VAT. Information relating to any change to your Insurance premium charges, once confirmed, will be shared with you via the April Formal Notice and Information Sheet (April / May 2025).

Close Cleaning and Environmental Services Charges, and other cyclical maintenance costs are anticipated to increase further over 2025/26 Financial Year, subject to the outcome of the ongoing re-procurement of these services.

On review of increasing market trends and repairs costs, and to enable efficient progress of essential repairs, we have increased the operational delegated authority value to £2,000 (+VAT) per block. We will contact you seeking approval where routine works to your block exceed this value.

Charge	2024/25	2025/25
Management Fee	£220.00	£231.00
Sale of Property Fee	£155.00	£155.00
Abortive Tender Fee	£2,200.00	£2,700.00
Delegated Authority Level	£2,000.00 per block	£2,000.00 per block

INSURANCE PREMIUM RENEWAL 2025/26

We are in the process of insurance premium renewal for the year 01/04/25 – 31/03/26. Information relating to premium increases will be included in your next quarterly invoice and Formal Notice and Information Sheet.

CONTACT DETAILS

We like to hold telephone numbers and emergency contact details for all residents. If you have not already done so, please contact the Factoring Team on 0141-331 6674 and we will update our system accordingly. This information is key in enabling us to reach you should an emergency situation arise.

GO PAPERLESS

We are encouraging our service users to go 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.

LANDLORD ELECTRICITY SUPPLY

We continue to engage with the utility provider regarding their delays in submission of their outstanding invoices for common electricity supply. The delay in receiving these invoices from SSE is resulting in large batches of invoices being received at intermittent time periods. Please be assured we are working with our business utility consultants to mitigate the delay in receiving invoices. Appropriate charges will be processed to your Factoring Account at the earliest opportunity.

COMMON REPAIR BILLING

There is an ongoing review of common repair charges, which may include charges that are applicable to your block where work has been undertaken, and not yet invoiced, or applied to your factoring account. Please consider budgeting for any applicable works as we conclude our review.

ENVIRONMENTAL MAINTENANCE AND CLOSE CLEANGING SERVICE CONTRACT 2025/26

GWEn are currently procuring our new environmental maintenance and close cleaning service contract. We anticipate the contracts will be awarded March 2025, with the minimum 3 year service period commencing as soon as possible thereafter. We will update all homeowners with the successful contractor details once award completed.

GARDEN GRANT

Are you interested in getting together with your neighbours to brighten up your back court/garden? If you wish to apply for a small garden grant to help you purchase soil, pots, plants and basic hand tools, for further info please contact our Estates Services Team for more information on 0141-428 3247 or email estates@glasgowwestha.co.uk

PLANNED MAINTENANCE AND CYCLICAL PROGRAMMES

Common Repairs and Investment Works can be expensive, and situations may arise without warning. In all instances of large-scale Common Repairs and Investment, you are required to commence payments as per section 5.3 of our Written Statement of Services before works begin. Accordingly, we ask that when works are first identified and communicated to you; you make plans to arrange for payment for your share of the cost to be lodged with us. Please refer to our November 2024 Formal Notice and Information Sheet for information and details in relation to programme of works.

CYCLICAL AND MAJOR WORKS SINKING FUNDS

We are currently reviewing all cyclical and major works sinking fund contributions, this review will ensure that we are collecting appropriate funds for these types of works. We anticipate our review to be completed by 31/03/25. Further updates will be provided direct to our homeowners and commercial properties where appropriate.

ENGAGEMENT / MAKING DECISIONS

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.

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 www.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))

INSURANCE: POLICY NUMBER: 006485804**Insurance Premium Renewal 2024/25**

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.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 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 **Monday, 3rd March 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 from Building Insurance