



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)	01/10/2025 – 31/12/2025
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 3SL or virtually to discuss your factoring account on Thursday 31/07/25 between 4pm and 6pm.

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

#### YOUR ACCOUNT

##### 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 Billing update

###### Advance Notice: Retrospective Billing

We have completed our review into unbilled common repairs which will be applied to your October factoring Invoice. The charges relate to the period from April 2021 to March 2024 for contractor invoices that had not been administratively completed on our finance systems. We apologise for this lapse and thank you for your patience while the review was undertaken. Additional Information will be provided in your October FNIS (Formal Notice and Information Sheet).

## Cyclical Painting Programme – Update for Homeowners

We are pleased to share progress on our ongoing Cyclical Painting Programme:

- Phase 1 (Internal Works): Completed in March 2024, this phase refreshed 44 common closes.
- Phase 2 (Low-Level External Works): Delivered successfully in September 2024, covering 44 blocks.

As we prepared for Phase 3, we reached out to homeowners in 80 blocks to discuss the next stage of common decoration works. Unfortunately, due to limited homeowner participation, we've had to pause this phase. Maintaining shared spaces is a collective responsibility. As your Property Factor, we rely on your support – both in principle and funding these essential improvements to keep your buildings and common parts of your home well-maintained, safe and welcoming for everyone. We hope to resume Phase 3 once we have the necessary level of engagement which includes collecting the required funds in advance. Please speak to your neighbours and get in touch if you wish to register your collective interest for the next phase.

## Electrical Safety Works – Retention Payment Update

Last year we completed the final phase of our Electrical Installation Condition Report (EICR) programme, which included safety inspections and repairs in common areas of several buildings. Most costs were invoiced at the time, however, as is normal practice, a small portion of payment was retained, due to be released 12 months from the completion. That sum has now been released, and the contractor has received the final payment. Homeowners will see this retention charge (5% of the contract value) on their next quarterly invoice.

## Responsibility – Common Repairs

All homeowners share responsibility for maintaining your building, which includes internal aspects of your home that can impact others, and the communal areas such as entrances, stairwells, the roof, exterior walls, and foundations. Responsibility for repairs is set out in your Title Deeds. Where Title Deeds are silent, the Tenements (Scotland) Act 2004 applies. Under this Act, owners must maintain the key elements of the building (roof and walls). Failure to carry out necessary repairs could lead to loss of Building Insurance cover or Glasgow City Council enforcement action. For more information, please contact your Factoring Team.

## 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 via:

Phone: 0141 336 7111

Email: [GWHA@bellgroup.co.uk](mailto:GWHA@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](mailto:Rservice@glasgowwestha.co.uk).

## Major Stonework & Roof Repairs Programme

Weather and time can cause damage that becomes costly if ignored. Proactive and coordinated intervention helps maintain property condition, values, and safety. We wrote to relevant owners asking you to confirm your support and interest in taking forward stonework and roof investigations, and to help you plan for the associated costs. A council grant may cover up to 50% of expenses, depending on eligibility. If you haven't replied yet, contact our Technical Team for details on the work, funding, and engagement required. Getting involved early helps us plan. Call 0141 331 6650 or email [Technical@glasgowwestha.co.uk](mailto:Technical@glasgowwestha.co.uk) to get in touch.

### Close/Window Cleaning and Ground Maintenance

Following valuable resident and staff feedback we have carried out a review of the Environmental Services contract with the Team at Ramora Facilities Support. Effective from the start of August Caledonian Maintenance will pick up on these important service areas. Further detail of what this means going forward will be confirmed in the October FNIS. We recognise the importance of clean, vibrant, and well-maintained communal spaces around your home. Please be assured this is a priority for us. We sincerely apologise for any inconvenience and appreciate your continued patience during this transition.

### GAS SAFETY WEEK 8 - 14 SEPTEMBER 2025

- We are proud to be supporting Gas Safety Week 2025, taking place 8 -14 September.
- Gas Safety Week is an annual safety week to raise awareness of gas safety and the importance of taking care of your gas appliances.
- By taking care of your gas appliances properly you are taking care of your home, your loved ones and even looking out for your local community.
- Consider fitting Carbon Monoxide and Smoke Detection alarms for early warning of any issues in your home.

### Policy Number: 006485804

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. 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](mailto:ClaimsDepartment.scot@howdeninsurance.co.uk).

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

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 60 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).

BUILDING INSURANCE

## Factoring Invoice Payment

This invoice covers Management Fee and Insurance (charged in 3 months in advance) for period 01/10/2025 – 31/12/2025. 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 31st July 2025 from 4pm to 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:

Direct Debit:	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.
Credit/Debit or Allpay Card Payments	To pay using your credit, Debit or Allpay card please contact our Corporate Team on 0141 331 6663.
Online Banking Payments	Prefer to pay online? Use the following bank details:  Bank: Royal Bank of Scotland • Sort Code: 83-21-08 • Account Number: 00152136  If paying online, please use your unique GWEn Factoring account number.

## 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 your invoice is paid in full no later than **31/07/2025**.

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

## 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

Our 2025 annual homeowner conference will be held on Thursday 9th October 2025 from 5.30pm. Online access will be available through Microsoft Teams for those wishing to attend virtually. Should you wish to attend online please contact the Factoring Team by Friday 26th September 2025 to allow us to issue you with joining instructions. "Drop-ins" are welcome on the night however advance notice will help us prepare for the event.

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