YOUR ACCOUNT

OUR HOME

Formal Notice & Information



October 2025

On receipt of your invoice, should you anticipate having any difficulty making the required payment to account please contact our Debt Recovery Officer on 0141 331 6663.

Factoring Charges				
This invoice covers: For the period:				
I	Management Fee and Insurance (charged in 3 months in advance)	01/01/2026 - 31/03/2026		
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, 20th November 2025 between 4pm and 6pm.

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

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.

Common Billing update 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.

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.

Stonework & Roof Defects – Call for Owner Support

Stonework defects and roof issues a key priority. These problems won't resolve themselves, delaying action only increases associated health and safety risks and your costs to rectify. Failure to provide support for addressing essential maintenance issues could result in the removal of building insurance cover and subsequently impact your own mortgage arrangements and access to future building insurance.

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. Separately we are developing the detail of our Written Statement of Services

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

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.

Gas Safety – Why Regular Checks Matter

As a homeowner, ensuring your gas system is safe and well-maintained is essential—not just for your comfort, but for your safety and peace of mind.

Faulty or poorly maintained gas appliances can lead to serious risks, including gas leaks, carbon monoxide poisoning, and even fire. These dangers are preventable with regular inspections and servicing by a Gas Safe registered engineer.

Why you should act now:

Safety first: Regular checks help identify and fix issues before they become hazardous. Legal responsibility: If you rent out your property, annual gas safety checks are a legal requirement. Efficiency and savings: Well-maintained systems run more efficiently, saving you money on energy bills. Peace of mind: Knowing your home is safe lets you relax and enjoy it.

If you haven't had your gas system checked in the last 12 months, we strongly encourage you to arrange an inspection. It's a small step that can make a big difference.

Repairs Call Handling Process

Please remember that effective 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: **GWHA@bellgroup.co.uk**

Please see our website "When to Report a Repair" section for detail.

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

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.

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 to Glasgow City Council.

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're currently experiencing delays in bulk waste collections due to operational issues at Glasgow City Council's refuse centres. We apologise for the inconvenience and are working closely with the Council to restore normal service as soon as possible.

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

Winter Services Update from Caledonian Maintenance Services

Following our July update, we're pleased to confirm that Cale has been appointed on an interim basis until the end of March 2025. This decision ensures continuity of essential services during a critical phase of recovery and improvement. Early signs are encouraging, and we welcome any feedback from residents and stakeholders. Cale has demonstrated strong day-to-day performance and is making steady progress on key Recovery Phase initiatives. Notable activities include:

- **Power Washing**: Commenced in Anderston and scheduled to extend to other areas, with completion targeted by **30 January 2025**.
- Tree Works: Currently being reviewed underway, with completion date to be confirmed.

While service delivery has been positive, we are also preparing to **re-tender the three-year contract** to ensure full compliance with procurement legislation.

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.

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).

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

Factoring Invoice Payment

This invoice covers Management Fee and Insurance (charged in 3 months in advance) for period 01/01/2026 - 31/03/2026. 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 20^{th} November 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	Team on 0141 331 6663.	
Prefer to pay online? Use the following bank details: Bank: Royal Bank of Scotland • Sort Code: 83-21-08 • Account Number: 00152136 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 11/11/2025.

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 was held on Thursday 9th October 2025. It was a hybrid event in person and online. We would like to thank those that joined us to listen to presentations on our services, and the importance of Building Repair, with a focus on Stonework and our engagement with you.

Subject to review, we hope to hold this event again in 2026 as an opportunity to meet with you and showcase the services we provide.

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 • Direct Dial: 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 X (formerly Twitter) @glasgowwestha and Facebook: facebook.com/glasgowwestha