

OWNERS FACTSHEET

AUTUMN 2019



Abertay Housing Association aims to provide all property owners with as much information as possible about the invoices which are sent out periodically. In order to do this we have produced this factsheet with some information and frequently asked questions which we hope will answer the majority of your enquiries.

If you still have any questions please do not hesitate to contact the office on 01382 903545.

PLANNED MAINTENANCE

Abertay plans to try to fully upgrade / replace original roof coverings where they have reached or exceeded their natural lifespan. It is preferable to do this before the roofs are no longer functioning to avoid unnecessary disruption to occupiers from leaks. Our current ambition is to complete all tenement roof upgrades in Fintry by 2030. To do this owners firstly would be required to consent to the works and secondly would be required to pay their share of the costs as noted within the deeds and missive for their home. This can seem like a considerable sum to outlay but currently grant assistance is available to owners and Abertay staff are available to discuss payment options.

BUILDINGS INSURANCE

We arrange buildings insurance for you if shown in your statement of factoring services. We recently consulted on the level of excess you would prefer. Of those who responded, 66% wanted the excess to remain at £100 so we have renewed the insurance on this basis. The charge for 1 October 2019-30 September 2020 is £87.66 and is included in this invoice. A link to the policy and details of how to make a claim are included on our website.

OWNERS SURVEY

A big thank you to those of you who completed our recent survey. We are currently analysing the results, and will use them to help us improve our service.

DATA PROTECTION

Our Fair Processing Notice is available on our website at <http://www.abertayha.co.uk/wp-content/uploads/2018/05/Fair-Processing-Notice.pdf>

Why not spread the cost of your bills and pay by monthly instalments. **Call Donna on 01382 513823 to discuss.**

PAYMENT OPTIONS

Information on payment options is provided on your invoice and your prompt payment will be much appreciated. Remember, you have the option to pay your invoice by debit or credit card over the internet at <http://www.abertayha.co.uk/owners/payment-methods/>

PRIZE DRAW

If you pay your invoice within 30 days (ie by 20 December 2019) and have a clear account you will be entered into a draw for **one of two £25 vouchers.**

REPAIRS

If we carry out repairs for you, the repairs you have been charged for in this bill cover the period 1 March 2019 to 30 September 2019.

OTHER MAINTENANCE

Abertay sometimes needs to carry out repairs to common areas of factored blocks, where we still own at least one property in the block. These can range from general Reactive maintenance, emergency works or more significant Planned Maintenance repairs. Abertay will always consider the limits to inform and for consent and where required, will advise owners in advance of instructing the work and wait until we obtain consent from the required majority. The only exception to this would be in an emergency which could pose a significant risk to the building or its occupants / visitors, where we would need to act quickly. Abertay welcomes suggestions from owners and tenants on how we can improve the Estates or solve problems.

ESTATE WALKABOUTS

Some of the work carried out in your Estate is identified through our Estate Walkabouts. Residents and staff walk the estate together, looking out for anything that might make the estate look untidy or unsafe, and make a note of it. An action plan will then be created, determining what actions need to be taken to solve the problems. Owners within our estates are welcome to join these walkabouts. A timetable is available on our website or from our offices.

SHARE MEMBERSHIP

If you are interested in becoming a Member, application forms are available on our website or by contacting **Roz Clark on 01382 513821**. Membership of Abertay costs £1 for life. Members can stand for, and vote in, elections to the Management Committee and are invited to attend the AGM.



Management Fee

Fully factored owners pay a fixed Management Fee which is currently £133 per annum. This is billed half in November and half in May. The services covered by the management fee are:

- Carry out regular maintenance inspections.
- Keep lists of approved contractors and ensure all works are carried out at competitive rates, safely, competently and timeously.
- Arrange any maintenance of, or repairs to, the common parts and if necessary any renewal or replacement of the common parts
- Ensure that the close, landings, stairs and bin areas are kept clean tidy and regularly painted.
- Maintain safety equipment located within common areas such as emergency lighting, smoke detectors, fire alarm systems etc.
- Where required, set rotas for cleaning the close or employ a contractor / cleaner to clean the close.
- Apportion the costs of any common electricity supply for stair lighting or the lighting of any other common parts.
- Arrange owners meetings or communication with owners.
- Tender and appoint contractors.
- Supervise contractors and monitor contractors' and consultants' performance.
- Pay contractors and suppliers.
- Issue bills to owners.
- Maintain owners' accounts
- Deal with owners' queries and correspondence.

Payment

The debt recovery procedures which are in place to recover all outstanding balances in a timely manner are as follows:

- Our invoices state that payment should be made within 30 days from the date of invoice to avoid an additional £17 admin charge.
- A reminder letter is sent to all owners 30 days after the original invoice has been issued. This requests payment to be made within 15 days to prevent a late payment fee of £17 being allocated to the account and the debt being passed to our debt collectors.
- Owners who are having difficulties paying their debts are encouraged to get in touch with us to arrange a payment plan.
- After 45 days have expired if no payment has been received then a £17 charge is added to the owner's account with the exception of those who have arranged payment by instalments.
- The debt is then passed on to our debt collectors who send out a maximum of 4 letters, followed by a presue visit (as per our instructions). Any legal expenses incurred as a result of any legal action raised will be charged to the individual and are not settled by Abertay Housing Association.
- We may instruct our debt collectors to register a Notice of Potential Liability or an inhibition on the property to protect the amount due and ensure that on the sale of the property the debt is recovered.

Homeowners who feel that Abertay has failed to carry out its factoring duties or comply with the Property Factors code of conduct have after exhausting Abertay's complaints procedures, the right to apply to the First-tier Tribunal for Scotland (Housing and Property Chamber).

The Chamber's contact details are:

Housing and Property Chamber First-Tier Tribunal for Scotland
20 York Street, Glasgow G2 8GT
hpcadmin@scotcourtribunals.gov.uk Tel 0141 302 5900