

OWNERS FACTSHEET

Autumn 2025



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.

BUILDINGS INSURANCE

We arrange buildings insurance for you if shown in your statement of factoring services. The charge for 1 October 2025 - 30 September 2026 is £105.29 and is included in your invoice. A copy of the policy is enclosed. A link to the policy and details of how to make a claim are included on our website. Following the Financial Conduct Authority's introduction of new rules on multi-occupancy buildings, we are required to provide you with three additional documents on an annual basis, which are enclosed – a letter from the insurers, a disclosure document and a glossary of terms.

Office Opening

Our office is open to the public **Monday – Wednesday 10:00-16:00 and Thursday 10:00-18:00**. You can contact the office by phone **Monday – Wednesday 8:30-16:30, Thursday 10:00-18:00 and Friday 8:30-14:00** or send us a message at any time.

SELLING YOUR FLAT?

If you are thinking of selling your flat, Abertay may be interested in buying it. Contact us for a confidential discussion.

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 23 December 2025) and have a clear account you will be entered into a draw for **one of two £25 vouchers.**

DATA PROTECTION

Our Privacy Notice is available on our website at https://www.abertayha.co.uk/wp-content/uploads/2025/07/Privacy_Note_250723.pdf

REPAIRS

If we carry out repairs for you, the repairs you have been charged for in this bill cover the period 1 March 2025 – 30 September 2025.

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.

SHARE MEMBERSHIP

If you are interested in becoming a Member, application forms are available on our website or by contacting **Customer Services Team on 01382 903545**. Membership of

Abertay costs £1 for life. Members can stand for, and vote in, elections to the board and are invited to attend the AGM.

ESTATE WALKABOUTS AND FLATTED PROPERTY INSPECTIONS

Abertay strives to keep its estates looking as good as possible, paying particular attention to Health & Safety and Environmental issues. Our Estate Walkabouts are organised to encourage residents to meet with staff to report any issues they have with their area and we will develop an action plan with the intention of resolving such issues. We welcome both owners and tenants to join us at these events and we will publish the outcomes in the owners section on our website.

INDEPENDENT, IMPARTIAL ADVICE

Some free advice for owners in factored properties can be found at <https://underoneroof.scot/>



Shared Repairs and Planned Maintenance

If you own a flat in a tenement, or four in a block, as well as maintaining your own home, you and your fellow owners are responsible for the upkeep of the common or shared areas in or around the building.

Shared Areas

Shared areas means shared responsibility. Examples of shared areas are

- the roof
- drains within the property boundary
- stairs
- common windows and doors
- down pipes or rhones
- paths and entrances
- door entry systems
- back greens
- boundary walls.

Working together

If you live in a shared building, you need to work with your neighbours at all stages of repairs or maintenance work. Abertay may notify you of a repair or replacement they have identified as needing done or you might choose to hold a meeting or form a group with the other owners to organise repairs. Whatever option you choose should result in necessary repairs or upgrades being carried out and all owners paying their equal share.

Finding problems

Routine maintenance will ensure that problems are identified and dealt with quickly and cheaply. You or your neighbours should have your building inspected at least once a year. This is part of our factoring regime.

Money matters

Some repairs and improvements can be costly and owners should have the money before work starts. However, work may be vital and you / we may want to go ahead with most of the funding in place. Abertay does not offer grants for repairs and maintenance but grants may be available from Dundee City Council. We do offer advice on shared repairs, including money matters, by email, phone or in person.

Missing Shares Legislation helps flat owners who are having problems getting other owners to pay their share of repair costs to common areas of a tenement or block of flats.

This could be where an owner

- is unable to pay in the funds or it is unreasonable to ask them to do so
- cannot be identified or found or
- is unwilling to pay

Abertay Current Plans

If you live in a tenement block and the roof has not yet received an upgrade like other blocks Abertay has homes in, it is likely we will soon be contacting you with a view to completing these upgrades in the next 18 months to 3 years. The roofs in Fintry in particular, have passed their lifespan and the roofs we have upgraded to date have been in a poor condition.

Owners in tenements that do not have a Door Entry System will be contacted to try to get this enhancement completed on their blocks.

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@scotcourttribunals.gov.uk Tel 0141 302 5900