

Your statement of

Factoring Services



River Clyde Homes' homefact team, makes every effort to be an excellent factor for your building and this written statement is central to advising you of what that means.

Our authority to act as your factor.

A factor is a person or an organisation who manages the common parts of blocks of flats or shared amenity areas for the owners of houses within those blocks, including houses which are owned or let out by River Clyde Homes. This statement outlines our role and responsibilities and the services that we provide as factor.

Most things you need to know about your rights and responsibilities as a factored homeowner can be found in your title deeds. These set out the conditions covering the management, maintenance, insurance, repair and improvement of the shared or common parts of your buildings.

When you purchased your house, your title deeds included provision for a factor to ensure that shared parts of your building are maintained to a good standard.

If your home was first purchased from Inverclyde Council, River Clyde Homes was appointed by the Council to act as your factor. Details of this entitlement

to act as factor and what the factor can do are included in the title deeds for your house.

If your home was first purchased from River Clyde Homes, River Clyde Homes act as factor in terms of the title deeds of your home.

If you purchased your home from River Clyde Homes under the New Supply Shared Equity Scheme (NSSE), River Clyde Homes are appointed as the manager or factor for common areas of the development.

You can get a copy of your title deeds from Registers of Scotland who will charge for this service. You can contact them on 0845 6070164 or email on customer.services@ros.gov.uk, or write to them at Registers of Scotland, Hanover House, 24 Douglas Street, Glasgow G2 7NQ.

There is more information on their website: www.ros.gov.uk.

Our services

The homefact team at River Clyde Homes deals with all aspects of the factoring service from start to finish. As part of our management fee we will provide core services to our homeowners.

These include:

- Statement of factoring services.
- Access to our 24 hour customer contact centre to report repairs.
- Instructing and paying, in the first instance, for repairs, planned and cyclical maintenance, investment works and agreed property improvements.
- Advising owners of all repairs expected to be in excess of £250 prior to instructing works and as soon as possible for emergency or urgent work.
- Liaising with and obtaining the necessary authority from owners where substantial repairs are required.
- Identifying each owner's responsibility for payment for the work, invoice for this payment and pursue payment on behalf of all property owners.
- Invoicing homeowners for expenditure and, on behalf of all homeowners, pursuing the recovery of fees associated with outstanding bills.
- On behalf of owner, taking action to ensure everyone's compliance with the obligations and prohibitions put on the use of the property written in their title deeds.
- Convening meetings of owners when required or requested and attending homeowners' forums.

A range of other services are provided to those properties that require them. Those homeowners who have a responsibility for contributing towards the costs of these services are billed for their share of the costs.

Examples of other services include:

- Caretaking
- Ground maintenance
- Lift maintenance
- Lift insurance checks
- Lift upgrades when required
- Common close lighting repairs
- Legionella water tank check
- Fire safety check
- Non adopted path repairs and maintenance
- Non adopted roads repairs and maintenance
- Non adopted street lighting and maintenance
- Non adopted car parking repairs and maintenance
- TV aerial maintenance
- Laundry facilities
- Inspection of lightning conductors
- Testing of emergency lighting
- Dry riser maintenance
- Fire safety maintenance
- Fire appliance maintenance
- Service and inspection of common fans in high rise buildings
- Service and inspection of pumps, calorifiers, valves and associated equipment
- Service and inspection of automatic doors
- Periodic testing of fixed electrical systems (high rise)
- Checking of 'mansafe' systems on roof of high rise buildings
- Check of anchor points
- Asbestos surveys as required
- Cost of utility provision in common areas

Our Property Maintenance Service

We deal with responsive, cyclical and investment repairs and maintenance on behalf of factored owners. The full cost of repairs and maintenance undertaken on the common parts of your building is divided between the relevant homeowners and tenants in accordance with the shares laid down in the title deeds.

We generally instruct repair works if we expect the share of the total costs of the works payable by each homeowner to be under £250 and we will try to give notice of all works taking place. We will make every effort to ensure that we provide homeowners with effective communication, appropriate consultation and a price that represents value for money. In some emergency situations we may instruct works, without notice, even where the estimated cost is greater than £250 for each homeowner.

We will contact you, advising you of any repair where the costs are expected to be higher than £250 for each homeowner.

To report a repair, please use our repairs reporting service:

0800 013 2196 (free from landlines)

or (01475) 788887 (low cost from a mobile)

It is open 24 hours a day, every day of the year. Emergency repairs calls only should be made outwith our regular office hours.



Our Repairs Service

Repairs are normally notified to us by a tenant or homeowner and fall into four types:

Priority	Target timescale from time reported by homeowner	Appointment offered
Emergency callout	4 hours	No
Same day emergency	Within the same day	No
Repairs by appointment	15 working days	Yes*
Planned works	Within 40 working days	Yes*

*An appointment will be offered where access inside a home may be required. Please note that the response and completion times set out above are targets which we aim to meet, but are not guaranteed.

Emergency callout and Same day emergency

Some examples would be:

- Total loss of water supply (if not Scottish Water)
- All close lights out during hours of darkness
- Significant water penetration from roof or outside (where this is uncontainable by using a bucket)
- Clear blocked rubbish chute

Repairs by appointment

Some examples would be:

- Roof leaks causing severe damp
- Faulty communal TV aerial
- Faulty stair treads, flooring or paving where there is a trip hazard
- Failure of door entry system / replacement communal door locks

Planned works

Some examples would be:

- Repairs to brickwork, slates or tiles where scaffolding is required
- Repair or replacement of external fascia board
- Repair or replacement of common windows



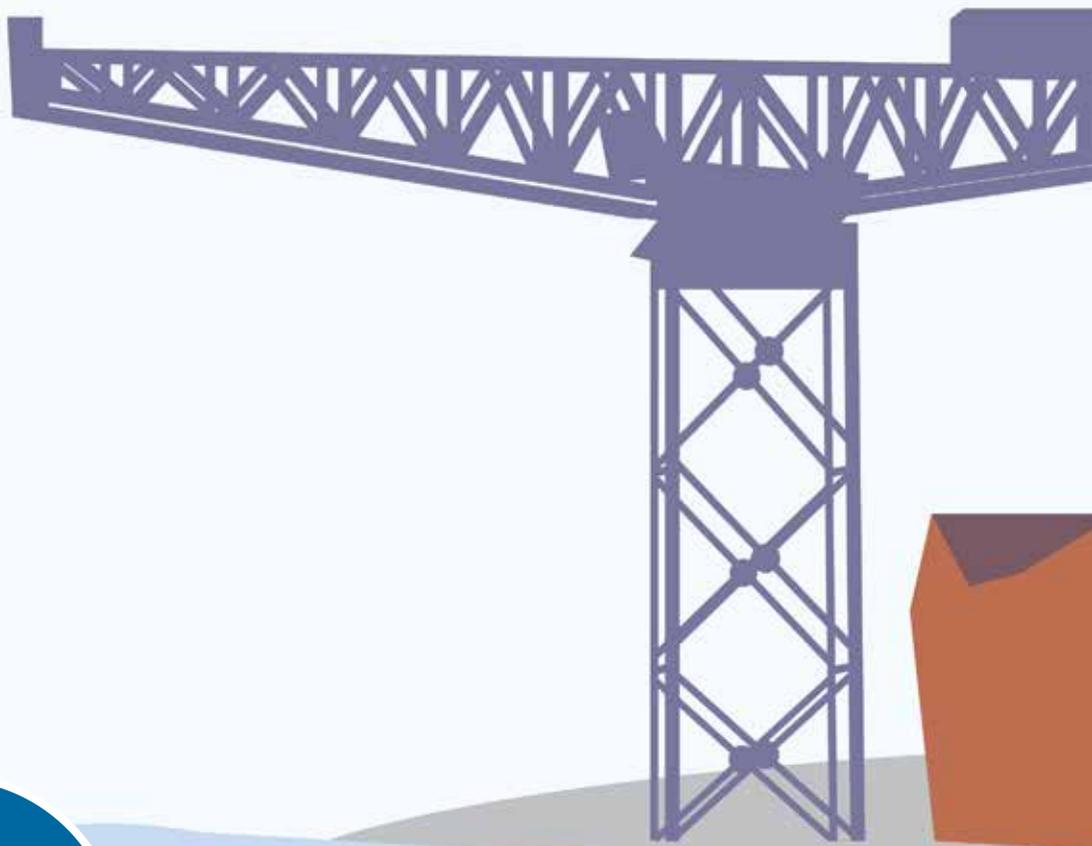
River Clyde Homes regularly consults with its customers on its repair response targets. Our intention is to streamline the number of repair categories and to reduce our target times. It is believed that this will result in an improved customer service.

Cyclical Maintenance

This is periodic work which is carried out at agreed intervals.

Investment Works

This is a programme of major works which is planned in advance and usually involves the replacement of external or internal elements of common parts of the building.



Financial and charging arrangements

The full cost of repairs and maintenance undertaken on the common parts of your building is divided between the relevant homeowners and tenants in accordance with the shares laid down in the title deeds. Different shares may apply to

different parts of the building according to what the titles say or to which houses within the larger building have the benefit or use of the common parts in question. Each property is charged a management fee for the year.

Our management fee

As a homeowner you have to pay a factoring management fee which pays for the work that River Clyde Homes has to carry out on your behalf. This fee is reviewed each year and adjusted if required, for implementation on 1st April each year.

This is a flat rate management fee which covers the costs of providing our services, including organising routine and major repairs, investment projects, attending homeowner meetings, consulting and communicating with you.

The fee is based on staff costs and business costs such as property, postage, computing and telephone costs.

Ways to pay

You are charged for the services provided to you and invoices are sent for these services. Payment can be made by a range of methods that are listed on the back of the invoice and include

- Direct Debit or Standing Order
- Telephone payments during office hours
- Telephone banking/on-line bank payments
- In person
- By post

You may request payment arrangements by instalments, such requests should be made with the Finance Team of River Clyde Homes. If we are unable to accept a proposed instalment arrangement you shall be given a clear explanation of the reasons.

Debt Recovery

We have a clear written procedure for debt recovery which outlines the series of steps which we follow; this is available on request.

Having difficulty paying?

We are aware that some customers will occasionally have difficulty paying their bills. We are here to help and will discuss time to pay with anyone experiencing difficulties.



Keeping you informed and involved

We are committed to continually improving the service we offer and we are happy to meet with you, individually or with other homeowners, to discuss issues of concern or to consult over new proposals.

We communicate and consult in a number of ways:

- Website
- Newsletters
- Homeowners' forum
- Telephone, email, letters, face to face in our office or at your property

We will respond to enquiries received by telephone, voicemail, letter and email within 10 working days of receiving them; unless extensive investigation is required. If this is the case, the concerned owner will be advised of progress.



Complaints Resolution

We are committed to providing a high-quality customer service. We value complaints and use the information they provide to help us to improve the services we deliver to you. If something has gone wrong or if you are unhappy about our service, we want you to tell us about it. Homeowners who raise concerns about

service, the quality/cost of work and other charges should, in the first instance, contact the homefact team.

If disputes are not resolved and the homeowner wishes to complain we have a clear written complaints resolution procedure which is available on request.

The complaints resolution procedure can be summarised as follows:

Stage 1 – Frontline resolution

For issues that are straightforward and potentially easily resolved and require little or no formal investigation. The deadline for responding to this level of complaint is 5 working days. However it is anticipated that, in the vast majority of cases, initial feedback will be provided at an earlier stage. In most cases this will be done on a 'face to face' basis with the customer.

Stage 2 – Complaints requiring an investigation

For issues that have not been resolved at the frontline or are complex, serious or 'high risk'. These complaints should be acknowledged with 3 working days and responded to within 20 working days.

When the complaints resolution procedure has been exhausted without resolving the complaint, the final decision will be confirmed and the homeowner notified in writing. This letter will also provide details of how homeowners may apply to the Homeowner Housing Panel.

Declaration of interest

River Clyde Homes is an owner of the common property in relation to which the factoring services are provided in common with the other homeowners in the property, and as such, we have a financial and ownership interest in the common property to be managed.

Details of the number of properties owned by River Clyde Homes contributing towards the maintenance cost of your block will be sent to each homeowner.

How to end the arrangement

The manner in which River Clyde Homes may be replaced with an alternative factor is determined by the title deeds which apply to your house and to those of the other relevant owners, and also the date when each house was first sold.

We would ask for three months notice prior to the appointment of a new property factor by the homeowners in the block who are ending the arrangement.



Sale of property

You must notify the homefact team, through your solicitor, when you sell or dispose of property factored by us, together with details of the date of change and identity of the new homeowner. You should ask your solicitor to contact the HOMEfact team to advise of the change and request final invoices for any management fees or services provided.

You should inform the new homeowner that the property is factored by the homefact team at River Clyde Homes.

Invoices will be prepared for you up to the date of the sale. It should be noted that there will be a charge for this service. This charge is reviewed annually and adjusted, if required, on 1st April each year.

Anti social behaviour and neighbour disputes

We appreciate how upsetting it can be to have problems with your neighbours or with antisocial behaviour. Homefact will ensure that its staff are kept apprised of local arrangement with regards to tackling problems of this nature, so that we can help you to find the right support.



We can produce information on request in large print, Braille, tape and on disk.

It is also available in other languages. If you need information in any of these formats please contact us on (01475) 788887.

Informacje w wersji dużym drukiem, alfabetem Braille'a, na kasecie magnetofonowej, dysku lub w innych językach dostępne są na życzenie. W celu uzyskania informacji w jednym z powyższych formatów prosimy o kontakt pod numerem (01475) 788887.

ہم درخواست کرنے پر معلومات کو بڑے حروف والی عبارت ، نابینا لوگوں کے لیے بریل، ٹیپ اور ڈسک کی صورت میں مہیا کر سکتے ہیں۔
یہ معلومات دیگر زبانوں میں بھی دستیاب ہے۔ اگر آپ کو ان میں سے کسی بھی صورت میں یہ معلومات درکار ہوں تو ہم سے اس نمبر پر رابطہ کیجئے: (01475) 788887

我们可以根据要求而制作采用大字印刷、盲文、磁带和光盘等格式的信息。

同时还提供有使用其它语言的版本。如果你需要任何此类格式的信息，请联络我们：(01475) 788887。

अनुरोध किए जाने पर हम जानकारी को हम बड़े प्रिंट, ब्रेल, टेप में और डिस्क पर उपलब्ध करा सकते हैं।

यह अन्य भाषाओं में भी उपलब्ध है। यदि आपको इनमें से किसी फॉर्मेट में जानकारी की आवश्यकता है तो कृपया हमें (01475) 788887 पर सम्पर्क करें।

ਮੰਗ ਕਰਨ ਤੇ ਅਸੀਂ ਜਾਣਕਾਰੀ ਵੱਡੀ ਛਪਾਈ, ਬ੍ਰੇਲ, ਟੇਪ ਅਤੇ ਡਿਸਕ ਤੇ ਉਤਪਾਦਿਤ ਕਰ ਸਕਦੇ ਹਾਂ।

ਇਹ ਹੋਰ ਭਾਸ਼ਾਵਾਂ ਵਿੱਚ ਵੀ ਉਪਲਬੱਧ ਹੈ। ਜੇ ਤੁਹਾਨੂੰ ਜਾਣਕਾਰੀ ਇਨ੍ਹਾਂ ਰੂਪਾਂ ਵਿੱਚੋਂ ਕਿਸੇ ਵਿੱਚ ਚਾਹੀਦੀ ਹੋਵੇ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਸਾਡੇ ਨਾਲ (01475) 788887 ਤੇ ਸੰਪਰਕ ਕਰੋ।

Would you like more information?

Phone: 01475 788909

Email: homefact@riverclydehomes.org.uk

Visit: www.riverclydehomes.org.uk

A full version of this written statement, containing more detail, is available on our website.

HOMEfact is part of River Clyde Homes. River Clyde Homes is a company limited by guarantee registered in Scotland, company number SC329031 and a Scottish charity, charity number SC038584, with its registered office at Roxburgh House 102 – 112 Roxburgh Street Greenock PA15 4JT.

River Clyde Homes' Property Factor Registered Number is PF000152.

