

Service Charter and Guide for Owners and Sharing Owners



Introduction

West of Scotland Housing Association (WSHA) provides factoring services for over 420 owners and 30 shop premises. Our aim is to:

- Deliver outstanding service to customers in all our communities
- Be the best we can be for our customers.

This **Service Charter and Guide** ('the Charter') sets out the standards we aim to achieve for owners and sharing owners that receive our factoring services.

The Charter also takes account of the legal responsibilities we have, as a registered property factor, as required by the **Factoring (Scotland) Act 2011** and the statutory **Code of Conduct**. The **Title Deeds** for your home also set out our responsibilities as a factor and your own as an owner. You also have a **Written Statement of Factoring Services** from us setting out the terms and service standards we have to achieve compliance with the Code. We want this Service Charter and Guide to be informative and easy to understand, but please do let us know if you are not clear about anything.



Our Charter service standards

When you contact us:

By phone

- We will answer your call promptly and let you know who you are speaking to.
- We will deal with your call politely, and aim to deal with your enquiry at the first point of contact.
- We will aim to provide you with clear timescales of when we will get back to you if we are unable to deal with your enquiry right away.
- If the person you wish to speak to is unavailable we will take a message and ensure you are called back, giving clear timescales of when this will happen.
- If you prefer, we will transfer you to the staff member's voicemail, to allow you to leave a message.
- We will ensure that our voicemail messages are checked regularly, and staff advise if they are out of the office.
- To ensure the obligations and restrictions on the use of the property as detailed within Deeds of Conditions are adhered to.

By post

- We will answer your enquiry within five working days, and if we can not reply in this timescale we will acknowledge receipt of your letter, and tell you when you will receive a response.
- We will respond using language that is clear and easy to understand, avoiding the use of jargon.
- We will sign any letters to you with our name, job title and appropriate contact details.

By email

- We will answer your enquiry within five working days, and if we can not reply in this timescale we will acknowledge receipt of your email, and tell you when we will respond. Please use the following email address: factoring@westscot.co.uk

Through social media

- We will aim to respond to your enquiries within 4 working hours.
- Where possible, we will respond to anyone who contacts us via social media using the same medium.

In person

- You can expect our offices to be fully accessible to all our customers.
- You can expect a private meeting room if you require one.
- You can be provided with an interpreter if English is not your preferred language, or a signer if you have a hearing impairment.



If we visit your home

- We will introduce ourselves and carry photographic identification.
- Where possible, let you know in advance of our intention to visit.

For any contact you have with us you will:

- Be treated with courtesy and respect.
- Be provided with accurate information in a timely manner.
- Have any information you share with us treated in a confidential manner.

Compliments and Complaints

We use feedback from complaints and compliments to improve our services. We monitor our performance and also seek feedback from owners on their satisfaction with the service we provide.

If you feel we have not met the standards set out above please do get in touch and we will try to put things right.

Improving our service standards

We aim to provide excellent service to our customers. To support us to do this we undertake regular surveys of our customers to help us identify any improvements we can make. If you think there is something that we could do better please get in touch.



Our Factoring Service

What you can expect from us as your factor

As your factor we have duties and obligations to ensure that the repair, maintenance and renewal of the common parts of the building are properly carried out. We will appoint contractors we know to be efficient and reliable. We will carry out inspections of the common areas to help ensure the common areas are kept in good condition. We keep clear and accurate records relating to all properties and issue accounts promptly and efficiently.

Common Repairs and Maintenance

Our factoring service covers essential services including:

- grounds maintenance including grass cutting
- planned maintenance, e.g. annual gutter cleaning and roof inspections
- post inspection of completed repairs
- repairs to the common parts for the building
- stair lighting
- close cleaning

Emergency repairs will be attended within 4 hours. These are repairs which will cause extensive damage to the property, for example water damage, dangerous masonry.

Non emergency repairs will be attended within 7 working days. Please note that we do not carry out repairs within your home. Your factoring agreement covers communal repairs only.

Money matters

We recover our costs from owners for the factoring service. Charges we will pass on to owners include:

- common buildings insurance costs
- arrangements for calling meetings with owners
- resolving disputes arising from Deed of Conditions
- arrangements for the recovery and payment of outstanding debts
- recovery of our administration costs service through a management fee, reviewed annually

Your factoring fee and any other charges such as any common repairs or planned works completed within the last three months, are billed to you quarterly. Common insurance premium are billed annually in each March account. When we bill you for services and any common repairs we will provide a breakdown of the costs and identify your share of the costs.

We will consult with owners where the total cost of the repair is expected to exceed £1000, (except an emergency situation). You can choose from different payment options. If you have problems with payments please let us know, we can provide advice and assistance and arrange payment by instalments. Further details are included in your factoring agreement.

Insurance

We offer comprehensive building insurance for your home and the share you have of the common property. If you accept the insurance we can arrange cover on your behalf, and it is paid for along with your factoring fee. You also have the choice to arrange your own insurance. If you arrange your own insurance you must provide us with a copy of the current certificate of insurance and make sure your obligations to meet full rebuild costs is covered. Sharing owners have their building insurance cover included with their occupancy charge.

Just purchased?

New owners will receive their written statement within 28 days of the property purchase, providing we have received notification of the sale.

Your responsibilities as an owner

- To report any necessary common repairs to us.
- To report any unsatisfactory or defective workmanship relating to common repairs or planned maintenance by our contractors.
- To pay all accounts in full and promptly, including the block insurance.
- To notify us of any changes in ownership at least 7 days before the sale is finalised, providing the name of the new owner.
- To provide us with confirmation of your building insurance each year if you have opted out of the common policy we provide.
- To take your turn in any close cleaning rota.
- To comply with any other reasonable conditions, obligations and restrictions as set out in the Deed of Conditions.

Note - Your Deed of Condition will define what is common property.

When things go wrong

If you do have a concern please let us know so we can try to put things right as quickly as possible. You can contact us in writing, by email or by phoning us. We have a complaints procedure that sets out how we respond to your complaint and the timescales. Please ask for our leaflet 'How to make a Complaint'.

If you are not satisfied by our response to your complaint you can contact the Housing and Property Chamber, First-tier Tribunal for Scotland.

If the Tribunal finds in your favour then they will issue a 'property factor enforcement order' and we must carry out the actions as stated in the order.

Housing and Property Chamber, First-tier Tribunal for Scotland,
4th Floor, 1 Atlantic Quay, 45 Robertson, GLASGOW G2 8JB. Tel: 0141 302 5900. Fax: 0141 302 5901. Email: HPCadmin@scotcourtsribunals.gov.uk

Contact Alan Caine
Camlachie House, 40 Barrowfield Drive,
Camlachie, Glasgow, G40 3QH

d: 0141 550 5056
t: 0141 550 5600
f: 0141 550 5601
e: alan.caine@westscot.co.uk
w: westscot.co.uk
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