

**PROPERTY OWNERS**

**FACTORING**

**BOOKLET**



The information contained in this booklet relates to the factoring service provided to properties purchased originally through the Council's Right to Buy scheme. The booklet is a general information guide to our factoring service. It is not intended to be a legally binding document.

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# HOW TO CONTACT US

## There are various ways you can contact the Sold Property team.

You can call the Sold Property team on **01389 738222** during the office hours of 8.30am – 4.30pm Monday – Thursday and 8.30am – 4.00pm Friday where a member of our team will be happy to help with your enquiry.

You can email us at **[soldproperty@west-dunbarton.gov.uk](mailto:soldproperty@west-dunbarton.gov.uk)**.

If you prefer to visit us in person during office hours, please visit us at our offices at **57 Cochno Street, Clydebank, G81 1RQ**.

## How to report a Common Repair

If you would like to report a common repair to your building, you can report this to the Building Services team by sending an email to: **[housing.repairs@west-dunbarton.gov.uk](mailto:housing.repairs@west-dunbarton.gov.uk)** or alternatively by telephoning **Freephone 0800 073 8708** during our office hours.

When you contact our Building Services team to report a common repair, they will fully discuss your repair requirements with you in order to ensure they arrange for the correct trade, inspecting officer and category of repair.

If an inspection is required by a Building Services officer, you will also be given an appointment date and time for when the inspection visit will take place. For most external inspections you would not be required to wait at home however, if access to your home is required to fully complete an inspection, our Building Services team will advise you of this.

Outwith our normal office hours, you can report an emergency common repair by telephoning **Freephone 0800 197 1004**. The out of hours service is for common repairs which are necessary to prevent serious damage to the building, danger to health, risk to safety or risk of serious loss or damage to your home.



# WHAT IS A FACTORING SERVICE?

When you buy a flat or property with common parts, irrespective of the age, type or style you also take on, along with the other owners in the building which your property forms part of, a share of the maintenance, repair and upkeep towards the common parts of the building. These common parts can include the roof, outside walls, common entrances, lifts, stairs and any common paths and/or drying areas.

The co-operation of all owners is needed to make living in a shared ownership property successful.

Your title deed will set out the common areas of the building, paths and drying areas for which you have shared responsibility, what share of the maintenance you pay, how decisions should be reached with regard to maintenance and repair and the appointment of a factor.

In most cases, the management and factoring of the common parts of the building will be provided by the Council, as factor, in terms of the conditions set out in your title deed, along with the payment of an annual factoring fee, which goes towards covering the administration costs of providing the factoring service.

# WHAT DOES THE FACTORING SERVICE COVER?

**Below is a list of what the factoring service covers.**

- Manage and deal with repair and maintenance issues relating to the common parts of your block.
  - Carry out inspections on your property at the request of you or any neighbour having a problem or concern.
  - Decide what repairs are necessary to the common structure.
  - Liaise as appropriate with tenants and private owners where repair works are deemed as necessary.
  - Appoint contractors to carry out common repairs and maintenance works.
  - Advise you in writing providing you with a description of the proposed repair, target date for completion and your share of the estimated costs. Exceptions to this process are urgent or emergency repairs where to delay the repair would cause further damage.
- We will advise you of your final share of costs after completing the repair, however if there is a substantial change due to undiscovered work as the job proceeds, we will always endeavour to advise you as quickly as possible as the job progresses of any such change in value. Such variations usually occur on bigger jobs or jobs that were difficult to fully inspect before opening up the area to be worked on.
  - Carry out post inspections of all common repairs before issuing an invoice.
  - Pay for the common works, divide the cost accurately and invoice you for your share of the costs.
  - Investigate and always try to resolve any complaints of unsatisfactory repair works or queries relating to the accounts sent out for payment.
  - Engage with owners where necessary improvement works to the block are identified to obtain consent to proceed.
  - Answer any enquiry you may have about the service we provide.
  - Answer your correspondence in an accurate & efficient manner within the Councils timescales for responding to correspondence.

**This list is not intended to be exhaustive and specific questions about the factoring service should be directed to the Sold Property team.**

# WHAT ARE THE COMMON AREAS?

**Common areas include the external structure of the block and any common garden ground that serves more than one of the properties within the block.**

Below you will find some examples of common areas. Areas deemed common will be stipulated within your title deeds and are usually coloured on the deed plan itself.

If you are unsure whether a repair to your property is a common repair, you can contact a member of the Sold Property team who will be happy to find this out and advise you. If necessary, a visit to your home will be arranged to assist with the determination.

If the repair is within a common area we will be happy to arrange its repair as necessary.

The main common areas encountered are:

- The solum (the area underneath the building) and contained within the buildings foundations.
- The outside walls excluding all windows, doors, window and door frame and the mastic sealant between the frames and the outside walls.
- The roof, chimneys and any skylights.
- Your attic, attics and/or roof space in general to the property.
- All main water supply pipes, sewage and drainage pipes, gutters and down pipes.
- The walls, gables, fences or hedges separating common ground from an adjoining property. These areas may not however be sold as common to the whole block but your title deeds will usually determine that division.

# I HAVE REPORTED A COMMON REPAIR, WHEN WILL MY COMMON REPAIR BE CARRIED OUT?

## EMERGENCY REPAIR

A repair that causes immediate risk to health or is likely to cause serious damage to the property or make the property less secure. The emergency work may only make the building safer and follow up work is likely to be required. We aim to complete any emergency repair within 24 hours of our receipt of the relevant notification.

## URGENT REPAIR

A repair which generally will not present an immediate danger, an example could be stair lighting where some of the lights in the close are still working. We aim to complete any urgent repairs within 5 working days of your notification to us.

## NECESSARY REPAIR

Items which will not cause immediate inconvenience and where there is no threat to health or safety. An example could be gutter repairs. We aim to complete any necessary repairs within 40 days of your notification to us.

## HEALTH & SAFETY

When carrying out any work activity Building Services or their contractors will comply with the requirements of the Health and Safety at Work etc. Act, and supporting legislation. They also adhere to a framework ensuring the health, safety and welfare of employees and others who may be affected by their activities.

## MAINTENANCE REPAIR

A repair which is not considered as necessary at the present time but to proceed may prevent more costly repairs from being required in the future should the current condition deteriorate. Permission is required before we can carry out this work. We aim to complete any maintenance repairs within 40 days following receipt of all required permissions being received.

## IMPROVEMENT WORK

Work which is considered as an improvement or enhancement to the building. An example of this could be the installation of a door entry system where there was not already one in existence. Permission is required before we can carry out this work. We aim to complete any improvement work within 40 days following receipt of all required permissions being received.

When we propose to carry out maintenance repairs or improvement works to common blocks we will engage with owners to try and obtain consent for the work to proceed. This will be in the form of a vote. Depending on the individual conditions of sale, if the majority but not full consent is received we may not be able to proceed with this work.

There may be occasions when due to unforeseen weather, the availability of goods, materials or specialist labour it may not be possible to achieve the repair timescales. On these occasions we will endeavour to keep you informed of progress.

# MOULD GROWTH AND DAMPNESS

Every home can get condensation from time to time, usually when lots of moisture and steam are being produced eg at bathtime and cooking.

## HOW DO YOU KNOW IF IT IS CONDENSATION?

Condensation can be difficult to identify, first of all check there is no water penetration eg rain or a plumbing leak.

Condensation is more likely to be found on north facing walls, in corners or cupboards and generally in areas where there is little air movement.

Rising damp occurs at ground level and this can be difficult to distinguish from dampness caused by condensation. Please contact Building Services if you wish to arrange an inspection.

### 4 simple things to consider to reduce condensation:

- 1 Heating – try and always have some background heating on, especially in cold weather.
- 2 Ventilation – opening windows and using extractor fans will help reduce moisture and eliminate condensation.
- 3 Drying clothes – try to avoid drying clothes on radiators.
- 4 Cupboards and Wardrobes – do not overfill, instead leave some space for air circulation.

If you do have mould growth, the affected area can be washed down with household bleach however the best way of reducing mould growth is to reduce condensation.

## DO I PAY FOR COMMON REPAIRS?

Yes. You will be required to make payment to the Council for your share of any common repairs carried out at your building.

## WHEN DO I PAY?

**We will invoice you once a year for the factoring fee, service charges and building insurance.**

For Common Repairs we will invoice you on completion of the repair although some very small charges lie on file and will be charged with the next charge put through once the total value of your share cost has reached £5.

Payment is due on receipt of your invoice.

If you have difficulty in paying please contact the Council's Corporate Debt team on **Freephone 0800 33 77 03** to discuss your account as they may be able to help you.

# WHAT OTHER SERVICES DO YOU PROVIDE?

## We provide you with:

- Common close stair lighting.
- If your home is in a Multi-Storey Block, Service Charges will also include your share of any Caretaking/Concierge Services.
- Pump and Lift Maintenance charges will also be made.

# DO YOU PROVIDE BUILDING INSURANCE COVER?

**Yes. If your property was originally purchased from the Council after September 1987 in Clydebank or April 1996 in Dumbarton/Alexandria and it is a condition of sale, you must take out our building insurance.**

The "Sum Insured" is index linked and changes on 1st April each year.

We insure each property to its minimum "Reinstatement Value". This is the cost of demolishing and rebuilding to full reinstatement should the worst happen. It is industry standard practice.

You can only opt out of our buildings insurance when all properties in the block are sold and all existing premiums are up to date. We only allow customers to cancel their premium if all payments due are up to date.

If we still own at least one of the properties in your common block, you may not opt out.

We put our building insurance out to tender every 3 – 5 years. This way we make sure we are getting industry standard & current market competitive rates for a multiple property portfolio cover.

## WRITTEN STATEMENT OF SERVICES

If you require a copy of our Written Statement of Services provided under the Property Factors (Scotland) Act 2011, you can view this on our website by following this link:

<http://www.west-dunbarton.gov.uk/housing/maintenance-repairs/factoring>

Alternatively, you can request a copy direct from the Sold Property team at any time.

## HOW TO SET UP PAPERLESS INVOICING AND COMMUNICATION

**Invoices from the Council can now be emailed to you. This will not only enable you to receive invoices more promptly but will also help the Council to save paper and become more efficient.**

To apply to receive future invoices by email, please copy and paste the link below and then choose the option 'to apply for Council email invoicing'.

<http://www.west-dunbarton.gov.uk/business/suppliers-and-contractors/payment-of-invoices/>

If you would also prefer to receive any letters and communication from the Sold Property team by email rather than by post, please contact the Sold Property team who will be happy to update their records with your email contact details.



## WITHDRAWING FROM THE FACTORING SERVICE

**If you live in a wholly owned block where the Council no longer retains an interest in any of the properties, you may wish to enquire on the possibility of opting out of the Council's factoring service.**

To opt out of the factoring service, this requires a block decision to be made in consultation with all other owners in your block. The Council must thereafter be formally advised in writing of the block decision.

Any request to opt out of the factoring service should be signed by at least the majority of owners in the common block and can be sent to the Sold Property team by email or letter.

If you are unsure if your block is fully owner occupied and would like to check you can contact the Sold Property team for confirmation.

## OWNER ENGAGEMENT CHARTER

The Council has a clear interest in supporting owner participation in necessary common repair work and owner participation in capital investment work in order to ensure that we carry out any common repairs or manage investment upgrades as required, particularly in relation to meeting the Scottish Housing Quality Standard (SHQS) and the Energy Efficiency Standard for Social Housing (ESSH). Details of our commitment to owners can be found in our Owner Engagement Charter. If you require a copy of our Owner Engagement Charter, you can view this on our website by following this link:

<http://www.west-dunbarton.gov.uk/housing/private-housing/owner-engagement-charter/>

Alternatively, you can request a copy direct from the Sold Property team at any time.

## WHAT IF I SELL MY HOME?

If you decide to sell your home, you must, by Law:

- Tell your Lawyer to contact us with details of the sale.
- Pay any Outstanding Accounts held with us.

SALES | LETTINGS | NEW HOMES

FOR SALE

## CUSTOMER SATISFACTION

We know that the service provided by our Sold Property and Building Services teams really effects customer satisfaction. Please help us to continually improve the service, if we get something right please compliment us and if we get something wrong, please let us know or if necessary, complain. Members of our staff will always be keen to resolve any issues you have.

*Thank You.*



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