



*Managing Assets,
Protecting Your Investment*

CUSTOMER GUIDE TO
OUR FACTORING SERVICE



MIDDLETON ST.

Welcome to Govan Housing Association's Factoring Service

We are a registered charity formed in 1971 with the aim of providing affordable quality housing to meet the needs of people in the local community and those returning to it.

As well as managing our own houses, we are also a registered factor and factor a large number of properties on behalf of homeowners and commercial proprietors.

We are a voluntary, not for profit organisation and the Association is run by a voluntary Management Committee committed to the overall improvement of both the housing and general environment of the greater Govan, Ibrox and Cessnock area. Committee members are mostly local people elected at our Annual General Meeting by the members of the Association. Membership of the Management Committee is also open to owners who take out membership of the Association.

We recognise that your home is your biggest asset and we will assist you in protecting your investment and maintaining the common parts of your building.

The Association aims to provide the highest standard of service to all domestic and commercial proprietors whose properties we manage. In particular we aim to provide a factoring service that is sensitive to the wishes of owners and responsive to their needs.

Our Vision

Govan Housing Association aims to be an innovative and responsive organisation, playing a leading role in the regeneration of Greater Govan, Ibrox and Cessnock while continuing to improve the quality of life of our residents.

Through our factoring service we aspire to provide a factoring service responsive to the needs of our customers and improving communities, whilst managing your asset and protecting your investment.

We are committed to managing all factored units on behalf of our customers to the highest possible standard and ensuring value for money.

**Our vision is to provide
Excellence in Housing Services.**



Appointing or Changing Factor

Appointing Govan Housing to manage your property on behalf of the owners is simple process and our dedicated factoring team will be happy to assist you with the process.

If your block is currently self-factored or if there is just no factor in place it can be quite challenging to ensure all owners are involved in maintaining the property and that each owner pays for their share of the works.

That's where we can help, we can manage repairs, projects, finances, etc. on behalf of the owners removing the pressure from you and assist in protecting your investment. We can also provide building insurance to cover the property ensuring that the full tenement is sufficiently covered.

Equally, a change of Factor can be easily arranged providing that there is support from a majority of owners do so. We will ensure that the requirements of your Deeds are met and can assist with advice and guidance.

Staff

Our factoring service is operated by a dedicated factoring team who have a wealth of knowledge and experience of factoring and repairs. In addition to the factoring team the Association's highly skilled operations team also provide assistance with estate management issues, repairs and maintenance.

Customers can also access the Association Financial Inclusion Service to seek independent advice from our qualified money advisors and access our Community Inclusion Team who can provide access to local groups, training or digital advice.

Why choose us?

We are a professional property management company with over 48 years experience in both the factoring and housing industry and believe our reputation speaks for itself. We have experienced, professional and qualified staff, a highly skilled repairs and maintenance subsidiary, Govan HOME Team, and a list of approved contractors with high standards. Furthermore, we have a close working relationship with Glasgow City Council and can assist owners in seeking grant funding for eligible major works.



Govan HOME Team

In May 2017 Govan Housing Association Limited set up a repairs and maintenance subsidiary, Govan HOME Team C.I.C (Community Interest Company), to assist in the delivery of planned and cyclical maintenance, reactive repairs, estate management and landscaping programmes. The development of the Govan HOME Team subsidiary will enhance and compliment the factoring service provided by the Association.

Govan HOME team will operate at an arms-length of the Association but remains ultimately accountable to the Govan Housing Association management committee, as the parent company.

The Govan HOME Team has its own strategy, aims, and objectives as well as its own board of management.

Govan HOME Team are serious about turning their vision into reality and providing excellent quality repairs, maintenance and environmental services that make a positive impact on people and communities. This focus really signals the future direction of the Govan Housing Association Group, one that is genuine about customer service, which is committed to ensuring the residents get the best possible deal, the highest quality products and most importantly ensures that we provide an exceptional service that puts our residents and the wider community central to everything we do.

Our Contractors

In addition to our repairs and maintenance subsidiary we also operate a list of approved contractors. We ensure the contractors on our list a highly qualified and have all the necessary health and safety and insurance certificates. We carryout periodic tendering exercises to ensure contractors provide value for money as well as a high quality service.

Out with office hours we provide access to our out of hour's contractor, who can assist with any emergencies that arise.



Buildings Insurance

Depending on what your title deeds say, you may be required to take out a common buildings insurance policy with the other owners in the block to cover common areas of your building.

We can arrange building insurance through our common block policy and will recharge the relevant premium via your factoring invoice. Our policy will cover your property to full reinstatement value and also provide public liability cover.

It is advantageous to have a common policy as it ensures that all the owners in the block are insured for their share of the reinstatement of the building. In simple terms, it is one big policy which covers all of the properties within your building.

If owners arrange their own individual buildings insurance for their property, then we cannot get involved in the claim process if your property is damaged. For example if you live in a building of 10 flats and the roof suffers storm damage, each individual insurance policy would need to be claimed against. Of course that can turn into an administrative nightmare. Moreover not all individual policies may cover the common areas. A common buildings insurance policy removes that problem, and we will take care of the dialogue with the insurer for all communal claims.

Owners are advised to arrange their own contents insurance as buildings insurance will not cover home contents. Landlords who rent out their policy should also ensure that they have adequate landlord insurance to cover loss of rent, etc.

Our Service

As property factors we can manage and maintain the common parts of land or property owned by you and the other owners, for example roofs and gutters, close areas, door entry systems and common gardens or pathways.

We provide a comprehensive and bespoke property management service to our customers at a competitive property management fee. Our services include but are not limited to:

Routine repairs to common areas that have been reported to us by a customer or identified by staff following an inspection will be arranged, providing the costs are below the delegated financial threshold for instructing repairs. The financial threshold will be detailed in the deeds or set and agreed by owners. Routine repairs include door entry repairs, locks, etc.

Cyclical maintenance programmes can be set up over a fixed period of time to protect the property from falling into a state of disrepair, for example gutter cleaning, roof inspections, painting of common areas, etc. Some cyclical programmes (normally in newer build properties) are required to maintain health and safety within the building, for example fire safety equipment, water hygiene, lift servicing, etc.

Planned Maintenance is an asset management strategy to ensure buildings and their components function adequately and preserve the value of the building. Building components such as lifts, roofs, etc. deteriorate and wear out with time and use. We can work with owners to achieve a planned maintenance program.

Major repairs are likely to exceed financial thresholds, therefore prior to carrying out any major repairs, for example stone repairs or re-roofing, we will consult with the owners in detail regarding any proposed works. Following approval we will manage the major works on behalf of the owners. An additional administration fee may apply depending on the extent of the works and will be discussed at the consultation stage.

Common maintenance can also be managed on behalf of owners. We can arrange for communal areas to be cleaned on a regular basis, maintain landscaped areas or back courts and liaise with electricity suppliers in relation to the communal supply.

Invoicing and payment collection will be managed by us on behalf of the owners. We will issue common charges invoices and collect payments for works carried out. We will provide a variety of payment methods including monthly direct debits to assist owners with budgeting.

If an owner falls into arrears we will follow our arrears procedure (a copy is available on request) and provide access to our qualified money advisors.





Next steps...

If you would like to find out more information on our factoring service please feel free to contact the factoring department who will be happy to talk you through our process and discuss your options.

As part of our process when taking on a new property we will firstly check that the property falls within our geographically area, this is to ensure that we can fully meet your needs in providing a responsive and reactive service.

If a majority of owners are interested in employing our services we would normally organise a pre-factoring inspection of the property and arrange a meeting for the owners in order to discuss the survey and factoring service required. This allows both the owners and ourselves to be clear about any future works that may be required and put a plan in place to maintain the building and allow owners to budget accordingly.

GOVAN HOUSING ASSOCIATION

Managing Assets, Protecting Your Investment

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Register of Friendly Societies No. 1686 R (S)

Registered with Scottish Housing Regulator No. 87

A Registered Scottish Charity No. SC009055

Property Factor Registered Number PF000200

If you would like information in a different language or format please contact us.

إذا أردت المعلومات بلغة أخرى أو بطريقة أخرى، نرجو أن تطلب ذلك منا.
ਜੇ ਇਹ ਜਾਣਕਾਰੀ ਤੁਹਾਨੂੰ ਕਿਸੇ ਹੋਰ ਭਾਸ਼ਾ ਵਿਚ ਜਾਂ ਕਿਸੇ ਹੋਰ ਰੂਪ ਵਿਚ ਚਾਹੀਦੀ, ਤਾਂ ਇਹ ਸਾਥੋਂ ਮੰਗ ਲਓ।

اگر آپ کو معلومات کسی دیگر زبان یا دیگر شکل میں درکار ہوں تو برائے مہربانی ہم سے پوچھیے۔

Türkçe bilgi almak istiyorsanız, bize başvurabilirsiniz.

如欲索取以另一語文印製或另一格式製作的資料，請與我們聯絡。

نه گهر زانیاریت به زمانیکی که یا به فۆرمیکی که دهوی تکایه داوامان لی بکه

Jeżeli chcieli by Państwo uzyskać informacje w innym języku lub w innym formacie, prosimy dać nam znać.

