



# Written Statement of Service to Home Owners





# Introduction

Knowes Housing Association Ltd is sending you this updated Written Statement of Services as you own a property in the Faifley, Hardgate or Duntocher area of Clydebank and we act as the factor (also known as a property manager) for your property and the surrounding land.

The Code of Conduct for Property Factors sets out the minimum standards of practice for registered property factors and is prepared in terms of Section 14 of the Property Factors (Scotland) Act 2011.

The Code of Conduct was introduced under the provisions of the Property Factors (Scotland) Act 2011, which aims to create a statutory framework which will provide increased protection for homeowners who use the services of a property factor.

The Act has three main elements:

- a compulsory register for property factors;
- a Code of Conduct with which all registered property factors will be required to comply, and which will set minimum standards of practice for the residential property and land management industry; and
- a new statutory dispute resolution mechanism, to be known as the First-Tier Tribunal for Scotland. Homeowners will be able to make applications to the tribunal if they believe their property factor has failed to comply with either their factoring duties or with the Code of Conduct.

All elements of the Act came into force on 1 October 2012 and from that date it is an offence to operate as a residential property factor in Scotland without being registered.

Within this Written Statement of Services we have set out the following:-

- A. Authority to act as factor
- B. Services we provide to you
- C. Financial and charging arrangements
- D. How we will communicate with you and what standards to expect
- E. A declaration of interest by Knowes in the land and properties which we factor
- F. How you may legally change your factor

## **Written statement of services**

### **A. Authority to Act as Property Factor**

The property that you own is situated in Faifley, Hardgate or Duntocher and was previously owned by the former Scottish Homes. In 1998 Scottish Homes sold all its owned properties and land in the area to a newly formed housing association, Knowes Housing Association Ltd. Knowes took on all the duties and responsibilities of the former Scottish Homes both as a social housing provider and as property factor in the area.

Within your title deeds you will find details of all the conditions that accompany the sale of your property. A copy of your title deeds can be obtained from your mortgage provider or from the Land Register in Edinburgh.

The title deeds specify that Scottish Special Housing Association, Scottish Homes or Knowes HA, as the successor of Scottish Homes, is responsible for being the property factor for your property and for the surrounding land. The services we provide as property factor are outlined in part B.

Our level of authority to instruct works to common parts on your behalf is detailed within your owner's handbook and Knowes' Owner Occupier's Policy – a copy of these are available from our website or on request from Knowes' office. Your share of the work to common areas of your building or common land as detailed in your title deeds.

## **B. Services Provided**

As property factor the services we provide are as follows:-

- A repairs service to all common areas
- A cyclical maintenance service to all tenement type properties
- A quarterly inspection to tenement properties
- A stair cleaning service where requested
- Landscape maintenance to all common areas
- Building's insurance cover for all tenement properties where provided for in the title deeds
- Major improvements and major component replacement programme
- Quarterly newsletter

Target times for taking action in response to reactive repairs, frequency of cyclical repairs and property inspections may be found in Knowes' Repairs and Maintenance Policies and our Estate Procedure. A copy of these can be found on our website [www.knowes.org](http://www.knowes.org) or by request from our office 01389 877752.

## **C. Financial and Charging Arrangements**

For those tenement properties with a factoring clause in their title deeds there is a set annual factoring fee. This fee is reviewed annually and is subject to an increase which is at least in line with inflation. These properties will receive invoices quarterly in April, July, October and January.

For the remainder of properties there is an administration fee which is 15% of the total repairs and maintenance charge with a minimum charge of £5.00 and a maximum of £40.00. These properties will receive invoices bi-annually in April and October. Again this fee is reviewed annually.

Invoices are sent out by post. You have 21 days from the date of the invoice to make payment – unless you have elected to pay by standing order in monthly instalments. Cash, cheque or card payments can be made at the Association's office in person or over the telephone during office hours by debit or credit card. You can also choose to set up a standing order or pay using your own telephone/internet banking facilities. The owner's handbook gives full details of this.

We will make every effort to come to an arrangement for payment with you if you are having trouble paying your invoice through financial difficulties or otherwise. However, should an acceptable arrangement to pay not be made, unpaid invoices will be sent to either a debt recovery company or our Solicitor who will raise court action for recovery of the amount due. All legal fees and debt recovery charges will be passed on to the owner in question. Knowes has a debt recovery procedure which can be found on our website and is also available on request from our office.

## **D. Communication Arrangements**

Knowes Housing Association is happy to receive feedback from our residents. You can write to us at 10 Field Road, Faifley, send an e-mail through our website or [info@knowes.org](mailto:info@knowes.org), or telephone the office or visit in person. We will respond to all written queries in five working days. Telephone or in-person queries are usually dealt with immediately unless we do not have all the information at hand to give you an immediate answer. In which case we will respond to you within five working days.

Every three years we will send you a satisfaction survey form asking you how satisfied you are with your service and what comments you have to help us improve our service to you.

If you are dissatisfied with the service we provide then you can complain to Knowes using our complaints procedure. A copy of this procedure can be found on our website or will be made available to you upon request to the office.

If you are still unhappy with our response once you have progressed through Knowes' complaints procedure then you are able to take your complaint to the Housing and Property Chamber of the First-Tier Tribunal for Scotland – details of which can be found on our website or at [www.housingandpropertychamber.scot](http://www.housingandpropertychamber.scot) telephone number 0141 302 5900.

## **E. Declaration of Interest**

Knowes Housing Association Ltd is a Registered Social Landlord (registered with the Scottish Housing Regulator No. HEP 300), a registered charity (Office of Scottish Charity Regulator No. SC027466) and a company registered under the Industrial and Provident Societies Act 1965 No 2518R(S) (regulated by the Financial Services Authority).

Our principal business is that of the provision of affordable housing for rent in Faifley, Hardgate and Duntocher areas and parts of Clydebank. We own around 1028 properties for let at social rents and currently provide property management/ factoring services to around 593 owner occupiers. We also play a wider role in regenerating the community and are involved in a number of community projects aimed at increasing the quality of life for the residents.

Many of the properties we own are situated in common tenement properties with the owner occupied flats we factor. We do not seek to make a profit from our factoring services – we only seek to recover the costs of providing this service to you. We have no financial interest in any of the contractors we use to provide our repairs and maintenance service.



## **F. How to End the Arrangement**

The procedure to follow to end your factoring arrangement with Knowes will vary from tenement building to tenement building. In most cases it requires the majority of owners within the building to vote for a new factor and give Knowes HA the requisite notice contained within the title deeds. Where Knowes HA still owns at least one flat within the tenement then we would have the right to approve the new factor.

For as long as Knowes owns the land in the Faifley area then we will have the right to charge you landscape maintenance. This is also paid for by the tenants in our owned properties through their rent.

If you require more information on how to end the factoring agreement with Knowes please refer to your title deeds. You may also wish to take legal advice on this matter.

## Other Information

How to contact Knowes Housing Association Ltd

If you have any queries on this written statement of services more information on our Property Factoring service can be obtained by telephoning Knowes HA 01389 877752 or emailing [info@knowes.org](mailto:info@knowes.org) or from our website at [www.knowes.org](http://www.knowes.org).

When the office is closed an emergency repair service is available. Details of opening hours, emergency numbers and public holidays are available on our website and are also published in our quarterly magazine which is sent to all tenants and owners.

### **Policies and Procedure referred to in this Written statement of services are as follows:-**

- Owner's handbook – this also details your responsibility as a home owner.
- Owner Occupier Policy
- Repairs Policy
- Maintenance Policy
- Inspection Policy
- Debt Recovery Procedure

If you do not have access to the internet a copy of the above documents can be obtained from Knowes Housing Association Ltd upon application. (01389 877752).

All of Knowes' documents are available in larger print if necessary or on a disc upon request. We can also translate into other languages if English is not your first language. Please let us know if you have special requirements when requesting a document from us.

**Knowes Housing Association as an organisation seeks to embrace diversity, promotes equal opportunities for all and eliminates any unlawful discrimination in all areas of our work.**

Property Factors (Scotland) Act 2011 and Code of Conduct

If you wish to read the contents of the Act and the Code of Conduct then you may do so at the following website

<http://www.scotland.gov.uk/Topics/Built-Environment/Housing/privateowners/propertyfactors/2011Act>





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