



# **REIDVALE HOUSING ASSOCIATION**

## **WRITTEN STATEMENT OF SERVICE**

These are the terms and conditions for the provision of a factoring service to owner occupiers by Reidvale Housing Association, incorporated under the Industrial and Provident Societies Act 1965 and being a Registered Scottish Charity (Registration No SC044023) and having our Registered Office at 13 Whitevale Street, Glasgow (Tel No: 0141 554 2406) who are referred to as “the Association” in this document.

The Association is a Property Factor (Registration No PF000099) in terms of the Property Factors (Scotland) Act 2011.

### **AUTHORITY TO ACT**

The Association is the factor acting for and on behalf of all owners within the building of which the Subjects forms part. The Association was appointed to act as factor in terms of the title deeds relating to your property, the Tenements (Scotland) Act 2004, custom and practise or individual Factoring Agreements with the owners to whom they provide factoring services.

### **SERVICES PROVIDED**

The Association will provide the services set out in Schedule 1 annexed but they will have no liability for any failure to instruct repairs on its own initiative following a visit to the Subjects and the building of which they form part.

### **DELEGATED AUTHORITY**

The Association has the delegated authority of the owners within the building to instruct and have carried out repairs and maintenance to the common parts of the building being factored provided. The Association can also instruct other works in an emergency or if it considers the expense to be justifiable on grounds of health or safety and in those circumstances the Association will recover the costs of that work in terms of Schedule 2 annexed.

### **ADDITIONAL SERVICES**

The Association may provide services outwith the services set out in Schedule 1 annexed (including major repair works and improvements) if it is authorised by the owner occupiers within the building to do so, all in accordance with the provisions of the title deeds. The cost of such works will be confirmed to all of the owners within the building prior to the work being carried out and the costs of carrying out the works will be apportioned as per Schedule 2 annexed. The Association may include reasonable conditions (including advance payment in full) in respect of payment for the provision of such additional services.

## **FINANCIAL AND CHARGING ARRANGEMENTS**

### **Management Fee**

The Association will aim to recover from owners the full cost of administering services provided to them. A management fee will be set and reviewed annually by the Management Committee at their annual budget review meeting to ensure that the full costs incurred by the Association are met. The annual fee will be charged at a flat rate.

The Management Fee is the charge which the Association make for managing the building of which the Subjects form part and includes:-

- Arranging maintenance and repair of the building common parts;
- Liaising with contractors and tendering for the best service and price;
- Assisting home owners in making any claims on the insurance policy where appropriate;
- Administrative costs in sending invoices, letters and newsletters;
- Providing credit control to ensure that everyone is invoiced for their respective share of costs;
- Liaising with electricity companies and other relevant bodies to make sure all charges are accurate and fair, making payment of invoices and recovering the cost from the owners within the building;
- Undertaking regular visits and maintenance checks.
- Providing copies of Local Authority Certificates if available
- Apportioning costs at property sales

If, because of the complexity of a particular repair or for any other reason, the Association is involved in additional work beyond its routine management duties then it may charge an additional fee in relation to that particular matter provided the fee is reasonable and reflects the amount of time spent by the Association in dealing with it.

### **Allocation of Costs**

You are, along with the other owners in the building, responsible for a share of the maintenance and repairs carried out in relation to the building. Your share will be charged in accordance with your title deeds or, where appropriate, the Tenements (Scotland) Act 2004/Title Conditions (Scotland) Act 2003.

Each owner within the building is responsible for a share of the cost of maintaining the common parts of the building. Schedule 3 annexed details the share of the common charges payable by each owner in the building.

All charges, assessments and outgoings for water, electricity, fuel, telephone and public or statutory utilities payable in respect of the common parts of the building will be charged in accordance with Schedule 3 annexed.

### **Invoicing**

The Association will provide you with a paper invoice on a six monthly basis and it will detail your charges. The Management Fee will be payable in 2 equal payments and will form part of your six monthly invoice.

### **Payment**

You will have a period of 14 days from the date of the invoice in which to make payment of the sum due and if it is not paid in full the Association will have no option but to follow the steps set out in its Debt Recovery Policy detailed in Schedule 2.

### **Factor's Float**

If a float has been paid by an owner then it will be held by the Association separately and will be repaid to the owner following the sale of a property. The Association will have the authority to use the float to meet any debt owed to the Association as factor for the building.

### **INSURANCE**

The Association in its role as factor is responsible for effecting and keeping in force the buildings insurance cover for the building of which the Subjects form part and the policy is automatically for full reinstatement of the building.

The premium applicable to the Subjects is calculated as per 4 annexed together with details of the insurer, the total sum insured, the premium paid, any excesses which apply and a summary of the policy information. You will be advised in writing of any changes to the insurance cover/premium etc on an annual basis.

### **PRIVATE LETTING**

If an owner privately lets their property (whether residential or commercial) the Association will pursue the owner for payment of all factoring charges as these are payable by the owner of the property – not the tenant. A prudent owner should therefore include a clause to this effect within the agreement between the owner of the property and their tenant. Any sums due in relation to common repairs and factoring charges are payable by the owner of the property and any enforcement action will be taken against them.

### **COMMUNICATIONS AND COMPLAINTS**

It is important to the Association that owners are satisfied with the service that we, as factors, provide and we actively encourage feedback from owners.

If you have a complaint in relation to either the service which you have received or a specific matter, the Association has a Complaints Policy (available upon request from the Association's office or on our website [www.reidvale.org.uk](http://www.reidvale.org.uk)) which sets out the procedures to be followed. The Association ask that all complaints are put in writing (either by letter or email) addressed to or delivered to its offices.

### **DISPUTES**

#### **Neighbour Disputes**

Owners and their tenants are expected to conduct themselves in a manner which does not cause annoyance or nuisance to their neighbours and which is in accordance with statute, the terms of their Title Deeds and with local bye laws.

Anti-social behaviour should be reported to the Association. We will provide advice and, where appropriate will intervene to deal with breaches in the conditions of Title Deeds. The Association's policy will not prejudice the right of any owner to take legal action as they see fit.

The Association will also seek the services of Community Safety Glasgow (CSG) to provide support in resolving problems associated with anti-social behaviour where appropriate.

### **Disputes with the Association**

Complaints or disputes regarding the factoring service provided should be reported to the Association's staff.

Disputes or complaints which are not satisfactorily resolved should follow the Association's formal Complaints Policy. A copy of which is available from the office or online from our website.

If the Association is unable to resolve the dispute an owner may refer the matter to the Housing and Property Chamber First-tier Tribunal for Scotland, 4<sup>th</sup> Floor, 1 Atlantic Quay, 45 Robertson Street, Glasgow, G2 8JB. Both the Association and the owner will be bound by the findings of the Housing and Property Chamber First-tier Tribunal for Scotland.

### **CHANGE OF OWNERSHIP**

Each owner will notify the Association of any changes in ownership of their property and on receipt of that notification the Association will arrange to apportion the charges and sums due by the owner up to the date of sale.

On ceasing to be an owner a person is entitled to repayment of their float after deduction of any sums due by that owner to the Association.

### **TERMINATING THE SERVICES**

The Association will retain the right to provide factoring services until such times as all adjoining houses and/or shop properties are in private ownership. Where no tenants are left in a block of joined properties the Association will seek to withdraw from the factoring services provided to owners.

The appointment of the Association as Factor can be terminated on the instructions of a majority of the owners in the property, in terms of the Title Deeds or by The Association in each case upon giving not less than 3 months prior notice in writing.

### **PERFORMANCE STANDARDS AND MONITORING**

The Association will seek to establish appropriate standards in relation to factoring services.

These standards will be set in accordance with the Property Factors (Scotland) Act 2011 Code of Conduct for Property Factors.

Actual performance in relation to factoring services will be monitored on a regular basis.

### **COMMITTEE AND STAFF RESPONSIBILITIES**

The Management Committee will have overall responsibility in relation to the Association's Factoring Policy.

Staff will be responsible for implementing the Factoring Policy and will provide the Housing Services Sub Committee with reports as appropriate.

### **POLICY REVIEWS**

The Association will review its policy on factoring on a five yearly basis.

More regular reviews would be considered on the advice of staff, where, for example, there was a need to respond either to new legislation/policy guidance or to local circumstances.

**DECLARATION OF INTEREST**

The Association confirms that it owns (        ) properties within the building they manage.

# SCHEDULE 1

Services to be provided by the Association:-

## 1. FACTORING SERVICES

- 1.1. The Association will, in accordance with the Title Deeds, provide an efficient and cost effective factoring service which covers shared repairs and maintenance to the common parts of the building and adjoining land.
- 1.2. The Association aims to ensure that factoring services will be provided on the basis of a Factoring Agreement made between the Association and individual owners. The Factoring Agreement outlines owner's rights and responsibilities and the Association's responsibilities as Factor.
- 1.3. The Association will issue a Written Statement to all owners. In addition to this Statement, the Association will write to each owner on an annual basis, advising of the services provided and costs involved, together with an insurance schedule with details of the policy and premium value.

### Contractors

- 1.4. The Association will maintain a list of approved contractors capable of carrying out the works for which they have been engaged by the Association. This list will be available at the office for owners to inspect.
- 1.5. The Association will also be responsible for continual monitoring of the performance of all contractors. This monitoring will be undertaken by the Association's maintenance staff and will ensure that the service and quality of work is of a high standard and represents value for money.
- 1.6. The appointment of contractors will be reviewed on an annual basis by the Housing Services Sub Committee. This review will consider value for money, quality of service delivery, overall performance and levels of customer complaints.

### Inspections

- 1.7. The Association will ensure that common areas of property and open space are inspected on a regular basis. This inspection will enable the staff to deal quickly with any problems and will determine the condition of the area. Maintenance programmes may be revised where these inspections indicate that this would be appropriate.
- 1.8. With reactive repairs pre-inspections are carried out as required in order to accurately determine the work necessary. Post inspection of works will be carried out regularly or if a complaint is notified.

## 2. MAINTENANCE OF COMMON AREAS AND COMMON REPAIRS

### Cyclical Maintenance

- 2.1. The Association will provide cyclical maintenance as part of the factoring services. This will ensure the regular maintenance of the fabric of the buildings and will include as appropriate:

- Painting of common areas
- Painting of close doors
- Painting external faces of window frames
- Cleaning of gutters
- Servicing attic fans
- Cleaning of common stairs
- Cleaning of common windows & close doors
- Landscape maintenance
- Streetscape maintenance
- Maintenance of TV aerials and satellite dishes

2.2. The cycle set for redecoration, servicing, renewal of components etc are all as recommended as best practice by the relevant professional and government bodies and are reviewed in the light of the results of regular inspections.

### **Repairs**

2.3. Common repairs are repairs to the common internal close and stairwell and to the external elements of the building and backcourt area.

2.4. Common repairs should be reported to The Association as soon as they are discovered.

2.5. Repairs will be undertaken by the Association's approved contractors.

2.6. The timescales for attending common repairs are noted below:

Emergency:	Make safe within 2 Hours
Routine:	24 Hours

In some circumstances repairs may take longer than these timescales due to factors such as parts need to be ordered, weather conditions and the agreement of owners.

2.7. Common repairs costing less than £250 per house will be instructed without reference to the owner occupiers.

2.8. Where repairs cost more than £250 per house the Association will obtain two competitive quotations.

2.9. Where repairs cost more than £500 per house the Association will obtain three competitive quotations.

2.10. After obtaining competitive quotations owners will be notified in writing of:

- The nature of the work
- The total cost
- Their share of the cost

- 2.11 Owners will be given 14 days from issue of this notification to query the cost of the work. If owners do not contact the Association within this time, the Association will assume that they are in agreement and will instruct the work to proceed.
- 2.12 If requested, the Association will instruct private repairs on behalf of an owner providing that the owner has a clear factoring account. The owner will be charged outwith the normal billing process and payment will be expected within 7 days.

### **Access**

- 2.13 The Association's authorised representatives and contractors will have right of access to the whole property, including individual houses, where this is required for inspection, or to effect a repair to common parts or services or to prevent damage to the property.
- 2.14 Except in the case of emergencies, the Association will give three days notice of needing access.

### **Emergencies**

- 2.15 Emergency repairs will be dealt with outwith normal procedures and without recourse to owners.
- 2.16 In the case of emergencies, owners will be required to permit immediate access to their property.
- 2.17 Emergency repairs which arise within office hours should be reported immediately to the Association. Those occurring outwith office hours should be reported to the Association's Emergency Repairs Service. The Association will ensure that owners are provided with the Emergency Service telephone number. See Schedule 3 Part 2.
- 2.18 Owners who call out the Association's tradesmen outwith normal working hours will be re-charged for the call out(s) and any subsequent repairs and material costs to rectify the problem. Owners will be charged at the current call out rate and will be invoiced outwith the normal billing process. Payment will be expected within 7 days of issue of the invoice. Details of the rate will be issued to owners on an annual basis.
- 2.19 All emergency work will be charged to owners through the periodic factoring accounts.

### **Common Areas**

- 2.20 The Association will ensure that common areas that are not adopted by the local authority will be adequately maintained.
- 2.21 Under the terms of the Deed of Conditions of the property it is each owners responsibility to maintain common areas (close, stairs, landing, backcourts, gardens, grounds etc) unless there is an agreement with the Association that a factoring service is provided.
- 2.22 In all cases where the cost of the work exceeds £250 per household, owners will be advised where and when common repairs will be required, and will be consulted in advance of works being carried out - the exception to this will be in emergencies where there is a risk of immediate danger to persons or property.
- 2.23 In the absence of an agreement, if an owner fails to meet their responsibilities to maintain the common areas, the Association will be entitled to arrange for the necessary work to be carried out and the owners will be charged for this.

## **3 FACTORING ACCOUNTS**

- 3.1 Owners will be charged on a 6 monthly basis. Invoices will be issued normally no later than the end of April and the end of October each year.



- 3.2 Invoices will contain details of the management fee, insurance premium, service charges, share of any common repairs and any private repairs.
- 3.3 Queries and disputes relating to the invoices should be notified to the Association at the earliest opportunity.
- 3.4 Invoices are due for payment within 14 days of issue.
- 3.5 You can pay your invoice by the following methods:-

- Cheque made payable to Reidvale Housing Association
- Any Pay Point
- Debit/Credit Card
- Bank transfer
- Postal Order
- Standing order
- Direct debit
- Cash in person at the Association's offices

#### **4. INSURANCE**

- 4.1. The Association will insure the property for a sum adequate for full rebuilding costs. Cover will include fire and flood and will be provided by a major insurance company. Competitive rates will be obtained for the appropriate level of cover. Owners are required to participate in this insurance scheme.
- 4.2 If a claim requires to be made on the buildings insurance cover, an owner should contact the Association who will provide a claim form and assist in the submission of the claim. Any decisions on whether a claim is settled or not is the responsibility of the insurer and not the Association.
- 4.3 Any owner who fails to pay their insurance premium may at the discretion of the Association have their insurance cover cancelled.

#### **5. THIRD PARTY CLAIMS**

- 5.1. The Association will ensure that a Public Owners Liability Policy is in place.
- 5.2. Owners have no responsibility towards any claims made against the Association in relation to land or buildings wholly in the Association's ownership.
- 5.3. Where a flat has been sold, the common parts of the property and any adjoining ground will be owned jointly between the Association and each owner.
- 5.4. Third Party claims which relate to incidents which have occurred within the curtilage of a property may result in liability for both the Association and joint owner.
- 5.5. It will be each owner's responsibility to make a claim against their own insurance policy if appropriate.

## **SCHEDULE 2**

### Debt Recovery Policy

#### **1. INTRODUCTION**

- 1.1. This policy document outlines the Association Housing Association's policy in relation to arrears prevention, control and recovery of factoring charges. As a registered property factor, the Association Housing Association will ensure compliance with the Code of Conduct provided for in the Property Factors (Scotland) Act 2011.
- 1.2. The Association recognises the importance of keeping arrears to a minimum - both for the Association and for individual owners - and will take all reasonable action to ensure that arrears are efficiently and effectively recovered.
- 1.3. The Association also accepts that owners who owe factoring charges to the association are likely to find being in arrears stressful, particularly if they have multiple debts and inadequate or irregular income. the Association Housing Association will therefore take a sympathetic, yet firm, approach to owners in arrears. In doing this the Association recognises that arrears arise for different reasons and therefore recovery procedures should be flexible and responsive to individual circumstances.

#### **General Aims and Objectives**

- 1.4. In relation to factoring arrears the objectives of the Association will be to:
  - minimise the loss of factoring income to the Association;
  - be both fair and firm;
  - be prompt and effective in relation to arrears recovery;
  - operate an effective arrears control system; and
  - emphasise prevention.
- 1.5. The policy contains information on the following topics:
  - prevention
  - arrears recovery
  - former owners arrears
  - information
  - confidentiality
  - standards, monitoring and performance indicators
  - staff and committee issues



**R E I D V A L E**  
**H O U S I N G A S S O C I A T I O N**

- policy reviews.

## **2. PREVENTION**

- 2.1. The Association will place considerable importance on the prevention of arrears - particularly serious or substantial arrears. A key aspect of this prevention will be the setting of affordable management charges and continuing to monitor the services provided to ensure that they represent value for money.
- 2.2. The following measures will be adopted to prevent, as far as possible, the development of arrears.

## Information

- 2.3. All prospective owners will be informed in writing of the likely charges they will incur as a result of owning their property.
- 2.4. New owners will be given written information concerning the charges for their property at the date of sale/entry. This information will, as a minimum, detail the following:
  - services provided
  - the cost of service charges
  - share of repairs
  - payment methods

## Payment Collection and Accounting

- 2.5. Arrears levels may be reduced by effective payment collection and accounting systems - the easier it is for people to pay and the better the system for determining when people stop paying, the more likely it is that factoring income will be maximised.
- 2.6. Owners will be given the opportunity to pay using a variety of payment methods such as those noted below.

Direct Debit  
Standing Order  
Cheque made payable to the Association  
Allpay Payment Card at any Pay Point outlet  
Bank Transfer to our Factoring Account  
Debit/Credit Card via Allpay Website or at our office  
Cash in person at the office.

- 2.7. The following points are made in relation to collection and accounting systems:
  - accounts will be issued on a 6 monthly basis at the end of April and October. Payment is due within 14 days of issue;
  - an effective accounting system will be maintained to ensure that balances are accurate;
  - accounts will be monitored on a regular basis to allow staff to detect as soon as a payment is missed;
  - early action will be taken when an arrear is first noted.

## 3. ARREARS RECOVERY



- 3.1. Complementary to this Policy are written guidelines provided for all staff involved in arrears control which are intended to ensure that there is good practice and consistency of approach to the principles contained in this Policy.
- 3.2. Wherever possible, Association staff will seek to recover any arrears with the voluntary cooperation of the owner concerned. The Association will, however, be prepared to take legal action to recover arrears.
- 3.3. Owners will be encouraged to seek advice from specialist debt management counsellors such as the Citizens Advice Bureau

#### **Arrangements**

- 3.4. The Association will seek to agree realistic arrangements to pay off arrears with individual owners.
- 3.5. The repayment arrangement will be confirmed in writing to the owner.
- 3.6. Staff will monitor payments to ensure that the repayment arrangement is being adhered to. Where this is not the case, staff will take appropriate action.
- 3.7. If an account remains outstanding after 14 days from date of issue the following process will be followed:

- 1<sup>st</sup> Reminder letter issued
- 2<sup>nd</sup> Reminder letter after further 14 days
- 3<sup>rd</sup> Reminder (sent recorded delivery) after a further 7 days
- 4<sup>th</sup> letter passed to solicitor

#### **Legal Action**

- 3.8. The Association will be prepared to take legal action against owners who persistently fail to pay their factoring charges.
- 3.9. The decision to instruct legal action will be made jointly by the Housing Manager and the Depute Director.
- 3.10. Legal action will be instructed should an owner fail to pay or have a payment arrangement in place to clear their account within the six month period of the invoice being issued.
- 3.11. The Association's solicitor will be instructed to take the appropriate legal action to recover the outstanding balance, including serving a Notice of Potential Liability for costs and placing an Inhibition over the property.
- 3.12. The Association will seek to recover any reasonable legal fees incurred as a result of legal action taken to recover arrears from the owner.

#### **4. FORMER OWNER ARREARS**



- 4.1. The Association will aim to recover arrears from former owners using all efficient and economic means possible.
- 4.2. The Association will ensure that all former and current owner arrears are held in separate accounts. The Association will not hold an owner responsible for the arrears of a former owner.
- 4.3 Balances, which have received the authorisation of the Management Committee to be written-off, will remain on easily accessible records.

## **5. CONFIDENTIALITY**

- 5.1. The Association operates policies and procedures, which seek to ensure that staff and committee members respect confidentiality in relation to arrears work.
- 5.2. to ensure confidentiality the following steps will be taken:
  - i) only staff will have access to arrears files
  - ii) only staff will discuss arrears with owners
  - iii) all reports to the Housing Services Sub-Committee and Management Committee will use codes to refer to the cases. Staff will take all reasonable steps to ensure that individual owners cannot be identified from these codes.

## **6. MONITORING**

- 6.1 The following information on arrears will be collected and monitored:
  - i) the total arrears outstanding
  - ii) arrears as a percentage of the gross annual factoring income
  - iii) the total number of owners in arrears
  - iv) the number of owners passed to solicitor for legal action

## **7. STAFF AND COMMITTEE**

- 7.1. The Association Housing Association will ensure that staff and committee responsibilities in relation to owner's arrears are clearly defined.

### **Committee Responsibility**

- 7.2 The Management Committee will have overall responsibility for the Association's factoring arrears policy. The Committee will:
  - i) review and amend the Association's policy as required;
  - ii) delegate responsibility to the Housing Services Sub-Committee to monitor the level of arrears and the action taken by staff concerning cases where no arrangement has been made to pay the factoring charges.

### **Staff Responsibility**



**R E I D V A L E**  
**H O U S I N G A S S O C I A T I O N**

- 7.3 The Housing Manager will provide a written report to the Housing Services Sub-Committee on a quarterly basis. This report will detail, as a minimum:
- i) the total value of arrears outstanding
  - ii) arrears as a percentage of the annual gross factoring income
  - iii) the number of owners in arrears
  - iv) the number of owners passed to solicitor for legal action
  - v) the action taken

**Staff Training**

- 7.4. The Association will ensure that all staff who are required to undertake arrears work receive appropriate and regular training.
- 7.5 Clear procedures and guidelines will be maintained to ensure a consistent and equitable treatment of owners in arrears.

**8. POLICY REVIEW**

- 8.1. The factoring arrears policy will be reviewed and amended as necessary.
- 8.2 It will be reviewed in the light of legislative changes, new policy/good practice guidance, the performance of the Association and the views of its owners.
- 8.3 The targets relating to arrears recovery will be reviewed and amended as appropriate.
- 8.4 Where appropriate the Association will seek to involve owners in the policy and performance reviews.



## **SCHEDULE 3**

### **Part 1 - Allocation of Costs for Common Repairs –**

<b>NAME</b>	
<b>SHARE</b>	<b>%</b>
<b>PERIOD</b>	<b>1<sup>ST</sup> APRIL 2021 TO 31<sup>ST</sup> MARCH 2022 (APPROX)</b>

<b>ITEM</b>	<b>FREQUENCY</b>	<b>COST PER ANNUM</b>
<b>COMMON PAINTERWORK- CLOSE WALL, DOORS, WINDOWS, LANDINGS, FENCES ETC</b>	<b>5 YEAR CYCLE</b>	<b>£ APPROX</b>
<b>CLEANING SERVICE- CLOSE/STAIR CLEANING</b>	<b>WEEKLY</b>	<b>£ APPROX</b>
COMMON WINDOW (if applicable), ENTRANCE DOOR CLEANING	<b>MONTHLY</b>	<b>£ APPROX</b>
<b>ENVIRONMENTAL – MAINTENANCE BACKCOURT AREA</b>	<b>FORTNIGHTLY (SUMMER MONTHS) MONTHLY (WINTER MONTHS)</b>	<b>£ APPROX</b>
MAINTENANCE OF STREETScape PLANTERS	<b>AS ABOVE</b>	<b>N/A</b>
<b>GUTTER CLEANING (DEPENDING ON INVOICE)</b>	<b>ANNUALLY</b>	<b>£ APPROX</b>
<b>EXTRACTOR FAN CLEANING (attic fan)</b>	<b>ANNUALLY</b>	<b>N/A</b>
<b>STAIRLIGHTING CHARGES (DEPENDING ON GCC INVOICE)</b>	<b>ANNUALLY</b>	<b>£ APPROX</b>
<b>BLOCK BUILDING INSURANCE</b>	<b>ANNUALLY</b>	<b>£</b>
<b>VINYL/VEITCHI CLEANING</b>	<b>BI-ANNUALLY – NOT DUE TILL 2021</b>	<b>IF APPLICABLE</b>
<b>MANAGEMENT FEE</b>	<b>ANNUALLY</b>	<b>£120.00</b>

\* This represents total share for ( ) for painting of close.  
In addition to these services any common repairs to the property are charged per the share apportioned to your flat.





R E I D V A L E  
H O U S I N G A S S O C I A T I O N

**NB: The costs quoted are estimations subject to review and may change due to adjustments because of Covid 19 and certain services being unavailable.**

## **SCHEDULE 3**

Part 2 - Emergency Repairs

**Emergency Repairs occurring out with office hours should be reported to the Association by calling the undernoted telephone number:**

**554 2528**

**If you use the emergency service the undernoted charges will apply.**

**CALL OUT RATES FOR PERIOD 1/04/21 TO 31/3/22**

**BEFORE MIDNIGHT - £138.00**

**AFTER MIDNIGHT - £276.00 (TBC)**



## **SCHEDULE 4**

### Insurance Details

<b>COMMON BUILDINGS INSURANCE</b>	
<b>PROPERTY INSURED:</b>	<b>ADDRESS:</b>
<b>SUM INSURED:</b>	<b>Full Reinstatement Value</b>
<b>INSURERS:</b>	<b>UK Insurance Ltd t/a NIG Insurance</b> <b>c/o Bruce Stevenson Insurance Brokers</b> <b>76 Coburg Street</b> <b>Edinburgh</b> <b>0131 561 2411</b>
<b>POLICY NO:</b>	<b>006465172</b>
<b>PREMIUM:</b>	<b>£79.07 PER ANNUM</b>
<b>EXCESS:</b>	<b>The first £250.00 of each loss</b>
<b>PERIOD OF COVER:</b>	<b>1 April 2021 to 31 March 2022</b>
<b>RENEWAL DATE:</b>	<b>1 APRIL ANNUALLY</b>

The costs payable in respect of insurance for all common parts of the building will be charged to the owners in equal proportions annually.