



# Written Statement of Service to Home Owners





# 1. Introduction

- 1.1 This Written Statement of Service sets out the terms and service delivery standards of the arrangement in place between Knowes Housing Association Ltd and homeowners within its factored managed portfolio.
- 1.2 This Written Statement has been produced in accordance with the requirements of the Property Factors (Scotland) Act 2011 and the Code of Conduct.

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

## 1.3 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
- Complaints Policy and 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 Housing Associations Ltd 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.

# A Written Statement of Services

## A1 Authority to Act as Property Factor

- 1.1. Knowes Housing Association Ltd was appointed to act as property factor by your Title Deeds.
- 1.2. Knowes is a registered property factor under the Property Factors (Scotland) Act 2011 (Registration Number PF000201)
- 1.3. 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 HA. Knowes HA 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.
- 1.4. 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.
- 1.5. 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 where you live within a tenement building or block. This means that Knowes HA will maintain all the common areas of the whole building both external and internal and of the close and adjoining areas as detailed in your Deed of Conditions and will recharge each owner their share of the costs.
- 1.6. Knowes HA as the majority owner of the land within the Faifley estate is also responsible for maintaining the common areas of the Faifley estate amounting to 88.00015 acres. Clause NINTH of the 1974 Deed of Conditions contained within your property title obliges you as an owner within the estate to join with Knowes HA in maintaining the common areas.
- 1.7. The services we provide as property factor are outlined in part B.

## A2 Delegated Authority

- 2.1 Knowes HA has the delegated authority of the owners to instruct and have carried out repairs and maintenance to the common parts provided that the anticipated cost to each owner of any one item at the time when it is instructed will not exceed either the sum stated in your Title Deed or the sum reviewed in accordance with the Title Deeds. The current level of delegated authority is £700.00. This amount will be revised from time to time. If the anticipated cost of any such item exceeds this sum it shall be instructed and carried out only when the work has been approved by a simple majority of the owners of the block or in accordance with the provisions of your Titles Deeds and all of the owners have paid their share in full. Knowes HA may also instruct "making safe" works if such works are required in an emergency or it considers the expense to be justifiable on grounds of health or safety and in these circumstances Knowes HA shall recover the costs of that work from the homeowners.

2.2 Knowes HA will not provide homeowners with progress reports or estimated timescales for completion for repair work unless the cost threshold of said works exceeds our delegated authority.

## **B Core Services Provided**

### **B1 The core services include**

- Administering the management of the property, including dealing with enquiries, arranging routine common repairs, processing contractor payments, issuing factoring invoices, collecting owners' shares and monitoring payments.
- Arranging buildings insurance for all tenement properties provided for in the Title Deeds. Knowes procures its insurance through a competitive tendering process as set out in Scottish Procurement Legislation and we retender the contract once every 3 – 5 years to ensure we obtain value for money for our customers. For our current insurance provider and details of your cover please contact Knowes.
- Carrying out quarterly property inspections to tenement properties to ensure the building is maintained and the common areas are in good order.
- Preparing and co-ordinating cyclical programmes to tenement properties (e.g. close painting, gutter cleaning) and other works to reflect the outcome of property inspections
- Co-ordinating and arranging owners' meetings and votes where applicable
- Landscape maintenance
- Periodic newsletter/website/customer portal

### **B2 Additional Services**

#### **B2.1 Stair/Close/backcourt Cleaning and Removal of bulk items of waste**

**A common cleaning service where requested**

#### **B2.2 Major Projects**

Knowes HA may provide services out with the core services set out in B1 (including improvement works) if it is authorised by the owner occupiers to do so all in accordance with the provisions of your Title Deeds. The cost of such works will be confirmed to all of the owners within the block prior to the work being carried out and the costs of carrying out the work shall be apportioned in accordance with Schedule 1 of this Agreement. Knowes HA may include reasonable conditions in respect of payment for the provision of such additional services.

#### **B2.3 Inspections**

Property inspections will be carried out every 3 months. This will include a visual inspection of all common parts including the fabric of the building, common stairs, external and landscape areas/wider estate. Repairs identified during any of the inspections will be noted immediately and dealt with under our target timescales.

#### **B2.4 Reporting and Target Timescales for Repairs**

Owners may report a repair during working hours by telephoning the office on 01389 877752, phoning our contractors directly, writing to the Association at our office, using our information form via our website or customer portal or reporting by email [info@knowes.org](mailto:info@knowes.org)

- The target time for taking action in response to routine repairs will be within 15 working days
- The target time for taking action in response to urgent repairs will be within 5 working days
- The target time for taking action in response to emergency repairs will be within 2 hours.

## C. Financial and Charging Arrangements

For tenement properties where specified in the title deeds, Knowes Housing Association will charge a flat rate factoring fee per annum for carrying out its function of providing the core services. This fee will be reviewed on an annual basis. Owners will receive a minimum of one-months' notice of any fee change.

- C1 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. Our current Annual Factoring fee is detailed within Schedule 1.
- C2 For the remainder of properties there is an administration fee which is 15% of the total repairs and maintenance charge with a minimum annual charge of £5.00 and a maximum of £50.00. These properties will receive invoices bi-annually in April and October. Again this fee is reviewed annually and is subject to an increase which is at least in line with inflation.
- C3 The cost of common repairs and maintenance is charged to the block and apportioned to individual owners as per the share in your title deeds. Our insurance is a block policy and the charge is apportioned to individual owners based on the size of your property.
- C4 Invoices are sent out by post or by email as per the owner's preference. 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. Card payments can be made over the telephone during office hours on 01389 877752 by debit or credit card or at any time via the Association's customer portal. 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.

- C5 Knowes Housing Association has a debt recovery procedure which can be found on our website and is also available on request from our office.

## D. Communication Arrangements

- D1 Knowes HA is happy to receive feedback from our residents. You can write to us at 10 Field Road, Faifley, Clydebank, G81 5BX, send an e-mail through our website or [info@knowes.org](mailto:info@knowes.org), or telephone the office on 01389 877752. We will respond to all written queries in five working days. Telephone 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.
- D2 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.
- D3 If you are dissatisfied with the service we provide then you can complain to Knowes HA using our complaints procedure. A copy of this procedure can be found on our website [www.knowes.org](http://www.knowes.org) or will be made available to you upon request to the office.
- D4 If you are still unhappy with our response once you have progressed through Knowes HA 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 below:

Housing and Property Chamber  
First-tier Tribunal for Scotland  
Glasgow Tribunal Centre  
20 York Street  
Glasgow  
G2 8GT  
Telephone number 0141 302 5900  
[www.housingandpropertychamber.scot](http://www.housingandpropertychamber.scot)



## **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 1045 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 Housing Association will vary from tenement building to tenement building. Where the Title Deeds provide for termination, termination of this agreement will be as stated in the titles. In the event the titles are silent in respect of termination, either party may terminate this agreement by giving a minimum period of written notice.

For as long as Knowes HA is a majority owner of 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 Housing Association 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 on 01389 877752 or emailing [info@knowes.org](mailto:info@knowes.org) or emailing 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.

**Knowes Housing Association Ltd 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>



**Registered Office**

Knowes Housing Association Ltd.  
10 Field Road, Faifley, Clydebank G81 5BX

Email: [info@knowes.org](mailto:info@knowes.org)

Website: [www.knowes.org](http://www.knowes.org)

Telephone: 01389 877752

***Knowes Housing Association Ltd is a charitable organisation registered under Scottish Charity No: SC027466***

***Registered with the FCA under the Co-operative and Community Benefit Societies Act 2014 No: 2518R(S) & within the Scottish Housing Regulator No: HEP300***

***Property Factors Registration No: PF000201***

***VAT Registration No: 703 787032***

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