



HOUSING ASSOCIATION LIMITED

LAND AND PROPERTY MANAGEMENT SERVICES

WRITTEN STATEMENT OF SERVICES for the FACTORED OWNERS OF HOUSES

August 2021



CONTENTS



	Page
1. Mission, Vision and Equalities	4
2. Purpose of the Statement	5
3. General Data Protection Regulations (GDPR)	6
4. How to Get in Touch With Us	7
5. Our Authority to Act as Factor	8/9
6. Delegated Authority	10
7. Our Factoring Service	10
8. How We Calculate Your Charges	11
Service Charges	11
Our Management Fee	12
9. Billing	12
10. Ways to Pay	13
11. If You're Having Difficulty Paying	14
12. Debt Recovery	15

13. Change of Ownership	16
14. Forwarding Addresses	17
15. Being Responsive	18
16. Requests For Information	18
17. Making a Complaint	19
18. Declaration of Interest	20
19. Changing Your Factor	21
20. Maintenance of Unadopted Common Landscaped Areas, Footpaths, Car Parks and Structures	22
21. Policy Information	23
22. Disclaimer	23
23. Glossary	24
24. Management Areas	25
25. Telephone Numbers	26/27

1. MISSION, VISION AND EQUALITIES



Our Mission

To deliver high quality and responsive land and property management services that meet the needs and expectations of our customers.

Our Vision

Our vision is the provision of a service which is valued by its customers and which consistently delivers value for money.

Equality and Diversity

Bridgewater Housing Association is committed to providing fair and equal treatment for all our staff and customers. We do not discriminate against anyone on the grounds of race, colour, ethnic or national origin, language, religion, belief, age, gender, sexual orientation, marital status, family circumstances, employment status, physical ability or mental health.

2. PURPOSE OF THE STATEMENT



This Written Statement of Services (this “Statement”) sets out our obligations to anyone who receives our Factoring Service, as required by the Property Factors (Scotland) Act 2011.

Bridgewater Housing Association Ltd (the “Association”) is a registered factor with the Scottish Government and this Statement sets out in transparent terms the obligations and responsibilities that we have as your factor. You will see our registration number on all future correspondence and publications relating to our factoring services.

The Association has created ‘Bridgewater Land and Property Management Services’ to provide factoring, property management and land management services to around 2,700 owners in Erskine.

The Association is committed to ensuring compliance with the Property Factor code. Further information about the code is available at:

<https://www.gov.scot/publications/property-factors-scotland-act-2011-code-conduct-property-factors/>

Our Investors in People accreditation reflects our commitment to deliver high quality services by providing access to training and educational services for our staff. We actively promote personal development of our workforce and the concept of continuous improvement.

3. GENERAL DATA PROTECTION REGULATION - (GDPR)



General Data Protection Regulation (GDPR)

Bridgewater Housing Association is subject to the rules and regulations as set out in the General Data Protection Regulation (GDPR).

To deliver our services effectively we hold data about our customers that is relevant to the services we provide to them. Bridgewater has a responsibility to ensure personal data is collected, stored and handled appropriately. Our Data Protection Policy can be accessed via the Association's website and on request.

The Regulation and our Policy require us to be clear about what information we collect from you, how it is held, who we share it with and how long we retain it. Customers have the right to access information we hold about them, and may request changes to or deletion of that data, consistent with the Regulation.

Bridgewater's Data Protection Lead is our Corporate Services Manager, and our Data Protection Officer (DPO) is RGDP LLP. If you would like to make a Subject Access Request (SAR) please contact us at admin@bridgewaterha.org.uk or complete our contact form stating you would like to make a SAR.

Bridgewater Housing Association is registered as a Data Controller with the Office of the Information Commissioner (ICO) under registration number Z7558854X.

4. HOW TO GET IN TOUCH WITH US



You can contact us by telephone during our normal office opening times on:

0141 812 2237

You can email us at

factoring@bridgewaterha.org.uk

or visit our website at

www.bridgewaterha.org.uk

You can also write to us at:

Bridgewater Housing Association Ltd

1st Floor

Bridgewater Shopping Centre

Erskine

PA8 7AA

5. OUR AUTHORITY TO ACT AS FACTOR



Everything you need to know about your rights and obligations as a homeowner is contained in the Title Deeds to your property, which will normally take the form of a Land Certificate. The rights and obligations which relate to the amenity areas around your property will be contained in a Deed of Conditions which forms part of your Title Deeds and which applies to all houses and flats within your management area. Again the Deed of Conditions will be included in your Land Certificate.

Your solicitor should have discussed these matters with you when you bought your home. If you don't have your Title Deeds you can get a copy from the Registers of Scotland who can be contacted on 0800 169 9391 or by email on customer.services@ros.gov.uk.

You can also visit their website at www.ros.gov.uk or write to them at:

Registers of Scotland
St Vincent Plaza
319 St Vincent Street
Glasgow G2 5LP

There may be a charge for requesting this information from Registers of Scotland.

Contact details correct at time of publication, check website for further information.

5. OUR AUTHORITY TO ACT AS FACTOR (continued)



Your Title Deeds set out the rules governing the management of unadopted common open spaces, together with common footpaths, steps, car parks, fencing, railings, walls, drainage, lighting and other services, roads and other common structures within the management area you live in. They cover maintenance, repairs and the obligations owners have in sharing common costs with other residents. It also sets out the rules that a Factor must follow as the property manager.

The Association's right to act as your factor stems from your Title Deeds. We may be named as your factor in your title conditions, we may have taken over the role from Scottish Homes when Scottish Homes' properties in Erskine were transferred to us in 1998 or we may already have been the factor when you bought your property.

Where the term 'unadopted' is used in this document it means common landscaped areas, common footpaths and other paved areas, common car parks, roads, structures e.g. retaining and boundary walls, lighting and drainage systems within your Management Area that have not been adopted by the local authority.

6. DELEGATED AUTHORITY



Your Title Deeds only give us the authority to carry out repairs, maintenance and replacement works to the unadopted open space areas, including unadopted footpaths, roads, car parks and structures, in your management area.

7. OUR FACTORING SERVICE



The management fee you pay us gives you access to a range of core services, including:

- Maintaining common landscaped areas, including unadopted roads, footpaths, car parks and structures

- Information and advice, for example, through newsletters (which is available on our website)

- Complying with legislation, including the Property Factors Act

8. HOW WE CALCULATE YOUR CHARGES



We calculate your share of any common repairs by dividing the cost of work or services provided by the number of properties required to share these costs, according to your Title Deeds. Each property is also charged a set management fee for this service, which is calculated as detailed in the section about our management fee. All properties share these costs, whether these are privately owned or owned by the Association.

A Schedule of Services specific to your property is provided to new owners and issued annually to all owners detailing what your share is of the cost of any work or services carried out to unadopted common open spaces, roads, footpaths, and car parks and structures within the estate you live in.

Service Charges

We base all our charges on what we pay contractors for the services they provide.

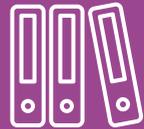
8. HOW WE CALCULATE YOUR CHARGES (continued)



Our Management Fee

We charge you an annual management fee for the services that we provide which include managing routine and major repairs, quality control, inspection work, attending and minuting meetings when required (for example with contractors), procuring works or services, dealing with enquiries and the general administration involved in issuing bills and managing customer accounts. Our fee is calculated by taking account of the time spent by staff engaged in these activities, a proportion of office overheads, any direct costs associated with providing the factoring service, and inflation. We review the management fee annually to reflect the cost of providing the service, and to ensure that our charges remain fair and competitive.

9. BILLING



As your factor we will issue you with one bill for the maintenance of unadopted common landscaped areas, roads, footpaths, car parks and structures, and our management fee.

The accounts we send you will be clear and itemised. We will provide on our website a breakdown of routine landscaping and other common maintenance works within our estates carried out over the billing period.

10. WAYS TO PAY YOUR FACTORING BILL



We offer a range of payment options to meet the needs of our customers. You can pay by:

- Standing Order. Our bank details are:
Sort Code 832622 Bank account 00139327
Your account number should be used as the payment reference
- In person at our office in Erskine Shopping Centre by cheque or Postal order or by using our self-service terminals with your debit or credit card
- Through internet banking using the details above
- By WorldPay through our website at www.bridgewaterha.org.uk
- By downloading the Bridgewater HA app (for ios and Android)
- Using the Allpay card issued to you by us
- By post - you can send us a cheque or postal order made payable to Bridgewater Housing Association Ltd, addressed to:

Bridgewater Housing Association Ltd
1st Floor
Bridgewater Shopping Centre
Erskine
PA8 7AA

11. IF YOU'RE HAVING DIFFICULTY PAYING



We know that some customers may have difficulty paying their bills from time to time. It's important that you tell us about any difficulties you may have in paying your bill as early as possible, so that we can discuss this with you. We will act with sensitivity and forbearance of your circumstances, and will be able to point you towards support organisations, such as Money Advice Scotland and the Citizens Advice Bureau, for assistance.

It is very important that you contact us immediately if you are having difficulty paying as we will proceed with legal action if an account becomes overdue.

12. DEBT RECOVERY



We will be sensitive to the individual circumstances of customers where appropriate. However, it is important that everyone pays their fair share for the services they receive. Consequently we take a robust approach to debt recovery to ensure that this happens. Our Debt Recovery Policy is available on request or via our website at <https://www.bridgewaterha.org.uk/owners/>.

You are obliged to pay your bill within 30 days. If your bill is not paid within 30 days we will:

- contact you in writing or electronically to advise what your outstanding balance is and to urge you to pay the bill within 7 days.
- ask you to contact us to discuss your account and circumstances.
- tell you what the consequences will be if your bill remains unpaid.

If payment is not made within the required 7 days and you have not made contact with us your account will be passed to our agents for them to proceed with debt recovery action. There will also be an administration charge added to the account at this point to cover the additional staff time and resources this involves.

Any costs associated with debt recovery action will be charged to your account.

13. CHANGE OF OWNERSHIP



When a homeowner sells a factored property, the factor is required to work out how much the seller owes for common services provided up to the date of sale. This is called an apportioned account. Your title conditions contain the requirement that you inform us when you sell your property, which is usually done through a solicitor or other agent handling the sale. Except in exceptional circumstances the Association will provide the seller's solicitor with an apportioned account, within 10 working days of receiving a written request.

A charge will be applied to cover our administration costs for providing an apportioned account.

Please note a selling owner becomes responsible for the cost of any major repair works at the point we instruct the work excluding cyclical work. The selling owner must pay these costs even if they are no longer the owner when the work is actually carried out.

14. FORWARDING ADDRESSES



If you are a non-resident owner of a property which we factor, it is your responsibility to ensure that we always know how and where to contact you. You must inform the Association in writing of the address to which correspondence is to be sent, a contact telephone number and, if possible, an email address.

As the owner of the property you are responsible for meeting the costs of factoring services we provide whether you live in the property or not.

15. BEING RESPONSIVE



We are committed to listening and responding to you, whatever you may want to tell us. Your views and opinions are important to us and help us shape and improve the services we provide. When you get in touch with us we will provide a prompt response by:

- Answering your letters, emails and faxes within 5 working days. If we can't respond within this timescale for any reason, we will keep you informed of the progress of your enquiry.
- We will endeavour to answer your telephone calls promptly. If we cannot deal with your enquiry at the first point of contact, we will tell you when someone will be able to contact you.

16. REQUESTS FOR INFORMATION



If you request information from us about our services, which we do not already publish, we may charge you for the staff time required to gather the information (at up to £15 per hour) and for any photocopying and similar costs. We will deal with all information requests within 20 working days. There may be further costs involved if the information you are requesting is of a complex nature or if the information is not readily available. You will be notified of this before the Association proceeds with any work. These costs are subject to annual review.

17. MAKING A COMPLAINT



We will always try to resolve any complaints you may make to us as quickly as possible. If you are unhappy with the service we give you, or we have made a mistake, we want to make it as easy as possible for you to tell us.

Our front line staff will try to resolve complaints within 5 working days of being contacted, although this may take up to 20 days if a complaint is complex, or if it requires further investigation, for example by a manager. As a general rule, we follow the Scottish Public Services Ombudsman's Complaints Handling Procedure.

Our Homeowner Complaints Leaflet sets out our quality standards for dealing with complaints. You can obtain a copy of the leaflet and our Homeowners Complaints Form by downloading it from our website at www.bridgewaterha.org.uk.

If you remain unhappy with the outcome of your complaint after reaching the end of our internal procedures, you can refer your complaint to the First-tier Tribunal for Scotland (Housing and Property Chamber). The Chamber is an independent group appointed by the Scottish Government to review complaints made by homeowners about their factor. The contact details for the First-tier Tribunal for Scotland (Housing and Property Chamber) are:

20 York Street, Glasgow G2 8GT

Telephone Contact: 0141 302 5900

Email Contact: HPCadmin@scotcourtribunals.gov.uk

Website Contact: www.housingandpropertychamber.scot

Decisions made by the First tier tribunal will be made available on the Association's website – www.bridgewaterha.org.uk.

Information correct at time of publication – please refer to website for changes.

18. DECLARATION OF INTEREST



Bridgewater is a property owner, a landlord and a factor. We own a number of properties in every area that we factor. The number of properties we own in your area is contained within the Schedule of Services that we issue to all new owners and annually to all owners.

We also own all of the unadopted common open spaces, footpaths, car parks and structures and have responsibility for their maintenance. Your Title Deeds require you to contribute towards the cost of maintaining them.

19. CHANGING YOUR FACTOR

(Unadopted Landscaped Areas, Footpaths,
Car Parks and Structures)



Changing your factor for the common landscaping, unadopted footpath, car parks and structures in your management area requires a simple majority of all homeowners in the area to agree to this. Please note that Bridgewater will have one vote per property we own within each management area. If a majority of owners within a management area vote to terminate our services, we will provide an apportioned final bill and statement of account within three months of the termination of services. Our standard charge for arranging apportioned accounts will be applied. We will return any funds due to owners, less any outstanding debts, at the point of settlement of the final bill.

Please note Bridgewater reserves the right to remain as factor if any new factoring arrangements are unsatisfactory.

20. MAINTENANCE OF UNADOPTED COMMON LANDSCAPED AREAS, FOOTPATHS, CAR PARKS & STRUCTURES



We carry out cyclical maintenance to the common landscaped areas and unadopted roads, footpaths, car parks and structures in your management area. Landscape maintenance includes cutting grass, maintaining shrub beds and trees, dealing with drainage problems and repairing and replacing fences. We also inspect unadopted roads, footpaths, car parks and structures at least annually and carry out any repairs or resurfacing work that may be necessary. We also respond to customer requests and deal with emergency situations such as damaged and dangerous trees.

Please note that Renfrewshire Council has the responsibility for maintaining some areas of landscaping within your management area, as well as all adopted roads and footpaths. Plans showing the division of these responsibilities, and the extent and nature of the areas we maintain, are available to view on our website. If you can't access the internet these are available to view in our Erskine office.

21. OUR POLICIES



We have a number of Policies that are mentioned in this Written Statement of Services. Copies of these policies are available on our website and can also be provided on request.

22. DISCLAIMER



The Association reserves the right to change, modify, or otherwise alter any aspect of the services described within this Statement, subject to complying with any applicable title provisions and to giving owners appropriate notice. If such changes, modifications or alterations give rise to any substantial changes to the terms of this statement, the Association will notify owners of such changes at the earliest opportunity (not exceeding one year).

23. GLOSSARY



Apportionment - The share of costs an owner has to meet as set out in their Title Deeds.

Common Landscaping – Landscaping and other amenity areas which are owned and maintained by the Association.

Cyclical Maintenance (common landscaping) – This is the work that we do at regular intervals to keep the common areas in good order. Examples are grass cutting, pruning of hedges, controlling weeds, picking up litter and winter gritting.

Deed of Conditions – These are usually part of the Title Deeds and describe any rights and obligations that go with owning land or property.

Land Certificate – A document issued by Registers of Scotland giving the details of all land and property in Scotland registered with them.

Management Area - These are Bargarran (795 properties), North Barr (974 properties), Park Mains 1 (719 properties) and Park Mains 2 (903 properties). All the properties in these areas are obliged to share the cost of maintenance and repairs to common landscaping and other open amenity areas.

Title Deeds – A legal document that says who owns land or property.

Unadopted – this term describes any common areas within your Management Area such as landscaped areas, common footpaths and other paved areas, common car parks, roads, structures e.g. retaining and boundary walls, lighting and drainage systems that have not been adopted by the local authority.

24. MANAGEMENT AREAS



The four Management areas are:

Bargarran

Allison Avenue
Blantyre Court
Hamilton Drive
Sempill Avenue

Aytoun Drive
Darroch Drive
Holms Crescent
Shaw Court

Baird Drive
Douglas Crescent
Maxwell Drive

North Barr

Balmedie
Cullen
Hopeman
Kirkton
Pennan
Portsoy
Rashiehill
Sandend

Buckie
Findhorn
Inverbervie
Macduff
Portessie
Rashieburn
Rashiewood
Whitehills

Burnhaven
Findochty
Johnshaven
Newburgh
Portlethen
Rashieglen
Rattray

Park Mains 1

Mains Hill
Park Gate
Park Hill
Park Top

Park Bank
Park Glade
Park Moor
Park Wood

Park Brae
Park Green
Park Ridge

Park Mains 2

High Parksail
Mains River
Park Winding

Low Parksail
Mains Wood
Parksail

Mains Drive
Park Grove
Parksail Drive



HOUSING ASSOCIATION LIMITED

DO YOU HAVE ANY DIFFICULTY READING THIS DOCUMENT?

If you need a copy in a different size or format, then please contact our reception staff, and we will try to arrange this for you.

Bridgewater Housing Association Ltd
1st Floor, Bridgewater Shopping Centre, Erskine PA8 7AA

Tel: 0141 812 2237 Fax: 0141 812 7154

E-mail: admin@bridgewaterha.org.uk

If you would like information in another language or format please ask us.

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。

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

ਜੇ ਇਹ ਜਾਣਕਾਰੀ ਤੁਹਾਨੂੰ ਕਿਸੇ ਹੋਰ ਭਾਸ਼ਾ ਵਿਚ ਜਾਂ ਕਿਸੇ ਹੋਰ ਰੂਪ ਵਿਚ ਚਾਹੀਦੀ, ਤਾਂ ਇਹ ਸਾਥੋਂ ਮੰਗ ਲਓ।

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

0141 812 2237



INVESTORS
IN PEOPLE