



Factoring Services Policy

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If you have difficulty with sight, or if you require a translated copy of this policy, we would be pleased to provide the information in a form that suits your needs.

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1. Objectives and Summary of Service Standards

This Policy describes how Govanhill Housing Association will provide factoring services to factored owners (owner occupiers, private landlords and owners of commercial premises). Factoring involves managing and maintaining the common parts of a building. Examples of common parts include stairways, hallways, roofs and external walls. A full list of what constitutes common parts at each building depends on the terms of the title, or, where the title is silent, the Tenements (Scotland) Act 2004.

Copies of the Factoring Services Policy (and the procedures used by staff) are available on request to anyone who wishes to see them. In terms of the Factoring (Scotland) Act 2011 the Association is required to issue all factored owners with a Written Statement of Services. The Code of Conduct for Property Factors introduced by the Act prescribes a number of issues that a factor must include in its Written Statement of Services. The Association's Written Statement of Services contains the key features of this Policy.

The Association's objectives are:

- To provide and maintain common areas of buildings to an acceptable professional standard and giving best value for money.
- To be fully responsive to the needs and views of factored owners
- To meet all the Association's legal obligations and the rights which factored owners have under their Written Statements
- To sustain demand for our factoring service, thereby contributing to the Association's wider community regeneration objectives.
- To manage our services effectively and efficiently, and take action to ensure continuous improvement in the quality of services.

Flowing from these objectives, the Association has developed a set of Service Standards for the Factoring Service. These set out what factored owners should be able to expect from the Association.

The Service Standards are summarised in the following table, which also provides signposts to more detailed information in later sections of the Factoring Service Policy.

Service Standards Summary

Further information relating to the Factoring Services Policy

The Association will:

Treat everyone using the service fairly, and with courtesy and respect.

Association's Values, Code of Conduct for Staff

Respond positively to all concerns and complaints made by factored owners.

Inform and consult with factored owners on all major aspects of the service.

Obtain feedback from factored owners about their satisfaction with the services provided, and act upon the feedback received to make improvements.

Enable factored owners to report common repairs easily, including out of office hours.

Repairs and Maintenance Policy

Provide a quick and effective response to common repair requests, ensuring that emergencies relating to common areas are made safe speedily and fully repaired as soon as possible.

Make sure that all repair and maintenance works are carried out to an acceptable, professional standard.

Use the Written Statement of Services, terms and conditions and, the Tenement Management Scheme and property titles as the basis for recharging any repair or service costs to owners.

Undertake planned and cyclical maintenance, to maintain the quality of the properties under Association management

Repairs and Maintenance Policy

Ensure that best value and quality is achieved in the Association's procurement decisions.

Procurement Policy

2. Legal and Regulatory Requirements

- 2.1 The Association will deliver repairs and factoring services in accordance with the standards and outcomes of the Scottish Housing Charter, the Property Factors (Scotland) Act 2011 and with all applicable statutory and common law obligations.
- 2.2 The legislation relating to for social landlords and Property Factors (Scotland) Act 2011 obliges the Association to:
- Provide a fair, efficient and effective factoring service for other property owners.
 - Manage factoring funds on behalf of owners in a proper and accountable manner.
- 2.3 The Regulator also requires the Association to address a set of “guiding standards” in its services. For example:
- Formal policies and procedures should be in place to guide service delivery.
 - Equal opportunities and factored owner participation should be promoted in providing services.
 - Service users should be involved, informed and consulted about the Association’s services.
- 2.4 The Association has a range of statutory, common law and contractual obligations. The most important of these obligations are summarised below.
- Housing (Scotland Act) 2004
 - Tenements (Scotland) Act 2004
 - Title Conditions (Scotland) Act 2003
 - Property Factors (Scotland) Act 2011 – Property Factors’ Code
- 2.5 Other statutory obligations which are relevant to the provision of the factoring service include the following:
- **European Union Directives** (as interpreted by the UK Government) requires RSLs to advertise contracts over set threshold values advertised in the Official Journal of the European Union (OJEU).
 - **The Construction, Design and Management Regulations 2015.** The CDM Regulations require the Association to meet prescribed health and safety requirements for some types of repair and maintenance work.
 - **The Control of Asbestos at Work Regulations 2012.** The Regulations require the Association to determine the presence of asbestos in its housing stock and other premises, and to develop detailed policy and procedures for the management of asbestos.

- **The Occupiers' Liability (Scotland) Act 1960.** The Act imposes a liability on landlords to take reasonable care to avoid any risk arising from the state of the premises to the health and safety of all persons entering the premises.
- **Anti-discrimination legislation,** including the specific legislation described in Section 4 of the Policy (Service Standard 1) relating to race, gender and disability, applies to all of the services we provide, including repairs and maintenance.

3. Risk Management

3.1 In developing this policy the Association has given due consideration to the following risk areas.

3.2 **Financial:** the results of failure to manage the Factoring Service efficiently and control costs would lead to

- Increased costs through management failures
- Increased accounts written off
- Increased legal costs

3.3 **Reputation:** The Association's reputation may be damaged with the following by the failure to deliver effective service.

- Existing Factored owners
- Regulators
- Prospective Factored owners

4. Fees

4.1 Factored owners are charged for fixed service charges (which includes management fee, buildings insurance, grounds maintenance and close cleaning) and variable charges (such as repairs).

4.2 Service charge fees will be reviewed on an annual basis.

4.3 Details of fees can be found in Appendix 1.

5 Factored Owners Selling

5.1 An additional administration fee will be charged in respect of work connected to owners' sales. A charge will also be made to shop owners requesting apportionment of accounts at a change of leaseholder.

5.2 Information will be sent to the seller's solicitors on request and this will be charged at the standard fee for the provision of documents.

5.3 An additional fee for the provision of documents and information at short notice will be charged where requests for information or documentation are made less than five days from the completion date of a sale.

- 5.4 At the completion date an interim invoice will be issued in respect of accounts to the date of sale. Retention will be requested in respect of the estimated sum due. Where we do not hold a deposit for the factored owner a retention of £50 will be added to the interim invoice. This will be refunded to the factored owner less any deductions for charges when we reconcile the accounts. The estimated account will be followed by the final account when the accounts for the quarter in which the sale took place are reconciled. If on completion of the sale there are surplus funds these will be returned to the factored owner's solicitor for refund to their client once it has been established that there are no repairs instructed but not yet completed on the system.
- 5.5 Checks should be made concerning any Notice of Liability for Costs that may be in place and retention requested in this respect. On receipt of all sums due a Letter of Satisfaction will be issued to the buyer's solicitor.
- 5.6 A deposit of £150 or £50 for ex SST stock will be required from any new factored owner on completion of the sale.

6 Payments

- 6.1 Payments may be made by, cheque, Standing Order, Allpay and Direct Debit or by telephone to the Association's office at Samaritan House. The Association does not accept cash payments at its offices. The Association uses Allpay as a carrier for Direct Debit, telephone payments and card payments at Pay Point outlets. An account will be created for each of our factored owners to facilitate these payments and cards issued where appropriate. Payments can also be made by our factored owners by registering with Allpay on line.
- 6.2 Factored owners making payment by Direct Debit should clear their account within 14 days if there is a balance outstanding at the time of issue of the invoice. If a factored owner wishes to pay arrears by Direct Debit this will be considered. Any arrangement will be for an initial three month period. Please refer to Section 10.
7. **Payments for High Cost Repairs (Repairs with a total cost in excess of £3,000 including VAT in the financial year 2024-25, subject to annual review)**
- 7.1 Where the total costs of a repair are in excess of £3,000 including VAT the Association may request either full or partial upfront payment from factored owners before instructing work.
- 7.2 Where the Association is not seeking upfront payment and a factored owner wishes to make payment in respect of larger repairs over an extended period and the Association approves this request the policy will be as follows:
- We reserve the right to charge owners an administration fee on the basis of the Bank of England Base Rate.
 - Factored owners will sign an agreement with the Association in respect of the arrangement to pay.
 - Factored owners will be required to set up separate a Direct Debit Mandate in respect of payments prior to works commencing.

- The length of any agreement will be reviewed on a case by case basis. The Association cannot enter into any agreements over twelve months.
- Advance payments in respect of works which do not proceed will be refunded. Interest will be added at the Bank of England base rate current for the period.
- The Association will put a Notice of Potential Liability for Costs (NOPLC) on the property where it is considered appropriate to do so taking into account the risk to the Association.
- Issues to be taken into consideration as to whether the Association would enter into an agreement would include urgency for works to take place; length of arrangement required; total costs of works; any extenuating circumstances.

8. Account Management

8.1 The Association's aims are as follows:

- To ensure all sums owed to the Association are recovered from factored owners.
- To ensure a firm and consistent approach is taken to those whose accounts are in arrears.
- To ensure accounts are controlled and contained within agreed targets.

8.2 Factoring Accounts will be issued as follows:

- All standard charges (management fee, buildings insurance, grounds maintenance and close cleaning) and any repairs or maintenance carried out will be charged quarterly. There will be one fixed management fee for all factored owners.
- Accounts are issued quarterly in arrears within 10 working days of the end of the accounting periods which are 31st May, 31st August, 30th November and 28th February.

Payment is due and payable within fourteen days of receipt of the invoice.

- Contractors' invoices shall be available for inspection for a 28 day period after issuing the account.

9.0 Disputed Accounts

- 9.1 Every attempt will be made to resolve disputed accounts within five working days. If this is not possible we will inform the factored owner of the steps we intend to take to resolve this dispute and the timescales for doing so.
- 9.2 Where a dispute remains unresolved after the Association has provided the information requested the factored owner will be provided with information about the Association's Complaints Procedure.

9.3 The factored owner should be requested to pay the balance of the account excluding the disputed amount.

9.4 The Factoring Manager has delegated authority to make credits to owner's accounts up to a maximum of £100 per incident; credits above this level require the authority of the Head of Development and Property Services.

10.0 Arrears Management

10.1 Early contact is essential if a factored owner's account falls into arrears and every attempt will be made to establish personal contact by visit, letter, telephone or email. If necessary, the Association's solicitors may be instructed to organise a trace by Sheriff Officers where an owner's whereabouts are uncertain.

10.2 Arrangements for payment by instalment will be made where appropriate. A pro forma in respect of the agreement will be signed by the factored owner.

10.3 Any arrangement will be made for an initial three month period and then the account will be reviewed at the end of the period to determine what action, if any, requires to be taken. Factored owners will be advised that subsequent accounts do not form part of the arrangement and are due and payable on receipt. Accounts with a balance in excess of £500 will be referred to a debt collection agency or our solicitors where all attempts to achieve payment or come to an arrangement have failed. An administration fee will be charged in respect of additional costs of administration and recovery agents costs. Please see Appendix 1

10.4 Factored owners should be advised that there are agencies in the area, which offer free and impartial advice on money related matters.

10.5 A Notice of Potential Liability for Costs (NOPLC) will be lodged where:

- arrears are in excess of £500; or
- where there are significant costs relating to proposed works; or
- where there are difficulties contacting an owner; or
- there is at least 21 days' notification of the sale date and the owner's account is in arrears.

11 Legal Action

11.1 Legal action should be initiated in respect of all accounts outstanding when the sum owed is in excess of £500 except where an arrangement satisfactory to the Association has been reached. Legal costs will be charged to the account where possible.

11.2 Decrees obtained through recovery action may be enforced by any of the following:

- Wage arrestment
- Bank account arrestment
- Inhibition on sale of property
- Sequestration where the debt is in excess of the statutory level for taking an action for sequestration

11.3 Where a factored owner is declared bankrupt the debt will be pursued in accordance with legal procedures. Accounts will be written off on receipt of legal confirmation of the bankruptcy if there are no free funds.

11.4 The Association may use collection agents / Sheriff Officers to recover arrears.

11.5 Where a factored owner is in arrears and a lender is noted on their title the Association may also approach the owner's lender regarding the debt.

12. Bad Debt

12.1 Every reasonable effort will be made to recover outstanding sums. Debts will only be written off where:

- there is no means of recovery
- it is not cost effective to pursue the debt further
- where the debt has prescribed

13. Common Repairs (Reactive repairs and cyclical repairs)

13.1 The need for common repairs is identified by reports received from Association tenants, factored owners, Association staff or reports from third parties. Common repairs will be undertaken in compliance with the Association's Repairs and Maintenance Policy.

13.2 Factored owners will be advised of all common repairs where contractors have provided estimates for works totalling in excess of £500 including VAT prior to or within two weeks of instruction.

13.3 Owners' consent will be sought prior to instruction of works where any owner in the building's share of costs of the works are in excess of £200 including VAT or any other amount stipulated in the title to the property. Factored owners will be issued with a mandate to vote. The exception to this relates to emergency works – please refer to Section 14. Works will not be instructed unless there is sufficient support in terms of the title (majority vote or other title requirements) for the works, except where the work is deemed essential, for example, for health and safety reasons. In this context where the Association owns factored units in a building the Association, as an owner, will have voting rights.

13.4 For any reactive works with a total cost for the building in excess of £3,000 including VAT the Association may request full / part upfront payment. Issues that will be taken into consideration regarding upfront payment will include the urgency of the situation; the severity of the situation and the ability to provide a temporary solution to the problem.

13.5 For any cosmetic works – for example, close painting – the Association will require upfront payment before instructing the works.

14 Emergency Repairs

14.1 An emergency repair is where work requires to be carried out to avert a serious health and safety risk. The very nature of emergency repairs means that the Association cannot carry out a consultation prior to work taking place. The extent of an emergency repair will vary, but normally emergency work would consist of making safe to deal with the immediate danger and then organising follow up work thereafter.

Emergency repairs will be carried out in compliance with the Association's Repairs and Maintenance Policy with particular reference to the following:

- Factored owners will be provided with details of common works and the likely costs of any works carried out under the basis of emergency repairs within fourteen days of the instruction of the repair.
- Factored owners will be charged in respect of repairs to their own factored unit where works have been carried out in very limited circumstances on a make safe basis, with the factored owner's prior agreement to pay, within buildings where the Association is the factor. Normally, these works would arise where failure to make safe may result in a risk, damage or loss to other residents in the building or damage to its fabric e.g. gas escape, burst or leaking pipes etc.

15. Major Repairs

- 15.1 Major repairs are planned large scale projects to address with significant building issues relating to the fabric of the building – for example, structural faults, roof renewals, stone works. Major repairs will be undertaken in compliance with the Association's Asset Strategy.
- 15.2 Factored owners will be consulted on all proposed major repairs. Works will not be instructed unless a majority of the owners (owners including the Association in a building where the Association has ownership), or the level of majority required in accordance with title vote in favour of the works.
- 15.3 Project management fees will apply to all repairs projects where the total tendered or estimated costs are in excess of £3,000 including VAT. The fee will be applied to works costs only. For major repairs projects Association would normally expect full upfront payment from all owners before instructing the work. Where the Association holds funds on behalf of the majority of the factored units in a building it may approach the Council for assistance in obtaining the remaining payments via the Council's statutory powers (for example, the Missing Shares Scheme and Section 30 Notices).
- 15.4 A fee will be charged in respect of project management costs where the works costs are excess of £3,000 inclusive of VAT (Appendix 1)

16 Other Property Maintenance Services

- 16.1 From April 2024 all new factored buildings will have close cleaning and grounds maintenance services as standard.
- 16.2 In existing factored buildings where there is no close cleaning and grounds maintenance services where there is interest in introducing these services individual factored owners' agreement will be sought. Where the Association owns a factored unit in the building it is entitled to vote.
- 16.3 Services will not normally be instructed unless there is majority support from owners (owners including the Association in where the Association has ownership in a property).
- 16.4 Commercial factored owners will be exempt from payment in respect of close cleaning unless they have access to the close. Commercial factored owners will be

charged for grounds maintenance where the Association is entitled to do so in terms of the owner's title.

17 Factored Owners' Proposed Alterations affecting Common Parts of Building

- 17.1 Permission for factored owners' alterations affecting the common parts of a building will be carried out in compliance with the Association's Repairs and Maintenance Policy with particular reference to the following:
- 17.2 The Association's permission to install satellite dishes or receiving equipment must be obtained in writing in advance. The factored owner will be responsible for paying a "one-off" inspection charge (Appendix 1), as part of any permission granted. The purpose of the charge is to cover the cost of pre and post inspection of the installation.
- 17.3 The Association will inspect the completed installation for compliance with this policy. The factored owner will be responsible for any damage to the common property caused during the installation, maintenance or removal of the equipment. The Association reserves the right to make good any defective or sub-standard workmanship and will hold the factored owners liable for costs incurred as a result of any works arising either directly or indirectly from the above.
- 17.4 The factored owner should ensure that they have adequate insurance cover, as the Association will not accept responsibility for damage to, or loss of the equipment, for whatever reason. The factored owner will also be responsible for storm damage or injury to the public caused by his/her equipment.
- 17.5 The Association has produced an information leaflet and application form for any factored owner wishing to apply for permission to install a satellite dish or other receiving equipment. Copies are available from the Association's office. Any installation must meet the requirements below:
- The requirements of the City Council Development Control (Planning and Building Control) Department are met, and
 - The equipment is fitted to the Association's standards.
 - The factored owner will be responsible for arranging erection, maintenance and removal of their receiving equipment and all associated costs

18 Buildings Insurance

- 18.1 A register of all properties included on the Association's block policy will be maintained .
- 18.2 A register of all properties not included within the Association's block policy will be maintained. Information held will include:
- The owner's lender
 - The sum insured
 - Alternative insurance company details
 - Policy renewal date

The Association will request up to date summaries of cover on an annual basis from all factored owners whose properties are not included on the block policy. Any factored owner who fails to produce proof of cover will be included on the block policy

and charged premium costs until such time as documents are produced. Factored owners will only be able to arrange their own insurance where this is permitted in the title to the property.

- 18.3 Factored owners will be invoiced for insurance costs on a quarterly basis as part of their factoring invoice.
- 18.4 All common repairs which occur as a result of an insurable peril will be carried out in accordance with the Association's Repairs and Maintenance Policy
- 18.5 Invoices in respect of common insurance repairs will be invoiced to factored owners as part of their factoring invoice.
- 18.6 The Association will ensure full recovery of insurance excesses payments received from the insurer will be credited to factored owners' accounts.
- 18.7 Factored owners whose properties are insured through the Association's block policy who report internal damage to their property as a result of an insurable peril will be issued with insurance details to allow them to deal directly with the insurers on all aspects of their claim including the arrangement of works and contractors.
- 18.9 The Association may undertake works on behalf of a factored owner if there is a necessity to prevent on-going damage to other properties or if there are strong social reasons for doing so. Any such works would be progressed on the following basis:
- Agreement has been reached with the insurer that a loss has occurred in terms of the insurance policy and the extent of works to be undertaken.
 - A signed mandate has been obtained from the factored owner agreeing to the specification of works to be undertaken and acknowledging responsibility for payment of the excess.
 - A project management fee will be charged in respect of providing this service where the cost of the work is in excess of £3,000 (Appendix 1)
 - Where a factored owner is in arrears no works will be carried out under insurance unless premiums are paid up to date.

19 Factoring Acquisitions – New Business

- 19.1 The Association will respond to requests from owners to provide factoring services taking the following into consideration:
- The Association's ownership in the close.
 - The proximity of the close to a building in which the Association has an interest
 - The property has been subject to recent improvement by GCC or another factor.
 - Where the Association has no ownership in the close we will only look at properties with a strong fit with our strategic priorities
 - The availability of a general condition survey of the building either by a qualified staff member or an appropriate professional.

- 19.2 The Head of Development and Property Services and the Factoring Manager will annually review a list of buildings where the Association wishes to call meetings to discuss factoring services in line with the Asset Strategy.
- 19.3 A general condition survey of the property has been undertaken either by a suitably qualified staff member or an appropriate professional.
- 19.4 As part of its risk assessment the Association will undertake a general condition survey prior to taking forward any request for service at any traditional built building which has not been subject to refurbishment or was refurbished prior to the year 2005. Where there is structural steelwork the Association will require a specialist survey.
- 19.5 An analysis will be made of the survey to determine whether or not the service will be offered and the level of repair which may be required.
- 19.6 A maintenance plan will be developed to provide factored owners with information on repairs which may be necessary and indication of priorities and timescales.
- 19.7 Owners in the building will be contacted in the first instance and advised that there has been a request to the Association to provide its service. The owners will be provided with a copy of the Association's terms of business contract, factoring cost information and asked to return a mandate or / or attend a meeting to vote on whether they wish to appoint the Association as factor. Should it be identified via the pre-factoring survey that significant repairs are required a condition of us factoring the property will be that owners agree to us carrying out the works within an agreed timescale.
- 19.8 Owners will be sent a proxy voting sheet with the invitation to allow owners who are unable to attend to advise their intention
- 19.9 Factoring services will be provided on the basis of a majority decision in compliance with title conditions. Any new closes from April 2024 will have weekly close cleaning and grounds maintenance services as standard.
- 19.10 If a meeting is inquorate the Association will decide on whether or not to pursue the factoring based on its ownership at the close and location. If appropriate a postal vote will be taken or a further meeting called.
- 19.11 Owners will be sent copies of the minutes of the meetings and, if successful, a welcome pack.
- 19.12 If there is an existing factor they will be given the required notice as per the property title and supplied with copies of the signed factoring authorities.
- 19.13 Owners will be advised that a £150 deposit is payable on commencement of the factoring service with the exception of ex GHA stock where a £50 deposit will apply.
- 19.14 The new owners' properties will be included on the Association's block policy from the agreed date at which service will commence. New owners who have current insurance which cannot be cancelled will be required to produce a copy of their alternative cover and the property will then be included on the Association's block policy at the renewal date.

- 19.15 A maintenance plan will be produced and distributed to all owners providing information on the current condition of the property, services and cyclical works.
- 19.16 Works orders will be raised for any minor repairs required as a result of the condition survey or issues raised by owners at the owners meeting.
- 19.17 Where possible works identified as a result of the condition survey, maintenance plan and owners' meetings will be slotted in to the cyclical and planned maintenance programmes.
- 19.18 If significant works are identified as a result of the condition survey a risk analysis will be undertaken to determine whether or not the Association will in the first instance offer a service.
- 19.19 If the Association is in agreement that a service is to be provided the Association will work with the owners to agree a repairs scheme at the property using the following criteria:
- Reach agreement to scale and timescale of project. This could be all works or phased works over a five-year period.
 - The Association will identify the possibility of grant funding for major works.
 - The Association will charge a project management fee in accordance with factoring policy.
 - Owners will sign a Minute of Agreement agreeing to the works and payment of their share.
 - Payment will be requested in advance of works. Any arrangements will be a management decision.

20. Withdrawal of Factoring Service

- 20.1 The Association may withdraw its factoring service at a building if it considers that the financial risk of maintaining the service is too great or there are management issues which it is unable to resolve.
- 20.2 In order to withdraw services a report must be submitted to the Operational Sub-Committee for their agreement.
- 20.3 Prior to withdrawal of services the Association where appropriate may advise Glasgow City Council of the issues and agree with them whether or not an agency agreement would be a solution.
- 20.4 Factored owners at the building will be issued with three months' written notice that the service is being terminated.
- 20.5 If an agency agreement is appropriate factored owners will be advised of the changeover of service.
- 20.6 Factored owners will be issued with final factors accounts at the end of the notice period.

20.7 Any owner who has a surplus in their account will be issued with a refund once the accounts for the period in which we ceased factoring the property have been reconciled.

21 Cancellation of Service

21.1 Factored owners can terminate the Association's service by calling a meeting in accordance with the title deeds of the property and providing the Association with three months' notice signed by the majority of the owners of the building also in accordance with the title.

21.2 The Association will provide the factored owners with any financial information they require at this time.

21.3 The Association will only carry out emergency repairs or repairs which are required due to health and safety implications.

21.4 At the end of the three month period the Association will apportion accounts and provide each factored owner with a final account for payment and refund any credits due after the accounts for the quarter in which the termination took place have been reconciled.

Appendix 1

Administration Costs and Interest Charges 2024 (to be reviewed annually)

1 Service Charges per factored unit per annum

Management fee	£180.23
Insurance (flat)	£251.40
Insurance (house)	£325.64
Insurance HMO	£514.69
Insurance single shop	£514.69
Insurance double shop	£580.24
Insurance triple shop	£1,190.66
Grounds maintenance (hard standing)	£94.56
Grounds maintenance (commercial)	£65.28
Grounds maintenance	£130.56
Close cleaning	£130.56

All costs with the exception of management fee are inclusive of VAT.

2 Owners' Sales

£80 for additional administration relating to changes of ownership and leaseholder.

£100 for express service where information is requested less than five days prior to date of sale.

A maximum of £50 where the Association provides copies of Local Authority Certificates, Building Warrants etc.

There will be a charge of £190 where we have applied a NOPLC to an owner's account. This will be applicable whether the Association or the selling owner's solicitor discharges the NOPLC.

£50 retention where the selling owner has no deposit.

3 Arrears Administration Fees

£40 administration fee for a pre-legal letter via Sheriff Officers or solicitors

4 Arrangements to Pay Major Works

Administration fees will be charged at the Bank of England base rate.

5 Project Management Fees

Repairs in excess of £3,000 including VAT 5% (plus external consultants' fees where applicable)

where there is grant funding from Glasgow City Council or any other funder, where there may be a cap on the project management fee the Association can charge.

5 Miscellaneous Fees

Inspection Satellite Installation	£100
Condition Survey New Business	£300.00 or as agreed with consultant
Providing Copy Factors Invoices	£5 per set of annual invoices
Processing fee for cheque payments	£5 per payment