

Factoring Statement of Services



Everything you need
to know about our
Factoring Service



Property Factors Registration Number PF000154

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Introduction

Cassiltoun Housing Association Ltd is a Registered Social Landlord registered with the Scottish Housing Regulator and with OSCR as a Scottish Charity (SC035544).

This booklet is Cassiltoun Housing Association Ltd's Written Statement of Services ("WSS"). It has been prepared in accordance with Section 1.1a of the revised Code of Conduct for Property Factors (the "Code"). We are referred to as "the Association" in this document. The Code was originally approved by the Scottish Parliament as part of the implementation of the Property Factors (Scotland) Act 2011 and came into effect on 1 October 2012. A revised code has been published and took effect from 16 August 2021. Cassiltoun Housing Association Ltd, as a registered property factor, must comply with the Code.

The Property Factors (Scotland) Act 2011 (the "2011 Act") established a regulatory framework for property factors in Scotland, which requires a property factor to be registered with the Scottish Government before they can act as a factor, and to include their property factor registered number in any documents sent to owners. Cassiltoun Housing Association Ltd registered as a Property Factor with effect from 19 December 2012. **The Association's property factor registered number is PF000154 which you will see quoted on any documentation sent to you.**



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Our authority to act as your Factor

You will find everything that you need to know about your rights and responsibilities as a factored homeowner in your Deed of Conditions. This is a legal document which is part of your Title Deeds.

Cassiltoun Housing Association Ltd is the property Factor for your block of flats of which your property forms part. The basis for our authority to act for your block is detailed in **your Written Statement of Services Part 1 schedule annexed**.

Your Deed of Conditions sets out the rights and responsibilities that you have as a homeowner and that Cassiltoun Housing Association Ltd has as the property manager (factor), and sets out the rules governing the management, maintenance, insurance, repair and improvement works to the shared parts of your building and common areas. A copy of your title deeds can be obtained from the Registers of Scotland who can be contacted on **0845 607 0164** or customerservices@ros.gov.uk. Further information can be obtained from their website at www.ros.gov.uk or alternatively you can contact your solicitor who dealt with your house purchase who would have discussed your Title Deeds with you at the time of purchase.

Delegated authority

We have delegated authority to complete routine repairs (reactive) to common parts of the property up to the delegated authority set out in your Title Deeds. Where your title deeds are silent, our delegated authority level is £2,000. Please note that consent levels exclude VAT. This delegated authority means we can respond to issues quickly, helping to minimise costs and further damage to your property. This delegated authority permits the Association to instruct these works and recover costs **without** consultation.

For your delegated authority level, please refer to **your Written Statement of Services Part 1 Schedule annexed**.

We will only consult with owners for any works if the anticipated cost of such works exceeds our delegated authority.

Where the cost of the repair/maintenance/renewal/ works are in excess of our delegated authority, we will consult with owners as per the conditions set out in the Title Deeds.

We may instruct works above any threshold without consultation if the works are required in an emergency or if we consider them to be justifiable on grounds of health or safety. In these circumstances the Association shall recover the costs of that work in terms **your Written Statement of Services Part 1 Schedule annexed**. If emergency works are instructed the Association will notify owners of the works as soon as possible after the works have been instructed.

We will not provide homeowners with updates regarding progress of common repair works, including estimated timescales for completion unless the cost threshold for the works exceeds our delegated authority.



Major Works

The Association may provide Major Work services. This is an additional Service and costs may be in excess of our delegated authority.

If major works are approved, we will require **payment in advance** prior to commencement of the Major Works. In these circumstances the funds will be allocated to your account and held in the Association's account until the Major Works are completed.

The Association will charge a reasonable co-ordination fee for the administration of contracts over our delegated authority which will be calculated by estimating the hours and staffing required and attributing the current hourly rate(s) including overheads for the staff involved. This fee is divided equally between the properties involved in accordance with the Title Deeds. The Association will advise owners of the fee chargeable at the beginning of the process.

If some owners do not pay in advance, the Association may have to cancel the works or, in certain cases, may agree to progress them and add the unpaid costs to the non-paying owner/s' factoring accounts – this is entirely at the Association's discretion.

Other owners also have the option to pay the non-paying owner's share of the costs. In these circumstances, the Association cannot take legal action against the non-paying owner to recover the costs. The paying owners will require to obtain their own independent legal advice as to their options to recover the debt.

Any reconciliation of costs during or following completion of the works shall be made by the Association and notified in writing to the owners. Any money due to or by the Association following such reconciliation shall be paid in full by the relevant party within 28 days of the said written notice.

The Association will charge for additional copies of documentation previously provided to owners e.g. rot guarantees, planning consents, building warrants and completion certifications, drawings, correspondence, factoring invoices. The fee will be £50+ VAT per request, payable in advance, and this fee covers staff time, storage, photocopying costs and overheads.



If the emergency repairs service is called to a property to deal with what turns out to be a private repair, then the property at the source of the repair will be responsible for the cost of this call and any repairs carried out.

Allocation of Costs

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

For your apportioned share, please refer to **your Written Statement of Services Part 1 Schedule annexed**.

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

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Factoring Service Provided

4.1 Property Management Service

As Factor we provide a comprehensive Property Management and Estate Maintenance Service for which you are charged a Management Fee. This is reviewed annually to ensure that it reflects the actual costs incurred by Cassiltoun Housing Association Ltd in providing this service.

The charge is part of your Factoring Invoice which is issued to you quarterly in arrears. For example, the invoice that you receive in July will be for the period 1st April to 30th June. You will annually be issued with details of all current charges plus any increases for the year ahead by 31st March each year.

Your management fee covers:

- All property management and estate maintenance administration
- All communication with owners including written statement of services, regular newsletter and annual report.
- Procuring, arranging and monitoring cyclical contracts including back court/common maintenance works and close cleaning services.
- Customer Services ensuring that owners can report a repair or discuss factoring issues with relevant staff members.
- Administration of Building Insurance, premiums and claims.
- Quarterly Invoicing.
- Copy invoices free of charge. However, a charge of £10.00 plus VAT will be applied if more than 3 such requests are made during the year).
- Property Inspections and advisory service.
- Pre inspection of works where requested and post inspection of 10% of repairs per month across our entire management portfolio.

- Debt recovery.
- Owner consultation and close meetings as and when required.
- Registration fee under Property Factors Act 2011.

4.2 Building Insurance

One of our legal responsibilities that we have as your factor for those persons living in tenemental properties, as set out in your deed of conditions, is the provision of common block buildings insurance. The Deed is designed to protect everyone's interests and ensure that all properties in the block are covered in the event of an insured act such as fire or storm damage. Your title will likely require you to participate in the block building insurance policy.

Where the title permits owners to take out their own building insurance for their property, they will be required to provide evidence that the insurance is in place and covers a share of the common parts of the building. The Tenement (Scotland) Act 2004 provides that insurance is compulsory for all flats within a tenement. The Act stipulates that the duty of an individual owner to insure his/her property should be for the reinstatement value and not the market value. This is an absolute requirement irrespective of any provisions in the title deeds.

Homeowners must ensure that in the event they are permitted to arrange their own building insurance, that this includes the reinstatement of the common property otherwise the homeowner may be liable for work costs not covered by their insurance cover.

The Association's buildings insurance is renewed annually, the terms are available from the Association on request. The policy runs from 1st April to 31st March each year and will be automatically renewed by the Association annually for as long as we provide factoring services to your block. The Association uses the service of an Insurance Broker to ensure value for money when procuring insurance services. The policy is a block policy covering all our wholly owned and factored stock and is fully comprehensive.

The Association will provide an annual summary of cover demonstrating:

- the annual premium and how this is calculated
- the sum insured
- the premium paid
- type of policy cover
- Insurer

For your apportioned share and details of the above please refer to **your Written Statement of Services Part 2 Schedule annexed.**

New owners of existing property(s) factored by the Association are provided with a Summary of Cover of the Insurance Schedule and Written Statement of Services Part 2 Schedule annexed when they take ownership of the property.

Owners of new closes to the Association's factoring service are also given a Summary of Cover of the Insurance Schedule with the initial paperwork sent out to owners enquiring about our services. A copy of the Summary of Cover of the Insurance Schedule is available on request from the Association's offices.

The Association does not earn any commission or administration fees from its dealings with the Insurers and we have no financial interests with the Insurers. The Insurers also provide insurance cover for the Association's rented stock under the same block buildings policy.

Procedure for submitting insurance claims: The Association will submit insurance claims on the owners' behalf for the common/external parts of buildings (e.g. the roof, common close, front entrance door) and if the claim is approved by the Insurers, the applicable excess will be apportioned between the owners and added to their factoring bills. All incidents of communal damage (e.g. vandalism, flooding, fire or storm damage) must be reported to the Association within 7 days of the incident to allow us to process the claim on owners' behalf. The Police must be notified immediately in the event of theft or malicious damage.



We will deal with all aspects of the claim under our control promptly and efficiently and will keep owners informed of the progress of the claim as far as practically possible.

With regard to internal damage, owners should contact the insurer promptly, and certainly within 21 days, if they would like to make an insurance claim for damage to the internal parts of their flat (e.g. the walls, ceilings, flat entrance door) with the Police notified immediately where theft or malicious damage has taken place.

The insurance provider will process your insurance claim. This may include sending out a loss adjuster to assess the damage. It is the responsibility of the owner to pay the excess directly to the insurer.

The Association does not provide house contents' insurance, therefore, you should arrange to have this cover for yourself.

4.3 Common Estate Service Charge

The Association provides a fully comprehensive Estate Management Service to ensure that the common areas are regularly inspected and maintained to the highest possible standard.

The Estate Services that you are charged for are contained within your Deed of Conditions:

- **Backcourt and Garden Maintenance Service.**
- **Common Grounds**
- **Close Cleaning Service** – You can opt out of this service provided the majority in the block vote to do so.

Full details of your individual charges are contained in **your Written Statement of Services Part 1** schedule annexed.

4.4 Common Electrical Charges

These are charges which are accrued due to the following reasons:

- **Stair Lighting** – the Association is billed annually by Glasgow City Council for the provision of stair lighting within the tenement block. This charge is then passed on quarterly to the owners.
- **Common Electrics** – this is the charge for controlled entry door and back court lighting electrics paid by the Association to the supplier and passed onto owners in their quarterly invoice.

Your individual cost for both and your share are detailed in **your Written Statement of Services Part 1 Schedule** annexed.



5 Financial Arrangements

5.1 Your Account

All the Association's factored accounts are maintained on our computerised system and you can check your account and request a statement to be issued to you. (However, a charge of £10.00 + VAT will be applied if more than 3 requests are made during the year for information which has been given previously).

Your account is charged quarterly in arrears and your bills will be sent by post (or e-mail if requested) in **April** (for the period 1st January – 31st March), **July** (for the period 1st April – 30th June), **October** (for the period 1st July – 30th September) and **January** (for the period 1st October – 31st December). Charges are reviewed annually in line with the costs that the Association incurs to provide the service and you will be informed by 31st March each year of what your new charges will be.

Your account will contain details of:

- The Management Fee
- Buildings Insurance Premium
- Back Court Maintenance charges
- Common Areas Maintenance charges
- Stair Cleaning charges
- Stair Lighting charges
- Common Electrics

Any common repairs and major works will be added to your invoice.

You should check your account on receipt and direct any queries to the Technical Team based within the office.

5.2 Payment of account

Owners are expected to pay their accounts promptly and no later than the 28th of the month in which they are received. (i.e for the period 1st January to 31st March this is due for payment prior to 28th April).

The Association provides each owner with a payment card to pay Common Charges and Common Repairs Accounts and there are various payment methods:

- Direct Debit
- Bank Standing Order
- AllPay
- At the Bank of Scotland, Main Street, Rutherglen
- By chip and pin machine either by telephone or in the office
- On the website at **www.cassiltoun.org.uk**

To help with budgeting and to save your time, we recommend that you set up either a direct debit or standing order to pay your regular Common Charges Accounts. This can be either monthly or quarterly.

Payments must cover the factoring charges and the account must have a clear balance at the end of the quarter.

5.3 Benefit Help with Common Charges

Many owners are entitled to benefit help from the Department of Works and Pensions (DWP) with payment of our management fee and most of your common service charges and insurance.

The main qualifying benefits are:

- Income Support
- Income Based Jobseekers Allowance
- Income Based Employment Support Allowance.
- Pension Credit
- Universal Credit

If you think that you might qualify, contact your local DWP Office. You will need to provide them with proof of your factoring charges.

5.4 Factoring Arrears/Debt

We take a firm but sensitive approach to arrears recovery. Our aim is to minimise factoring debt and to ensure that all services can be provided and paid for.

Your bill is due to be paid by the 28th of the month in which it is received. If payment is not received a reminder letter will be issued to you requesting payment within 7 days. Thereafter we will:

- Advise you of the outstanding balance and need for immediate payment.
- Invite you to contact us to establish reasons for non-payment and to enter into a suitable arrears repayment arrangement.
- Advise you of the seriousness of non-payment and the potential consequences including potential Legal Action for non-payment of debt.

Should you be experiencing difficulties in paying your Factoring Account please do not ignore it, it will not go away. The Association is here to help with access to welfare benefits and money advice. Staff will be able to discuss repayment plans with you if you can only afford to pay the debt off gradually rather than in a lump sum.

If there is still no response, or if an acceptable repayment arrangement is not entered into, the account will then be discussed with the Asset Manager and a decision will be taken to secure a Notice of Potential Liability for Costs (NOPL) on the Title Deeds. A NOPL will generate an administration fee of £30 plus VAT (subject to annual review) which will be applied to the next quarterly invoice. This notice warns any potential purchaser or lender that there is an outstanding sum due against the property and this may in turn result in an owner having problems effecting a sale or completing a remortgage of the property . The cost of applying/removing the Notice together with any additional legal fees associated with the recovery of debt, will be applied to the individual account of the debtor.

In addition, we may raise legal action for recovery of the outstanding debt and /or the account will also be discussed at the next appropriate Board Meeting.

Before any legal action is taken a final 14 day warning letter will be sent to the owner. If legal action is taken then the Association will recover any costs incurred in legal action for recovery as set down by the Court.

Our Factoring Debt Recovery Procedure is available on request or online at **www.cassiltoun.org.uk**.

5.5 Private Letting

If an owner privately lets their property, the Association will pursue the owner for payment and not the tenants as any factoring debt is due and payable by the owner of the property.

Any sums due in relation to common repairs and factoring are payable by the owner of the property and any enforcement action will be taken against them. It is the responsibility of each owner (private landlord) to ensure that we have adequate contact details on file for them with the correct forwarding address for all invoices and correspondence. Failure to provide this could result in important information being missed and factoring debt accumulating.

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Repairs Service

The Association provides a comprehensive repairs service to ensure that buildings and common areas are maintained. For owners the repair service provided is for all the common parts. All internal repairs are the responsibility of the owner.

There are three different categories of repairs:

Emergency – This is where there is an immediate risk to health and safety or is likely to cause serious damage to the property. This will be attended to by the Association's contractor within 2 hours in order to make the property safe, thereafter a follow-up repair line will be raised to complete the work. The Association provides a courtesy out of office service for emergencies to common parts only. The phone number is **08000 921 961**.

Urgent – This is where there is substantial inconvenience being caused to residents and/or a degree of urgency. This will be attended to within 3 working days.

Routine – These are generally minor repairs where there is no threat to the safety of residents or the property. These will be attended to within 10 working days.

In addition to these repairs the Association has a planned maintenance programme which includes, for example, annual gutter cleaning.

6.1 Billing

Your quarterly invoice details:

- The nature of the work carried out.
- A breakdown of the total cost which will also show the VAT charge.
- A breakdown of each individual owners' cost.

6.2 Contractor

To ensure value for money, the Association follows a procurement policy. The majority of our contracts including our repairs contracts, cyclical and estate maintenance and stair cleaning contracts are subject to a competitive procurement process through PCS (Public Contracts Scotland). The contracts are normally for 3 years with a further 2 years dependent on performance. The Association has also created a Framework for Major and Reactive Repair works where contractors competitively tendered to join the Framework and the Association can call off contractors from this Framework. This ensures value for money for the Association and the Factored Owners. All appointments are approved by the Board of Management.

- The Reactive Repairs Contractor will be used for day-to-day repairs, cyclical maintenance and insurance claims. The Contractor's performance is monitored against a set of Key Performance Indicators, benchmarks and customer satisfaction. The results are reported to the Board of Management on a quarterly basis.
- Regular meetings are held between the Association's Asset Manager, Technical Officer and the Contractors' Operational Managers. At these meetings the Contractor is advised of the content of the Committee reports. Any complaint about the Contractor's performance is dealt with by the Technical Team when the complaint is made. We will liaise with the contractor with a view to remedying defects in any inadequate work or service. The Association's Technical Team will carry out post inspections of the contractors work against performance targets for quality and timescales for completing work which are reviewed annually.
- No commission fee, payment or benefit is received by the Association in connection with the appointment of the Contractor.
- Details of the Associations Contractors are available on request.

7 Declaration of Interest

In properties where there are tenants of Cassiltoun Housing Association then the Association is the owner, landlord and factor. This is the same for the communal back courts and costs are apportioned accordingly.

8 Owners Obligations

To allow the Association to provide a factoring service for all our properties and land, it is extremely important that you recognise your responsibilities in terms of maintaining the common parts/grounds of the property and that you fulfil your obligations in this regard.

We have set out below a list of your obligations as follows:

- That you pay your factoring accounts by the 28th of the month in which they are received.
- That you co-operate with the Association to take forward any major works that require payment in advance.
- That you keep your property in good repair and attend to any maintenance issues within a reasonable timescale.
- That you provide the Association with current emergency access information.
- That you respond to any emergency situations that are brought to your attention as soon as possible, particularly if the fault is causing damage to another property or to the common close or is causing a danger to residents.
- That you maintain the common close and bin areas in good condition and dispose of your refuse in the correct manner.
- That you do not store personal items in the close or back court.
- That you do not dump bulk refuse or other items on areas of common ground and clean up after any pets.
- That you report any common faults to the Association to allow them to be rectified.

9

How to end the arrangement

The Association believes that it provides a quality, value for money factoring service and would hope that you would be happy with our service and wish to remain with us. However, there are three main ways in which the arrangement may be terminated. These are:

- By a majority of the Owners who wish to change to another factor.
- The Association Terminating Services.
- Change of Ownership.

9.1 Changing Factor

The Appointment of the Association as factor may be terminated on the instructions of a majority of owners within the block or development in accordance with your Title Deeds by giving not less than three months prior notice in writing.

We will co-operate with the new Factor to ensure a smooth transition. Provided that the Factor has been formally appointed in line with the Title Deeds. We will share the required information (subject to data protection legislation). This process may require letters of authority from the majority of homeowners to confirm their instructions on the information they wish to be shared.

Following a change of Factor, we will issue final invoices to owners within 3 months of our services being terminated, unless there is a legitimate delay, such as awaiting final invoices from contractors.

In changing Factor to another company, owners should compare charges in terms of the management fee, all other costs and the standard of service being provided. For repairs and common services, the Association will only recharge owners what we pay to the contractors and do not add on any additional sums. This is covered in your management fee. When considering another Factor you should check the small print to ensure that you are comparing like for like.

You may find a website useful called 'Under One Roof'. The website is for owners of all types of common property and is designed to help you understand your rights and responsibilities. Under One Roof is an independent service provided across Scotland by a charity

www.underoneroof.scot.

9.2 The Association Terminating Services

The Association reserves the right to end the arrangement by giving owners 3 months' notice. In this case, we will write to all the homeowners affected, giving them the notice period and timescales. After the notice period we will terminate our services and remove the block from our Buildings Insurance Policy.

9.3 Change of Ownership

Each owner must ensure that their solicitor notifies the Association of any changes in ownership of their property. On receipt of notification of sale, the Association will liaise with the seller's solicitor and arrange to apportion the charges upon completion. A sale administration fee of £50 plus VAT will be applied to the selling owner's final account. (This fee is subject to annual change).

Final Factoring invoices will be issued to the seller's solicitor for settlement. If the final invoice has not to be issued to the seller's solicitor but the seller themselves this must be confirmed in writing to the Association and the correct forwarding address provided.

Any sales which fall out with the billing cycle may result in the final invoice taking more than 3 months to generate to allow the Association to process all final charges due.

The expected month of the final invoice issue will be confirmed to the seller's solicitor within the initial written correspondence. We will request that the solicitor acting in the sale retains an appropriate sum to meet the final invoice.



10 Compliments and Complaints

The Association prides itself in providing excellent service to all our customers and are continually looking at ways in which we can improve. Therefore, feedback on the services that we provide good and bad are vital and we welcome any comments on ways in which our services can be improved.

If you have a complaint in relation to either the service which you have received or on a specific matter, it will go through our internal complaints procedure summarised below.

Stage 1 - we aim to resolve complaints quickly where possible. We will give you a decision at Stage 1 within 5 working days unless we have escalated your complaint directly to Stage 2.

Stage 2 - if we cannot resolve your complaint at Stage 1, you can ask for your complaint to be investigated at Stage 2. We will acknowledge receipt within 3 days and give a full response within 20 working days.

In either case, if we are unable to respond within the timescales set out, we will write to you to revise the time limits. If you remain dissatisfied, you can make a complaint to the Housing and Property Chamber in writing at the address given on page 22.

Copies of our Complaint Handling Policy and Procedure are available on request or can be found on the Association's website.

After we have fully investigated your complaint, if you remain dissatisfied with our decision or the way in which we have handled your complaint and consider that we have failed to carry out our duties or failed to comply with the Code of Conduct for Property Factors, you can refer your complaint to the First Tier Tribunal for Scotland Housing and Property Chamber.

10.1 First Tier Tribunal for Scotland Housing & Property Chamber

When our in-house complaints resolution procedure has been exhausted without resolving a complaint as per the Association's Policy and Procedure this will be signed off by the Director of Operations or another member of the Senior Leadership Team and the homeowner informed in writing of the decision. This letter will provide contact details for the First Tier for Scotland Housing and Property Chamber (formerly known as the Homeowner Housing Panel).

Owners may make an application to the Housing and Property Chamber for a determination of whether the Association has failed to carry out the property factor's duties or failed to comply with the Code. Homeowners must allow the Association a reasonable opportunity to resolve their complaint.

To make a complaint to the Housing and Property Chamber, homeowners must first notify the Association in writing of reasons why they consider that the Association has failed to carry out their duties, or failed comply with the Code of Conduct. The Association must also have refused to resolve the owner's concerns, or have unreasonably delayed attempting to resolve them.

You can contact the Housing and Property Chamber in writing at:

The First Tier Tribunal for Scotland (Housing and Property Chamber)
Glasgow Tribunals Centre
20 York Street, Glasgow G2 8GT

Email HPCAAdmin@scotscourtstribunals.gov.uk

Further details can be found at

<http://www.housingandpropertychamber.scot/>

11 Compliance

Under Section 14 (5) of the Property Factors (Scotland) Act 2011, the Association must ensure compliance with the Factor's Code of Conduct published on 1st October 2012, a copy of which can be found on the Scottish Government Website.

Any decisions by the First-tier Housing Tribunal in relation to the Association's compliance with the Code of Conduct and or its duties under Section 17 (5) of the Property Factors (Scotland) Act 2011 are publicly available and published on the First-Tier Tribunal for Scotland (Housing and Property Chamber) website.

12 Communications

12.1 Communication

It is important to the Association that owners are satisfied with the factoring service that the Association provides. We actively encourage feedback from all our factored owners.

The Association will consult with owners on all factoring issues and hold owners' meetings on request to discuss any issues relating to the property. Newsletters informing residents of our activities will be issued three times per year plus an Annual Report. Owners can contact the Association by calling in person at the office, telephone, in writing, by e-mail, or by using our website. All contact details are at the end of this information leaflet.

When you write or email the Association we will:

- Respond within 5 working days.
- Acknowledge your correspondence within 5 working days if a full written response is likely to take longer (for example if we need to obtain further information).
- Issue an automated out of office response to emails during periods of absence, which will state the timescale for response.

When you telephone the Association, we will:

- Answer all telephone calls promptly and professionally.
- Where possible we will deal with enquiries immediately. If this is not possible we will advise you of when you will be called back and by whom.
- Ensure that when the office is closed, the answerphone service is switched on.
- Respond to any messages left on our answerphone within one working day or within the timescale specified during a period of absence.

12.2 Alterations

Owners should not carry out major alterations which may affect the structure or integrity of the building as a whole.

13 Contact Information

13.1 The Association can be contacted at:

Cassiltoun Housing Association Ltd

Castlemilk Stables • 59 Machrie Road • Glasgow G45 0AZ

Tel: **0141 634 2673**

Email: **housing@cassiltoun.org.uk**

Website: **www.cassiltoun.org.uk**

13.2 Our Normal Office Opening Times

The office is open as follows:

Monday, Tuesday & Thursday 8.30am to 5.00pm

Wednesday* 8.30am to 12.30pm

Friday 8.30am to 4.00pm

**The office closes every Wednesday afternoon for staff training.*

13.3 Information

There is a wealth of information available on our website at

www.cassiltoun.org.uk.

This includes:

- Factoring Policy
- Debt Recovery of Factored Properties Policy and Procedure
- Complaint Handling Procedure
- Data Protection Policy and Schedule
- Privacy Notice
- Freedom of Information Policy
- Procurement Policy
- Sustainable Procurement Strategy

If you would like a hard copy of any of these documents please contact the technical team on **0141 634 2673**.

14 General Data Protection Regulation (GDPR)

Cassiltoun Housing Association will process information and data in accordance with its Policies and Procedures relating to the General Data Protection Regulations and all owners will be issued with a Privacy Notice (Fair Processing Notice).

All staff members will be made aware of their responsibilities in relation to the General Data Protection Regulations and will be trained in the process that the Association has introduced to ensure compliance with GDPR.

Cassiltoun employ the services of a Data Protection Officer through RGDP LLP (www.rgdp.co.uk) to ensure that we remain compliant.

Our registration number is Z4735503.

15 Summary

We hope that you have found this Statement of Services useful, however, if there is any aspect of our Factoring Service or the Property Factors Act 2011 that you are unsure about please contact a member of our Technical Team on **0141 634 2673** or by email [**housing@cassiltoun.org.uk**](mailto:housing@cassiltoun.org.uk)





Cassiltoun
Housing Association

The Stables • 59 Machrie Road • Glasgow G45 0AZ



0141 634 2673



housing@cassiltoun.org.uk



www.cassiltoun.org.uk

Registered Scottish Charity No. SC 035544

Registered Property Factor No. PF000154