
Castlehill Housing Association Factoring

Revised Written Statement of Services

Property Factors Registration No:
PF000161

2026/27





FACTORING SERVICE TO OWNERS & SHARING OWNERS

The Association is registered as a Factor under the Property Factors (Scotland) Act 2011 and adheres to the associated Property Factors Code of Conduct.
Property Factors Registration No is: PF000161.

Postal Address:
Castlehill Housing Association
4 Carden Place
Aberdeen
AB10 1UT

Tel: 01224 625822
Email: info@castlehillha.co.uk

All repairs to the buildings are the responsibility of the Owner/ Sharing Owner, but the Association has undertaken to carry out maintenance to the building (as listed in the Schedule) and this is charged through a service charge.

Authority To Act

Castlehill Housing Association provide factoring services under a custom and practice arrangement with Owners/ Sharing Owners.

Financial and Charging Arrangements

We charge a fee at a flat rate for the management charge; this goes towards the cost for us to manage the services on your behalf. The factoring charges are reviewed annually with any new charge starting in April. We will give you 28 days' notice of any new charge. The charge is made up of the cost of providing communal services, repairs, provisions for the "reserve fund", staff services, buildings insurance, and an administration charge.

Services

In some developments, we contract gardeners and cleaners to take care of the communal areas of the scheme. In addition, in some schemes we will include a charge to ensure that over time and if required, items such as the door entry system or communal flooring can be replaced. We aim to ensure that the costs you pay cover the services provided by considering our expenditure for the development on an annual basis, however, sometimes there may be one off costs that we had not envisaged.

To set the service charge levels each year, we consider the costs of providing the services to you. For example, you will be charged a share of the insurance costs, and this is dependent on the cost of the policy to Castlehill. We procure contracts such as gardening and cleaning to ensure that you get the most cost-effective service. We look at what has been spent in the current year, how much we are expected to spend by the end of the financial year and what our budget for the current year was. We may be on, under, or over budget. We set the service charges to ensure that we have enough money available to cover the cost of providing the service to you and to balance the account. This may mean that we charge you more in the next year to cover the shortfall in the current year, however we try our best to avoid this.

Repairs

We provide certain repairs as part our factoring agreement. This may include repairs and servicing of your central heating system and repairs to communal doors and windows. Details of the services provided under the deeds and by arrangement are stated in the enclosed schedule.

Repairs are carried out under 3 priorities – Emergency, Urgent, and Routine.

Emergency Repairs Target – 6 hours

Urgent Repairs Target – 3 days

Routine Repairs Target – 15 days

You will be advised when you report your repair on what priority it has been given. If the repair is for your home, a works order will also be sent to you detailing the repair, the contractor who will be attending, and the priority.

Reserve Fund

This is monies that are collected to allow the Association to ensure that we can undertake work required to maintain the properties in future years. It includes works such as boiler replacements (if applicable in your deeds) external paint work, refurbishment for; roof maintenance, communal stairways (if applicable), and doors and windows (if applicable). A list of the services provided for your property is included on your Schedule of Services. Consultation must take place and the required agreement within the title deeds met before funds can be used from the reserve fund.

We levy your service charge with an additional amount to aim to ensure that the Reserve Fund is sufficient to cover any work required. Occasionally we may be required to complete repairs that cannot be funded as there are insufficient monies available in the reserve fund. Should this occur, we will consult with you regarding the costs of the repairs. All owners will be asked to choose whether the Reserve Fund should be used in full leaving it in deficit, or if it should be used in part and the remaining costs directly invoiced to the relevant owners for their share of the work.

We aim to provide a schedule of cyclical maintenance for the development showing when we plan to complete works such as external paint work. This should allow us to levy charges that will ensure that at the time this work is done, there is sufficient money available in the Reserve Fund to cover it. However, as explained above, we cannot guarantee that work will always be planned.

Payments to the Reserve Fund are non-returnable and will not come back to you or be passed on to a new Owner/ Sharing Owner should the property be sold on. We account for the Reserve Funds for each development in separate general ledger accounts in our financial system. You will receive an annual statement showing the balance of the reserve fund.

Staff

Part of the service we provide involves staff from our Housing Management and Property Services department. This could involve staff arranging repair works, arranging with contractors for work to be carried out and inspected, resolving a housing management issue or time spent on scheme visits and estate management visits. Estate management visits will be carried out 6 monthly. Staff will normally contact you before the visits to ask if you wish to be visited or accompany them on the scheme inspection. Staff costs are split equally for all Owners and Sharing Owners who receive the services detailed in this document.

Insurance

The Association fully insures the structure of all its developments, and as a result benefits from the bulk discount it receives for insuring all its assets. This benefit is passed on to the Owners and Sharing Owners in the form of reduced insurance costs. As the Association insures all its stock, we may redact information from the policy document which is not relevant to Owners and Sharing Owners. Owners and Sharing Owner charges are equal split. We will provide you with clear information on how your costs are charged, any excesses, the sum insured, how often the properties are re-valued, the premium paid, and the terms of the policy. This will be in summary form however full details are available on request. If you request a paper or electronic copy or the full documentation, we may levy a charge for this.

On request we will provide you with evidence for the process of how we appointed our current insurers, however we may redact commercially sensitive information.

Management Charge

We set a fixed flat fee for the management of the services for which we provide.

Charges are made 6 monthly, and you will receive notification. You can pay by cheque or by debit card in person at our offices or we can take debit card payments over the phone.

Debt Recovery

The Association has a Debt Recovery Policy that sets out how we will deal with arrears on the accounts of customers including Owners/ Sharing Owners. A copy of the Debt Recovery Policy is available on request.

You will be invoiced for your management charge every 6 months. If payment is not received, we will advise you of this timeously, and advise you to contact us if you are having difficulties in making the payment.

In serious cases of nonpayment, the Association may consider legal action that stops you from selling or passing on your home until the debt to us is paid. We will advise you if this is something we are considering under our Debt Recovery Policy, in the hope that the payments can be made before this action is required. We would normally pursue an owner for the legal costs incurred as a result of us taking this action.

Any disputes regarding charges or payments should be firstly considered using our Complaints Handling Procedure however, if this is concluded without resolution, you can contact the First-tier

Tribunal for Scotland Housing and Property Chamber, Housing and Property Chamber, First-tier Tribunal for Scotland, Glasgow Tribunals Centre, 20 York Street, Glasgow G2 8GT.

One off Works

In some circumstances, work may be required which your deeds state that you are responsible for and is out with the services provided by the Association. In this event we can provide you with advice on request.

Where we have an interest in the building, we would normally have a planned maintenance schedule which shows in what year we would be undertaking essential works. This will be made available to you, annually at the time of the Factoring review.

Making a Complaint

Complaint's procedure

You can make your complaint in person, by phone, by e-mail or in writing.

We have a **two-stage complaints procedure**. We will always try to deal with your complaint quickly. If the matter requires detailed investigation, this will be communicated to you, and you will be kept updated throughout.

Stage 1: frontline resolution

We will always try to resolve your complaint quickly, within **five working days** if we can.

If you are dissatisfied with our response, you can ask us to consider your complaint at a stage 2 investigation.

Stage 2: investigation

We will look at your complaint at this stage if you are dissatisfied with our response at stage 1. We also look at some complaints immediately at this stage if they are complex or need detailed investigation.

We will acknowledge your complaint within **three working days**. We will give you our decision as soon as possible. This will take no more than **20 working days** *unless* there is clearly a good reason to extend this timescale.

If, at this point, you are still unhappy with our response you can take your complaint to the First-tier Tribunal for Scotland (details at the end of this document). You must inform us in writing that you intend to do this stating your reasons why you consider that we have failed to carry out our duties or failed to comply with the Code of Conduct. They will only consider your complaint if it is in writing and once you have been through our internal complaints process.

To access our full complaints procedure please go to <https://www.castlehillha.co.uk/complaints/>
If you would like a paper copy, please contact us on [01224 625822](tel:01224625822) or info@castlehillha.co.uk.

Declaration of Interest

The development you live in was originally Shared Ownership. Over time, some properties have been sold on the open market. Castlehill, in most cases, remain the majority owner of the Shared Ownership properties remaining.

Ending the Arrangement

Owners/Sharing Owners are required to inform us as soon as possible of any change or an impending change of ownership, giving 28 days' notice before the ownership changes where possible.

Details on how homeowners can end the factoring agreement by collective, or majority agreement can be found in your title deeds or from legal advice. Information on this can be found in the Title Conditions (Scotland) Act 2003 and in the Tenements (Scotland) Act 2004.

Castlehill Housing Association will co-operate with another property factor to assist in a smooth transition process in circumstances where another property factor has been appointed and taken on the factoring services of managing the communal parts of the development in question.

As we have an interest in other properties in the development you live in, it is likely in most cases that the Association will remain the majority owner and continue to provide factoring service. If we no longer have any assets within the development, owners would be required to appoint a factor. If the Association take the decision that we no longer wish to factor the development, it would be our responsibility to appoint a new factor, however we would consult with the Owners/ Sharing Owners before undertaking this.

Communication and Consultation

The Association recognises that good communication is the foundation for building a positive relationship with Owners and Sharing Owners and in that regard, we aim to give you accurate and up to date information on services and costs. We will act professionally in all dealings with you either in person or by written communication.

All communications will be acknowledged within 5 working days, either by phone or email. If your communication requires a response sent in the mail, we cannot guarantee that you will receive this within 5 working days, however we will resolve to keep you updated via phone or email.

Our Fair Processing Notice and Data Protection information can be found here: www.castlehillha.co.uk/about-us/data-protection
Our Information Commissioners Office' registration number is Z734745X

As mentioned previously, if we require to undertake communal work which involves your property or responsibilities, we will seek your written approval and provide estimated costs before the work commences.

All services are carried out in line with our Equality and Diversity policy.

Please see our website for factoring related policies and procedures at www.castlehillha.co.uk

Financial Obligations

If you sell your property, we will provide a statement of your factoring account at the date of sale. We will refund to you any monies paid in advance no longer due, except the reserve fund which will be retained by us unless a new factor is appointed when the reserve fund will be passed on to them.

Annually, we will provide you with a statement of account showing charges and credits made and the position at a given date. We will continue to advise you of the balance in the Reserve Fund annually. Where it is reasonable, we will provide supporting information on request however we may charge for printing any documentation passed on to you. We will advise you of this following your request.

We account for the income and expenditure for each development in separate general ledger accounts in our financial system. The Association is financially audited each year, and we are also subject to regulation and inspection by the Scottish Housing Regulator.

Repairs/Maintenance & Schedules

We provide a schedule which shows what works are undertaken by the Association in relation to the deeds. We have detailed our office hours, repairs phone number, gas contractor phone number and our out of hours emergency number.

If a situation arises where it is necessary to take action to prevent injury or damage to property, we will carry out the minimum works required to make safe the situation. Costs associated with this will be recharged to the development. If follow up works are required, we will consult with homeowners as required. Please see your title deeds for further guidance.

In some cases, repairs may be required which are communal to both Sharing Owners and Outright Owners. If you think this may be the case, you can contact us to report the repair and we will advise you if it is a communal repair and if so, let you know the process that will be followed to complete the repair. This will cover the progress of the work, estimates for costs and estimates on completion of the work.

Where we are responsible for the repair or where we are responsible for instructing the repair on your behalf, we will advise you on request why we appointed a contactor (tender documentation may exclude commercially sensitive information and a cost may be charged for providing printed copies) We will ensure that the contactors have the necessary certification to work safely and legally (e.g. gas- safe, public liability insurance). Where work is not carried out by the contractor to a satisfactory level, the Association will pursue the contractor to rectify the defect.

Castlehill Repairs Number during working hours is 01224 625822 and press option 2, Monday to Thursday 9am – 5pm, Friday 9am – 4pm.

Emergency Repairs Out of Office Hours: Phone 01224 625822 to listen to a recorded message with contact details of our Emergency Contractor.

For our Gas Contractor, Heatcare Oil and Gas telephone 01343 842 042 and select the option you require.

Code of Conduct

If you require any further information regarding our registration or the Code of Conduct, please contact the Association:

Castlehill Housing Association
4 Carden Place
Aberdeen
AB10 1UT
Tel 01224 628522
info@castlehillha.co.uk

If you wish to contact the First-tier Tribunal for Scotland:

First-tier Tribunal for Scotland Housing and Property Chamber
Housing and Property Chamber
First-tier Tribunal for Scotland
Glasgow Tribunals Centre
20 York Street
Glasgow
G2 8GT