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# Castlehill Housing Association Factoring

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## Revised Written Statement of Services

Property Factors Registration No:  
PF000161

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2025/26





## FACTORING SERVICES 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.  
Our Property Factors Registration No is: PF000161.

Our postal address is,  
4 Carden Place, Aberdeen AB10 1UT.

Tel 01224 625822

We can also be contacted at, [info@castlehillha.co.uk](mailto:info@castlehillha.co.uk)

All repairs to the building 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.

### **Statement of Services**

### **Authority to Act**

Castlehill Housing Association provide factoring services under a custom and practice arrangement with homeowners.

### **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 make 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 can be one off cost that we had not envisaged.

In order 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 tender for most 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 doors and windows. Details of the services provided under the deeds and by arrangement are stated in the attached 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, and the contractor who will be attending and the priority will also be noted on this.

## **Reserve Fund**

This is monies that is 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.

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 and all owners will be involved in deciding if the Reserve Fund should be used leaving it in deficit, all parties involved will be invoiced directly for their share of the work or if the reserve fund should be used in part.

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 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 Repairs & Maintenance departments. This could involve staff taking a repair, arranging with contractor for work to be completed, 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 Sharing Owners and 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 Outright Owners and Sharing Owners in the form of low insurance costs. As the Association insures all its stock, we may redact information from the policy document which is not relevant to Outright Owners and Sharing Owners. Outright Owners and Sharing Owners are charged based on an equal split of all Owners. 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 by post. 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 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 in 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 would be able to give you a cost for asking our contractor to include the work. You would be invoiced for this directly and full payment should be made by return.

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. But if the matter needs a detailed investigation, we will tell you and keep you updated on our progress.

### 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 it is clear that 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 be after no more than **20 working days** unless there is clearly a good reason for needing more time.

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. 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 at 4 Carden Place, Aberdeen, AB10 1UT.

## **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 remains the majority owner of the Shared Ownership properties remaining.

## **Ending the Arrangement**

Homeowners are required to inform us as soon as possible of any change or an impending change of ownership and give 28 days' notice before the ownership changes where possible.

Details for the homeowners ending 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 before undertaking this.

## **Communication and Consultation**

The Association recognises that good communication is the foundation for building a positive relationship with Owners and Shared 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.

Our time scales for responding to enquires received by phone and in writing are as follows, by phone or in person 2 working days. By letter 5 working days.

Our privacy notice can be found on our web site at [FPN-HM-September-2020.pdf \(castlehillha.co.uk\)](https://www.castlehillha.co.uk/privacy-policy)  
Our registration details for the Information Commissioners Office Data Protection Public Register are 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 costs before the work is commenced.

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](http://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 for the reserve fund which will be retained by us in all time coming or until a new factor is appointed and the reserve fund will be passed to the new factor.

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 photocopying any documentation passed on to you. We will advise you of this following your request and in advance of providing the documentation.

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 for health and safety reasons or damage to property, we will carry out the minimum works required to make safe the situation and charge for these works and follow on with a consultation with homeowners for any follow up works that may be 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 contractor (tender documentation may exclude commercially sensitive information and a cost may be charged for providing copies) and will ensure that the contractors 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 628104 Monday to Friday 9am – 5pm  
Emergency Repairs Out with Office Hours: Phone 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 to 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

## **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