

Scotland Factoring Newsletter

home
group

Issue 3 | June 2020

Welcome to our third newsletter for our Factored home owners.

Following your feedback from our last customer satisfaction questionnaire we produced an action plan to bring you the changes that you asked for. Within this edition we would like to tell you a little more about these.

We've also included some introductions to new colleagues, information about the Code of Conduct, an update on our charges and the advantages of having a factor in your property and community.

We're wanting to get two newsletters to you each year so we would really value your views and suggestions you'd like to read about.

Please send your feedback to
PropertyFactoringScotland@homegroup.org.uk



New colleagues

Hello. I'm Karen Wolstencroft, Head of Service Delivery in Scotland for Home Group.

I've worked at Home Group for 13 years now and recently got involved in the Factoring service we provide.

I have been working with the team over the past year to understand the service and what improvements we may wish to make. This year, I hope to meet with many of you to find out what your expectations are from us in delivering the Factoring Service.

We recently started this process by reviewing our Factoring policy and we thank all our customers who gave feedback on this.

The Scottish government is also currently in the process of consulting on the Property Factors Code of Conduct and Home Group have contributed to this process. Once this is complete, we hope to update your Written Statement of Service to ensure that we comply with any new guidance.

Best wishes,

Karen

Coronavirus (COVID-19)

Symptoms of coronavirus (COVID-19) are a cough, a high temperature and shortness of breath. Simple measures like washing your hands often with soap and water can help stop viruses like coronavirus (COVID-19) spreading.



How to stop infection spreading

There are things you can do to help reduce the risk of you and anyone you live with getting ill with coronavirus.

- Wash your hands with soap and water often
- Use hand sanitiser gel if soap and water are not available
- Cover your mouth and nose with a tissue or your sleeve (not your hands) when you cough or sneeze
- Put used tissues in the bin immediately and wash your hands afterwards

Looking after your health and wellbeing

To help you stay well while you're at home:

- Stay in touch with family and friends over the phone or on social media
- Try to keep yourself busy – you could try activities like cooking, reading, online learning and watching films
- Do light exercise at home, or outside once a day

For the most up to date information, visit [NHS.gov.uk/coronavirus](https://www.nhs.uk/coronavirus)

Covid-19 information for Landlords

Are you a landlord and seeing a reduction in rent payments due to customers having financial difficulties, due to the impact of Coronavirus? If so, you may be entitled to assistance from the Scottish government who are developing a short-term, interest free emergency loan. For further information visit www.covidlandlordloan.est.org.uk



Block insurance certificates

Due to the current Covid-19 situation we are unable to issue the annual property insurance policy to those who are covered by it.

Rest assured however you are covered by the current policy and as soon as we are able to issue the policy documents we will do so.

If you need to claim on the policy please call our customer service centre on **0345 141 4663** or e-mail PropertyFactoringScotland@homegroup.org.uk



Advantages of having a property factor

There are a number of properties in Scotland where owners have chosen to manage organising repairs or maintenance work themselves. This is called **Self-Factoring**.

Factors can be employed to manage the common areas of a property on behalf of all owners and can:

- Act as a single point of contact for reporting any repairs or maintenance
- Implement and manage any contracts for things like gardening or cleaning
- Carry out routine inspections of the common areas
- Arrange payment for any shared utilities such as electricity in common stair wells
- Arrange building insurance for common areas of a property

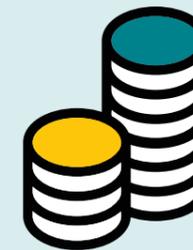
- Ensure costs are equally shared out by residents, in line with details contained within your Deed of Conditions
 - Manage any building funds on behalf of the property and recover any costs
 - Manage any larger projects like installing/replacing secure entry systems or replacement roofing
- Sometimes a property can't self factor and these include:**
- One of the owners is absent and can't be contacted
 - Any of the other owners may not be as equally committed to doing this
 - Where your Deed of Conditions stipulate that a Factor must be in place. This is normally found in the burdens section of your Written Statement

For more information visit www.homegroup.org.uk/factoring

Home Group provides value for money

Home Group provides homes and services for **724** customers across Scotland. Across the country, this breaks down to:

- Dumfries and Galloway – **286**
- Dundee – **215**
- Glasgow – **154**
- Edinburgh – **47**
- Fife – **22**



Across all areas we want to ensure Home Group provides value for money and you will have received your annual increase letter by now. This contains information on any increase in your management and service charges and the reasons why we need to do this.

We try to keep any increases as low as possible and this year the management charge increase was 3%.

We have also carried out a bench marking exercise against other housing providers, which has highlighted that Home Group fees are below the average increase and much lower than the private sector.

We will be in touch shortly to arrange to meet with you to discuss what happens if we increase these charges over the next few years and what this will mean for you, your home and your community.

For more information, visit www.homegroup.org.uk/customerpromise

How we compare

	Properties factored	Managed fees invoiced	Average management fee per factored property	Percentage factored owners satisfied with factoring service (%)
Scottish average	873	£81,820	£91	67.04
Benchmark average	810	£81,320	£110	57.15
Home Group	705	£15,150	£21	48.35

What does our management charge cover?

The management charge you pay contributes towards the following tasks:

- Research and preparation of any grounds maintenance plans
- Calculating shares due by owners
- Obtaining and maintaining software to coordinate the provision of the service
- Communication with and between owners and external agencies/providers
- Maintaining accurate property repairs records
- Issuing annual/quarterly invoices in advance
- Recording payments made and received and recovering charges in relation to each owner
- Apportioning charges on sale and correspondence with solicitors



In addition, we also cover the following tasks in relation to repairs, maintenance and improvements in communal areas.

- Instructing contractors to carry out work
- Consulting owners in respect of repairs costs in excess of £300 or more
- Tendering and obtaining estimates
- Discussions and correspondence with owners regarding repairs
- Overseeing repairs and ensuring works are carried out to a high standard
- Overseeing and organising major repair works

Remember that some repairs that may need to be carried out within your property are your responsibility. For more information on repairs, visit www.homegroup.org.uk/repairs

What happens if factoring payments aren't paid?

In our last newsletter we updated you on a pilot scheme of pursuing non payment of factoring charges through the courts. This proved to be successful and has now been adapted as part of the debt recovery process.

Some examples of enforcement we have taken through the court are:

- arresting a bank account and securing a large payment from this
- successfully conducting a wage arrest for non payment

If factoring payments aren't paid, we can place a notice of potential liability on the property. This means the property can't be sold until any repayment debt is paid. This is a process that goes through the courts and would affect a customers credit rating. Its a timely, costly and emotional



process so not something we like to do but sometimes its a last resort for us.

If you're struggling with any of your Home Group payments, call our customer service centre on **0345 141 4663** as soon as possible.

Paint project success

We recently carried out a major paint work project in Southhouse, Edinburgh as part of our yearly works programme.

We painted the common areas inside the flats as well as the exteriors of the buildings.

We spent a total of £160,000 on the paint project and a further £30,000 to improve internal lighting.

Throughout the process we made sure we involved the owners as much as possible. We held meetings, listening to any concerns and took these on board. We will continue to work with these customers in the future.

For more information visit www.homegroup.org.uk/factoring



Procurement process

Novus Property Solutions currently provide our repairs and maintenance service to all of our properties in Scotland, including gas and electrical servicing, repairs and planned upgrades.

They have been delivering this service for us since 2012, but this contract is due to expire in June 2021.

Work has already begun to look at what we want the service to deliver and how we want it delivered in the future.

So we're carrying out a procurement review to see if we want to carry on with our current supplier or if a new supplier would be a good option in 2021.

Our customers are already working with us on this process and will be involved in the procurement process when it begins later this year.

Keep an eye out for updates on this in future newsletters.



Your feedback matters



We aim to deliver the best possible service and positively encourage feedback from all our customers. Whether it's a complaint or compliment, we want to hear from you.

Customer feedback is extremely valuable to us as it can tell us how well we are doing and how we can improve our services. We want to make it as simple and straightforward as possible for customers to provide feedback to us. When we receive feedback we ensure we deal with matters promptly, politely and in the right way.

Our goal is to provide excellent services and look to prevent complaints being made in the first place. However, when things do go wrong we treat complaints seriously and make every effort to work with you to understand any issues and resolve to your satisfaction.

We've also recently reviewed our complaints process for all customers and now have a two stage process.

We aim to get it 'right first time' and will respond to your complaint within five days. If your

complaint is more complicated and requires investigation, we will respond within 20 days. And you will be advised of the named person responding to any complaint so there's a regular contact in place for you to speak with about your issue.

At the end of the complaints process, if you remain unhappy with the outcome you can contact the First Tier Tribunal for Scotland Housing and Property Chamber.

We may also signpost you to the Scottish Public Service Ombudsman (SPSO) as there may be some aspects of the complaint that they can consider (for example, if you are dissatisfied with how we have handled your complaint, or if a private owner is impacted by the actions of the organisation).

For more information, visit www.homegroup.org.uk/factoring

Who's responsible for repairs?

Home Group colleagues and contractors will action and feedback on any estates issue which we are responsible for.

There may be issues which are not the direct responsibility of Home Group but we'll let you know ahead of any work being carried out and also let you know who's best to contact to get the work done yourself.

For more information on which repairs Home Group look after and which ones you'll need to do yourself, visit www.homegroup.org.uk/repairs



Get involved

We love our customers to get involved in all that we do - we appreciate your honest feedback and it helps us make your homes and communities a better place.

One way customers can get involved is by being part of our estate inspections.



What is an estate inspection?

During the inspections we door knock and chat with other people in the area to get a better understanding of what's relevant to you and your neighbours.

You will be able to join us to look at the external areas in your community, highlighting any issues which you feel may need attention.

We only invite customers who live on the estate; that way we get quality feedback from people who know the area and any issues.

Estate inspections usually last between 1-2 hours, dependant on the issues we come across and the size of the area. We always provide feedback following the inspections and this helps us stay focused on the estates issues.



Covid-19 Update

Following government advice we have taken the decision to cancel all estate inspection visits until further notice. We will get in touch when we re-commence the inspections.

To find out more about becoming an involved customer visit www.homegroup.org.uk/getinvolved or email involvement@homegroup.org.uk

You Said, We Did

We love to hear our customers feedback – complaint or compliment it means we can work with you to make your home and community a better place.

Your feedback also helps us with our regulatory customers satisfaction report, which we do as part of our work with the Scottish Housing Regulator each year.

Last year we sent our customer satisfaction questionnaire by email and post to try and

make it easier for as many of our customers to complete this as possible.

The questionnaires were completed by 90 customers which was great. However, this only gave us a response rate of 12%. We would love to hear back from more of you this year.

When carrying out the analysis from last years questionnaire we identified some common themes as details in the table below.

We are continually looking to improve our service and we hope some of the actions listed below will show you our commitment.

	You said	We did
Tell us where your money goes	Home Group should not make a profit; increases are too high and there should be no increase	Our annual increase is lower than our benchmark and our charges are also much lower than those charged by the private sector. We do not make a profit from this service.
Deliver a reliable repairs service	Not happy with the garden maintenance	We are in regular conversation with grounds maintenance contractors and continue to respond quickly to any issues raised
Help communities grow	Could see the justification of such a rise, but nothing on the estate has improved	We ensure there are regular estate inspections which customers are invited to attend along with others from the local authorities
Work together with customers and partners	Why after years of owning property, do we now have to pay 	Following the commencement of the Property Factors Act by the Scottish government, we are required by law to charge for work that was carried out in the past with no charge. We carried out consultation meetings when the act first started. Sometimes, it may mean that the area of common land we look after may not be near your property but still within the development boundary which your title deeds state you have to contribute towards the upkeep of
Care about you	I think more involvement between Home Group colleagues and customers would be welcomed. Full understanding of factoring policy is needed in understandable jargon	We had planned to undertake meetings with customers over the summer to explain factoring and charges. We will write to you to invite you to these meetings once we are able to reschedule later in the year.

Customer Satisfaction survey

We have enclosed with this newsletter a customer satisfaction survey.



It is really important to us to know what you think about the service and what improvements we can make. Please take the time to complete the enclosed survey and return it to us either in the enclosed return envelope or email, by Tuesday 30th June. We will let you know the outcome of this survey in our next newsletter.

For more information on Scotland Factoring, email

PropertyFactoringScotland@homegroup.org.uk or visit [www.homegroup.org.uk /factoring](http://www.homegroup.org.uk/factoring)