



SOUTHSIDE  
housing association

# A Guide to Factoring





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## About Us

Southside Housing Association (SHA) is a registered social landlord of over 50 years standing in our local community. We commenced trading in 1971 and in 2005 introduced a factoring service through the subsidiary Southside Factoring And Related Services. In April 2024 our factoring service was brought in house and is now a part of the Housing Association registered as a Scottish Property Factor number PF001051. We provide a common repair and general property management service to approximately 775 owners, both residential and commercial.

We recognise that your home is your biggest asset and the upkeep and maintenance of the common parts of your building are key to the enjoyment of your home.

**SHA's Factoring Department aim is to provide an affordable, quality property management service to properties on the southside of Glasgow.**

**All of our contractors have a proven track record, deliver high quality work, are fully insured and comply with all current legislation.**

Southside Housing Association has a wide range of experience through a number of departments including Asset Management, Development and Technical Services. Our office hours are Monday – Friday 9am – 5pm, however should an emergency arise out with these hours, our out of hours emergency team will be able to assist you.

We value our first-class reputation and only use carefully selected contractors who have high standards which align with our own. We carry out periodic tendering exercises to ensure that owners receive a quality service and value for money.



## Our Services and Costs

We provide a comprehensive property administrative and maintenance service with indicative costs for each property tailored to the services owners require.

### Management Fee

We charge this fee to cover the administration costs of factoring your property, which includes:

- Instructing contractors on your behalf to carry out day- to-day repairs and maintenance of common areas and ensuring this work is done to an appropriate standard within an agreed time limit.
- Instructing cyclical repairs such as gutter cleaning and painting of common areas and monitoring the standard of the work.
- Undertaking a regular property visit.
- Providing information on your account.
- Processing invoices.
- Enforcing arrears collection.
- Attendance at owners' meeting
- General office overheads, such as postage, stationery, etc.
- Office rental.

### Routine Repairs

As your Factor we will instruct day-to-day routine repairs on common areas that have been highlighted by customers or through inspections by our staff, which are within our delegated authority.

Costs are dependent on the nature of repairs and the apportionment as outlined in your Deed of Conditions.

### Cyclical Maintenance

These are repairs carried out over a fixed period of time to protect the property from falling into a state of disrepair, such as gutter cleaning.

We will provide information on planned work before it begins. As with common repairs, consultation with owners will take place in line with the Deed of Conditions or your Written Statement of Service.

### Major Repairs

SHA will administer major repair projects, examples of which would include, re-roofing, stone repairs etc. The provisions for approving major works will be detailed in your deeds of conditions or, where appropriate, the Tenements (Scotland) Act 2004. There will be a separate charge for this service based on time taken to carry out inspections, tender process, application for grants (where appropriate) and also to ensure value for money through the chosen contractor.

### Common Maintenance

**Stair and Common Area Cleaning** – This can be provided on a regular basis and includes common areas being brushed and washed with carpeted areas hoovered once per week. The common glass is washed every four to eight weeks depending on requirements. All areas are kept free from cobwebs and dust.

**Garden Maintenance** – This service, if requested, is programmed over summer and winter months to include grass cutting, de-weeding, hedge trimming and litter removal in communal areas. Maintenance of private gardens are the owners responsibility.

**Compliance Maintenance** – This service varies but may include water tank testing, pumps, lifts, fire and alarm systems, dry-risers, lightning conductors and communal heating systems dependant on the type of property.

Quotes can be obtained for all common maintenance upon request.





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## How to Report a Common Repair

Customers can report a routine common repair in person at either of our offices in Pollokshields or Cardonald, by phone, email or via the customer portal. For emergency repairs out-with office hours, customers should call the number below and follow the prompts to reach our out of hours contractors.

**Phone: 0141 422 1112**

**Email: [Factoring@Southside-ha.co.uk](mailto:Factoring@Southside-ha.co.uk)**

### **Repairs Timescales:**

**Emergency - 4 hours**

**Urgent - 3 days**

**Routine - 10 days**

## Financial Threshold

The financial threshold or delegated authority will be detailed in your written statement of service, should the works be expected to exceed this amount we will write to you with a quotation from one of our contractors and seek your authority. Decision making will be in line with the provisions of your Deed of Conditions.

## Common Buildings Insurance

This is obtained through a regular comprehensive tendering process and is provided as a block policy which covers damages caused by:

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Flooding

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Storm Damage

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Burst Pipes

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Vandalism

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New owners receive a copy of the policy document when our service commences. This can also be found on our customer portal

The insurance we provide is a block policy and we are able to provide competitive rates due to the volume of properties covered by the policy. The cost is based on the reinstatement value and claims history of the property. The excess is £500 for escape of water and £1000 for subsistence.



## Quality of Service

We strive to provide a quality, cost effective service. We do this in the following ways:

### Customer Service

Our experienced factoring staff are available to address your queries and alleviate concerns in person or over the phone, Monday – Friday 9am – 5pm on 0141 422 1112. You can also contact us via email at [Factoring@Southside-ha.co.uk](mailto:Factoring@Southside-ha.co.uk) where we will provide a response within 3 working days. Details of all our services, important documents and information on our complaint handling procedure can be found on our website <https://southside-ha.org/owners/> or via our customer portal. Your access to the portal allows you to review your account at a time which suits you, you can make payments, contact us or review your invoices. As your factor we are fully compliant with the Property Factor (Scotland) Act 2011 Code of Conduct and welcome feedback on our service.

**Property Visit** – Our staff will visit your property on a regular basis to carry out a visual inspection to check the general condition of the property and identify any obvious common repairs that may be required. Such visits are undertaken by SHA employees who do not hold professional building qualifications. A more detailed technical survey is available at an additional cost, which will provide information on the condition of the building and recommendations for future repairs.

**Consultation** – We are committed to enhancing our services and relationships with our customers. We aim to consult with owners regularly and where necessary we will organise meetings to discuss matters that concern you. We carry out regular surveys to monitor satisfaction levels and gain feedback to ensure continual improvement of our service.







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## Selling Your Home

When you have agreed a sale for your property, please instruct your solicitor to inform us so we can amend our records. We send an estimated invoice to your solicitor on the date of settlement. In the event of there being an outstanding balance at the date of sale your solicitor will normally deduct this from the proceeds of the sale. A change of ownership administration charge applies.

## Billing Procedures

### Invoicing/Payments

You will receive quarterly common charges invoices.

You will receive quarterly common charges invoices, with all costs apportioned from date of entry.

Payment is due 14 days after the date of issue. You can make regular contributions to your factoring charges by paying a monthly standing order.

Alternatively payments can be made over the phone, in person or via our customer portal using a credit or debit card. We can also provide an Allpay card to use at selected stores.





**Phone: 0141 422 1112**  
**Email: [Factoring@Southside-ha.co.uk](mailto:Factoring@Southside-ha.co.uk)**  
**Visit: Southside House, 135 Fifty Pitches Road, Cardonald, G52 4EB**

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**T:** 0141 422 1112  
**E:** [Factoring@Southside-ha.co.uk](mailto:Factoring@Southside-ha.co.uk)  
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**[www.southside-ha.org](http://www.southside-ha.org)**



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