



Registered under the Co-operative & Community Benefit Societies Act 2014 No. 35218 (5)  
and with The Scottish Housing Regulator NO 944 299.

- ☐ Evelyn Mathershaw – Housing Manager
- ☐ Claire Rowland – Estates Officer
- ☐ Malcolm Richards – Tenant, Member of Management Committee

- ☐ Introductions
- ☐ Current position Update
- ☐ Paragon: Factoring Facts & Figures
- ☐ New [Revised] Code of Conduct
- ☐ Timetable

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## Current position

### ☐ In 'Lock Down'

- [Reduced] Close / Estate Inspections
- Emergency & H&S repairs
- Some external improvements



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## Factoring Performance Compared to others

- ❑ Factor for 92 properties
- ❑ Repairs - for about 20 properties where no factor appointment but PHA the 'majority owner'
- ❑ Plus 'open space' Factor for about 3000 properties.

	I28 Average management fee per factored property				I29 Percentage factored owners satisfied with factoring service			
	2016-17	2017-18	2018-19	2019-20	2016-17	2017-18	2018-19	2019-20
SHR Scottish Average	82.47	86.79	93.67	101.64	67.62	63.39	67.04	66.84
All RSLs	86.70	89.88	94.12	97.30	68.90	65.92	0.00	68.17
Peer Group 7 - Large stock transfer	64.14	64.06	67.71	68.71	59.99	53.42	0.00	57.46
Bottom quartile performance (all)	114.21			127.89	53.94	52.78		55.29
Rural Stirling Housing Association	25.76	25.76	24.44	25.00	0.00	0.00	0.00	33.33
Forth Housing Association	75.65	71.37	53.48	54.60	85.71	85.71	66.67	66.67
Link Group	74.76	94.65	88.27	106.13	63.91	55.91	55.91	52.78
Ochil View Housing Association	230.37	74.83	160.97	174.54	50.00	50.00	50.00	52.78
Shire Housing Association	6.88	7.92	7.14	9.27	65.71	65.71	65.71	53.70
Knowes Housing Association	50.57	46.27	44.03	47.85	83.33	83.33	83.33	73.20
<b>Paragon Housing Association</b>	<b>55.23</b>	<b>54.51</b>	<b>55.63</b>	<b>55.00</b>	<b>64.00</b>	<b>64.00</b>	<b>66.67</b>	<b>66.67</b>
Weslo Housing Management	24.72	26.14	28.95	27.99	36.48	36.48	38.62	38.62
Clackmannanshire Council	25.72							
Stirling Council								
Falkirk Council	343.10	353.05	368.24	379.29	86.21	60.53	72.97	67.74

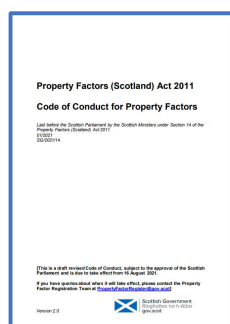
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## PROPERTY FACTORS – CODE OF CONDUCT

Has to be adopted by 16<sup>th</sup> August



### Contents

Introduction to the Code of Conduct
Overarching Standards of Practice
Section 1 – Written Statement of Services
Section 2 – Communication and Consultation
Section 3 – Financial Obligations
Section 4 – Debt Recovery
Section 5 – Insurance
Section 6 – Carrying Out Repairs and Maintenance
Section 7 – Complaints Resolution
Appendix 1 – Glossary of Terms used in the Code

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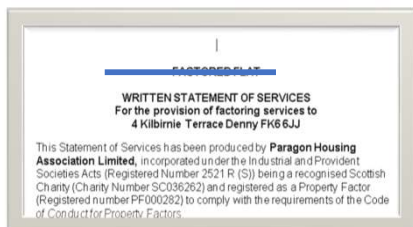
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## PROPERTY FACTORS – WILL WE NEED TO UPDATE AND RE ISSUE WRITTEN STATEMENT OF SERVICE?

THE CODE OF CONDUCT STATES:

You must provide each homeowner with a written statement setting out, in a simple and transparent way, the terms and service delivery standards of the arrangement in place between you and the homeowner.

You must provide the written statement: to any new homeowners within four weeks of agreeing to provide services to them; to any new homeowner within four weeks of you being made aware of a change of ownership of a property which you already manage; to existing homeowners within one year of initial registration as a property factor.



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## PROPERTY FACTORS –TIME TO UPDATE FACTORING POLICY CURRENT AIMS AND OBJECTIVES LIKELY TO REMAIN RELEVANT

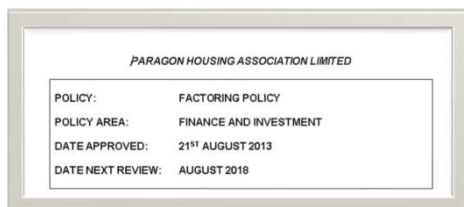
Needs updating, were waiting for the new code of conduct, but as now expected anytime now, time to make a start

### 1Aims

It is the aim of the Association to encourage participation from homeowners in matters which affect them and their communities. It will include them in discussions which affect them.

### 2Objectives

- To comply with the Property Factors (Scotland) Act 2011
- To ensure the efficient and effective upkeep of all the Association's properties and common parts;
- To plan for, arrange and oversee a programme of cyclical planned maintenance of the factored flats.
- To instruct any minor repairs up to a sum of £50 (or sum to be agreed after consultation/annual review) per share of repair to an individual owner without reference to the homeowners in affected building.
- To instruct and oversee major repairs when approval has been obtained from the majority of homeowners.
- To insure the flatted properties at full rebuilding value.
- To apportion costs for common repairs and send accounts on a half yearly basis covering periods January to June and July to December.
- To provide other such services as may be agreed between the Association and the owner occupiers.
- To ensure homeowners are consulted on and informed about issues, policies, procedures and responsibilities.
- To regularly monitor and evaluate all aspects of the factoring service and review policies and procedures as required.



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## FACTORING– The Big Issues

For most owner's it's not about strategy and policy it's about operational practicalities

### Invoicing

- currently twice a year c. Jan and July
- is the timing / frequency right

### Management Fee

- £55 a year – below the Scottish Average for RSL's
- should we increase and if we increase could / should we add close cleaning? Could also include small reactive repairs

### Insurance

- Reactive Repairs** - cost and quality
- £50 charge 'without consultation' should it be £250 (as per tenements Act)

### Improvements

- Sinking Funds

**Fire safety – cross tenure, implications for owners**

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## NOW

- ☐ Who pays for the rubbish / flytipping to be uplifted
- ☐ Close Cleaning
- ☐ Quality of Repairs

## NEXT

- ☐ Review and Updating of Factoring Policy
- ☐ 'Big ticket items' – Roofs, Door Entry Systems
- ☐ Small (but still important) ticket items – reactive repairs, close condition, condition of wider estates

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## Survey – to go out with next invoice

Paragon Housing Association Factored Owner Satisfaction Survey 2018

7 Complete this Survey to Have the Chance to win One of Six, £50 Cash Prizes

Q1 Overall, how satisfied or dissatisfied are you with the condition of the open space areas on your estate e.g. shared areas, paths, other common areas etc?

Very satisfied | Fairly satisfied | Neither nor | Fairly dissatisfied | Very dissatisfied | Don't know/no opinion

Q2 Why are you dissatisfied with the condition of the open space areas? (Tick all that apply)

Reasons to be dissatisfied

Green safety is poor ☐ Six store areas are not maintained ☐

Shared maintenance is poor ☐ Pathways are not maintained ☐

Tree maintenance is poor ☐ Car park areas are not maintained ☐

Waste removal is poor ☐ Fly tipping is not addressed ☐

Bins are not collected ☐ Other (please say what below) ☐

Other: \_\_\_\_\_

Q3 How satisfied or dissatisfied are you with the communal repairs & maintenance services provided by Paragon HA e.g. common improvement works, emergency repairs etc?

Very satisfied | Fairly satisfied | Neither nor | Fairly dissatisfied | Very dissatisfied | Don't know/no opinion

Q4 Why are you dissatisfied with the communal repairs & maintenance services? (Tick all that apply)

Reasons to be dissatisfied

Poor service for emergency repairs ☐ Poor quality of work overall ☐

Poor service for improvement works e.g. replacement roofs, new clear down, external repairs etc ☐ Lack of communication about works being done ☐

Poor service for routine maintenance such as stair lighting repairs, door entry system repairs etc ☐ Other (please say what below) ☐

Other: \_\_\_\_\_

Q5 Thinking about the Repairs and Maintenance Services provided by Paragon HA, how satisfied or dissatisfied are you with the following?

Repairs and maintenance services

Very satisfied | Fairly satisfied | Neither nor | Fairly dissatisfied | Very dissatisfied | No opinion

Paragon HA's approach to repairs and maintenance ☐ ☐ ☐ ☐ ☐ ☐

The information & service from Paragon HA staff relating to repairs & maintenance work ☐ ☐ ☐ ☐ ☐ ☐

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Paragon Housing Association Factored Owner Satisfaction Survey 2018

Q6 How good or poor do you feel Paragon HA is at keeping you informed about their services and decisions? (This includes visits to communal areas such as the shared Repair, safety, maintenance etc.)

Very good | Fairly good | Neither nor | Fairly poor | Very poor | No opinion

Q7 How satisfied or dissatisfied are you with the following types of information from Paragon HA?

Information

Very satisfied | Fairly satisfied | Neither nor | Fairly dissatisfied | Very dissatisfied | No opinion

Information regarding your bills ☐ ☐ ☐ ☐ ☐ ☐

Verbal statement of service ☐ ☐ ☐ ☐ ☐ ☐

Paragon HA website ☐ ☐ ☐ ☐ ☐ ☐

Q8 How satisfied or dissatisfied were you with your most recent experience of contacting Paragon HA?

Very satisfied | Fairly satisfied | Neither nor | Fairly dissatisfied | Very dissatisfied | Don't know/no opinion

Q9 Why are you dissatisfied with your most recent experience of contacting Paragon HA? (Tick all that apply)

Reasons to be dissatisfied

Too long to answer my enquiry ☐ Poor quality of advice or assistance offered ☐

Staff were not helpful ☐ Other (please say what below) ☐

Other: \_\_\_\_\_

Q10 Taking everything into account, do you think the charge that Paragon HA makes for its Factoring Service represents good or poor value for money?

Very good | Fairly good | Neither nor | Fairly poor | Very poor | No opinion

Q11 Why do you think that the service charge is poor value for money? (Tick all that apply)

Reasons to be dissatisfied

Don't want to pay value for money ☐ Handling of anti-social neighbours is poor ☐

There is no maintenance or repair quality ☐ Communication and information are poor ☐

Common, open spaces are poorly maintained ☐ Other (please say what below) ☐

Other: \_\_\_\_\_

TENANT SURVEY HEADLINE 2018 100 5076 - PAGE 2

Similar format and content to that of the 2018 survey, but done inhouse.

Also invitation to join working group.

Potential to send out 'pared down version' with the open space maintenance invoices.

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## Still Interested in getting involved?

### Individual Projects:

[for example] 'Re-roofing'  
Reactive Repairs Contract  
H&S – for example Fire Legislation

### Strategy & Policy Review:

Factoring Policy  
Written Statements of Service  
Estates Policy

### Performance & Information Review:

Scrutiny Panel  
Development of Key Performance Indicators  
Development of Owners Page on website

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## Timeframe & Key dates

Owners group / working group meet monthly until July and then quarterly from September

26<sup>th</sup> Feb – owner's invoices issued alongside invitation to join working group & owners survey

19<sup>th</sup> May (tbc) – Draft Factoring Policy to Management Committee for approval

June – consultation on Policy

29<sup>th</sup> June - Focus Group

21<sup>st</sup> July Policy to Management Committee for approval

30<sup>th</sup> July Issue revised Statement of Services along with owner's invoices

28<sup>th</sup> Sept – first of quarterly owner's meetings