

Information for: Owner occupiers



Our role as a factor

Linthouse Housing Association provides a Factoring Service for approximately 700 properties. As your Factor, we must ensure that the common areas within your development and common parts of the building are maintained on your behalf.

As Factor, we perform various duties for owners. Some of our responsibilities are:

- To provide a common building insurance policy
- To perform cyclical maintenance works
- To provide a common repairs service
- To manage payments in relation to consultants/contractors for any work carried out to common parts or common areas
- To deliver regular invoices
- To initiate recovery action, including legal proceedings, in the event of non-payment

Common repairs service

As Factor, our service encompasses the management and maintenance of all “common” repairs. This can include repairs to the close, the roof, the backcourt, communal lighting, unadopted roads and footpaths and communal TV and satellite systems.

If you wish to report a common repair, you can contact our office on 0141 445 4418.

- As of 26th November 2018 however, the number to contact out with office hours (in the event an emergency repair that requires attention to a common area) is The Mears Group on 0370 191 0004.
- All other repairs must be reported directly to the Association.

About us

Linthouse Housing Association provides a Factoring Service for approximately 700 properties. As your Factor, we must ensure that the common areas within your development and common parts of the building are maintained on your behalf.

Whilst Mears Group are due to take over the contract on Monday 3rd December 2018, they have agreed that they will be responsible for all out of office emergencies as of 26th November 2018.

Who is responsible for repairs?

We would also like to provide a friendly reminder that as an owner, you are still fully responsible for all internal and external repairs to your property and for your share of the maintenance of the surrounding environment

- LHA will arrange communal repairs reported to us and recharge the cost back to you
- We will not authorise a repair over the delegated limit (£1,000) without further consultation, unless the repair is any emergency on the grounds of health and safety
- The delegated limit is detailed in our Factoring Terms and Conditions

Insuring your property

Buildings Insurance.

As per your Deed of Conditions, you are legally obliged to ensure that you have appropriate buildings insurance cover. Your Deed of Conditions also requires that your Factor arrange such cover.

What is Covered?

If you have our common buildings insurance it covers: fire, storm or flood damage, malicious acts or vandalism, theft or attempted theft.

What is Not Covered?

General repairs that are caused by typical wear and tear or routine maintenance (such as close painting or gutter cleaning for example) are not covered by the insurance policy.

Contents Insurance

The buildings insurance does not include the personal contents of your property. We strongly advise that you seek and purchase contents insurance for this reason.

Making a Claim

Any common insurance claims will be carried out by LHA, as part of our Factoring service. We will also manage the required works and the administrative procedures, if you choose to make a claim.

- If any damage is caused to the common parts by vandalism, you must contact the police immediately. If you fail to do so, it is possible that the insurance company will not pay for the work if they are not given a Police Incident Number
- If the repair is internal and covered by your buildings insurance policy, you must launch this claim yourself.

It is important to note that LHA have no influence over the insurance company assessment of any claim you make, or any offer of settlement. We are also unable to launch an individual claim on your behalf, because the Association are not the insured party.

Invoicing

As your Factor, we charge owners in instalments for your annual insurance premium.



Deed of conditions

The duties and responsibilities of the Association as a Factor are detailed within your Deed of Conditions. This also outlines your responsibilities as an independent owner. The overall principal is that whilst you are entitled to use and enjoy your property, it cannot be in such a way that adversely affects the neighbouring property rights.

Ensure that you are familiar with the contents of your Deeds of Conditions and if you have any doubt contact your solicitor.

Cyclical maintenance

Did you know that we operate a cyclical maintenance fund in which owners pay an annual fee (currently £140.40) which covers the costs of the common planned works we carry out.

By paying on a 6-monthly basis via your factoring account, you can save yourself money and essentially spread the costs of these necessary works over a period of six years.

You will therefore not be charged for the following works:

- Close and window painting
- Gutter cleaning
- Elements of environmental works
- Annual attic fan checks.

Invoicing and making payments

Your factoring invoice is issued on a six-monthly basis in arrears. This includes our management fee, your contribution to the cyclical maintenance fund if applicable, your buildings insurance premium, your share of common repairs and certain service charges if applied.

There are multiple payment methods available to our owners:

Method One: Allpay Payment App

The app is available to download from the Apple App Store and Google Play enabling you to pay from your phone.

For more information see: appsupport@allpay.net.

Method Two: Allpay Payment Card

This is a plastic payment card that can be used to make payments at any Pay Point, Pay Zone or Post Office. These outlets are usually local shops or stores. Simply take your card with your payment and pay over the counter. Your account will usually be credited the day after payment is made. You will always get a receipt when paying by this method. If you do not have one of these cards then please contact the office and a card will be sent out to you.

Method Three: Online Payment

With this method of payment, you need your LHA payment card and the reference number which is on the card.

- Simply log on to www.allpay.net and enter your details as directed.
- You will then be able to use either a debit card or credit card to make a payment.

Method Four: Direct Debit

You can set up a direct debit with the association by simply contacting us and informing us that you wish to pay in this way. We will then send you the appropriate form which should be completed and then returned to the association for action.

Method Five: Standing Order/Direct Bank Transfer

You can set up an online payment to us directly from your bank account, using account 00451679 and sort code number 80-07-43.

Simply quote your factoring account number as a reference.

Method Six: Cheque Payments

Payments can be made either by post or handing into the office using either Cheques or Postal Orders. Payments should be made payable to Linthouse Housing Association Ltd. You should ensure that your name and address are always written on the back of the cheque or postal order to ensure we know which account to credit. As this method of payment takes longer to credit your account, we would recommend using your LHA/Allpay payment card.

Method Seven: Payments by Telephone

All owners can pay their rent or factoring accounts through allpay.net automated voice recognition software – IVR (Interactive Voice Response).

Payments by telephone offers you the flexibility to pay your bills at a time that suits you.

This service allows payments to be made securely 24 hours a day, 7 days a week, with automatic connection to a customer service representative if unsuccessful.

Payments are made by telephoning: 0844 557 8321