



# Factoring Services Policy

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If you have difficulty with sight, or if you require a translated copy of this policy, we would be pleased to provide the information in a form that suits your needs.

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## **1. Objectives and Summary of Service Standards**

This Policy describes how Govanhill Housing Association will provide factoring services to owner occupiers.

Copies of the Factoring Services Policy (and the procedures used by staff) are available on request to anyone who wishes to see them. A summary of the key features of the Policy is provided in the Association's Owners Handbook.

### **The Association's objectives are:**

- To provide and maintain properties to the highest possible standards and giving best value for money.
- To be fully responsive to the needs and views of owners and other customers.
- To meet all of the Association's legal obligations and the rights which owners have under their factoring agreements
- To sustain demand for our factoring service, thereby contributing to the Association's wider community regeneration objectives.
- To manage our services effectively and efficiently, and take action to ensure continuous improvement in the quality of services.

Flowing from these objectives, the Association has developed a set of Service Standards for the factoring service. These set out what customers using the factoring service should be able to expect from the Association.

The Service Standards are summarised in the following table, which also provides signposts to more detailed information in later sections of the Factoring Service Policy.

## Service Standards Summary

### Further information relating to the Factoring Services Policy

#### The Association will:

Treat everyone using the service fairly, and with courtesy and respect.

#### Service Standards Policy

Respond positively to all concerns and complaints made by owners.

Inform and consult owners on all major aspects of the service.

Obtain feedback from owners about their satisfaction with the services provided, and act upon the feedback received to make improvements.

Enable owners to report common repairs easily, including out of office hours.

#### Repairs and Maintenance Policy

Provide a quick and effective response to common repair requests, ensuring that emergencies relating to common areas are made safe speedily and fully repaired as soon as possible.

Make sure that all repair works are carried out to a high standard.

Use the factoring agreement, written statement, Tenement Management Scheme and property titles as the basis for recharging any repair or service costs to owners.

Undertake planned and cyclical maintenance, to maintain the quality of the properties under Association management

#### Repairs and Maintenance Policy

Ensure that best value and quality is achieved in the Association's procurement decisions.

## 2. Legal and Regulatory Requirements

- 2.1 The Association will deliver repairs and factoring services in accordance with “Performance Standards for Social Landlords” and with all applicable statutory and common law obligations.
- 2.2 Performance Standards for social landlords providing factoring services oblige the Association to:
- Provide a fair, efficient and effective factoring service for other property owners.
  - Manage factoring funds on behalf of owners in proper and accountable manner.
- 2.3 The Standards also require the Association to address a set of “guiding standards” in all of its services. For example:
- Formal policies and procedures should be in place to guide service delivery.
  - Equal opportunities and customer participation should be promoted in providing services.
  - Service users should be involved, informed and consulted about the Association’s services.
- 2.4 The Association has a range of statutory, common law and contractual obligations. The most important of these obligations are summarised below.
- Housing (Scotland Act ) 2004
  - Tenements (Scotland) Act 2004
  - Title Conditions (Scotland) Act 2003
  - Property Factors (Scotland) Act 2011 – Property Factors Code
- 2.5 Other statutory obligations which are relevant to the provision of the factoring service include the following:
- **European Union Directives** (as interpreted by the UK Government) requires RSLs to advertise contracts over set threshold values advertised in the Official Journal of the European Union (OJEU).
  - **The Construction, Design and Management Regulations 1994.** The CDM Regulations require the Association to meet prescribed health and safety requirements for some types of repair and maintenance work.
  - **The Control of Asbestos at Work Regulations 2002.** The Regulations require the Association to determine the presence of asbestos in its housing stock and other premises, and to develop detailed policy and procedures for the management of asbestos.

- **The Occupiers Liability (Scotland) Act 1960.** The Act imposes a liability on landlords to take reasonable care to avoid any risk arising from the state of the premises to the health and safety of all persons entering the premises.
- **Anti-discrimination legislation,** including the specific legislation described in Section 4 of the Policy (Service Standard 1) relating to race, gender and disability, applies to all of the services we provide, including repairs and maintenance.

### 3. Risk Management

3.1 In developing this policy the Association has given due consideration to the following risk areas.

3.2 **Financial:** the results of failure to manage the factoring service efficiently and control costs would lead to

- Increased costs through management failures
- Increased accounts written off
- Increased legal costs

3.3 **Reputation:** The Association's reputation may be damaged with the following by the failure to deliver effective service.

- Existing Customers
- Regulators
- Prospective Customers

### 4. Account Management

4.1 The Associations aims are as follows:

- To ensure all sums owed to the Association in respect of the factoring service are recovered from property owners.
- To ensure a firm and consistent approach is taken to those whose accounts are in arrears.
- To ensure accounts are controlled and contained within agreed targets.

4.2 Factoring Accounts will be issued as follows:

- Accounts are issued quarterly in arrears within 10 working days of the end of the accounting periods which are 31<sup>st</sup> May, 31<sup>st</sup> August, 30<sup>th</sup> November & 28<sup>th</sup> February. (Under review)

- Payment is due and payable on receipt of the invoice.
- Contractor's invoices shall be available for inspection for a 28 day period after issuing the account.
- The management fee will be charged quarterly.
- **Insurance costs including premiums** will be charged quarterly within the factors accounts.
- Service charges where appropriate will be invoiced quarterly within the factors accounts

## **Fees**

4.3 A charge will be made in respect of administration costs relating to owners sales and the provision of information. Additional charges will be incurred for the following:

- Administration in connection with changes of ownership
- Where information is required less than five days prior to the date of sale
- Providing copies of Local Authority Certificates
- Providing copy factoring invoices

4.4 Fees will be reviewed on an annual basis.

4.5 Arrears Administration Fees will be applied as follows:

- An administration fee will apply at seven day notice of further action stage of internal arrears management process.
- An administration fee will apply at collection agent stage in respect of costs of recovery
- Interest will be applied as per property title or where the title is silent and does not indicate the level of interest to be applied interest will be charged in accordance with our policy. Interest will be applied to all accounts two quarters in arrears or at legal action process which ever is soonest.
- Interest charges will be at Bank of England base rate + a percentage subject to an annual review.

## **Payments**

4.6 Payments may be made by, cheque, Standing Order, Allpay and Direct Debit or by telephone to the Associations office at Samaritan House. The Association does not accept cash payments at its offices. The Association uses Allpay as a carrier for Direct Debit, telephone payments and card payments at pay point outlets. An account will be created for each of our owners to facilitate these payments and cards issued where appropriate. Payments can also be made by our customers by registering with Allpay on line.

- 4.7 Customers requesting payment by Direct Debit will have their accounts assessed and payments agreed taking into account the current balance outstanding and a projection of costs over the next twelve month period. The monthly sum agreed should allow for accounts to be clear within the twelve month period.
- 4.8 Direct Debits and other arrangements to pay will be reviewed on a quarterly basis within two weeks of accounts being issued.
- 4.9 Owners whose current payment will not clear their account over a twelve month period will be advised that they must pay a lump sum in order to bring their account in line or increase their payment accordingly.

### **Payments for High Cost Repairs**

- 4.11 Where a customer wishes to make payment in respect of larger repairs over an extended period policy will be as follows:
- Owners will be charged an administration fee on the basis of the Bank of England base rate + a percentage per annum to be reviewed annually.
  - Owners will sign an agreement with the Association in respect of the arrangement to pay.
  - Owners will be required to set up separate Direct Debit Mandate in respect of payments prior to works commencing.
  - The Association requires payment of costs within a maximum period of 12 months.
  - Advance payments in respect of works which do not proceed will be refunded. Interest will be added at the Bank of England base rate current for the period.

### **Arrears Management**

- 4.12 Early contact is essential if an owner's factoring account falls into arrears and every attempt will be made to establish personal contact by visit, letter, telephone or email
- 4.13 Arrangements for payment by instalment will be made where appropriate. A pro forma in respect of the agreement should be signed by the customer. The arrangement should ensure that the accounts are cleared by the end of following quarter taking circumstances into account. Customers who default on an arrangement will be referred to debt collection agency or for legal action whichever is appropriate.
- 4.14 Where an arrangement is made for six months or more out with a rolling 12 month Direct Debit arrangement a % administration charge for the service will be applied to the owners account. This charge is reviewed on an annual basis.

Customers will be advised that subsequent accounts do not form part of the arrangement and are due and payable on receipt.

- 4.15 Customers should be advised that they may have an appointment with a benefits advisor if appropriate or directed to other money advice facilities in the area.
- 4.16 Accounts will be referred to a debt collection agency where all attempts to achieve payment or come to an arrangement have failed. Accounts will be referred at the beginning of the 2nd quarter or where the sum due is in excess of the Associations annually agreed limit. An administration fee will be charged in respect of additional costs of administration and recovery agents costs. This charge is reviewed on an annual basis.
- 4.17 Interest will be added to accounts outstanding for more than four months or where the matter has been referred to a debt collection agency or solicitor.
- 4.18 A Notice of Potential Liability for Costs will be lodged against a property where works have been carried out and there are arrears in excess of the Association's annually agreed limit. A notice will also be lodged where works are proposed at a property where there are high levels of existing arrears and the Association has agreed that these should proceed.  
A notice may also be lodged where arrears are in excess of £500 or where there are significant costs relating to proposed works or where there are difficulties contacting an owner.

### **Legal Action**

- 4.19 Legal action will be initiated in respect of all accounts outstanding for one period or more when the sum owed is in excess of the Associations annually agreed limit. All legal action must be authorised by the Factoring Manager and legal costs will be charged to the account where possible.
- 4.20 Decrees obtained through recovery action may be enforced by any of the following:
- Wage arrestment
  - Bank account arrestment
  - Inhibition on sale of property
  - Intercepting payments due by a third party e.g. rent
  - Notice of Potential Liability for Costs
  - Sequestration
- 4.21 Where an owner is declared bankrupt the debt will be pursued in accordance with legal procedures. Accounts will be written off on receipt of legal confirmation of the bankruptcy **if there are no free funds.**

## **Bad Debt**

- 4.22 Every reasonable effort will be made to recover outstanding sums. Debts will be written off where:
- there is no means of recovery
  - it is not cost effective to pursue the debt further

## **Disputed Accounts**

- 4.23 Every attempt will be made to resolve disputed accounts within five working days. If this is not possible we will inform the customer of the steps we intend to take to resolve this dispute within the initial five working days.
- 4.24 Where a dispute remains unresolved the customer will be provided with information in respect of the Association's Complaints Procedure.
- 4.25 The Factoring Manager should be advised at the outset of disputes in relation to services or repairs in order that the dispute can be logged on the system and arrears procedure suspended. The customer should be requested to pay the balance of the account excluding the disputed amount.
- 4.26 The Factoring Manager has delegated authority to make credits to owner's accounts up to a maximum of £100 per incident; credits above this level require the authority of the Housing Services Manager.
- 4.27 The Factoring Manager should be advised on the outcome and provided with and authorised credit request where appropriate authorised by the Housing Services Manager

## **5. Common Repairs**

- 5.1 Responsive common repairs will be undertaken in compliance with the Association's Repairs and Maintenance Policy.
- 5.2 Owners will be advised of all common repairs undertaken where the total costs of the works are in excess of £500 prior to or within two weeks of instruction.
- 5.3 Owners' consent will be sought prior to instruction of works where the total costs of the works are in excess of £1,000.
- Owners will be issued with the Association's Small Repairs Mandate for works where the total costs of the works are between £1,000 and £2,000
  - Owners will be issued with the Association's standard Minute of Agreement for works where the total costs of the works are in excess of £2,000
  - Works will not be instructed unless a majority of the owners in accordance with title voting procedures have returned their completed mandates.

## **6. Cyclical and Planned Maintenance**

- 6.1 Cyclical and planned maintenance will be undertaken in compliance with the Association's Repairs and Maintenance Policy.
- 6.2 Owners will be advised of all cyclical or planned works proposed where the total costs of the works are in excess of £500 inclusive of VAT prior to or within two weeks of instruction.
- 6.3 Owners consent will be sought prior to instruction of works where the total costs of the works are in excess of £1,000 inclusive of VAT.
- Owners will be issued with the Association's Small Repairs Mandate
  - Works will not be instructed unless a majority of the owners in accordance with title voting procedures have returned their completed mandates.

## **7. Major Repairs**

- 7.1 Major Repairs will be undertaken in compliance with the Association's Major Repairs Policy
- 7.2 Owners will be consulted on all proposed major repairs
- 7.3 Owners' consent will be sought prior to instruction of works where the total costs of the works are in excess of £1,000 inclusive of VAT:
- For works where the total costs are between £1,000 and £2,000 inclusive of VAT owners will be issued with the Associations Small Repairs Mandate.
  - For works where the total costs are in excess of £2,000 inclusive of VAT owners will be issued with the Associations standard Minute of Agreement
  - Works will not be instructed unless a majority of the owners in accordance with title voting procedures have returned their completed mandates.
- 7.4 Project management fees will apply to all repairs projects where the tendered or estimated costs are in excess of £1,000 inclusive of VAT. Fee to be applied to works costs only exclusive of VAT.
- An annually reviewed fee will be charged in respect of project management costs where the works costs are excess of £1,000 and under £5,000 inclusive of VAT (Appendix 1)
  - An annually reviewed fee will be charged in respect of project management costs this will be charged in respect of works in excess of £5,000. (Appendix 1)

## **8 Services**

- 8.1 Individual owners' agreement will be sought for services such as backcourt maintenance and close cleaning services.
- 8.2 Owners will be issued with the Association's service mandate.
- 8.3 Services will not be instructed unless the majority of the owners have returned their completed service mandate
- 8.4 Commercial owners will be exempt from payment in respect of close cleaning and grounds maintenance costs unless they have access to the close.
- 8.5 Costs in respect of services will be mandated and charged on the basis of an equal share split between the flatted properties.
- 8.6 A fee will be charged in respect of co-ordination and project management of service contracts. Fee to be applied to works costs only exclusive of VAT. (Appendix 1)

## **9 Emergency Repairs**

- 9.1 Emergency repairs will be carried out in compliance with the Association's Repairs and Maintenance Policy with particular reference to the following:
- 9.2 Owners will be charged in respect of repairs to owner occupied properties where works have been carried out in limited circumstances on a make safe basis, with the owners' prior agreement to pay, within closes where the Association is the factor. Normally, these works would arise where failure to make safe may result in a risk, damage or loss to other residents in the building or damage to its fabric e.g. gas escape, burst or leaking pipes etc.
- 9.3 Owners will be provided with details of works and the likely costs of any works carried out under the basis of emergency repairs within seven days of the instruction of the repair.

## **10 Owners' Alterations**

- 10.1 Permission for owners' alterations will be carried out in compliance with the Association's Repairs and Maintenance Policy with particular reference to the following:
- 10.2 The Association's permission to install satellite dishes or receiving equipment must be obtained in writing in advance. The owner will be responsible for paying a "one-off" inspection charge (Appendix 1), as part of any permission granted. The purpose of the charge is to cover the cost of pre and post inspection of the installation.
- 10.3 The Association will inspect the completed installation for compliance with this policy. The owner will be responsible for any damage to the common property caused during the installation, maintenance or removal of the equipment. The Association reserves the right to make good any defective or sub-standard workmanship and will hold the owners

liable for costs incurred as a result of any works arising either directly or indirectly from the above.

- 10.4 The owner should ensure that they have adequate insurance cover, as the Association will not accept responsibility for damage to, or loss of the equipment, for whatever reason. The owner will also be responsible for storm damage or injury to the public caused by his/her equipment.
- 10.5 The Association has produced an information leaflet and application form for any owner wishing to apply for permission to install a satellite dish or other receiving equipment. Copies are available from the Association's office. Any installation must meet the requirements below:
  - The requirements of the City Council Development Control (Planning and Building Control) Department are met, and
  - The equipment is fitted to the Association's standards.
  - The owner will be responsible for arranging erection, maintenance and removal of their receiving equipment and all associated costs

## **11 Insurance**

- 11.1 A register of all properties included on the Association's block policy will be maintained on the Association's IT system.
- 11.2 A register of all properties not included within the Association's block policy will be maintained on the IT system. Information held will include:
  - The owner's lender
  - The sum insured
  - Alternative insurance company details
  - Policy renewal date

The Association will request up to date summaries of cover on an annual basis from all owners whose properties are not included on the block policy. Any owner who fails to produce proof of cover will be included on the block policy and charged premium costs until such time as documents are produced.

- 11.3 Owners will be invoiced for insurance costs on a quarterly basis.
- 11.4 An administration charge will be made in respect of insurance services the level of which will be agreed on an annual basis.
- 11.5 All common repairs which occur as a result of an insurable peril will be carried out in accordance with the Association Repairs and Maintenance Policy
- 11.6 Owners will be advised of works undertaken as a result of an insurable loss within seven days of instruction.
- 11.7 Invoices in respect of common insurance repairs will be invoiced to owners in the normal manner.

- 11.8 To ensure full recovery of insurance excesses payments received from the insurer will be credited to owners' accounts.
- 11.9 Owners reporting internal damage to their property as a result of an insurable peril will be issued with a claims pack to allow them to deal directly with the insurers on all aspects of their claim including the arrangement of works and contractors.
- 11.10 The Association may undertake works on behalf of an owner if there is a necessity to prevent on-going damage to other properties or if there are strong social reasons for doing so. Any such works would be progressed on the following basis:
- Agreement has been reached with the insurer that a loss has occurred in terms of the insurance policy and the extent of works to be undertaken.
  - A signed mandate has been obtained from the owner agreeing to the specification of works to be undertaken and acknowledging responsibility for payment of the excess.
  - A project management fee will be charged in respect of providing this service. (Appendix 1)
  - Where an owner is in arrears no works will be carried out under insurance unless premiums are paid up to date.

## **12 Owners Selling**

- 12.1 An additional administration fee will be charged in respect of owners' sales. A charge will also be made to shop owners requesting apportionment of accounts at change of leaseholder.
- 12.2 Information will be sent to sellers'/buyers' solicitors on request complying with our customer standards and will be charged the standard fee for the provision of documents.
- 12.3 An additional fee for the provision of documents and information at short notice will be charged where requests for information or documentation are made less than five days from the completion date of a sale.
- 12.4 At the completion date an interim invoice will be issued in respect of accounts to the date of sale. Retention will be requested in respect of the estimated sum due in respect of all sales. The estimated account will be followed by the final account when all outstanding contractors' invoices are to hand. If on completion of the sale there are surplus funds these will be returned to the owners' solicitor for refund to their client once it has been established that there are no repairs instructed but not yet completed in the system.
- 12.5 Checks should be made concerning any NPLC that may be in place and retention requested in this respect. On receipt of all sums due a Letter of Satisfaction will be issued to the buyer's solicitor.

- 12.6 A deposit of £150 or £50 for ex GHA stock will be required from any new owner on completion of the sale.

### **13 Factoring Acquisitions – New Business**

#### **Criteria**

- 13.1 The Association will respond to requests from owners to provide factoring services in accordance with factoring policy initially where following criteria is met:
- ⊗ The Association has ownership in the close.
  - ⊗ A general condition survey of the property has been undertaken.
  - ⊗ The property is located in close proximity to a property where the Association has an interest.
  - ⊗ The property has been subject to recent improvement by GCC.
- 13.2 A list of priorities will be prepared annually to identify properties where the Association wishes to call meetings to discuss factoring services. The properties will be identified and agreed by the Housing Services Manager and the Factoring Manager in conjunction with the Senior Maintenance Officer in accordance with the agreed criteria.

#### **Property Condition Survey**

- 13.3 As part of its risk assessment the association will undertake a general condition survey prior to taking forward any request for service at any property which has not been subject to refurbishment or was refurbished prior to the year 2000.
- 13.4 An analysis will be made of the survey to determine whether or not the service will be offered and the level of repair which may be required.
- 13.5 A maintenance plan will be developed to provide owners with information on repairs which may be necessary and indication of priorities and timescales.

#### **Consultation**

- 13.6 Owners will be contacted in the first instance and advised that there has been a request to the Association to provide its service. The owners will be provided with a copy of the Association's terms of business contract and factoring cost information and asked to return a prepaid slip advising whether or not they would be interested in us becoming their factor.
- 13.7 On receipt of a majority expression of interest an owners meeting will be called in accordance with property title to allow us to discuss with the owners our service, any maintenance issues and reach agreement on providing our service.
- 13.8 Owners will be sent a proxy voting sheet with the invitation to allow owners who are unable to attend to advise their intention.
- 13.9 Owners will be issued with the Association's terms of business contract.

- 13.10 Factoring services will be provided on the basis of a majority decision in compliance with title conditions.
- 13.11 If a meeting is inquorate the Association will make a decision on whether or not to pursue the factoring based on ownership at the close and location. If appropriate a postal vote will be taken or a further meeting called.
- 13.12 Owners will be sent copies of the minutes of the meetings and if successful the associations owners handbook.
- 13.13 If there is an existing factor they will be given the required notice as per the property title and supplied with copies of the signed factoring authorities.
- 13.14 Owners will be advised that £150 deposit is payable on commencement of the factoring service with the exception of ex GHA stock where a £50 deposit will apply.

### **Systems**

- 13.15 IT will be provided with property information to allow the new properties to be set up on system using standard spreadsheet. ([Under review](#))
- 13.16 Factoring team will input owners' information and service charge codes. If new codes are required these will be set up by Finance.

### **Insurance**

- 13.17 Owners' properties will be included on the Association's block policy from the agreed date at which service will commence. Owners who have current insurance which cannot be cancelled will be required to produce a copy of their alternative cover and the property will then be included on the Association's block policy at the renewal date.

### **Common Repairs**

- 13.18 A maintenance plan will be produced and distributed to all owners providing information on the current condition of the property, services and cyclical works.
- 13.19 Works orders will be raised for any minor repairs required as a result of the condition survey or issues raised by owners at the owners meeting.

### **Cyclical & Planned Maintenance**

- 13.20 Where possible works identified as a result of the condition survey, maintenance plan and owners meetings will be slotted in to the cyclical and planned maintenance programmes.

### **Major Repair**

- 13.21 If significant works are identified as a result of the condition survey a risk analysis will be undertaken to determine whether or not the Association will in the first instance offer a service.
- 13.22 If the Association is in agreement that a service is to be provided the Association will work with the owners to agree a repairs scheme at the property using the following criteria
- 13.23 Reach agreement to scale and timescale of project. This could be all works or phased works over a five year period.
- 13.24 The Association will identify the possibility of grant funding for major works.
- 13.25 The Association will charge a project management fee in accordance with factoring policy.
- 13.26 Owners will sign a Minute of Agreement agreeing to the works and payment of their share.
- 13.27 Payment will be requested in advance of works any arrangements will be a management decision.

### **Services**

- 13.28 Prices will be obtained for services such as back court maintenance and close cleaning. Backcourt services will be mandatory at all new factored closes. Owners will be sent mandates in respect of close cleaning services and this service will be implemented on the basis of a majority agreement.
- 13.29 Service schedule will be updated accordingly.

## **14 Withdrawal of Factoring Service**

The Association may withdraw its factoring service at a property if it considers that the financial risk of maintaining the service is too great or there are management issues which it is unable to resolve.

In order to withdraw services a report must be submitted to Committee for their agreement that this should proceed.

Prior to withdrawal of services the Association where appropriate may advise Glasgow City Council of the issues and agree with them whether or not an agency agreement would be a solution.

Owners at the property will be issued with 3 months' written notice that the service is being terminated.

If an agency agreement is appropriate owners will be advised of the changeover of service.

Owners will be issued with final factors accounts at the end of the notice period.

Any owner who has a surplus in their account will be issued with a refund.

## 15 **Cancellation of Service**

In accordance with the Association's written statement owners can terminate the Association's service by calling a meeting in accordance with the title deeds of the property and providing the Association with three months' notice signed by the majority of the owners of the property also in accordance with the title.

The Association will provide the owners with any financial information they require at this time.

The Association will from the date received provide only wind and water tight reactive repairs service.

At the end of the three month period the Association will apportion accounts and provide each owner with a final account for payment and refund any credits due.

## Appendix 1

### Administration Costs and Interest Charges 2017-2018

#### 1 Owners Sales

£50 for additional administration relating to changes of ownership and leaseholder.

£80 for express service where information is requested less than five days prior to date of sale.

A maximum of £50 where the Association provides copies of Local Authority Certificates, Building Warrants etc.

#### 2 Arrears Administration Fees

£40 administration fee at internal seven day notice stage.

£10 arrangement administration fee for accounts in arrears.

Interest charges will be at Bank of England base rate + 4%

#### 3 Arrangements to Pay Major Works

Administration fees will be charged at the Bank of England base rate + 4%

#### 4 Project Management Fees

Repairs £1K to £5K	5%
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Repairs in excess of £5K	10%
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Service Contracts	5%
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Insurance Services	5%
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Insurance Project Management	5%
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#### 5 Miscellaneous Fees

Inspection Satellite Installation	£50.00
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Condition Survey New Business Consultant	£300.00 or as agreed with
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Providing Copy Factors Invoices	£5 per set of annual invoices
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Issuing invoices to Landlords Tenants	£10 per invoice
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