



Dear Customer,

**Factoring Invoices for the period July to December 2024
Factoring Newsletter March 2025**

Drone Surveys/Roof Inspections

Oak Tree are pleased to announce that following a consultation exercise and finalisation of our procedures we are now in a position to utilise our Drone for both Re-active maintenance and Planned & Cyclical inspections.

As a result of Storm Eowyn in January of this year we have had the opportunity to utilise this new technology and pinpoint areas of damage on our tenemental properties, which could not be seen from street level.

We have now collated the information caught during the surveys, identified the list of works and repair lines have been raised to carry out the necessary works.

Fire Risk Assessments (FRA's)

The legal requirements relating to Fire Risk Assessing are complex and are often taken to exclude domestic premises. Although it is not a legal requirement in Scotland, it is considered best practice and is strongly recommended by the Scottish Government.

Further fire regulations require common areas to be maintained in a certain condition suitable for the fire authority, which can often only be ensured by carrying out a risk assessment.

Still further, the deaths which occurred at Lakanal and Grenfell have brought into sharp focus the importance of risk assessing high rise buildings and, indeed, all housing 'blocks'.

Therefore, as a responsible Factor, the Association has embarked upon a programme of FRA's on a 5-year cycle for all common closes. We have appointed a Fire Risk Consultant who will be undertaking these surveys and providing recommendations.

This invoice may contain a charge for the initial FRA, if undertaken in this period, and further costs will be charged out in future invoices for any works deemed necessary within the recommendations provided.

Landscaping Contract - 1st April 2025 to 31st March 2026

Introduction

In February 2023 the Management Committee of the Association took the decision to bring the landscaping service in-house, as a two-year pilot, starting 1st April 2023. This decision was made following year on year of procuring a specialist contractor to undertake this service, however the management of the service had become more difficult and service levels were difficult to maintain at the standard the Association expected.

Back in 2023 it was anticipated the costs of procuring a contractor would increase their costs by at least 10.5% inflation, and it was suggested costs may inflate by a significantly higher figure moving forward, with no guarantee of a better service.

As part of the pilot, costs to owners were frozen at the 2023 rate, for 2 years.

The pilot was assessed over the two-year period, and it was agreed it had been successful overall, with both improved service and customer satisfaction.

Decision on the future of the service

In December 2024 the Management Committee agreed to bring the service in-house permanently, starting April 2025.

As well as evaluating the pilot, the details of which are noted below, the Senior Maintenance Officer carried out a tender exercise to confirm the cost of the service if carried out by a contractor at today's market prices. The contractor costs came out at the same figure as the in-house team, highlighting that an in-house service would be the better route to take, noting this would result in improved service levels for the Association's customers.

Costs for 2025/26

Following this decision, starting 1st April 2025, the cost freeze will end, and landscaping prices will increase by 54%, compared to the charges paid during 2023 & 2024.

The price increase will be effective from your next invoice, due out in September 2025, covering charges for the period January 2025 to June 2025.

Evaluation of the Pilot Project - Key Achievements

- **Improved Service Quality:**

The recent landscaping survey with factored owners which yielded 107 responses in total (10.7%) indicated that the majority were either very satisfied or fairly satisfied by the service, the standard of grass cutting (open space) and the frequency of grass cutting. These comparable results were replicated in both questions related to the standard of weed control and shrub maintenance.

The Co-ordinator has responded directly to those factored owners who have expressed dissatisfaction with the service to address their concerns to work towards a resolution.

- **Flexibility and Responsiveness:**

The in-house team has demonstrated greater responsiveness to service requests and the ability to prioritise tasks based on tenant / owner's needs and seasonal demands.

- **Community Engagement:**

The team has engaged with customers and local community groups, providing a more personalised service that aligns with the Association's mission and values.

Financial Analysis

- **Cost Comparison:**

The 18-month pilot has seen significant investment in equipment, insurance and staff training to ensure the service could be carried out successfully. As part of the analysis for making the in-house service permanent a detailed cost analysis was carried out. This compared the future costs of an in-house service versus the cost of an external contractor, to ensure value for money.

Category	In House Team Annual	External Contractor (Estimated Annual)
Salaries & On Costs	252,811	N/A
Equipment & Supplies	64,909	Included in Contract Price
Variations and contingencies	41,200	41,200
External Contractor Cost	(N/A)	£318,260
Total Cost	£358,920	£359,460

The in-house model achieves cost savings of £540, along with added value from increased flexibility and service quality.

- **Efficiency Gains:**

The in-house team has reduced the need for a contract administrator, which is a saving of an annual fee of around £9,548.

We have included a flyer demonstrating some before and after pictures of areas that have been improved by the in-house landscaping team alongside some examples of customer satisfaction.

If you have any enquiries regarding landscaping please contact Robert Dowds in the first instance, on landscaping@oaktreeha.org.uk

Planned Maintenance Works

Our current Planned Maintenance programme will run until 31st March 2026. This may include close decoration and close-door replacement for some properties. Owners will be contacted directly prior to any works commencing if included in the programme.

Over the next few months our contractors will be carrying out cyclical maintenance including gutter cleaning, roof anchor inspections and common fan servicing. The charges for these works will be included in your Factoring Invoice for the period in which the works are carried out.

Buildings Insurance 2025/26

Please note the insurance renewal is still in progress, however if you were covered with us in 2024/25 you will be automatically renewed from 01/04/2025, and an invoice and supporting documentation will be issued in early April.

If you didn't take our insurance cover last year you will receive an offer letter, along with supporting documentation, in early April. This will give you the option to join our block buildings insurance and your cover will be effective from 01/04/2025.

Common Electrics

Please note that SSE has a new invoice system which has resulted in them invoicing for a period and then crediting for the same period and invoicing again. For example, they will invoice for January to February, then credit this invoice and issue one from January to March.

The invoice you have received includes all credits, and no period has been invoiced twice.

Financial Concerns

The Association is aware that due to circumstances out-with our customers' control, prompt payment of these invoices may not be possible, and we are therefore keen to alleviate these concerns where possible. If you have any concerns about paying your invoice, please email finance@oaktreeha.org.uk (including your invoice number and reference number in the subject line) and someone from the finance team will be in touch to discuss payment options. For example, we can arrange for the payment to be made over 6 months via Direct Debit. We appreciate these are difficult times and we don't want anyone to be worried about paying an invoice.

We also have a service run by our partners called Financial Fitness, and they are available to help with any financial worries you might have during this difficult time. Their contact details are:

Telephone: 01475 729239
Email: finfitteam@yahoo.co.uk
Website: <https://financial-fitness.uk>

Ways to Pay

On the reverse page of your invoice you will find details on ways to pay. Please note that Oak Tree are asking customers to please use online banking to pay wherever possible, with payment by cheque only being accepted in exceptional circumstances.

We are introducing a new way to pay, to ensure we comply with legislation around taking card details over the phone. To set this up we need to open an online account for every owner with our payment provider Allpay. We will send out separate correspondence on this in due course and keep you updated on when it will be live.

Owners Portal

We are still working on getting the owners' portal up and running. This will mean you can login and view and pay your invoices online. This system also links to the Allpay payment account noted above and we will keep you updated on progress in each factoring newsletter. Please email us with your email address on info@oaktreeha.org.uk to ensure that we have your up to date contact details.

Queries

Should you have any queries regarding the factoring service, please email us at info@oaktreeha.org.uk and a member of staff will respond to you in line with our Customer Care Policy. We can also be contacted by phoning 01475 807000 and your enquiry will be passed to the relevant department.