



Dear Customer,

**Factoring Invoices for the period July 2020 to December 2020
Factoring Newsletter March 2021**

COVID-19

Please note that due to COVID-19 all Oak Tree Housing Association staff are working remotely. This has resulted in invoices being posted out up to 1 week after being generated, however please note that the 28 day payment terms will not start until you receive your invoice.

Financial Concerns

The Association has agreed to continue sending out invoices for the following services during this period; repairs, landscaping, common works and factoring. This decision has been made due to these costs having been incurred by Oak Tree and we feel it's important not to delay recharging these costs on to our customers. However, we are 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.

Payment methods: we are asking customers to bear with us if you have chosen to pay your invoice by cheque. It takes longer to process a cheque while the office is closed as we need to collect the mail, process it and then bank the cheques. We would therefore appreciate if people could use online banking to pay wherever possible, as our plan is to phase out the use of cheques as a payment method over the next 12 months. Please contact us for details on how to do this.

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: www.financialfitness.btck.co.uk



OAK TREE HOUSING ASSOCIATION LTD, 41 HIGH STREET, GREENOCK, PA15 1NR

Tel: Enquiries - 01475 807000 Direct Repairs - 01475 807001 Fax No: 01475 807022

www.oaktreeha.org.uk e-mail: info@oaktreeha.org.uk Registered with the Scottish Housing Regulator No. HCB137

Property Factor Registration Number PF000264; Financial Conduct Authority No. 2232 (S); VAT Registration No. 156 9197 67

Oak Tree Housing Association Ltd is a registered society under the Co-operative and Community Benefit Societies Act 2014

Registered Charity Number SC045300





Ways to Pay

On the reverse page of your invoice you will find details on ways to pay. Please note that Oak Tree staff are working remotely and therefore we are encouraging payment by online banking where possible. When emailing or phoning to leave a message please include the details noted below:

Contact Details:

When emailing or phoning please provide the following details:

- Full name
- Address
- Contact telephone number
- Invoice Number
- Reference Number
- Request; i.e. I wish to pay my factoring invoice, query on factoring invoice, etc.

Factoring Survey 2019

The Association is committed to engaging with our customers in order to obtain feedback that will allow us to make improvements to our service.

Owners were last surveyed in December 2019 and we would like to apologise for the delay in letting you know the outcome of the survey.

Please see below the responses that were received from those owners who participated in the survey:

Question	Very/Fairly Satisfied	Neither Satisfied nor Dissatisfied	Fairly/Very Dissatisfied
Taking everything into account, how satisfied are you with the factoring services provided by Oak Tree Housing Association Ltd?	60%	19%	21%



OAK TREE HOUSING ASSOCIATION LTD, 41 HIGH STREET, GREENOCK, PA15 1NR

Tel: Enquiries - 01475 807000 Direct Repairs - 01475 807001 Fax No: 01475 807022

www.oaktreeha.org.uk e-mail: info@oaktreeha.org.uk Registered with the Scottish Housing Regulator No. HCB137

Property Factor Registration Number PF000264; Financial Conduct Authority No. 2232 (S); VAT Registration No. 156 9197 67

Oak Tree Housing Association Ltd is a registered society under the Co-operative and Community Benefit Societies Act 2014

Registered Charity Number SC045300





OTHA charges a management fee of £136.50 per year for providing your service. How satisfied are you with the value for money of the factoring management fee?	49%	35%	16%
Have you reported a common repair in the last year? If yes, how satisfied were you with the ease of reporting the repair? <i>45% (28) of respondents had not reported a common repair in the last year.</i>	31%	16%	8%
How satisfied were you with the quality of the work carried out? <i>Only 37% (23) of respondents answered this question in comparison to the 28 above.</i>	29%	14%	19%

Question	Yes	No	Yes if a discount was offered
Would you be interested in using an online portal to check your statements, pay bills and report repairs?	28%	44%	28%
Would you be interested in receiving your invoices and communications by email rather than mail? This could reduce costs which could reduce your bill.	24%	42%	34%
Would you be interested in paying your factoring invoice by direct debit if there was a discount for this payment method?	23%	37%	40%
Are you interested in being actively involved in a factoring customer focus group to help shape OTHA's services provided to you?	7%	93%	

Do you have any general suggestions for improvement of the service?

We received the following responses:

Concern regarding tenants of private let properties causing disruption and anti-social behaviour within the close.

Information to be provided on our services.



OAK TREE HOUSING ASSOCIATION LTD, 41 HIGH STREET, GREENOCK, PA15 1NR

Tel: Enquiries - 01475 807000 Direct Repairs - 01475 807001 Fax No: 01475 807022

www.oaktreeha.org.uk e-mail: info@oaktreeha.org.uk Registered with the Scottish Housing Regulator No. HCB137
Property Factor Registration Number PF000264; Financial Conduct Authority No. 2232 (S); VAT Registration No. 156 9197 67
Oak Tree Housing Association Ltd is a registered society under the Co-operative and Community Benefit Societies Act 2014
Registered Charity Number SC045300





More information on planned and cyclical programmes.
More information on our landscaping service.
Do you have any general suggestions for improvement of the service? We received the following responses contd:
How often do close inspections take place?
Concern regarding charges for common electricity supply based on estimated readings.
Can close cleaning be carried out?
Are we getting value for money for cyclical maintenance programmes?
What does my management fee cover?

The Association would like to thank those owners who participated and gave suggestions on how we could improve our services. The feedback received helped towards preparing our action plan as detailed below:

	ACTION PLAN	TIMESCALE
1.	Publish landscaping specification and number of visits for each development and back courts on our website.	By end of January 2021
2.	Publish details of our landscaping contractor's Customer Liaison Officer on our website for reporting any complaints or enquiries as a first point of contact.	By end of January 2021
3.	Finalise our landscaping drawings for open space and back court and publish on our website.	By end of March 2021
4.	Review and resolve our procedures on common landlord supplies.	Ongoing
5.	Publish annually on our website on the common cyclical works to be carried out per development and close.	By end of March 2021

6.	Update our website on when estate management visits are carried out to show visibility of common inspections.	By end of December 2020
7.	Include owners in any consultation taking place regarding close cleaning services.	By end of March 2021
8.	Update our website providing advice to owners regarding anti-social behaviour from private landlord tenants.	By end of December 2020



OAK TREE HOUSING ASSOCIATION LTD, 41 HIGH STREET, GREENOCK, PA15 1NR

Tel: Enquiries - 01475 807000 Direct Repairs - 01475 807001 Fax No: 01475 807022

www.oaktreeha.org.uk e-mail: info@oaktreeha.org.uk Registered with the Scottish Housing Regulator No. HCB137

Property Factor Registration Number PF000264; Financial Conduct Authority No. 2232 (S); VAT Registration No. 156 9197 67

Oak Tree Housing Association Ltd is a registered society under the Co-operative and Community Benefit Societies Act 2014

Registered Charity Number SC045300





9.	Launch an owner's portal.	By end September 2021
10.	Promote online payments.	Ongoing
11.	Consider offering a small discount for those who chose to pay by direct debit.	By end September 2021

West Station Roof Survey & Dormer Repairs

The Association has carried out an extensive survey on some of the tenemental roofs in the West Station area. The Association has communicated with all owners where work has been identified.

Works will proceed shortly in those closes where the Deeds of Condition allow. We will write out to those residents to notify them of the anticipated start dates and duration of the works. Consultation will soon take place with those owners where costs are above the thresholds to proceed with the works.

Queries

If you have a query on either your invoice, the work carried out or any of the information noted above, please phone 01475 807000 or email info@oaktreeha.org.uk and your enquiry will be passed to the relevant department.



OAK TREE HOUSING ASSOCIATION LTD, 41 HIGH STREET, GREENOCK, PA15 1NR

Tel: Enquiries - 01475 807000 Direct Repairs - 01475 807001 Fax No: 01475 807022

www.oaktreeha.org.uk e-mail: info@oaktreeha.org.uk Registered with the Scottish Housing Regulator No. HCB137

Property Factor Registration Number PF000264; Financial Conduct Authority No. 2232 (S); VAT Registration No. 156 9197 67

Oak Tree Housing Association Ltd is a registered society under the Co-operative and Community Benefit Societies Act 2014

Registered Charity Number SC045300

