



Registered property factor no: PF000103

the address

YOUR NEWSLETTER FROM JAMES GIBB RESIDENTIAL FACTORS

WINTER 2023



*Wishing all our homeowners
a safe, healthy and
happy Christmas and a
prosperous New Year*

THE JAMES GIBB TEAM

doing it
the right way



Welcome



This time of year always brings a mix of joy and excitement of social and family gatherings and reflections on time passed. It is a time when we can normally step back from the day-to-day challenges of life but for many that is less possible given the issues that we all feel, not least the cost of living crisis characterised by rising prices, supplier shortages and inflation and also by the conflicts across the world brought ever closer by 24/7 media coverage.

This year I would like to thank our teams who have worked over and above their daily roles to take time out to assist in James Gibb's charity work and this will go a long way to assisting many people.

As the global financial issues have taken centre stage across the world, it has left a trail of challenges for many families.

For you, our valued customers, you too will have been impacted in some way by these issues. Last winter and throughout this year I have noted the many uncertainties and difficulties faced in the utilities market for gas and electricity. This has impacted us all in terms of cost increases that we have never before experienced and the whole marketplace for these daily essentials will take time to stabilise. This is starting to emerge but is unlikely to return to the levels we were used to pre-2021.

Irrespective of our challenges, differences or opinions, strong and sustained positive relationships are a powerful base to work from and provide a foundation upon which progress and stability can grow. It remains important to me that we at James Gibb have solid relationships with our clients across all our sites and through this ensure we continue to strive to provide the best customer service to you all.

So, from our teams to your home, we are sending festive good wishes and cheer to you, in the hope that you and your family have a very Merry Christmas and a healthy, prosperous New Year.

David Reid

Chief Executive at James Gibb

Winter Conditions

Six steps to keep your home safe and dry and insurance premiums down.

The unfortunate reality is that, in our climate, there are often weather related insurance claims as a result of burst pipes and storm damage, particularly in the winter months. There are however, steps that can be taken to minimise risks. Here's some tips:

- 1** Ensure all pipes are properly lagged, homes are heated and the property is free from drafts.
- 2** Fix dripping taps and replace faulty washers.
- 3** After a period of freezing weather, look for damage by frost or by weight of ice and snow.
- 4** When cooking or when drying clothes, try and have enough ventilation to the outside to prevent a build-up of moisture / condensation in the home.
- 5** Know where the main stop valves are in case you need to turn off the water in an emergency.
- 6** If the property is to be empty overnight, ensure there is sufficient heating left on and windows and doors are closed.

Remember, areas within the home are your responsibility but please inform your development manager if communal area repairs are required. A small repair, done on time, can save significant repair costs, helping to maintain your developments in good order and keep your insurance premiums down.



James Gibb – Factoring and Freehold System

We are often asked the question 'you charge us money for services and what do we get for these services?'

Please remember a development is like a mini business. Income is required to match expenditure. The duty holders (homeowners) are responsible for appointing a managing agent, unless in a new build, a management agent/factor is appointed by the homebuilder at the outset.

The managing agent is not the owner of the building, development, or estate. The beneficiaries of having services in place, such as building insurance/public liability insurance, cleaning, landscaping, fire safety, lift maintenance and much more is the homeowners (duty holders). Without maintenance and services, the asset will fall into disrepair and the result is property values are impacted. Our remit is to arrange and provide services on behalf of the duty holders and our preference is to do so with a close working relationship with groups of homeowners, known as Associations and Committees. Our best managed developments are where apathy does not exist and we manage to achieve, via the process within your title deeds (deed of conditions), to have a majority in place to form an Association/Committee. With this in place we will work together to ensure that services are in place, especially regulatory services, e.g., lifts, and all required services are provided by external suppliers via service level agreements which will protect your property and asset. We have developments with active committees, and this works extremely well.

When apathy does exist, this is where the challenges begin. In developments where apathy exists, as the managing agent we can continue to supply core services regularly but when it comes to non-core services, for example, roof repairs/reinstatement, internal/external redecoration, works outwith our spending discretion, we require the majority agreement as per the deed of conditions and Property Factors Act 2011. If we have a

development where a roof leaks continuously and because of apathy, agreement cannot be achieved by majority to arrange the works, we cannot act or authorise the works. There are times when work has been agreed by majority, but all homeowners do not pay the funds, which then delays or stops work commencing. The impact of not paying the funds requested will be a larger cost at a later date, due to long lasting damage. The only impact is on the property owners and legally we cannot instruct the work without the agreement and/or funds paid.

The same applies to homeowners who chose not to pay for services. If this happens on a large scale in a development the factor will reduce services or cease them. Why? If the beneficiary of the maintenance is a homeowner's asset (property) and there are insufficient funds to pay for services, why would the managing agent fund the services? This is why on behalf of paying homeowners we will pursue the non-paying homeowner. This is to ensure the funds to protect your asset. Hence the legal cost to pursue the debtors, which avoids the missing shares being charged out. An example of this is a development that paid £7 each of legal action costs, which recovered the possibility of unpaid service charges by debtors being charged out at £148 per property.

We agree, why should a paying homeowner pay for legal costs when a neighbour is not paying, it is unfair. If it is not managed, the outcome is property values drop due to no funds to maintain the development. Why should the managing agent pay the shortfall when we do not own the asset? The real culprit here is the non-paying homeowner.



We will be arranging in the near future several short videos on our website explaining the complexities of what works well and not so well in Freehold tenure in Scotland.

Resilience, Partnership, and Determination

Outlining our determination and commitment to improve our delivery to all our customers.

Having had the pleasure by correspondence, AGMs, or other channels to have communicated with many of our customers throughout the year, I am struck by the understanding and patience many of you have had in recognising we are here to manage the development for and on behalf of our customers, which are owned and managed by the collective homeowners who live in it. You understand we are not the homebuilder and recognise the benefit in kind of the costs incurred is to your property. Our James Gibb Teams resilience and determination in a time that has seen more lows than highs, has made me incredibly proud to be associated with them. We have a difficult role to play as we manage and maintain developments on your behalf, ensuring that the suppliers that are providing the services do so at the highest of standard and minimum of cost. In a development of fifty properties, there can be, at times, fifty different opinions, as to whether service delivery should be reduced/increased, cost should be reduced/increased or both. We realise that where apathy does not exist, we can assist in structuring a committee of interested and engaged homeowners and work together to seek solutions.

As an organisation we remain determined and committed to improve our delivery to our customers and have invested in training and development with 17 of our team currently working through our industry qualifications. There is a commitment by James Gibb to put more through this curriculum in 2024. We have more people on this course than any of our competitors.



James Gibb Charity Fundraising

A few of our regional teams took part in the MacMillan coffee morning on 28th September this year and raised a grand total of £1,340 for the charity who offer information and financial support for people affected by cancer.

Fact or Fiction - dispelling the myths!

We are consistently asked the question why do we appoint the suppliers we do? There must be a starting point for everything and if the duty holders (homeowners) have not managed to arrange a Homeowners Association and/or Committee then a factor will be the appointed decision maker until homeowners can structure an Association.

We cannot make the decisions to change suppliers at the say so of a handful of homeowners. Why? The deed of conditions and/or Property Factors Act 2011, will state that a majority of homeowners is required. It would not be fair, reasonable, or rational to make change otherwise. Of course, if a supplier does not deliver on the service level contract we will act accordingly. However, apathy will not assist change; ownership, responsibility, and collaboration will.



Myth

We as an organisation gain financially from keeping our suppliers in place. This is not correct, we receive no income from our trade suppliers by having them on a development.

Fact

If suppliers are not delivering the agreed service levels continually, we will replace them. The price we pay them is the price you pay. We have developments where homeowners have recommended suppliers and, provided they pass our onboarding process, e.g., correct insurances, health and safety disclosure, we will appoint them. This is the position for many of our developments. On three sites we have landscapers maintaining the grounds who live in the development.

“The price we pay them is the price you pay”

Myth

We have more authority than a homeowner to force work timelines. For example, a lift fails, and the lift maintenance company advise that a new part is required and it will be a 7-day delivery, that we are at fault for not repairing the lift on time. Some homeowners ask for a backup system, e.g., a stair lift to be put in place or to keep all spare parts required.

Fact

This is not the case. The factor did not build the development or install the lift, the homebuilder did. Any factor is at the mercy of the maintenance supplier to receive parts. In a recent scenario, the lift was a Spanish manufactured lift and parts required delivered from Spain with a 7-day lead time. A stair lift requires agreement by majority of all homeowners; without it, it cannot happen. To have every spare part for a lift would cost approximately £80,000 and again the agreement to spend this money would be required from the majority of homeowners. Either way, it is not legally possible for a factor to make this decision and apply the cost to homeowners without consultation and agreement by the majority.



Always Available, No Matter the Season

At this time of year, when trades close for two weeks and offices have public holidays, business at James Gibb does not stop.

Our 24-hour Emergency Support is critical in the provision of property maintenance and repair services, and it is vital that clients have immediate access to help and information 24 hours a day, 365 days a year.

James Gibb operates an out of hours Control Centre providing 24-hour, 365-day customer service Helpdesk and Emergency Call Out Services to the Property Development and Property Management sector.

We are often asked the question as to why this service is provided. We always wish that those who have not had the experience of requiring support in the middle of the night from this service, hear from those who have. This would confirm why this is such a valuable service provision.

In a new development we had acquired from a competitor, we have heard first-hand about the challenge a homeowner had, where her previous property manager provided a list of contractors for owners to call themselves, out of hours. The owner had called out a plumber on Boxing Day, who attended at treble time rates, to announce on arrival that it was a roofer that was required. The homeowner was faced with explaining two large bills to other homeowners. At James Gibb, our out of hours service assumes that ownership and manages the emergency from beginning to end.

- Personalised, immediate call answer
- Professional 'On Call' Triage Diagnostics
- Nationwide Contractor Network
- Expert Local Knowledge
- Immediate Contractor Resolution
- Customer Satisfaction Guarantee

In addition, our Development Managers are on call to assist with any issues no matter how great or small.

For all clients who are provided with this service, we are available to deal with your emergency at any time. Should a homeowner have an issue at their development, simply call James Gibb on **0333 240 8325** day or night. We will be there to guide you through the problem and provide a solution, either temporary or permanent. **Please understand that in emergency situations, e.g., storms and roof damage, our call volumes can increase, and telephone lines/resource can see delays.** In addition, it is unlikely roofing contractors will go on roofs in heavy winds due to safety reasons. There may be other justified reasons for other suppliers only managing to carry out make safe work.

The out of hours Control Centre delivers unparalleled customer service.



Christmas WORDSEARCH COMPETITION

It's that time of year again! Our annual Christmas competition has become a great tradition at James Gibb, with lots of homeowners joining in the festive fun.

As in previous years, we'll randomly choose two winners from each region (Edinburgh, Glasgow, Aberdeen, and Dundee) and each lucky winner will have the choice of luxury chocolates or champagne as their prize.

All you need to do is find the words using the clues below. The first letter of each of answer spells a 10-letter word relating to the festive season. Then send your answer, name, account number and contact details to your regional office.

The closing date for entries is 1st February 2024 and winners will be contacted by mid-February. *Good luck!*



- 1 Traditional Christmas Cake (7)
- 2 Song "the first" (4)
- 3 Type of Christmas Decoration (9)
- 4 What colour are mistletoe berries? (5)
- 5 How do you say Happy Christmas in Spanish? (5, 7)
- 6 In the 12 days of Christmas there was 10 of them (5, 1, 7)
- 7 What is the name of the period leading up to Christmas? (6)
- 8 Another name for Santa Claus (4, 7)
- 9 Christmas Drink (6)
- 10 Notification that Santa is coming to deliver presents (11)

P	L	H	W	Y	J	G	D	R	W	T	P	R	G	E
Y	O	J	Z	D	R	M	L	D	C	I	S	W	U	T
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Q	D	K	S	P	D	I	P	M	A	D	R	V	C	H
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T	A	X	P	Y	U	H	O	L	R	B	M	D	S	E
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E	I	M	U	R	E	S	B	D	C	W	L	N	P	O
S	N	B	N	M	C	B	M	D	Y	Q	X	R	T	U
D	G	G	A	D	H	T	O	M	T	R	L	E	E	P
R	A	N	S	L	L	E	B	H	G	I	E	L	S	S
F	R	D	L	L	U	P	Y	F	K	S	O	W	N	P
O	R	M	L	D	A	R	S	T	G	O	N	G	G	E

Festive Season at James Gibb

Christmas and New Year Opening Hours - 2023/24

Friday 22nd	December	9.00am to 1.00pm
Monday 25th	December	Office Closed
Tuesday 26th	December	Office Closed
Wednesday 27th	December	9.00am to 3.00pm
Thursday 28th	December	9.00am to 3.00pm
Friday 29th	December	9.00am to 1.00pm
Monday 1st	January	Office Closed
Tuesday 2nd	January	Office Closed



Normal opening hours of 9.00am - 5.00pm resume on Wednesday 3rd January 2024.

The James Gibb+ mobile phone app can be downloaded absolutely free from either the Google Play Store (Android) or from the Apple App Store.



For further information, please contact your regional office.

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doing it
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