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YOUR NEWSLETTER FROM JAMES GIBB RESIDENTIAL FACTORS

SPRING 2021



Welcome

Firstly, we hope you managed an enjoyable Christmas and New Year. Very different this time, of course, and most of us missed sharing it with family and friends. I'm sure we're all looking forward to better times this year. A holiday would be quite nice too!

Here at James Gibb, we're working away as close to normal as we can. Some of you calling us, may hear different noises in the background: dogs, children, dishes being washed etc. etc. With most of our staff still working from home, following Government guidelines, that's the reality of the situation but we really do try and minimise noise as far as we can. One caller recently was delighted to hear a baby in the background as it took her back to her early motherhood. Another caller was less pleased, angry in fact, to hear background noises. I suppose we all react differently to the same situation but we do prefer those callers who willingly accept the current position and we wish to thank you for your continued understanding.

Stay safe

THE JAMES GIBB TEAM

Boosting the Team

We are delighted to announce a new appointment to our business. David Leese joined us at the beginning of January to fill a new role - Chief Operating Officer.

David has over 30 years' experience working at a senior level in the NHS sector. In that time he has held numerous senior leadership roles, ensuring highly effective and efficient business practices and processes focussed on service delivery to all stakeholders. David also has a strong track record in developing and improving how organisations and staff work, ensuring values, communication and organisational development are at the core of leadership and service delivery.

David brings with him these transferrable skills and this investment in our business will ensure that our journey of continuous improvement is expertly managed and accelerated, leading to an enhanced, efficient, service delivery package to our customers, our business partners, our suppliers and our staff. We all very much look forward to seeing the fruits of David's labour starting to evolve in the very near future.





External Wall Systems CLADDING UPDATE

You may well be aware from recent, well documented, media communications of the current position in the UK regarding External Wall Systems/Cladding on residential blocks of apartments (11 metres and above), following the Grenfell disaster in June 2017.

UK Lenders are now demanding that an owner re mortgaging or selling their apartment, which has external wall systems/cladding in place, confirm to the lender that it is not of a combustible material. Each property will require an External Wall System Form 1 (EWS1), requested in line with the Ministry of Housing Communities and Local Government guidance which requires to be completed by a suitable qualified fire surveyor/engineer. This has to be provided to the surveyor completing the home report prior to re mortgaging or lending taking place.

The position is of great concern for homeowners who want to ensure their building is safe, but also to know if they can sell their property without issue. Although this is not a Core Service for factoring companies, with some refusing to become involved, we at James Gibb have not only worked with our homeowners to manage the problem but we are at the forefront of discussions at Scottish Government.

David Reid, our Group Managing Director, but also in his capacity as President of the Property Managers Association Scotland (PMAS), has been involved with Kevin Stewart, Minister for Local Government, Housing and Planning Parliamentary Working Group, which was structured to review all the information from various parties to seek a solution to the problem, both short term and long term. Feedback has been provided on various options for homeowners and PMAS has written to the First Minister with further options. This was recently documented in the Sunday Times on 7th February 2021.

Following all this feedback, Scottish Government have structured an agenda to address these challenges and, although it may not reach all the requests put forward by PMAS, it will go some way to providing movement in this market place. An announcement is expected by Scottish Government early in March 2021 and, as ever, James Gibb will provide further updates to our clients.

Code of Conduct Review

As you know, property factoring has been regulated since 2012 and all factors must adhere to the Property Factor Code of Conduct introduced as part of the Property Factors (Scotland) Act 2011.

The Code of Conduct is due to be revised following a lengthy consultation process carried out by the Scottish Government. The revised Code was laid before the Scottish Parliament last month and, subject to Parliamentary approval, will come into force in August of this year.

Nearer the time, we will require to revisit our own Written Statement of Services (WSS) to ensure compliance but, in the meantime, we thought it useful to highlight some of the key changes that will come with the revised Code:

- “Overarching Standards of Practice” are added. These are various standards to which Factors must adhere when carrying out their work, including compliance with all relevant legislation and remaining honest, open and transparent in all dealings with homeowners.
- Any substantial change to a WSS must be provided to homeowners at the earliest opportunity within a 3 month period. The current Code allows changes to be provided within a 1 year period.
- The Revised Code provides further guidance and detail as to what must be included in each WSS. Additionally, they must include information about the 2011 Act and Factors’ duties under this.
- There is now explicit reference to a Factor’s obligation to comply with Data Protection Legislation when handling personal data of clients.
- Compliance with anti-money laundering legislation and guidance is brought into a Factor’s financial obligations. The current Code is silent on this.
- A Factor must treat customers in default/arrears: “fairly, with forbearance and due consideration.” A Factor’s debt recovery procedure should advise customers that independent, free, debt advice organisations are available to them.
- Factors are to provide an annual insurance statement to each homeowner or a statement within 3 months following a change in insurance provider.
- The Revised Code also introduces a new, six page, glossary of terms, again signalling an effort to strengthen the clarity of the Code.



Handy Tips to Prevent Water Leaks

Escape of water claims account for almost 70% of claims within residential properties and many of these claims are avoidable with some proactive property maintenance and by following some basic tips.

Bathroom Leaks

The main cause of escape of water leaks in the home originate in the bathroom. Very often leaks can occur around the seals of the shower tray and door and also around bath seals which, if left for any length of time, can result in significant damage. A regular inspection around the seals can help spot any issues early.

Your bath drain can also be problematic, particularly when the bath is made from plastic or fibreglass as it will flex with use and this can lead to a break in the seal around the drain itself and around the plug hole. This means that water can escape underneath the tub which is often unnoticed but can cause extensive damage over time. If you can, it's always sensible to see if you can remove a bath panel and check the floor below the tub to make sure this is dry.

Sink Leaks

Leaks around the sink can occur at the pipe joints and, in some cases, the pipes themselves. It's always a good idea to check both thoroughly and at regular intervals. Water running down a pipe and any floorboards below can cause them to become swollen and rotten.

Toilet Leaks

The most common toilet leaks are between the toilet itself and the waste pipe or a failure with the concealed cistern valve. The leak will often occur each time the toilet is flushed. Toilets should be fixed firmly to the floor so if you feel any movement when sitting on it this may be indicative of problems and you should take action.

Kitchen Leaks

Similar to bathrooms, always check your pipe connections and underneath the sink as this is often when leaks from loose seals can be detected. Appliances such as dishwashers and washing machines can also be the source of leaks from faults or faulty hoses etc. Regular checks behind or under these machines can help spot any potential issues early and avoid further damage.

Accidental Damage

A common cause for escape of water claims is accidental damage caused from taps being left on and the resultant overflow from a bath or sink. Always encourage your family, particularly younger members, to double check all taps are turned off when leaving a room.

By following these preventative maintenance tasks, we can all do our bit to minimise insurance claims which, in turn, minimises any negative affect on your premiums.



Setting up a Residents' Association

Many developments under our management already have an established Residents' Association (RA).

Working with the Development Manager, an RA can be a very effective vehicle to improve your development and provide clear channels of communication. Committee structures can vary between an informal group of owners with limited decision making powers to a fully constituted association.

We enjoy a close and productive working relationship with all our RAs and they provide an excellent forum in which to discuss development issues and plan repair and maintenance projects. Your Deed of Conditions will sometimes contain details on how an RA should be set up, voting requirements and structure. In some instances, the Deed will also contain a pre-written constitution. Although any RA does make calls on the time and energy of those involved, we are always very happy to assist wherever possible and your Development Manager can help arrange meetings, book venues, take and distribute minutes etc. If you are interested in setting up an RA, do feel free to speak to your Development Manager who will be happy to offer advice. Often the first step is an initial residents' meeting to gauge interest and we can make the necessary arrangements for this. We can also provide draft constitutions and advice on the structure for any RA. Of course, during the current restrictions, most of our meetings take place virtually, and we can arrange, manage and chair these, on your behalf.

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doing it
the right way

Paperless Direct Debit

In the previous edition of our newsletter, we announced a forthcoming introduction of Paperless Direct Debit. We are delighted to now confirm that this has been successfully launched and is now live.

As a reminder, this allows for a much simplified direct debit instruction process and removes the need for paper based transactions.

If you would like to sign up for paperless direct debit, and take away the worry of forgetting to manually settle your invoices, you can:

- Log on to your client portal James Gibb+ (from our website)
- Talk to our finance team on 0333 240 8325
- Email enquiries@jamesgibb.co.uk for more information



We also like to remind our customers of the benefits of signing up for paperless communications. If you've not yet done so, and are able to, please email enquiries@jamesgibb.co.uk to set this up.

Technology has driven us all forward, not always for the better perhaps, but we can thoroughly recommend the advances we have introduced in our business over the past few years: Your own on-line portal at James Gibb+, giving you access to your invoices, statements, your development news, minutes of meetings, correspondence, development debt position, insurance details etc etc. This is also available as an App on your phone or tablet so you can keep up with all your development's information while on the move.



Christmas **ANAGRAM COMPETITION**

We had a very popular competition this year with lots of correct entries so a huge thank you to all who took part.

Here's the unscrambled solutions:

STREAKY ROUT

OFF THE SANE PEST

MUDDLING PUP

FORGIVING SLED

RED ERNIE

CONGRESS LIAR

RAPID STOLEN ANGEL

HONESTY WARMS FONT

DRASTIC CHARMS

ROAST TURKEY

FEAST OF STEPHEN

PLUM PUDDING

FIVE GOLD RINGS

REINDEER

CAROL SINGERS

TEN LORDS A LEAPING

FROSTY THE SNOWMAN

CHRISTMAS CARD

Answer - MISTLETOE

Our winners, this year, were:

GLASGOW Douglas Graham, Whistlefield Court
Janet Leavy, The Moorings

EDINBURGH Mark Leslie (Boland), Horne Terrace
Alex Ferreira, Academy Park

ABERDEEN Mr G Watt, Hilton Heights
Jan Strandskog, Westgate

DUNDEE Katherine Ritchie, Blackfriars Mews
Katy Goldsmith, Paddock

Congratulations to our winners who each selected either champagne or luxury chocolates. Thank you to all others who submitted their answers. Please try again this year!