

the address

Registered property factor no: PF000103

YOUR NEWSLETTER FROM JAMES GIBB RESIDENTIAL FACTORS

WINTER 2021



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

Welcome

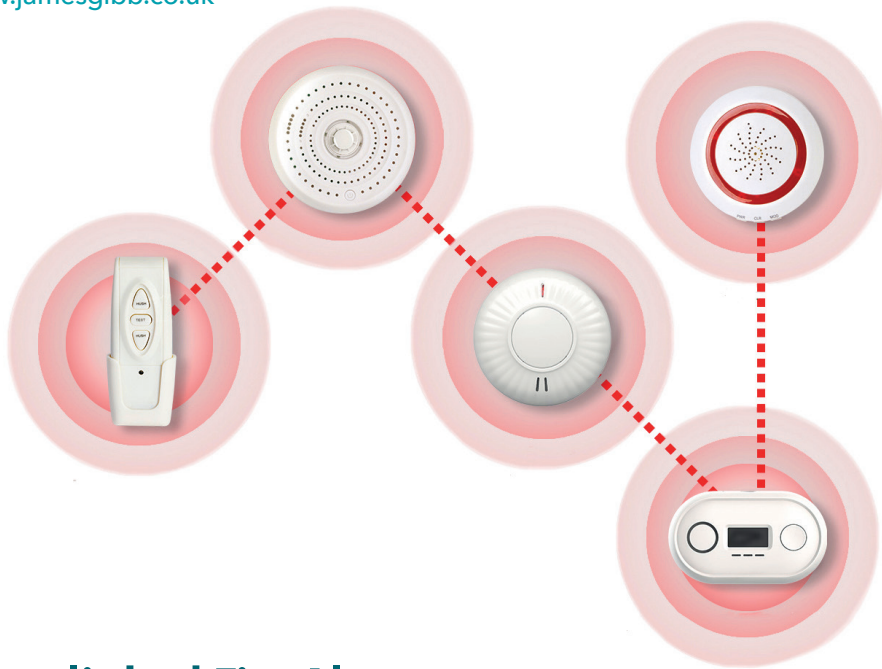
In this issue of our quarterly newsletter, we're delighted to extend a very warm welcome to all new homeowners who we now serve as a result of two recent acquisitions.

On 1st November 2021, we acquired a number of factored developments previously managed by Dunfermline based Abbey Forth Property Management Ltd. On the same date, we also acquired the full factoring portfolio of Aberdeen based commercial property consultant, F G Burnett. We look forward to working with you, along with our existing homeowners, to ensure that we provide a level of service to you commensurate with the details set out in our Written Statement of Services.

In each of the Winter issues of this newsletter, we include a Christmas quiz with the chance to win some lovely prizes. If you do have some spare time over the festive break, please have a go at our wordsearch and enter our prize draw.

Good luck.

THE JAMES GIBB TEAM



Interlinked Fire Alarms

Most of you will be aware that every home in Scotland must have interlinked fire alarms by February 2022.

Below is an abbreviated extract from the [mygov.scot](https://www.mygov.scot) website:

Being interlinked means if one alarm goes off, they all go off. You may not always hear the alarm closest to the fire, especially if you're somewhere else in the house. An interlinked system will alert you immediately.

What you need to do

If you are a homeowner, it's your responsibility to make sure your home meets the new fire alarms standard.

By February 2022 every home will need to have:

- 1 smoke alarm in the room you spend most of the day, usually your living room
- 1 smoke alarm in every circulation space on each storey, such as hallways and landings
- 1 heat alarm in the kitchen

All smoke and heat alarms should be mounted on the ceiling and be interlinked. Check the manufacturers guidance on each alarm for instructions on where the alarm should be placed.

If you have a carbon-fuelled appliance, like a boiler, fire, heater or flue you must also have a carbon monoxide detector. This does not need to be linked to the fire alarms. Gas cookers and hobs do not need a carbon monoxide detector.

As an example,

If you live in a 1 bedroom flat, you will need 2 smoke alarms and 1 heat alarm. You may also need carbon monoxide alarms. You need:

- 2 linked smoke alarms:
 - in the hall
 - in the living room
- 1 linked heat alarm in the kitchen
- 1 carbon monoxide alarm in any room where you have a carbon-fuelled appliance like a boiler or wood-burning fireplace

If you have an open plan living room and kitchen you only need to have 1 alarm in this space and it should be a heat alarm.

The types of alarm you'll need

There are 2 types of interlinked fire alarms that meet the new rules:

Sealed battery alarms - which should be tamper-proof long-life (which can be up to 10 years) batteries. You can fit these alarms yourself.

Mains-wired alarms - these are cheaper than tamper proof long-life battery alarms, but should be installed by a qualified electrician. These should be replaced every 10 years.

Both types of alarm are interlinked by radio frequency without the need for WiFi.

If the carbon monoxide alarm is battery operated, it must have a sealed battery for the duration of its lifespan, which may be up to 10 years.

Cost of alarms and what to look out for

The cost for an interlinked system with sealed long-life battery alarms in a two storey house is around £220, if you fit the alarms yourself. There will be an extra cost if you get a tradesperson to fit them for you.

You should:

- look for a recognised brand
- use a reputable retailer
- read online reviews
- check that each alarm complies with the following standards -
 - Smoke alarms: BS EN14604:2005
 - Heat alarms: BS 5446-2:2003
 - Carbon monoxide detectors: British Kitemark EN 50291-1

Help and advice

You can get more information on the new fire alarms legislation, including answers to the most commonly asked questions, on the Scottish Government website.





UK Inflation Increases

I'm sure we're all aware that UK inflation rates are on the increase. At the time of writing, the rate was 4.2%, well above the 2% rate set by the UK Government.

There are a number of factors that have contributed to this including:

- Shortages of many goods, including building materials and computer chips.
- Government support to businesses during the pandemic (e.g. reduced VAT for hospitality) has ended.
- Businesses are struggling to recruit lorry drivers and hospitality staff.
- Shortage of and demand for oil and gas are pushing up energy prices world wide.

As a result of this, and other factors, we are all seeing price increases in, for example, home renovation projects, taxi fares, some foods etc.

The most significant increase that we, as your factors, are expecting to see is in Utility Bills. We work closely with a utilities broker to ensure that we capture the best deals available for our customers but we have to be conscious of the fact that energy costs are increasing and, although we and our brokers will continue to do everything we can to mitigate the effect of utility increases, we cannot guarantee that our customers will not be immune to increasing energy costs. Of course, we do not take any mark up or commission on any of our invoices so we will not benefit in any way from increases.

In addition to utilities, we are also finding that some materials our contractors require are in short supply. This has not been a significant issue, in most cases, to date but we are working closely with our suppliers to ensure that, where possible, they are able to secure the right materials at the right price.

As always, we will endeavour to secure the best prices for our customers during these difficult trading conditions. As we have said many times, we do not benefit in any way from supplier increases - the price we pay is the price you pay - so we are always looking for the best deals.

Our opening hours, over the festive period are as follows:



Christmas and New Year Opening Hours - 2021/22

Friday 24th	December	9.00am to 1.00pm
Monday 27th	December	Office Closed
Tuesday 28th	December	Office Closed
Wednesday 29th	December	9.00am to 3.00pm
Thursday 30th	December	9.00am to 3.00pm
Friday 31st	December	9.00am to 1.00pm
Monday 3rd	January	Office Closed
Tuesday 4th	January	Office Closed

Normal opening hours of 9.00am - 5.00pm will resume Wednesday 5th January 2022.

Outwith these hours, our emergency "out of hours" contact centre will be fully manned and can be contacted by calling our normal office number on 0333 240 8325. As usual, our contact centre should only be called for emergency requirements.

A Local Approach

Since the start of the pandemic, like most businesses, we have seen a need to re-structure in order to be able to react to the significant increase in communications, demands and queries from our customers.

As part of that we've reverted to our traditional "local" approach where all relevant communications go straight to your local regional office. Within each office, we've created Property Portfolio Teams (PPTs) which consist of Development Managers (DMs) Property Assistants (PAs) and Property Finance Assistants (PFAs) all of whom work together within selected development portfolios. This ensures consistency of approach, support when one member is on leave etc. and spreads the workload between staff with specialist knowledge in different aspects of our business. This has necessitated a significant investment in staff numbers, training etc. but it's an investment which we believe will be reflected in the quality of the service that we provide.

Of course, we still have a central core services department which deals with such activities as income recovery, complaints, property sales, business development, and direct debits.

All contact details for the above can be found on the last page of this newsletter.



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doing it
the right way

Christmas WORDSEARCH COMPETITION

The James Gibb Christmas competition has now become a bit of a tradition. This is the 9th year that we've done this and we always receive a great response so please have a go this year.

As usual we'll draw two winners from each of our regions (Edinburgh, Glasgow, Aberdeen and Dundee) with each winner having the choice of champagne or luxury chocolates.

This year, we have prepared a wordsearch with a twist. All you need to do is solve the questions, find the answers in the grid, jot them down and send your answers to your regional office by email or letter.

Closing date for entry: **1st February 2022**. Winners will be contacted by mid February.

Good luck to all.

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

QUESTIONS:

- 1 Nativity location
- 2 Kissing plant
- 3 Santa's pulling power
- 4 A good king
- 5 Evergreen
- 6 Type of Christmas pudding
- 7 Door decoration
- 8 Christmas plant
- 9 Present receptacle
- 10 Santa's helpers

