Factored Owners

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Estate **1** Inspections

In order to properly manage all common areas, our Assistant Property Services Officer visits each development on a quarterly basis to carry out a visual inspection, these highlight any general repairs, vandalism and other communal issues.

We do, of course, appreciate our owners advising us of any repairs or concerns between visits and Vicki will happily attend out with the planned inspection dates.

To report any repairs please use the contact details below.

Have your say

As your factor we are constantly trying to improve and provide a better service to our owners, If you have an idea or suggestion that you think would be beneficial for you as an owner please let us know by contacting our factoring email address or contacting Vicki direct on details below.

All suggestions are welcome!



As more people are working from home there has been a rise in parking issues where communal parking applies. Please ensure when parking that you are not obstructing any entrances or exits, these may need to be used in case of emergencies and should never be blocked.

Please be considerate of your neighbours when parking. If you have any concerns regarding a



vehicle these should be reported to the police on 101 in the first instance.

Owners Information

It is extremely important that we are kept up to date with owners contact details.

In the event of emergencies, we require to have current up to date contact telephone numbers, email addresses and billing addresses so that we can discuss any issues promptly. If you rent out your property via a letting agent * it is important that we have the letting agents details. You can send all of this information to factoring@ochilviewha.co.uk or call 07759851162.

As an association we are trying to be as environmentally friendly as possible, if you would like to make a small change and go paper free please notify us on the above email.

Your contact details will be kept on your file only and they are never passed to any third parties.

Insurance

The difference between block buildings insurance and contents insurance is that buildings insurance covers the physical structure of the property including the walls, roof and floors, while contents insurance covers items inside the property, such as floor coverings, furniture and freestanding appliances.

Don't get caught out!

Contents insurance is not included in your block buildings insurance policy so please ensure that you have your own contents insurance policy to cover any items in your home.

Here's what we have done * *

Over the past year we have focused on reviewing and improving our factoring service. Here are some of the areas we have improved.

- New factoring documents including annual reviews of the information within;
- · Dedicated factoring email address;
- Creation of a 'Welcome Pack' for all new owners.

We had planned to re-introduce our Annual Owner Meetings during 2021/22 however this on hold due to the pandemic. Once the situation eases sufficiently, and we can be confident of ensuring we keep owners and staff safe, we will re-introduce these.

We are also working on introducing our online portal 'My Home' to owners. We successfully launched this during 2020 to our tenants and have over 50% sign up so far. This allows you to view information online such as factoring documents, letters, invoices as well as making payments directly through your account. Look out for this during 2022.



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Warm Home Discount



Good news! The Warm Home Discount scheme has opened, and you could benefit from a one-off discount from your energy supplier of £140.

If you have qualified in the past, now is the time to re-apply as not all energy suppliers automatically renew their customers' special discounts each year.

We work with Home Energy Scotland who can check if you are eligible.

A friendly advisor will help you see if there is any other support you can get. If you're not sure, just call Home Energy Scotland.

To speak to a Home Energy Scotland advisor free of charge call 0808 808 2282, or email adviceteam@ sc.homeenergyscotland.org and they'll call you back.

Or have a look online here: https:// www.gov.uk/the-warm-homediscount-scheme

Keep cosy for LESS this winter - top tips

With winter just around the corner, here are a few top tips from Home Energy Scotland to help keep you cosy for less.

- 1 Set your heating controls to manage the temperature of your home. Remember to use the weekday and weekend settings.
- 2 By regularly bleeding your radiators you will avoid cold spots and get the most out of your heating system.
- 3 Keep your radiators clear and avoid putting furniture against them. Drying your washing on the radiator can make your house colder and can also encourage condensation and mould growth.
- Your room thermostat should 4 be set to the lowest comfortable temperature (typically between 18°C and 21°C) Turning down the room thermostat by one degree can save up to £80 a year.
- **5** A quick shower uses less water and energy than taking a bath. For every minute you shave off your daily shower, you'll save £7 a year on your energy bills.
- 6 Use heavier curtains during the winter months and make sure you close them when it gets dark to keep the heat in and the cold out.

Condensation

When does condensation occur?

While condensation is rarely a problem in the summer, the amount of water in the air (otherwise known as the humidity) inside our homes is higher during the colder months. This is because we tend to have the heating turned up high and the windows closed. That's why condensation is a bigger problem during this season, as it's no longer confined to the bathroom. When the outside temperature drops, water can start to appear inside your home, especially on windows and walls.



If condensation isn't dealt with immediately it can go on to encourage black mould to start growing on your walls, ceilings, and around your windows.

How do I deal with condensation in my home?

The first step is to control the amount of condensation in your home. See below tips to reduce condensation problems:

- Try to keep the inside temperature reasonably constant.
- Avoid drying clothes indoors.
- Do not dry clothes over any radiators.
- Ensure tumble driers are properly vented or the condensate is regularly emptied.
- Keep furniture away from walls.
- Do not turn off or disable extractor fans. Ensure extractor fans are well
- maintained and offer adequate airflow.
- When cooking, avoid excess steam by keeping lids on and using extractor fans or alternatively open a window when cooking.



If none of the above works call a plumbing professional immediately. Other common issues for individual properties and communal buildings:

- Boiler breakdowns (remember to get your boiler serviced annually).
- Smoke/CO detectors, remember to test these regularly (Alarms save lives).
- Waste management, always dispose of your household waste in the correct manner especially when you are sharing bin stores with other owners/residents, be a courteous neighbour.

Who do I contact regarding any communal factoring issues?

Vicki Brown is our Assistant Property Services Officer; she deals with all factoring related issues and queries. If you have any communal property issues you would like to discuss please do not hesitate to contact her on factoring@ochilviewha.co.uk or alternatively contact her direct on 07759851162.



Problems

Simple Winter Drain Care Tips:

- Inspect all pipes especially those leading directly into the home, these pipes are more prone to freezing because they are more exposed to the elements
- Make sure there is no cracks or gaps around the pipes that enter your home. If you do find crack or gaps, it is necessary to fill these in with sufficient insulation to stop the cold getting in.
- Keep your home heated during the winter months, the temperature should never get below 12 degrees Celsius to help prevent your pipes from freezing, the more you heat your home the less likely the pipes are to freeze.
- · Open cupboard doors, this will allow the heat from the house to circulate around the pipes. Especially important around the sinks.
- Fix any dripping taps or valves in the house.
- Add extra insulation to exposed pipes.

What to do if you discover a frozen pipe?

- Turn off the stopcock immediately.
- Open all of your cold water taps to drain the system. Do not turn on the hot water taps, it might collapse the system.
- Check for leaks around the joints or signs of bursting in the pipe itself.
- Feel your way along the pipe checking to find where the blockage is. Usually the spot of the blockage will appear much cooler than the rest of the pipe.
- Heat your pipe with a hair dryer. Never use a flame to heat the pipe. If you do not have a hair dryer you can place hot towels around the pipes.





Vicki Brown, Assistant Property Services Officer





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