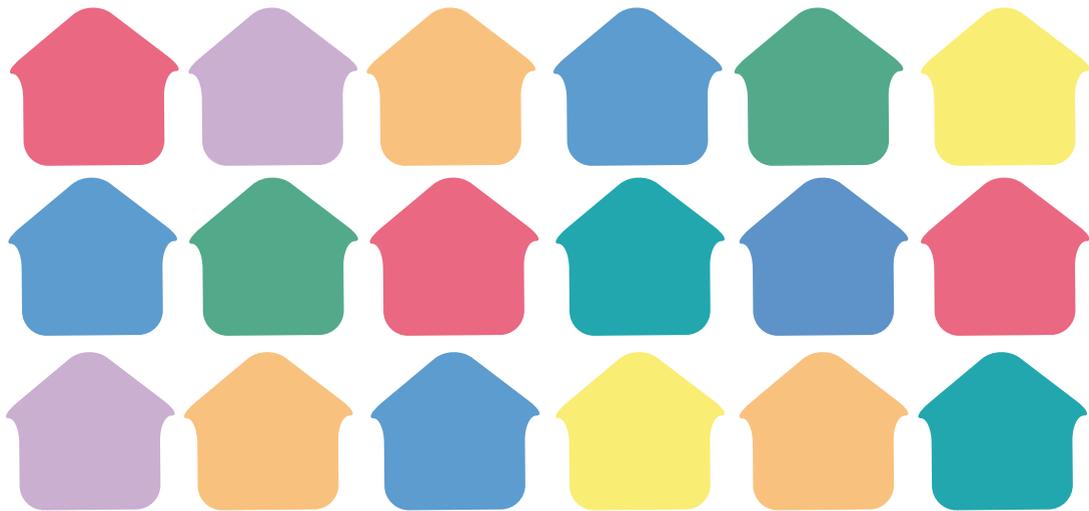


Have your Say!



**Annual Review of Buildings
Insurance, Management &
Estate Management Fees
2019/20**



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BUILDINGS INSURANCE, MANAGEMENT & ESTATE MANAGEMENT FEES

The Association has continuing and rising costs to meet and we must ensure that we cover our costs to provide high quality services to our residents. In order to do so, we must review the amounts charged to owners and tenants each year to achieve this objective.

We would like to hear your views on our proposals in respect of buildings insurance, management and estate management fees.

The income that we collect from cottage owners contributes to staff time for dealing with requests and enquires. It also helps to fund the upkeep of the estate open areas, which all tenants and owners are obliged to pay for.

Unfortunately, the costs involved in providing these services increases each year. This is due to rising inflation making things like staff costs, materials and maintenance costs more expensive.

We aim to keep costs affordable and increases to a minimum to ensure that we have the correct level of funding in place to cover our expenditure.

We have in recent years felt our management fee has not covered the service we provide to owner-occupiers. We have carried out a thorough review of the services we



provide to owners and there is a need to increase this to cover our costs.

Every Cadder main door home owner is invited to submit their views on our proposals for 2019/20.

The closing date for comments to be submitted is **Friday, 11 January 2019**. Residents can submit their views in a range of ways, which are outlined to the rear of this booklet.

BUILDINGS INSURANCE

Main Door Owners

The Association is seeking views from its cottage owners on the provision of buildings insurance via the block policy taken out by the Association on behalf of owners. Currently the Association allows the owners of cottage properties (properties with no common or shared areas) to purchase their buildings insurance through the Association's block policy organised each year.

Currently 66 (30%) owners out of 216 cottage owned properties take out buildings insurance through the Association's block policy.

Having sought views from our solicitors, the Association has been advised that the provision of insurance to main door owner occupied properties is not a requirement of the Association's factoring services under the title deeds for the properties. The service is therefore an additional service provided by the Association. Main door owners are not charged any fees to cover the administration costs of managing the insurance policy by the Association.

In order to ensure that the costs of all factoring services are recovered the Association is consulting on whether to continue providing access to its block policy for cottage owners.

The options being considered by the Association are:

Option 1:

Limit access to the block insurance to properties with common elements (tenements) that are best served through a block policy. Cottages would no longer be able to obtain buildings insurance through the Association's block policy under this option; or

Option 2:

Continue to offer access to the block insurance policy for cottage owners who wish to obtain buildings insurance through the Association's policy. The take up of the insurance would be subject to an annual charge of £10 by the Association to cover the administration costs incurred in managing the policy on behalf of these owners.

SETTING THE MANAGEMENT FEE

Management Fee Amount

The Association is committed to maintaining the Management Fee amounts due by owner occupiers at a fair level, which is sufficient to fund the service.

We have carried out a thorough review of the time staff are dealing with owners, who now account for 40% of Cadder households. We have established that staff are spending more time with owners on a range of issues, such as neighbour complaints; estate issues; council issues; non-payment of factoring bills and other ad-hoc issues. This level of service is not in keeping with the current management fee amounts.

Proposed Management Fee Charges for 2019/20

Cottage owners – An administration fee of £7.43 per annum is currently charged to main door cottage owners for services provided by staff in dealing with enquires and issues. This takes account of the Written Statement of Services between the Association and cottage owners. We have established that the current annual administration fee of £7.43 to cover costs for this service is inadequate and propose to increase this to £21.28 per annum (from 62 pence to £1.77 per month).

Proposed Level

Cottage Owners:
From £7.43 to £21.28 per annum

SERVICE CHARGES

Estate Management Service

The Estate Caretaking Team provide an extensive service in the maintenance and upkeep of your neighbourhood. Together they provide an invaluable service in maintaining the estate and have undertaken improvements in many areas of Cadder.

Proposed Estate Management Fee for 2019/20

The Association's estate management service is provided for the benefit of all Cadder residents – tenements and cottages. The service attends to estate wide issues, such as upkeep of open spaces / common pathways; bulk uplift; de-littering and keeps the general estate to a high standard.

We know that the upkeep of the estate is important to residents and that the work of our estate caretakers is widely appreciated. In our most recent resident satisfaction survey, 94% of respondents stated that the Association looked after the estate well.

The Association is a 'not for profit' organisation and is committed to only covering its costs in providing estate management services to our residents.

Proposed Level

Cottage Owners:

From £74.26 to £75.71 per annum

It is proposed to increase the estate management fee for cottage owners from £74.26 to £75.71 per annum. Cottage owners are required to contribute to the costs for the upkeep of open areas in the Cadder estate, as is detailed within the Deed of Conditions and Written Statement of Services.

Estate Works

We would welcome your views on any improvements that you feel our caretakers could make within Cadder.



WHAT ARE YOUR VIEWS?

Each year, the Association's Management Committee consider any views from all tenants and owner-occupiers in making a decision on the annual rent, service charges and management fee levels.

You can register your views in the following ways: -

- By completing and returning the enclosed questionnaire
- By writing to the Association (20 Fara Street, G23 5AE)
- By visiting the Association
- By telephoning the Association (0141 945 3282)
- By e-mailing the Association (enquiry@cadderhousing.co.uk)
- By asking for a staff member to visit you at your home (if you are housebound)
- By visiting our website – www.cadderha.co.uk
- By attending a focus group meeting at the Association's offices on either Tuesday, 8 January, 11am or Thursday, 10 January, 2pm. Please contact Carley Neilson at the Association if you would like to attend a meeting

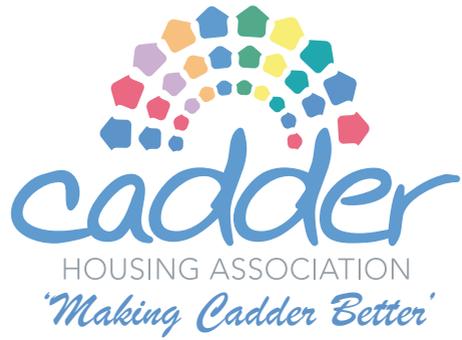
How we will take account of your views

We will report your views to the Management Committee at their meeting in January 2019 to enable them to make an informed decision in advance of any increases to be applied. We will then write to all tenants and owner-occupiers by the end of February 2019 to inform them of the decisions made by the Management Committee in the review of charges for 2019-20.



We will enter all respondents into a prize draw for a £25 voucher for Cadder Hills Café, which is located within Cadder Community Centre.





CADDER HOUSING ASSOCIATION, 20 FARA STREET, GLASGOW, G23 5AE.
TEL: 0141 945 3282

E-mail: enquiry@cadderhousing.co.uk Web: www.cadderha.co.uk

Opening Times: Mon-Thu (9am-4.30pm), Fri (9am-4.00pm).

*On the last Wednesday of each month the Association closes for staff training and opens from 1pm-6pm.