



WRITTEN STATEMENT OF SERVICES

ISSUE – October 2021

Introduction

This written statement of services has been produced by Ayrshire North Community Housing Organisation (“ANCHO”) to enable us to meet our statutory obligations in terms of the Property Factors (Scotland) Act 2011 (the “2011 Act”) and the related Code of Conduct for Property Factors. It is not a legally binding agreement. It is a statement of ANCHO’s responsibilities as your factor and the minimum standards of service which ANCHO will provide in the delivery of our factoring service.

ANCHO is a registered property factor as defined in the 2011 Act, with registration number PF000346. As a registered property factor, ANCHO is legally required to be registered with Scottish Government as a property factor, to use its Property Factor Registered Number on correspondence, and ensure compliance with the Code of Conduct which is provided for in the 2011 Act. The Code of Conduct was originally approved by the Scottish Parliament as part of the implementation of the 2011 Act and came into effect on 1 October 2012. A revised code has recently been published and took effect from 16 August 2021. In this document we refer to the revised Code of Conduct as the “Code”.

It is the responsibility of ANCHO to arrange and manage the general upkeep of open spaces and amenity areas which have not been adopted by the local authority, and in some instances, the common parts of the larger building of which your home forms part.

Who are we?

ANCHO is a not-for-profit registered charity and registered social landlord that owns and manages over 850 homes across eight local authority areas, with the majority in Ayrshire. ANCHO is part of Cairn Housing Group. The Cairn Housing Group is a partnership of housing organisations which collaborates to deliver great homes and services to customers and communities across Scotland.

ANCHO's mission is to provide quality, safe, affordable homes and services, in our communities and with our partners, throughout Scotland.

At ANCHO, we pride ourselves on being one of Scotland's most progressive and innovative housing associations. Our attitude to customer service is focused on delivering whole solutions - if we can't help someone ourselves, we always know someone who will. Our aim is not customer satisfaction – it is customer delight!

ANCHO is a registered society in terms of the Co-operative and Community Benefit Societies Act 2014 (Registration Number No 2559R(S)), a Scottish recognised charity (Charity Number SC036082) and a registered property factor (PF000346).

The contact details for ANCHO office is:

Address:
Sovereign House,
Academy Road,
Irvine,
KA12 8RL

Telephone: 030 3030 0999
Email: mail@ANCHO.co.uk
Website: www.ANCHO.co.uk

ANCHO's offices are open every Monday to Friday, except during public holidays and over Easter and Christmas/New Year. Staff are available via multiple channels during opening hours, which are:

Monday to Friday: 9am to 4pm

ANCHO's property management service

ANCHO delivers a factoring service to homeowners in the North Ayrshire area. Services such as reactive repairs to communal areas and the co-ordination of planned maintenance will benefit from the knowledge and experience of our staff.

ANCHO's property management service is based at our head office in Irvine. Should you have a query in relation to the property management service, you should contact Customer Services on 01294313121, who will direct you to the appropriate department. The Property Management Team consists of Finance, Property Services & Customer Services who are jointly responsible for caring for and looking after all factored properties and will be the main contact(s) if any queries or problems arise in relation to the property management service.

ANCHO welcomes feedback on our service. We send out regular satisfaction surveys to find out the views of those who receive our services. However, we are happy to

accept feedback at any time. Complaints can be made in writing, in person, by phone, by email or by an advocate acting on your behalf.

Equal opportunities

ANCHO is committed to promoting equality of opportunity and diversity in our role as a provider of housing and related services, as an employer and in all other areas of our business.

ANCHO believes that everyone is entitled to be treated with dignity, respect and fairness regardless of their age, gender, race, religious belief, sexual orientation, disability, marital or parental status, socio-economic background, social class, Trade Union activities or unrelated criminal offences. This list is not exhaustive.

In addition to meeting our statutory responsibilities we will promote equality of opportunity and diversity in all our activities by reflecting best practice.

1. Authority to Act

1.1 Legal basis for ANCHO acting as factor

ANCHO has been appointed to act as property factor in accordance with the Title Deeds relating to your property.

You will find information in your Title Deeds about your rights and responsibilities as a factored homeowner and ANCHO's rights and responsibilities as your property factor.

The information will usually be contained in a Deed of Conditions, a legal document that forms part of your Title Deeds. A Deed of Conditions generally sets out any rules covering the management, maintenance, insurance, repair and improvement of the shared parts of your building / scheme. In addition, it usually contains the rights and responsibilities of you as homeowner.

Your solicitor should have discussed your Title Deeds with you when you bought your property. ANCHO does not hold copies of your Title Deeds. However, you can obtain a copy from the Registers of Scotland (who charge for this service) or contact a solicitor for advice. Contact details for Registers of Scotland are as follows:

Address: Registers of Scotland
Meadowbank House, 153 London Road, Edinburgh, EH8 7AU

OR

St Vincent Plaza, 319 St Vincent Street, Glasgow, G2 5LD

Telephone: 0800 169 9391
Email: customer.services@ros.gov.uk
Website: www.ros.gov.uk

If any part of this written statement of services conflicts with your Title Deeds, then your Title Deeds will prevail.

1.2 Common parts and shared areas maintained by ANCHO

As a homeowner, you are responsible for the maintenance of your own home. You also have a shared responsibility for the maintenance of certain shared areas within the development or common parts within the block in which you live.

As property factor, ANCHO manages and maintains these shared areas or common parts on behalf of you and the other factored homeowners in your development or block.

Details of the shared areas or common parts maintained by ANCHO on your behalf are specified in your Title Deeds or, where the Title Deeds are silent or unclear, the Tenements (Scotland) Act 2004 / Title Conditions (Scotland) Act 2003.

Where ANCHO maintains any land which it owns or which is owned by someone other than you and your fellow homeowners (for which you and other homeowners are liable to pay for the cost of management or maintenance), we have described the use and location of this land in Part 3 of the Schedule annexed.

1.3 Financial thresholds for instructing works

ANCHO will instruct repair and maintenance (including, where appropriate, renewal and cleaning) works up to a financial threshold of £250 per property.

Where the cost of the works is expected to exceed the threshold of £250 per property, we will write to all homeowners advising of the work required, the reason for the works and an estimate of the cost. Works will only be undertaken where the majority of homeowners agree to the works being undertaken. All homeowners, including those who did not agree to the works, will then be liable for the cost of the works.

Where ANCHO considers the works need to be undertaken because it is an emergency or for health and safety reasons, ANCHO is entitled to instruct works which exceed the threshold of £250 per property without consulting with, or obtaining the permission of, the homeowners. All homeowners shall be liable for the cost of any such emergency or health and safety works.

1.4 Voting allocation

For the purpose of instructing ANCHO on any factoring-related matters, each homeowner in the block / development shall have one vote for each property owned by him, unless allocated differently in the Title Deeds. Where a property is owned by more than one person, and the homeowners cannot agree, that vote is disregarded.

2. Services Provided

2.1 Core Services

ANCHO, as the property factor for your development, carries out the core services set out in Part 1 of the Schedule annexed.

Where ANCHO maintains any land which it owns or which is owned by someone other than you and your fellow homeowners (for which you and the other homeowners are liable to pay for the cost of management or maintenance), Part 1 of the Schedule includes any work or services which are a requirement of the Title Deeds.

2.2 Inspections

ANCHO will aim to inspect the factored common parts and shared areas on an annual basis.

2.3 Reporting common repairs

Each homeowner will assist ANCHO by reporting any defects to ANCHO's office. Repairs can be reported in the following way:-

- Phoning us on 030 3030 0999. If the office is closed a message can be left on the answering machine. If the common repair is an emergency, the answering machine will provide the contractors' emergency numbers for you to call.
- Writing to us at Sovereign House, Academy Road, Irvine, KA12 8RL
- Emailing us at mail@ANCHO.com.
- Calling into any of our offices.

When you report a defect please give as much information as possible and advise if you want to be visited by a member of ANCHO's Technical team to demonstrate where the necessary repair is located.

If the required repair is straightforward ANCHO will pass the information directly to one of ANCHO's approved contractors and they will carry out the works. If the repair is less straightforward ANCHO will request a maintenance officer to visit the block and assess the repair.

2.4 Timescales for responsive repairs

ANCHO's target turnaround timescales for reactive repairs are as follows:-

- **Emergencies** To be made safe within 4 hours and carried out within 24 hours.
- **Urgent** Carried out within 3 working days.
- **Routine** Carried out within 15 working days.
- **External Routine** Carried out within 90 working days or programmed and budgeted for next financial year.

Repairs will sometimes take longer (for example, if the contractor has to order spare parts). If you are concerned about how long a repair is taking, or if a repair is not carried out to your satisfaction please contact ANCHO.

2.5 Management and Administration services

In the course of carrying out the core services, ANCHO carries out the following management and administration activities:

- administering landscape maintenance (including inspection of landscaped areas and instruction of works by technical staff);
- administering common repairs (including inspection of common repairs as well as instruction and overseeing of such works);
- administering payments to contractors and consultants;
- preparing and issuing invoices to affected homeowners;
- processing payments and recovering debts; and
- dealing with property factoring enquiries.

2.6 Buildings Insurance

ANCHO arranges for a reputable insurance provider to insure the common parts or shared areas for all schemes and properties through a block buildings insurance policy (including property owners' liability cover), which is the subject of regular competitive tendering.

If your Title Deeds dictate that the property factor is responsible for arranging insurance on behalf of homeowners then this will be arranged by ANCHO as part of its block policy and you will be liable for an equitable share of the insurance premium, as detailed in section 3.4 below.

All other factored homeowners residing in tenements will be offered the chance of joining ANCHO's block comprehensive buildings insurance policy, but are at liberty to

seek independent advice on insurance cover and may opt out of ANCHO's policy provided that they send a copy of their insurance certificate and premium receipt each year upon renewal.

It is important to note that you are responsible for ensuring that your own home and its contents are properly insured. ANCHO will not arrange any contents insurance on your behalf.

2.7 Additional services

ANCHO may provide services outwith the core services if it is authorised by the relevant homeowners to do so, all in accordance with the provisions of your Title Deeds. If so, these are set out in Part 2 of the Schedule.

The cost of such works will be advised to and approved of by all affected homeowners prior to the work being carried out and the costs apportioned in accordance with Part 3 of the Schedule. ANCHO may include reasonable conditions in respect of payment for the provision of this and any other additional service.

2.8 Service standards

As property factors, ANCHO will try to set and maintain a high standard of maintenance and repairs. ANCHO has procedures in place to ensure that repair and maintenance works are carried out to a good standard, in a cost effective manner as possible and within a timescale which causes the minimum inconvenience and nuisance to residents as is reasonable in the circumstances.

As part of the provision of the factoring services, ANCHO ensures that all members of staff dealing with factoring and any contractors used in this service are familiar with the duties and requirements imposed by the Code of Conduct for Property Factors. This includes:

- taking all reasonable steps to ensure that the property factor registration number is included in relevant documents sent to homeowners;
- having and maintaining adequate professional indemnity insurance;
- ensuring that all contractors appointed to carry out works have public liability insurance;
- pursuing contractors or suppliers to remedy defects if any inadequate work or service has been provided;
- keeping clear and full written records and producing them when required by the First Tier Tribunal for Scotland (Housing and Property Chamber); and

- complying with any decisions of the First Tier Tribunal for Scotland (Housing and Property Chamber).

ANCHO will carry out its factoring service in accordance with its Property Management Policy, Debt Recovery Policy and Complaints Policy - copies of which are available on request from our head office in Edinburgh.

3 Financial and charging arrangements

3.1 Allocation of Costs

Your share of the cost of ANCHO repairing and maintaining the shared areas or common parts will be charged in accordance with your Title Deeds or, where appropriate, the Tenements (Scotland) Act 2004 / Title Conditions (Scotland) Act 2003.

Part 3 of the Schedule contains details of the share of the common charges payable by you and each of the other factored homeowners.

Where ANCHO maintains any land which it owns or which is owned by someone other than you and your fellow homeowners (for which you and the other homeowners are liable to pay for the cost of management or maintenance), Part 3 of the Schedule will confirm how many properties contribute towards the costs for the area of land maintained.

3.2 Management fee

You are also liable to pay a management fee to ANCHO. The management fee is the charge for managing the block or development of which your property forms a part. The management fee is currently set at a flat rate of £67.50 per annum. This fee will be reviewed by ANCHO's Board on an annual basis and you will be advised of any increase or decrease no later than 28th February with the increase or decrease taking effect from 1st April each year.

The management fee includes the costs of ANCHO:

- Arranging maintenance and repair of the block common parts;
- Liaising with contractors and tendering for the best service and price;
- Working with an Insurance Broker to achieve an arrangement for homeowners and assisting homeowners in making claims on the insurance;
- Sending invoices, letters and newsletters;
- Providing credit control to ensure that everyone is invoiced for their respective share of costs;

- Working together with solicitors to recover outstanding debts on behalf of homeowners;
- Liaising with electricity companies to make sure all charges are accurate and fair, make payment of electricity invoices and recover the cost from the homeowners within the block, where applicable;
- Undertaking regular visits and maintenance checks.

The management fee is charged to you by ANCHO annually and shall be included each year in your factoring invoice for the first quarter.

3.3 Additional Fees and Charges

If, because of the complexity of a particular repair or because of any other reason ANCHO is involved in additional work beyond its routine management duties, ANCHO may charge an additional fee in relation to a particular matter provided the same is reasonable and in accordance with the amount of time spent by ANCHO in dealing with the matter in question.

Notwithstanding the preceding paragraph, in relation to the administration of large repair or maintenance projects where the works costs are in excess of £2500 in total, we will make a charge for our administration of the contract, which will be calculated at 5% of the total works cost.

Please also see section 3.10 for the charges which apply if you are selling your property.

3.4 Insurance Premium

ANCHO's block insurance policy runs from 1 April to 31 March each year.

If ANCHO arranges your buildings insurance through its block insurance policy:-

You will be liable to pay an equitable share of the total insurance premium based on the proportion which your property bears to the total number of properties covered by the policy. For example, if the policy covers 5,000 properties (which includes the properties which ANCHO owns and lets to its tenants as well as factored blocks) then you will only be liable to pay a 1/5000th share of the total insurance premium.

Building Insurance is charged to you by ANCHO annually and your share of the insurance premium for the whole year shall be included in your factoring invoice for the first quarter (billing period 1st January – 31st March). A copy of the building insurance policy will also be enclosed with this invoice.

3.5 Payment arrangements

ANCHO will send by post a paper invoice on a quarterly basis (during the months of April, July, October and January). As stated above in sections 3.2 and 3.4 the Management Fee and Insurance costs for the year will be payable in advance and included in your first quarterly invoice.

Homeowners are required to pay any such invoice within 28 days of the invoice date. If you are experiencing difficulties with paying your bill, you should contact ANCHO immediately to make a payment arrangement. Invoice dates may be subject to change due to unforeseen circumstances, however homeowners will be notified in writing of any such event.

Your invoices will provide detailed financial breakdown of charges made and a description of the activities and works carried out which are charged for. On request, ANCHO can supply copies of supporting documentation and invoices for inspection.

3.6 Factors Float

ANCHO operates a floating fund for its factored properties.

The sum of £100 is payable by each owner and ANCHO reserves the right to request this amount. This sum will be held by ANCHO on behalf of the owners. ANCHO will hold a separate bank account for the factors float and this will be separately accounted for. ANCHO shall have the authority to use the money paid by an owner together with any interest which has accrued to meet any debt owed to ANCHO in its capacity as factor for the block.

3.7 Payment methods

ANCHO offers homeowners the choice of a number of convenient payment methods:

- Direct debit – if you have a bank account you can set up a direct debit to pay by monthly instalments to help you manage your money. We can arrange to send you a Direct Debit Mandate form to allow you to set this up with your bank or you can set it up by contacting ANCHO's office on 030 3030 0999.
- Standing order – if you have a bank account you can also pay your monthly instalments by standing order. We can provide you with our bank details and you would need to contact your bank directly to set up a standing order.
- Telephone – you can make payments over the telephone via Callpay on 030 3030 0999.
- Internet Banking – payment details can be found on your invoice. Please quote your account reference number of your property when making payments.
- Cheque – you can send a cheque to our office in Irvine.

- Postal Orders – these can be obtained from your local Post Office and posted to our office in Irvine.

3.8 Debt Recovery Process

Along with every homeowner in your development or estate, you have a legal obligation to pay your share of costs. Many homeowners pay in full and on time. In some situations, ANCHO may allow a bill to be paid in instalments to avoid financial hardship and if you are experiencing genuine difficulties in paying your property factoring charges you should contact ANCHO as soon as possible for advice and assistance. However, to be fair to the homeowners who do pay on time, it is important to note that ANCHO will pursue legal action to recover debts and subsequent costs against homeowners who do not pay.

If payment of sums due to ANCHO has not been received by the due date, a first reminder and then a final reminder will be issued, which will:

- Advise of the outstanding balance and need for immediate payment
- Advise of the potential consequence of non-payment
- Invite homeowner contact to establish reasons for non-payment and to make a suitable repayment arrangement

When ANCHO has exhausted all means at its disposal to recover the outstanding debt, those cases will then be referred to ANCHO's solicitor, who will issue a 7 day letter to the homeowner. If the arrears are still not paid or an instalment arrangement agreed, our solicitor will register a notice of potential liability for costs ("NoPLC") against your title deeds or raise a court action in order to recover the outstanding balance, without further notice. ANCHO will also seek to recover legal expenses of the court action or registering the NoPLC, as well as seeking interest on the debt due.

If an order or decree is granted in favour of ANCHO, this will allow us to take further action to recover the debt, such as an earnings arrestment, bank arrestment or inhibition on the property. If a payment decree is granted against the owner in the Sheriff Court, this may adversely affect the homeowner's credit rating.

If a NoPLC is registered against your title deeds, this may affect your ability to sell your property. If you wish us to discharge a NoPLC registered against your title deeds, you will need to make payment to us of all sums due, including legal expenses and interest where applicable.

Where ANCHO has taken all reasonable steps to recover sums due from a homeowner who has not paid their share of the factoring costs, we shall be entitled to split their arrears amongst the others homeowners within the development or block. Under exceptional circumstances, where ANCHO deems it to be not financially viable

to continue to provide a factoring service to a block or development due to exceptionally high levels of arrears by one or more homeowners, ANCHO may withdraw from acting as property factor either temporarily with immediate effect until the arrears are settled or a payment arrangement is agreed or permanently in accordance with section 5 below.

ANCHO has a debt recovery / arrears procedure, which is available on request.

3.9 Private letting

If a homeowner privately lets their property, be it a residential property or a commercial one, ANCHO will pursue the homeowner for payment and not the tenant, as any factoring debt is due and payable by the owner of the property and not the tenant. A lease will regulate the agreement between the owner of the property and their tenant. Any sums due in relation to common repairs and factoring are payable by the owner of the property and any enforcement action will be taken against them.

3.10 Change of ownership of your home

Each homeowner requires to notify ANCHO of any changes in ownership of their property. On receipt of notification of such sale, ANCHO will arrange to apportion the charges and sums due by the homeowner for the period to the date of sale. **We will charge a flat fee of £30 for undertaking the apportionment exercise, which will be payable by the outgoing owner.**

Homeowners should notify us of a proposed sale or disposal of their property as soon as possible, so we have time to apportion charges. **If we are given less than 21 days' notice of the date on which ownership will change, we will charge an additional administration fee of £30.**

Also, if you tell us of a proposed sale and we carry out the apportionment of charges for the proposed sale date, but your sale does not complete on that date for whatever reason, and we have to carry out one or more further apportionments, **we reserve the right to charge an administration fee of £30 each time we are asked to carry out a further apportionment of charges.**

4 Communication Arrangements

4.1 Complaints

ANCHO aims to deal with any complaints in a fair, consistent, sensitive and confidential manner. Anyone can make a complaint to us, including the representative of someone who is not satisfied with our service.

Complaints can be made in any of the following ways:-

- in person
- in writing
- by email - mail@ancho.co.uk
- by telephone 01294 313121
- via our website www.ancho.co.uk using our 'Report Your Complaint Online' form (available on our website)

ANCHO has a two-stage complaints procedure.

Stage 1

Stage one complaints should be sent to Customer Service's at ANCHO's head office in Irvine, who will record your complaint and forward to the relevant department to investigate.

ANCHO aims to deal with complaints quickly. This could mean an on-the-spot apology and an explanation if something has clearly gone wrong and immediate action to put the problem right.

We will give you a response within five working days, unless there are exceptional circumstances.

If we can't deal with your complaint at this stage, we will explain why. If you are still not satisfied you can ask to investigate your complaint further through stage two.

Stage 2

Stage two complaints should be sent to Customer Service's at ANCHO's head office in Irvine, who will record your complaint and forward to the appropriate Manager.

We will look at your complaint at this stage if you are not satisfied with our response at stage one or if your complaint needs detailed investigation.

We will acknowledge your complaint within three working days. We will give you our response as soon as possible and within 20 working days, unless our investigation takes longer.

A copy of ANCHO's Complaints Leaflet is available on request .

Owners can make an application to the First Tier Tribunal for Scotland (Housing and Property Chamber) if they remain dissatisfied following completion of ANCHO's in-house complaints handling procedure. Their contact details are as follows:-

Housing and Property Chamber
First-tier Tribunal for Scotland
4th Floor
1 Atlantic Quay
45 Robertson Street
GLASGOW G2 8JB

Telephone: 0141 302 5900

Fax: 0141 302 5901

Website: <https://www.housingandpropertychamber.scot/>

Email: HPCAdmin@scotcourtribunals.gov.uk

4.2 General Enquiries

If you have a general enquiry, you can contact ANCHO by any of the ways set out in section 4.1 above.

If you contact us with a general enquiry and we cannot deal with your enquiry on the initial interaction, we will record your enquiry and someone from ANCHO will aim to call you back within three working days. If your enquiry is complex and we cannot give you a substantive response during the call-back, then we will discuss timescales with you at that stage.

Notwithstanding anything within this Written Statement, if your enquiry is made under the data protection legislation or any other legislation relating to access to information then this will be dealt with in accordance with the applicable statutory timescales.

4.3 Obtaining Information

If you wish to access or obtain a copy of any information or documentation which is referred to in this Statement, then a request should be made in writing to the Property Management Finance Assistant at ANCHO's office in Irvine, who will aim to provide this within 28 days. Owners' full details must be provided when requesting information.

All owners will be provided with a copy of ANCHO's privacy policy, however if a copy is required this can be obtained by contacting the Property Management Finance Assistant at ANCHO's office in Irvine or alternatively by emailing customer services at mail@ancho.co.uk

We are notified as a Data Controller with the Office of the Information Commissioner under registration number Z5107820 and we are the data controller of any personal data that you provide to us, unless otherwise stated in this notice.

5 Ending the factoring arrangement with ANCHO or changing factors

The appointment of ANCHO as factor may be terminated on the instructions of a majority of the homeowners in the block / development, in accordance with the provisions of your Title Deeds, or by ANCHO at its sole discretion, in each case upon giving not less than three months' prior notice in writing.

If this is something you wish to explore, you may wish to take advice from your own solicitor and also have regard to relevant legislation, including the Title Conditions (Scotland) Act 2003 and the Tenements (Scotland) Act 2004. You should also note that, if the owners in the block are asked to vote to replace ANCHO with another factor, then ANCHO itself will have one vote for each property owned by ANCHO in the block.

If another factor is properly appointed to take our place, then we will co-operate with the new factor to facilitate a smooth transition process, to assist the new factor in taking over the management of the common areas. We may require a letter of authority from you to confirm your instructions and to authorise us to share information which we hold with the new factor.

6 Declaration of Interest

Any financial or ownership interest which ANCHO has in the block or development which we manage is set out in Part 3 of the Schedule.

7 Publication of Information

Please note that the Property Factors Act requires that ANCHO provide information to the Scottish Government on the properties to which they provide factoring services. This will result in certain information, including a description of the areas for which ANCHO is the property factor, being published and available to the public.

SCHEDULE PART 1
SERVICES TO BE PROVIDED BY ANCHO

ANCHO will:-

1. arrange and oversee the maintenance, general upkeep and repair required to the shared areas or common parts. This includes cleaning and clearing of unauthorised dumping of waste ('fly-tipping).
2. make annual visits to the development and take appropriate action to deal with any repairs affecting of a common or shared areas which are discovered.
3. carry out a reactive repairs and maintenance service in respect of the common parts of the development.
4. maintain and review cyclical maintenance, including carrying out a landscaping service, which shall include the cutting of any communal grass and, where applicable, maintaining shrub beds.
5. arrange lighting and electricity supply in common parts of a tenement block, where required.
6. organise meetings of homeowners when required, or as reasonably requested by a homeowner.
7. ensure compliance by homeowners with obligations or prohibitions on use as contained within the Title Deeds, where appropriate.
8. invoice homeowners and be accountable for costs incurred on homeowners' behalf.
9. take all reasonable steps to recover outstanding debts due to and by homeowners
10. instruct firms in accordance with their Corporate Procurement Policy which, from their experience, they believe to be reliable and capable of completing the repairs and other work satisfactorily and at a reasonable cost, to maintain, repair, decorate, arrange lighting and cleansing and renewing, reinstating and rebuilding of the common parts of the block and that irrespective of the cause of damage or destruction necessitating such repair, renewal, reinstatement or rebuilding.
11. instruct firms in accordance with their Corporate Procurement Policy which, from their experience, they believe to be reliable and capable of completing the repairs and other work satisfactorily and at a reasonable cost to inspect, maintain in good working order, repair, overhaul, replace, renew and operating the plant and equipment used in common by the owners of the block including the cost of provision for renewal and replacement of the same and the full costs of repair and maintenance staff and the maintenance of any maintenance/service contracts that ANCHO consider necessary.
12. employ professionals such as accountants, architects, engineers, surveyors or other professional advisers employed to certify any matter or thing to be

certified for the purposes of any provisions of this Schedule and the proper costs (but not more than once every year) of an independent professional valuation of the block for the purpose of assisting towards the determination of the full cost of reinstatement of the block, subject to any fees for same being chargeable to the homeowners.

13. service and monitor fire-fighting equipment, appliances (including fire alarm sprinkler systems, smoke detectors and smoke control devices) where provided by ANCHO and any other signs or other notices required by the local Fire Officer and/or insurers (and repair, maintain and renew the same).
14. when instructing repairs and when appropriate consult with the contractors as to the type of repair and the materials to be used.
15. arrange (where a repair requires the services of more than one trade) for the several firms of tradesmen to co-ordinate their work.
16. obtain estimates from several tradesmen for the same job where they consider it to be in the interests of the homeowners, advise the homeowners as appropriate and obtain their instructions before proceeding.
17. provide such security equipment and apparatus for the property as ANCHO shall think fit and proper to employ and/or use and in the provision, maintenance, replacement and renewal of such security equipment from time to time
18. investigate any complaints of unsatisfactory work and where considered necessary by ANCHO and if so instructed by a majority of the homeowners arrange for a professional report on the completed repair subject to any fees for same being chargeable to the homeowners.
19. check tradesmen's accounts when rendered, including any charge of VAT.
20. if requested, arrange to make available for inspection on one occasion in each year copies or originals of all tradesmen's accounts for that year (additional copies can be provided at separate cost).
21. ensure that all properties managed by ANCHO are insured for fire, storm and property owner's liability.
22. arrange insurances, including insurance against loss by fire and other risks normally insured against under a common comprehensive Insurance Policy (which policy is to cover all the flats within the block and the block common parts) with an established insurance company for the full replacement value which insurance shall be in the name of ANCHO and taken out and held for behoof of all the homeowners and the holders of bonds or other securities over the same (if any) for their respective right and interests.

**SCHEDULE PART 2
ADDITIONAL SERVICES**

None