



# Customer Guide to our Property Factoring Service

*Professional Property Management from a Team you can trust*

Registered Property Factor No. PF000305

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# A Warm Welcome to Paisley South Property Services Property Factoring Management

## Your Guide to Property Factoring and Management

**Paisley South Property Services is a wholly owned subsidiary of Paisley Housing Association, expanding our property management services to support the evolving needs of our communities. We know that collaboration is key and deeply value the support of our partners who share our vision for thriving, well-maintained neighbourhoods.**

Whether you're an existing homeowner or considering joining our factoring service, this guide explains:

- What factoring is
- The services we provide
- How we work to support you and protect your property

With over 40 years of experience in housing and property management, our team delivers a responsive, professional, and reliable service grounded in a community-first, not-for-profit approach. Our volunteer board is committed to improving both the built environment and the well-being of the communities we serve, not just in Paisley but across the wider area.

We understand that your home is likely your greatest asset. Our job is to help you maintain and protect that investment by taking care of the common areas in and around your property.

# Our Vision, Values and Strategic Aims

Our vision is to create a safe, happy, healthy, and thriving community. To achieve this, we are committed to sustainable business growth while remaining innovative, inclusive, and community led. Our core values guide every aspect of our business growth and decision-making:

- Integrity, in acting with honesty and transparency.
- Respect, in valuing every individual and their contributions.
- Positivity, in promoting a can-do attitude and encouraging progress.
- Community focused and prioritising the needs and well-being of our community.
- Collaboration, working together to achieve shared goals.



## Strategic Map 2025-28



**Our Vision:** A safe, happy, healthy and thriving community

**Our Mission:** To be a sustainable, innovative and inclusive community-led organisation

### Our Strategic Goals



### Modern Homes

**Our homes** will be attractive, safe, energy efficient, accessible and affordable.

Over the next 3 years we will:

- continue to invest in our homes to ensure they meet modern standards and tenants' needs and expectations.
- prepare for new net zero requirements.
- remain fully committed to building new homes, given the ongoing housing crisis and our desire to increase choice.
- explore the potential to offer different types and tenures of housing.



### Responsive Services

**Our services** will be easy to access, meet local needs, demonstrate value for money and achieve high levels of satisfaction.

Over the next 3 years we will:

- continue to ensure tenants are supported to maintain their tenancies.
- promote the services we currently provide and also review where services can be enhanced.
- explore how customers' needs are changing, how technology can be used to better effect, and where there are gaps in current provision.
- work with partners to enhance our tenancy and factoring services.



### Productive Partnerships

**Our partnerships** will be integral to the success of our delivery, innovation, growth and community impact.

Over the next 3 years we will:

- review and strengthen our approach to partnership working.
- continue to invest in our existing partnerships while seeking opportunities to attract new partners who align with our vision and values.
- build on our track record as a trusted partner with strong project management and delivery skills.



### Resilient Organisation

**Our organisation** will be modern, financially strong, well-governed, and a great employer.

Over the next 3 years we will:

- continue to strengthen our organisational resilience.
- continue to invest in our people.
- seek to enhance our performance by managing risk, harnessing technology, and reviewing our processes.
- review our subsidiary organisation and explore the potential for growth and diversifying our income stream further.

# What is a Property Factor?

A property factor is responsible for managing and maintaining the shared or communal areas of a building or development on behalf of the property owners. These areas may include stairwells, roofs, gutters, gardens, boundary walls, car parks, and other parts of the property that are jointly owned or used.

The key responsibilities of a property factor include:

- Organising repairs and maintenance of shared areas.
- Instructing and overseeing contractors to carry out necessary work.
- Arranging buildings insurance for the whole property where applicable.
- Managing service charges and accounting for shared costs.
- Ensuring compliance with relevant health and safety and legal obligations.

At Paisley South Property Services, we carry out all these duties in line with the Property Factors (Scotland) Act 2011, which sets out the legal framework for how factoring services must be delivered in Scotland. This includes requirements around transparency, communication, dispute resolution, and providing a Written Statement of Services to every owner.

Our role is to ensure that communal areas are well-maintained, costs are fairly shared, and owners are kept informed at every step of the way. We aim to deliver a fair, reliable, and professional service that protects your property and enhances your home environment.

## Appointing or Changing Factor

**If your building is currently self-factored or has no factor in place, maintaining shared spaces and co-ordinating payments can be challenging.**

Whether you're appointing a factor for the first time or switching providers, we can help make the process easy. If the majority of owners support the change, we can assist with:

- Explaining your legal obligations.
- Guiding you through each step.

Let our experienced property management team take the pressure off by ensuring your building is properly managed, cared for and compliant.



# Our Services

We provide a full suite of professional services to keep your building and surroundings safe, clean, and well maintained:



## Close (Stairwell) Cleaning

Regular cleaning of internal communal areas, ensuring hygiene, safety, and a welcoming environment.



## Grounds Maintenance & Landscaping

Grass cutting, hedge trimming, weeding, and litter collection in shared outdoor spaces.



## Gutter Cleaning

Routine cleaning and inspections to prevent costly water damage.



## Reactive Repairs

Prompt coordination of urgent communal repairs, such as lighting, doors, or roof issues.



## Major Works & Planned Maintenance

From roof replacements to external painting, we:

- Procure quotes from qualified contractors
- Consult with owners
- Oversee the project from start to finish
- Ensure quality and compliance



## Building Insurance

We offer **comprehensive insurance** for shared/structural parts of your building, with documentation and support through the claims process.



## Welfare & Energy Advice

Owners have **FREE Access** to Paisley Housing Association's **Welfare Benefits and Energy Advice Services**, as well as referrals to local groups, projects and community initiatives.

# Communication & Transparency

At Paisley South Property Services, we believe that clear, regular communication is essential to a successful Property Management relationship. As a locally based, community-focused factor managing a select number of developments, we can offer a more personal, responsive, and transparent service.

Here's how we keep owners informed and involved:



## Dedicated Factoring Officer

One point of contact who knows your building.



## Quarterly Site Visits

To spot and address issues early.



## Homeowner Meetings

Opportunities upon request to ask questions and plan future work.



## On-Site Contractor Oversight

For accurate quotes and quality checks.



## Regular Newsletter Communication

Regular notices and information for each development.



## Office Hours

Monday to Thursday 9am-5pm and Friday 4pm.



## Emergency Call-Outs

24/7 emergency response.

We also offer quarterly billing, with full breakdowns of costs, and a flexible approach to managing your property.



# Why Choose Us?

In property factoring, consistency matters, but it's not always guaranteed. Some providers focus their efforts on high-value developments, leaving smaller buildings overlooked. At Paisley South Property Services, we believe every property deserves equal care and attention, no matter its size, type, or market value.

Whether you're a homeowner or investor, your property is important to you, and it's important to us.

## What makes us different?

### Community-Focused, Not-for-Profit

We're here to deliver value, not generate profits. Every penny goes back into improving services, home improvements and community benefits.

### Trusted Local Experience

Backed by over 40 years of housing expertise through Paisley Housing Association, we know the area and your needs.

### Tailored, Person-Centred Service

We manage each portfolio so we can give each building the time and attention it deserves.

### Visible and Proactive

Our team carries out regular on-site inspections to catch issues early and maintain quality, not just manage remotely.

### Honest and Transparent

No hidden charges, no vague invoices, just clear communication and fair, upfront pricing.

### Maintenance with a Long-Term View

We focus on preventative care to protect your investment and avoid costly surprises down the line.



# Our Contractors & Emergency Services

**We currently have a list of approved contractors. We ensure the contractors on our list are highly qualified and have all the necessary health and safety and insurance certificates required. We follow our procurement policy to ensure contractors provide value for money as well as a high-quality service.**

Out with office hours we provide an emergency out-of-hours contractor service, who can assist with any emergencies that arise.

## Building Insurance

**We can arrange comprehensive building insurance on behalf of owners. It is a collective policy at competitive rates. It is a simplified claim process signposted to our insurance broker.**

### Why it matters!!

The importance of having comprehensive building insurance is essential for all property owners. It provides vital protection against unexpected events such as fire, flooding, storm damage, vandalism, or structural issues. Without insurance, owners could face significant financial losses and costly repairs that may be difficult to cover out of pocket. Building insurance not only safeguards the physical structure of your property but also gives you peace of mind knowing that you're covered in the event of a crisis.

For properties within a shared block, insurance also ensures that all owners are equally protected, helping to avoid disputes and maintain the value of your investment.

**Note: Details of cover and how to make a claim can be obtained from our office.**



# Next Steps...

## Interested in joining our service?

**If you would like to find our more information on our Property Management Service, please feel free to contact us, we will be happy to talk you through our process and discuss your options.**

As part of the process when taking on a new property we will firstly ensure that we can fully meet your needs in providing a responsive and reactive service.

If a majority of owners are interested in employing our services, we would normally organise a FREE pre-factoring inspection of the property and arrange a meeting for the owners to discuss the survey and factoring service required. This allows both the owners and us to be clear about any future works that may be required and put an action plan in place to maintain the building and allow owners to budget forecast if required.



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## Contact us...

**Paisley South Property Services Ltd**  
2 Lawn Street  
Paisley PA1 1HA



**0141 889 7105**  
(24/7 Emergency Call-Out Service)



**admin@paisleyha.org.uk**



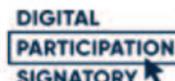
**www.paisleyha.org.uk**



Scottish Housing  
Regulator

**SPSO**

Scottish  
Public  
Services  
Ombudsman



Scottish Housing  
Connections

Member of Scottish Housing Connections

**MAKE  
A  
STAND**

Our homes, our people,  
our problem.

We've signed the  
**Make a Stand** pledge to  
support people experiencing  
domestic abuse, have you?

**#makeastand**  
[cih.org/makeastand](https://www.cih.org/makeastand)

women's aid  
until women & children are safe



Chartered  
Institute of  
Housing



Domestic Abuse Housing Alliance



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