FACTORING SERVICES POLICY

Document information		
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Type	Corporate Policy ☐ Customer Policy ☒ Staffing Policy ☐	Operating Procedure ☐
Scope	Albyn Group ☐	Highland Residential ☒ Albyn Housing Society ☐
Sponsor	Head of Group Customer Services	
Owner	Lettings and Sales Manager	
For website publication (Y/N)	Yes – Highland Residential Website	
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Approval Record			
Version	***Detail***	***Approver***	***Date***
V1.0	New policy	HRIL Board	August 2021
V2.0	Full review	HRIL Board	June 2026
Date of next planned review		June 2031	

Summary of changes to document				
Date	***Action by***	***Version updated***	***New version number***	***Brief description*** ***(e.g. updated job titles, reviewed section on delivery, whole document updated, corrected typos)***
02/06/26	JB/MB	V1	V2	Complete review removing operational processes.

CONTENTS

1 INTRODUCTION

1.1 Highland Residential (Inverness) Ltd (HRIL) is committed to delivering high-quality factoring services that are transparent, accountable, and provide value for money for all customers.

1.2 This policy outlines the principles governing HRIL's approach to the delivery of factoring services to owners, shared owners, Registered Social Landlords (RSLs), and private customers. It reflects HRIL's commitment to maintaining communal areas, protecting property values, and contributing positively to the communities we serve.

HRIL will ensure all services are delivered in accordance with legislative requirements, recognised good practice, and the organisation's mission, vision, and values.

2 SCOPE

2.1 This policy applies to all factoring services provided by HRIL, including (but not limited to):

- Communal cleaning
- Repairs and maintenance to common areas
- Cyclical and planned maintenance
- Open space maintenance

The policy applies to all HRIL customers, employees, and contractors involved in the delivery of factoring services.

3 POLICY PRINCIPLES

HRIL will deliver factoring services in line with the following principles:

- **Compliance** – meeting all statutory and regulatory requirements
- **Transparency** – ensuring customers clearly understand services and costs
- **Value for Money** – achieving efficient and effective use of resources
- **Customer Focus** – delivering responsive, accessible, and fair services
- **Accountability** – maintaining clear governance and reporting arrangements
- **Continuous Improvement** – using feedback and performance data to improve services

4 RESPONSIBILITIES

4.1 The Lettings and Sales Manager is responsible for:

- Implementing this policy
- Ensuring compliance with all legal and regulatory requirements
- Monitoring the performance of factoring services
- Reporting performance to senior management and the HRIL Board

All staff and contractors delivering factoring services are responsible for acting in accordance with this policy and associated procedures.

5 RELATED DOCUMENTS

This policy should be read in conjunction with:

- Written Statement of Service
- Development Schedules

- Complaints Handling Procedure
- Debt Recovery and Prevention Policy
- Contractor Management Procedures
- Procurement Policy
- Data Protection Policy

6 RELEVANT LEGISLATION

6.1 This policy has been prepared to take account of:

- Property Factors (Scotland) Act 2011
- Code of Conduct for Property Factors
- Tenements (Scotland) Act 2004
- Title Conditions (Scotland) Act 2003
- Housing (Scotland) Act 2006
- Abolition of Feudal Tenure etc. (Scotland) Act 2000
- Data Protection Act 2018 and UK GDPR

7 POLICY DETAIL

7.1 Written Statement of Services

HRIL will provide all customers with a clear Written Statement of Services in compliance with the Property Factors (Scotland) Act 2011 and Code of Conduct. This will detail:

- Services provided
- Responsibilities of HRIL and property owners
- Financial arrangements
- Complaints and escalation processes

This document will also be made available on the website.

7.2 Service Planning and Delivery

HRIL will maintain a Development Schedule for each scheme, setting out the services to be delivered and their frequency.

7.3 Communication and Consultation

HRIL will:

- Communicate clearly and regularly with customers
- Consult owners in advance of works out with delegated authority, except in emergencies
- Provide timely updates on works, costs, and service delivery

Communication will be accessible and available in alternative formats on request.

7.4 Financial Management and Transparency

HRIL will:

- Provide clear and itemised accounts of service charges and management fees
- Invoice customers regularly (typically quarterly)
- Ensure all developments are financially self-sufficient
- Apply robust financial controls and reconciliation processes

Where applicable, HRIL will ensure transparency in relation to any reserve or sinking funds.

7.5 Procurement and Contractor Management

HRIL will:

- Procure goods and services in accordance with its Procurement Policy
- Ensure contractor selection is fair, transparent, and based on value for money
- Monitor contractor performance to ensure quality service delivery

7.6 Debt Recovery

HRIL will manage arrears in accordance with its Debt Recovery and Prevention Policy, ensuring:

- Fair and proportionate recovery action
- Clear communication with customers
- Early intervention and support where appropriate

8 COMPLAINTS AND CUSTOMER REDRESS

HRIL is committed to resolving complaints quickly, fairly, and transparently.

Customers can raise complaints in accordance with HRIL's Complaints Handling Procedure. This includes:

- Clear timescales for responding to complaints
- A structured two-stage process
- Learning from complaints to improve services

Customers who remain dissatisfied have the right to refer their complaint to:

First-tier Tribunal for Scotland (Housing and Property Chamber) in accordance with the Property Factors (Scotland) Act 2011.

9 MONITORING AND REPORTING

HRIL will monitor factoring services through:

- Regular operational meetings
- Performance reporting to senior management
- Quarterly reporting to the HRIL Board

Performance monitoring will include:

- Arrears levels
- Customer satisfaction
- Service delivery performance
- Compliance with statutory obligations

Findings will be used to drive continuous improvement.

10 RISK MANAGEMENT AND GOVERNANCE

Factoring services form part of HRIL's operational risk framework. Risks will be identified, monitored, and managed in line with the organisation's risk management arrangements.

Significant issues or service failures will be escalated through governance structures as appropriate.

11 DATA PROTECTION

11.1 All personal data processed when implementing this policy will be done so in accordance with the Data Protection Act (2018) and United Kingdom General Data Protection Regulation.

11.2 A Privacy Notice setting out how HRIL will process any personal information related to MMR is available on the HRIL website and is issued to all customers at point of contract. See: https://www.highlandresidential.co.uk/data-protection/

12 EQUALITIES

12.1 This policy will be implemented in accordance with the Albyn Group Equality & Human Rights Policy. An Equalities Impact Assessment of the implementation of this policy has been completed.