CLYDE VALLEY FACTORING

FACTORED OWNERS NEWSLETTER

SUMMER 2026

Welcome to the latest CVPS factoring customer newsletter. We've created this update to keep you informed about communal repairs, estate services, payment options, and how to contact CVPS if you need support. Clear communication is a core part of good factoring practice, and this newsletter is intended to give owners straightforward information about services, charges, and how to get in touch with us.

SERVICE UPDATES

Our summer grounds maintenance programme has now begun, and our contractors are attending sites across the estates that we manage. We would like to thank residents for their cooperation while these works are being carried out.

We kindly ask that contractors are not approached directly while on site, so they can complete their work safely and efficiently. If you have any questions or concerns about the service being provided, please report these to the factoring team on 01698 268 855 or email them at cvha@cvha.org.uk

KEEPING YOUR DETAILS UP TO DATE

Please let us know if your phone number, email address, correspondence address, or ownership details change. Up-to-date contact information helps us share important updates on repairs, invoices, consultations, and planned works as quickly as possible.

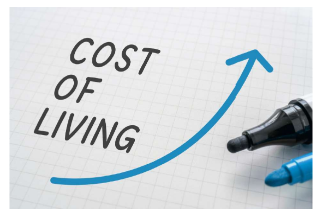
Reporting Communal Repairs

- Please report communal repairs as soon as possible and include the property address, a brief description of the issue, and any access information.
- Emergency communal repairs should be reported by telephone so they can be dealt with quickly.
- Routine issues can usually be reported by phone, email, or online where this service is available.
- If you are unsure whether an issue is your responsibility or a communal matter, please contact us and we will advise.

Please note: CVPS does not carry out repairs inside homeowners' properties. Repairs within an individual property are the responsibility of the homeowner and should be arranged privately, unless the issue relates to a communal repair or shared service.

Cost of Living

We understand that the ongoing cost of living pressures continue to affect many households. CVPS remains committed to providing a factoring service that is as cost efficient as possible while maintaining essential communal services and repairs. We continue to review costs carefully and only pass on contractor price increases where these are necessary. We have also not increased our management fee for several years, helping to keep charges as fair and affordable as possible for homeowners.



Homeowners in Scotland may be able to access advice and financial support to help improve the energy efficiency of their homes. Home Energy Scotland offers free, impartial advice and can explain what grants, interest-free loans or other support may be available, depending on the property, the improvement works required and individual eligibility.

Support may include measures such as insulation, draught proofing, clean heating systems, heat pumps and other recommended energy-saving improvements. Improving energy efficiency can help reduce heat loss, make homes warmer and more comfortable, and may help lower energy bills over time.

Examples of support that may be available include the Home Energy Scotland Grant and Loan, which can provide grant funding and optional interest-free loans for eligible improvements such as insulation and clean heating systems. Warmer Homes Scotland may also provide support for eligible households who are struggling to heat their homes, with improvements such as wall insulation, loft insulation, draught proofing, central heating and renewable heating measures. Eligibility and funding levels can vary, so homeowners should always check directly with Home Energy Scotland before making any arrangements or starting work.

Eligibility will depend on the scheme being applied for. For the Home Energy Scotland Grant and Loan, applicants will usually need to be homeowners, live in an existing property in Scotland, and use the property as their main home. Funding is normally linked to recommended improvements identified through an Energy Performance Certificate, Home Energy Improvement Report or Home Renewable Selector Report.

HOME ENERGY SCOTLAND

Warmer Homes Scotland has additional household and property criteria, and may be available to eligible homeowners or private tenants who are struggling to heat their home. Applicants usually need to have lived in the property for at least six months, live in a home with a poor energy rating, meet council tax band and property size requirements, and meet certain household circumstances such as being over 75 with no working central heating, being terminally ill, or receiving certain qualifying benefits.

Homeowners are encouraged to contact Home Energy Scotland directly on 0808 808 2282 to discuss what support may be available for their property before arranging any works.

WAYS TO PAY YOUR FACTORING FEES

Direct Debit

Our Factoring Team can set this up with you over the phone. You can choose to pay monthly or quarterly. Call us on 01698 268855 to set up a direct debit. Payment dates are available on the 7th, 14th, 21st, and 28th of each month.

By payment card

You can make a payment using your Clyde Valley Factoring payment card at any Post Office or PayPoint location. If you would like to pay this way but have lost your card, please call us on 01698 268855 or email cvha@cvha.org.uk to request a replacement.

Online Payment Option

You can now make payments on our website at https://cvha.org.uk You'll need your 19-digit Payment Reference Number and your bank or building society details. You can find your reference number on your Clyde Valley Factoring payment card or on your latest invoice.

Standing Order

We accept standing orders; however, you'll need to arrange this directly with your bank or building society.

Bank Transfer

You can pay by bank transfer using the bank details provided at the bottom of your invoice.

Call us directly

You can also make a payment by calling our Customer Contact Centre on 01698 268855.

Automated Payment Line - 01698 268 855

- **If you call from a number we already have on your profile:** You'll be asked to confirm the numbers in your postcode. For example, if your postcode is ML1 1PN, you would enter 11 using your phone keypad. Once your details are verified, you'll confirm the amount you'd like to pay and then enter your card details to complete the payment.
- **If you call from a number not saved on your profile:** You'll be asked to enter the last 6 digits of your payment reference number, followed by the numbers in your postcode. After we verify your details, you'll confirm the amount you'd like to pay before entering your card details to complete the payment.

INVOICES AND PAYMENT SUPPORT

Factoring invoices help cover the cost of managing and maintaining shared areas and services. We ask all customers to ensure payments are made by the due date shown on their invoice. Prompt payment helps us continue to deliver services and arrange communal repairs without unnecessary delay. If your account is overdue, please arrange payment immediately.

If you are experiencing difficulty making payment, you must contact us as soon as possible to discuss your account and any support options that may be available. CVPS has a robust debt recovery procedure in place and, where no payment has been made and no arrangement is in place, we may take legal action to recover outstanding sums. This will include the service of a Notice of Potential Liability against your property.

FREE DEBT ADVICE AVAILABLE

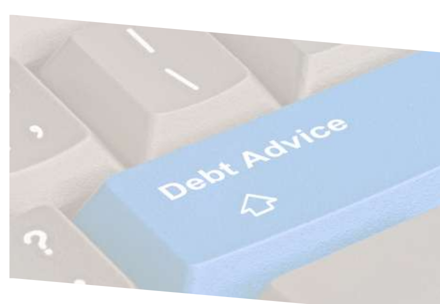
If you are worried about your finances or struggling to keep up with payments, free and confidential advice is available across Scotland.

Money Advice Scotland
Tel: 0141 572 0237

Citizens Advice Scotland (Money Talk Team)
Tel: 0800 028 1456

StepChange Debt Charity
Tel: 0800 138 1111

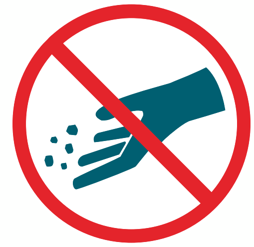
National Debtline
Tel: 0808 808 4000



These services offer free, independent support to help you manage debt and understand your options.

We also encourage you to contact us to discuss your account if you are experiencing difficulty.

PLEASE DO NOT FEED BIRDS OR SQUIRRELS



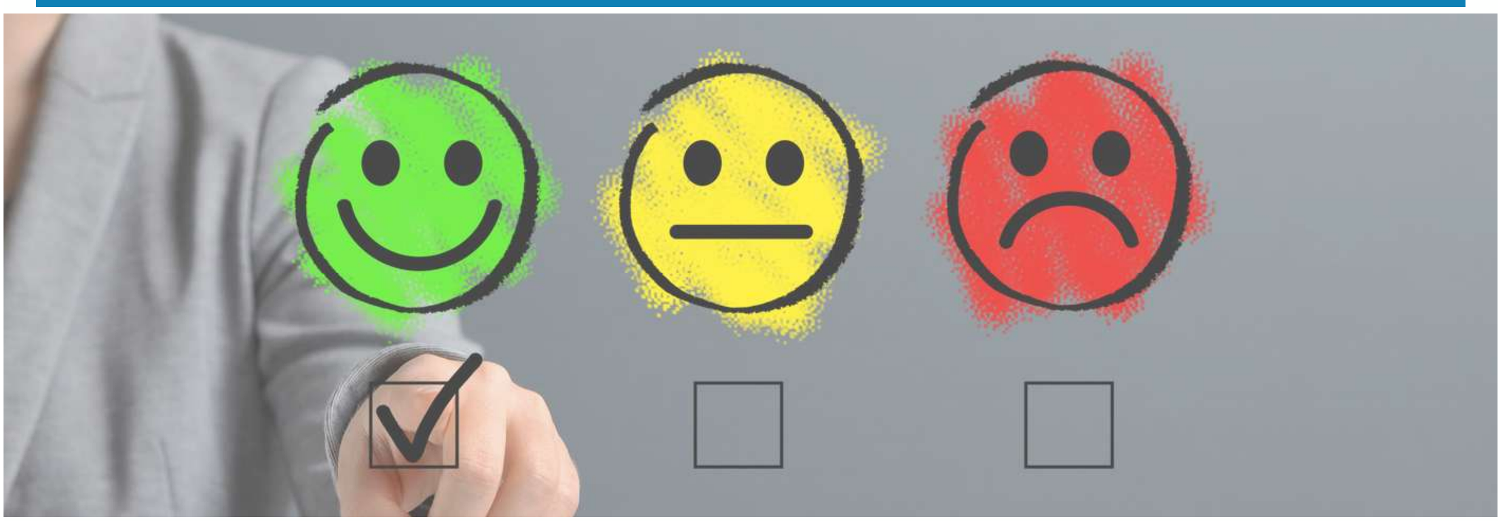
Residents are asked not to feed birds, squirrels or other wildlife in communal areas, or from windows and balconies. Leftover food can attract pests, create mess and unpleasant smells, and make shared spaces less safe and enjoyable for neighbours. Please help keep communal areas clean by disposing of food waste securely in the correct bins.

Feeding wildlife in your own garden

Residents should also be mindful that feeding birds or squirrels in private gardens can still cause problems for neighbouring properties and shared areas. Food left outside can attract rats, mice and other pests, encourage wildlife to gather in larger numbers, and lead to droppings, damaged planting, blocked gutters or mess being carried into communal spaces.

If you do choose to feed garden birds, please use suitable feeders, avoid leaving loose food on the ground, clear up regularly, and stop feeding if it is causing a nuisance or attracting pests.

- Keep bin lids closed and do not leave food waste beside bins or in communal areas.
- Avoid putting loose bread, seeds, nuts or scraps directly on the ground.
- Use bird feeders that catch spilled seed and clean them regularly.
- Clear up fallen fruit, leftover food and spilled seed as soon as possible.
- Store pet food, bird seed and food waste in sealed containers.
- Report signs of rats, mice or other pest activity to the factoring team as soon as possible.



WE WELCOME YOUR FEEDBACK

A customer satisfaction survey will be carried out by Research Resource between 31st August and 26th September. The survey will give customers the opportunity to share their views on the factoring service and help us identify where we are doing well and where improvements can be made. We would encourage customers who are contacted to take part and provide their feedback.

HAVE YOU ENJOYED THIS ISSUE OF OUR NEWSLETTER?

Thank you for taking the time to read this newsletter. We want our factoring service to be clear, responsive, and helpful. If you have feedback on our service or suggestions for future newsletter topics, please get in touch.

Get in touch with us by emailing cvha@cvha.org.uk or calling 01698 268855