



Dear Owner,

23<sup>rd</sup> May 2025

**Factoring Service**

**Bowhill Development Area**

**Registration Number - PF000639**

**Invoice Run 01-October- 2024 to 31-March 2025**

I refer to the above and issue your first invoice charged for the period from 01-October-2024 to 31-March 2025, and I would like to formally apologise for our failure to issue this invoice within 1 month of the period ending 31-March-2025.

Please note that the date period on your invoice shows the previous 6 months as some charges applied to your account are charged in arrears. As our service started on 01-April-2025 there are no arrears charges to be applied for the previous 6 months.

Our 6 monthly Management Fee is charged in advance, so this is the only charge being applied to your account for the period from 01/10/24 to 31/03/2025. All other charges are applied in arrears so charges applied for the current period from 01/04/25 to 30/09/25 will be shown on the invoice to be issued on 31/10/25.

This means that our ground maintenance fee, public liability insurance fee and our fee for any other additional work completed during the period from 01-April-2025 to 30 September 2025 will be charged to your account during the current period and these costs will be applied to the invoice that will be issued to you on 31/10/25.

Please note the invoice to be issued on 31/10/25 will also include the advanced charge for our 6 monthly Management Fee of £15.00 plus VAT which will be charged for the period from 01-October-2025 to 31-March 2026.

**Account Payments**

When setting up a bank transfer, please use the four or five digit account reference number printed on your invoice.

You can pay your account by making a bank transfer payment for the full amount on or before 20<sup>th</sup> June 2025.



If you would prefer to pay monthly, please set up regular bank payments with an initial payment of £14.00 on 20<sup>th</sup> June 2025, and regular payment of £5.00 per month from 20<sup>th</sup> July 2025.

Please note if any additional charges are to be applied to your account due to additional work that we need to instruct you can pay this as a one off payment when you receive your next invoice, or you can agree with us to increase you monthly payments.

## **OUR DETAILS**

Name and address:	Ore Valley Housing Association Ltd 114-116 Station Road CARDENDEN Fife KY5 0BW
Account name:	Ore Valley Housing Association Ltd
Account number:	00111012
Sort code:	83-16-44
Name and address of bank:	Royal Bank of Scotland Kirkcaldy Chief Office 23/25 Rosslyn Street KIRKCALDY Fife KY1 3HW

## **Planned Ground Maintenance**

GSP Ground Maintenance have commenced our spring/summer programme of regular visits to maintain the common landscaped areas in the Bowhill Development Area.

This service includes grass cutting, maintaining bushes and shrubs, and controlling weeds in the common hard-landscaped areas. There is a fixed cost for this service amounting to £15.00 per annum for each owner which will be charged in arrears to your account to be invoiced at a rate of £7.50 for the period from 01-April-2025 to 30-September-2025 and 01-October-2025 to 31-March 2026. This charge is based on our planned ground maintenance costs for 2025/26.

## **Public Liability Insurance**

We have appointed our broker to secure protection cover against claims for any accidental injury or accidental property damage resulting from a defect in the Bowhill Development Area – this includes common paved areas, footpaths, roads and car parks

for which all owners are legally responsible for as property owners. There is a fixed cost for this service amounting to £15.00 per annum which will be charged in arrears to your account to be invoiced at a rate of £7.50 for the period from 01-April-2025 to 30-September-2025. This charge is based on our actual public liability insurance cost for 2024/25 and will be included on your invoice to be issued on 31<sup>st</sup> October 2025.

### **Reactive Ground Maintenance Areas**

In accordance with our Written Statement of Service representatives from Ore Valley HA are completing a programme of regular estate management inspections.

#### Wallsgreen Gardens

I can confirm that on 12 May 2025 we carried out an inspection of the Wallsgreen Gardens area with an approved contractor and have obtained an initial quote for patch and repair work for a 25M2 section of road amounting to £2,450 plus VAT.

As this cost is lower than the threshold of £5,000, in accordance with our Written Statement of Service this work shall be instructed and carried out in accordance with the provisions of your title deeds.

Please note that your shared cost for this reactive work will be £6.32. This charge will be for the period from 01-April-2025 to 30-September-2025 and will be included on your invoice to be issued on 31<sup>st</sup> October 2025.

#### Woodside Terrace

Prior to the commencement of our Factoring Service Ore Valley HA instructed work to remove and cutback trees in the woodland area located to the rear of 2-30 Woodside Terrace. The total cost for this ongoing work is estimated to be £5,000 and Ore Valley HA agree to cover this full cost, with no charge will be applied to your account for the completion of this work.

#### Orebank Road and Derran Drive

Our inspections have identified that some of the hard landscaping at Orebank Road and Derran Drive will require remedial work, but we are proposing to continue to monitor this area with a view to obtaining a quote at a later date to patch or repair the sections that are in poor condition.

### **Communal Planting Areas**

Any planters or barrels that we have identified as being damaged or beyond repair will be removed at our own cost and we also plan to improve planting areas with additional planting which will be completed and maintained at our own cost.

## **Communication**

In order to improve our communication with the owners in the Bowhill Development area, Ore Valley HA are planning to set up a Facebook Community Group.

If you would like to join this private group, please email [housing@orevalleyha.org.uk](mailto:housing@orevalleyha.org.uk) with your name and address and we will email you a link so that we can approve your request to join this group

If you have any further questions in relation to this matter, please email [housing@orevalleyha.org.uk](mailto:housing@orevalleyha.org.uk) or call 01592 721917.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Colin McInnes', written in a cursive style.

**Colin McInnes**  
**Housing Manager**