[redacted]

Date: 24th November 2026

Our Ref: OVHA-FOI-2026000071

Dear [REDACTED]

Freedom of Information (Scotland) Act 2002 – Release of Information

Subject: Factoring – Bowhill Development Area

Thank you for your request for information of 2nd November 2026.

You asked for:

1. How many of the 182 private properties in the Cardenden factoring area are in arrears.
2. How may of the 182 private properties in the Cardenden factoring area are more than one invoice run in arrears.

Your request has been processed and considered under the terms of the Freedom of Information (Scotland) Act 2002. Your request for information has been considered and the information is provided below.

1. 155 private properties are in arrears as at 01.11.26
2. 134 private properties are more than one invoice run in arrears at 01.11.26

Please note that this response constitutes full release under the Freedom of Information (Scotland) Act 2002.

To promote transparency and accountability, please note it is Ore Valley Housing Association's Policy to publish all request details and responses made under freedom of information legislation. This information will be made available through Ore Valley Housing Association's website and will not include your personal details.

The disclosure log is available at:
www.orevalleyha.org.uk/page/disclosure-log

Appealing to the Commissioner

If you have already been through the two steps of making your request and requesting a review and are still not happy, you can appeal to the Scottish Information Commissioner

- You must submit your complaint to the Commissioner within 6 months of receiving our review response.

You can request an appeal by accessing the Online Appeal Service on the Commissioners' website. This is the best way to make an appeal, it provides help in real time and collects exactly what the Commissioner needs so they can investigate your case quickly.

To access the online appeal service visit: www.itspublicknowledge.info/Appeal

If you don't wish to appeal online, you can contact the Commissioner. Your appeal must be in a format that can be kept for future use, e.g. in writing, by email or a recording on an audio or video tape.

Send your appeal by email

Ifyou want to send your appeal by email, you should send your email to enquiries@itspublicknowledge.info

Send your appeal by post

Ifyou want to send your appeal by post, you should send your letter to:

Office of the Scottish Information Commissioner
Kinburn Castle
Doubledykes Road
St Andrews
Fife
KY16 9DS

If you need help making an appeal you can contact the Commissioner's Office: E-mail: enquiries@itspublicknowledge.info

Telephone: 01334 464610

You can find further information on making an appeal on the Commissioner's website: www.itspublicknowledge.info

Further information about your rights and accessing information is available on our website in the Freedom of Information Section which can be accessed at: www.orevalleyha.org.uk/page/freedom-of-information.

Yours sincerely,
Colin McInnes

Housing Manager
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