

SPRING CLEAN YOUR HOMES HEALTH



Welcome to the Spring 2025 edition of your Queens Cross Factoring newsletter. This season, we're embracing renewal and growth with exciting updates, practical advice, and a celebration of community highlights. From important fee updates to the launch of our redesigned website, there's plenty to share.

We're also delighted to welcome the owners of three new blocks who joined us in 2024. It's wonderful to have you as part of the Queens Cross community.

Donaldda Hogg

Management Fee Update

As part of our commitment to delivering high-quality factoring services, we've reviewed our charges for the coming year. The management fee funds essential services like property inspections, account management, and owners' meetings.

For 2025, we've kept the average increase to just £3.37 per quarter, including VAT. This adjustment ensures we can continue to offer excellent value for money while maintaining the services that protect and enhance your property. Thank you for your continued support.

DISCOVER OUR NEW WEBSITE

We're thrilled to unveil the newly redesigned Queens Cross Factoring website. The updated site is easier to navigate and fully optimised for mobile devices, making it simple and convenient for you to:

- Arrange repairs
- Pay your bill
- Access your account details

We've worked hard to create a site that saves you time and puts everything you need at your fingertips. But we're not stopping there. Your feedback is vital to help us improve further, so let us know what you think after exploring the new design.

Visit the website today at www.qcfactoring.co.uk and discover the difference.





Factoring Customer Service Survey

We're always looking for ways to improve our service, and your feedback matters to us. Between February and March 2025, a third-party company, Research Resource, will be conducting a customer service survey on our behalf. The survey will be carried out via telephone, and if they are unable to reach you, it will be sent via email.

Your participation is greatly appreciated, as it helps us better understand your experiences and enhance the services we provide.

If you receive communication from Research Resource, we kindly ask that you take a few moments to share your thoughts.

Gas Servicing – What's the point?

Gas appliances, such as boilers and stoves, are essential to our homes. Regular servicing is crucial for safety, efficiency, and extending their lifespan.

Servicing gas appliances helps prevent carbon monoxide poisoning, gas leaks, and explosions, ensuring they operate safely. It also improves efficiency, lowering energy bills and enhancing performance. Additionally, routine maintenance identifies minor issues early, preventing costly breakdowns.

For landlords, servicing is a legal requirement, while homeowners often need it to meet warranty conditions. A gas-safe engineer will inspect appliances, test for leaks, and clean key components to ensure compliance with safety regulations.

To find a qualified contractor, check the Gas Safe Register at [GasSafeRegister.co.uk](https://www.gas-saferegister.co.uk), seek recommendations from friends, or read reviews on platforms like Trustpilot or Checkatrade. Many manufacturers also have approved engineers trained for their products.



Gas appliances should be serviced annually. If you notice yellow or orange flames, unusual noises, higher energy bills, soot, or a frequently extinguished pilot light, arrange for a service immediately. Regular servicing is vital for safety and efficiency. By hiring a qualified engineer, you can keep your appliances in good condition and enjoy peace of mind.

Guide to making a buildings insurance claim

The majority of our customers are covered under the common buildings insurance policy. Having a common buildings insurance policy in place ensures peace of mind for all of our clients knowing that your home and your block are adequately insured in case your property and/ or the common parts of your block suffer damage.

There are two types of claims, a common claim, and a private claim.

Common claims are claims that relate to common elements within the building and these are handled by a member of the factoring team. If you are experiencing damage or loss to your property due to a common element in the building failing for example, escape of water from a

common pipe or a roof leak, then Queens Cross Factoring will arrange to fix the failed common element and then process a common insurance claim on behalf of the owners. Please note, that successful common claims will be subject to an excess, and the share of this will be calculated between owners, as per the title deed of the property.

Private claims are handled by the property owner and the insurer, but the process is initiated by the factoring team, as the insurer will seek authorisation from Queens Cross Factoring before processing a private claim, to confirm that the owners' account is up to date. Successful private claims are subject to an excess and the claimant is liable to pay for the excess and this is not a shared cost.



Understanding Damp and Mould in Homes

Condensation

The most common form of damp is caused by condensation. This can lead to a growth in mould that appears as a cloud of little black dots. Condensation occurs when moist air meets a colder surface like a wall, window or mirror. Making sure there is enough ventilation in your home can reduce this problem as can wiping down windows when condensation occurs. Condensation also occurs in places where the air is still. Where possible check regularly for signs of condensation and try to leave space for air to circulate between walls and furniture.

Penetrating damp

Damp can also occur when water penetrates the walls of a property through an external defect like a loose tile on the roof or defective plumbing. This type of damp is usually much more noticeable after it has rained, and you'll normally see a damp patch on the wall or ceiling that looks and feels damp to the touch.

Rising damp

Some damp is caused by water rising from the ground into the walls of ground floor rooms, or basements. Rising damp usually

leaves a tide mark on the wall no higher than around 1 metre. You may also notice salt crystals on affected areas and it may cause paint to flake.

What to do if you have mould?

Clean Mould from Surfaces:

- Use a damp cloth to gently clean mould off surfaces.
- Avoid brushing, dusting, or vacuuming, as this can cause mould to spread.

Clean Soft Furnishings and Carpets:

- If mould has affected soft furnishings or carpets, clean them thoroughly to remove mould spores.

Act Quickly:

- Clean mould as soon as you notice it.

Address the Underlying Problem:

- Fix the root cause of the mould (e.g., excess moisture or poor ventilation) to prevent it from returning.

Get Involved with Queens Cross

As a community-based organisation, it is very important to us that local people are involved in our decision making and influencing our future plans. There are multiple opportunities available for local people to get involved in Queens Cross and these include:

- **Joining a Board** - Become a member of one of the four Queens Cross Group Boards: The Housing Association, Workspace, Factoring, or The Community Foundation.
- **Become a Shareholding Member** - For just £1 you can become a shareholding member of either the Housing Association or Workspace, giving you the opportunity to attend our Annual General Meeting and have a voice in key decisions.
- **Engage in Community Activities** - Get involved in local events and initiatives that bring our community together.
- **Join our new 'Sounding Boards'** - Contribute to meaningful discussions on how we develop and improve our local neighbourhoods.



- **Take Part in Surveys & Policy Reviews** - Help shape policies and services by sharing your insights and feedback.

We would be delighted to see some new faces at these groups and events. If any of these opportunities interest you, get in touch with Lynn Armstrong, Continuous Improvement Officer by email at contactus@qcha.org.uk or phone **0808 143 2002**.

Need to get in touch?

Our phone lines are open from Monday to Friday 9am-5pm, excluding public holidays.

During our normal working hours, we can be reached via the following:

Phone **0141 561 1105**

Email info@qcgroup.co.uk

If you experience a property emergency out with our working hours, please call **0808 143 2002**. QCHA Estates Services are available to assist you.

For non-emergencies our response time is 3-5 working days, bearing in mind we must prioritise according to urgency. This policy ensures we are getting back to you in the most efficient way.