

Milnbank

Property Services Ltd

53 Ballindalloch Drive, Glasgow, G31 3DQ

Tel: 0141-551-8131 Fax: 0141-550-2060

E-mail: admin@milnbank.org.uk

Owners, Sharing Owners and Landlords Handbook

JMAC/MAY 2021/Ref:PM13



This Handbook is for all owners, sharing owners and landlords of Milnbank Property Services Ltd that receive a factoring service, this is to provide you with information we feel you may find useful to help you get the most out of living in your home.

This Handbook is for information and guidance only. It is not necessary to read the Handbook all at once but we would ask you to keep it in a safe place for future reference.

You may find that there are items which are not explained in this Handbook and if this is the case please contact a member of Property Management who will help to answer your questions.

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SECTION 1: **INTRODUCTION**

(1a) The Association

Milnbank Property Services Ltd (MPS) is a wholly owned subsidiary of Milnbank Housing Association (MHA).

MHA was founded in 1975 and is a Community Based Housing Association operating in the East End of Glasgow.

MHA is a non-profit making organisation registered as a Friendly Society and also registered with Communities Scotland.

As a registered Housing Association, MHA's main function is the provision and management of affordable rented housing for people in need. The Association manages a stock of over 2,900 units. We are at the end of our modernisation programme and have moved into a more management and maintenance function, although there may be planned developments for the future. It is MPS's responsibility to arrange and oversee the general upkeep of factored buildings, ensure that common parts are maintained and that all necessary repairs are carried out.

(1b) The Office

Our office is situated at 53 Ballindalloch Drive, Glasgow, G31 3DQ. The Office is open from 8.30am to 5.00pm Monday to Friday.

Contact details are as follows:

Telephone No: 0141-551-8131
Fax No: 0141-550-2060
E-mail: admin@milnbank.org.uk
Website: www.milnbank.org.uk

Property Factors Registered Number: PF000368

An answering machine facility is available outwith office hours

(1c) The Management Committee

The Association is controlled by a Management Committee who are volunteers committed to the improvement of housing conditions for Milnbank. Committee members are local people elected by Members of the Association who give their time on a voluntary basis. The Management Committee meet on a monthly basis and decide on the policy issues which are implemented by the staff. There is also a Services Committee who meet monthly to discuss Housing Services, Maintenance and Development issues and a Board of Committee meet twice a year for MPS. The

Management Committee decide all policy issues and staff carry out all the day to day functions of the Association.

(1d) Membership of the Association

To become a lifelong member you must apply to the office to purchase a share in the Association. This costs £1.00 and last for a lifetime.

Membership allows you to stand for election onto the Management Committee and to vote for anyone standing. All local residents are encouraged to participate in the Association's activities and you will have a say in the future direction of Milnbank. The Membership Policy has full details. Milnbank is very much a community based Housing Association and therefore encourage you to get involved and participate in all the activities the Association has to offer.

If you would like to become a member contact our office.

(1e) The Staff

Please visit our website www.milnbank.org.uk for current staff details.

The Association operates an open-door policy in that residents can contact any member of staff during office hours, although it is recommended that you make an appointment to avoid disappointment. We aim to respond to all correspondence within 7 days.

SECTION 2: **PROPERTY MANAGEMENT**

As Property Managers, MPS carry out a general Management and Administration role on behalf of owners. It is our responsibility to arrange and oversee the general upkeep of the building and to ensure that it is maintained to a high standard and that all necessary repairs, including cyclical works, are carried out.

(2a) Deposit

A deposit of £50 is charged to all incoming owners. This sum will be repaid to the owner, net of any outstanding charges owing to MPS, when the flat is sold and the incoming owner has deposited this.

(2b) Management Fee

The management fee is a charge to cover the costs of managing your common property. The services provided for this covers:

- All property management administration
- All communication with owners
- Arranging and monitoring of cyclical and major works contracts
- Open door policy for owners to report repairs or discuss factoring issues.
- Administration of Building Insurance, premiums and claims
- Copy invoices
- Property inspections and advisory service for owners
- Pre and post inspection service for specific repair and maintenance works
- Issuing factoring invoices
- Supplying information to solicitors e.g. house sales
- Debt recovery process
- Holding close meetings as required

(2c) Common Estate Service Fee

The common estates service fee is a charge to cover the costs of estate management services. The services provided for this covers:

- Backcourt and Garden Maintenance
- Stair cleaning
- Clean common landing windows
- Common Estate Management Inspections

(2d) Factoring Invoice

Factoring invoices will include:- a management fee, estates services fee, insurance premium, share of any common repairs, cyclical maintenance, service charges and private repairs.

Properties that receive the Fixed Factoring Service, these invoices include:- a management fee, common estates service fee, insurance premium, cyclical close painting, general common repairs, maintenance of door entry systems, roof inspections/gutter cleaning.

It is not our practice to issue copies of repair invoices relating to factoring accounts, however owners are invited to inspect any relevant accounts at the office or alternatively, copies are available on request free of charge.

A fee of £50 plus Vat will be charged to lending authorities requesting copies of key documents in relation to renovation works.

(2e) Payment of Factoring Account

MPS offers the following methods of payment of factoring accounts:

DIRECT DEBIT – If you wish to pay by this method please contact our offices and request a mandate.

You can also set up a direct debit over the telephone.

STANDING ORDER – If you wish to pay by this method please contact our offices.

ALLPAY PAYMENT CARD – Should you require a payment card please contact our offices.

Payment by this method can be made at any outlet displaying the "Paypoint & Payzone" sign and also at any Post office.

TELEPHONE PAYMENTS – Telephone the office to make a card payment.

CHIP & PIN FACILITY – Available at the office.

PAY ON-LINE – Visit our website www.milnbank.org.uk

Alternatively should you wish to pay your invoice by post, please make **Cheques** payable to **Milnbank Property Services Ltd.**

(2f) Arrears

MPS understands that most people will experience some financial difficulties at some point in their lives and, as a result, may not always be able to immediately meet all of their financial commitments.

At the same time MPS have a duty to ensure factoring invoices are being paid either in full or by instalments.

If you find that you are unable to make payment for whatever reason, it is therefore extremely important that you contact a member of Property Management immediately.

If you simply do not make payment to your invoice your account will fall into arrears and action will be taken against you. The actions that can be taken are listed in the written statement of services.

SECTION 3: **MAINTENANCE**

(3a) The Service

MPS is committed to the provision of a quality Maintenance Service. Our aim is to protect and sustain our investment in property and in people through the effective maintenance of our housing stock. The provision is extended to those residents who privately own their property. The maintenance service is designed to reflect local needs, supplying a level of service that satisfies demand.

(3b) Selling your property

If you are selling your property it is important that you make sure your solicitor contacts MPS to advise the following information:

- The actual date of sale
- The name of the new home owner
- Purchaser's solicitors details

(3c) Owners/Sharing Owners and Landlord's Responsibilities

In general, MPS will maintain the structure, exterior and common parts of the property and keep these in good working order. It is also your responsibility to report a repair to the office.

(3d) Future maintenance

Virtually every element of the fabric of your property has a lifespan and as an item nears the end of its life, you, as the home owner, will have to make arrangements for it to be replaced. Some of these items can be expensive and owners are therefore advised to plan for future maintenance and to make financial provisions to cover the costs.

(3e) Private Repairs

As an owner the upkeep of the internal elements of your home (i.e. sanitation, fixtures and fittings etc) is your responsibility.

MPS can provide an in-house inspection and advisory service to owners free of charge. Any owner wishing a private repair to be carried out will be required to sign a Mandate. MPS will not carry out a private repair for an owner who has an outstanding debt. (Depending on the nature of the repair, MPS may require this to be paid immediately upon completion).

Requests for Improvement Works should be made in writing.

(3f) Routine Repairs

Where a common routine repair (i.e. one which affects everyone within the property) is required, MPS will carry out the repair work on your behalf and you will be recharged your share of the works, (e.g. roof repair, common

burst pipe). You will be notified in writing where repairs cost more than £150 per house with the exception of an emergency.

(3g) Repair Reporting

Repairs may be reported in writing, by telephone or by visiting our office you can also report a repair online just visit our website www.milnbank.org.uk and on the home page click on 'Report a Repair'. Our telephone number is 0141-551-8131, and even outwith office hours, you may leave repair request details on our telephone answer phone, or in cases of emergency, your call will be diverted to the officer on call.

Whenever and however you report a repair, please take care to provide sufficient information to assist us in arranging the right tradesman with the right materials to call at the right time: we would wish to complete all repairs at the earliest date upon the first visit.

(3h) Emergency Repairs

An emergency repair is a repair required to remove a risk to health, safety or security or where delay could result in significant damage to the property.

All emergency repairs will receive the attention within 4 hours of receiving the repair request.

If an owner or a tenant of a landlord contacts the office out-with office hours, the owner or the landlord will be charged for the call-out and any subsequent repairs and material costs to repair the problem. A mandate will be required to be signed.

(3i) Other Repairs

MPS endeavour to reply to all non-emergency repairs within 24 hours of the request being received.

(3j) Preventative Maintenance

Where possible, MPS uses planned programmes of work to reduce the frequency of faults and failures and to ensure that the fabric, fixtures and fittings are maintained in a safe condition.

MPS has an extensive annual planned maintenance programme which involves inspection and repair works to common items like close painting, roof inspections and gutter cleaning. MPS will endeavour to notify owners prior to the commencement of works detailing the sums involved.

In properties where the Association are majority owners, MPS will instruct these works.

Where this is not the case, owners will be consulted and works will be instructed to majority decisions.

(3k) TV and Satellite Systems

MPS do not allow individual TV aerials or satellite dishes to be fixed to the fabric of the property.

(3l) Alterations and Improvements

Any major alteration to a flat is bound to need permission of some kind or other. Whilst an owner does not need permission to redecorate, or to renew kitchen units, permission is required for any work involving any area that affects the common part of the building or demolition of walls, or moving a bathroom or toilet, changing windows, changing the use of the flat etc. In some respects a Building Warrant or Planning Permission will be required. But more generally, the Common Interest may have relevance, requiring notification of proposals to other owners in the tenement.

Owners proposing to carry out major alterations are required to notify the office giving MPS an opportunity to extend services and advice.

(3m) Electrical Appliances and Supply

Most modernised houses are fitted with consumer control units (what used to be called a fuse box), usually fitted close to the electricity meter. Instead of fuses your unit is fitted with MCBs (Miniature Circuit Breakers) and ELCBs (Earth Leakage Circuit Breakers).

WHAT TO DO WHEN YOUR POWER GOES OFF?

Situation 1

You have just plugged in an appliance and all the power has gone off.

- a) Unplug appliance
- b) Reset ECLB and MCB (turn all switches to on)
- c) Power should come on again
- d) Have your appliance checked by an electrician, if the power does not come on again go to situation 2

Situation 2

Your power has gone off but you do not know why!

- a) Switch everything off (plugs, lights, cooker, water heater)
- b) Reset ECLB (and MCB) if required
- c) Switch lights on one at a time
- d) Switch plugs on one at a time

If a light or appliance is faulty the power will go off again when this item is switched on, if this happens:-

Switch it off.
Reset ECLB (and MCB) if required.
Power should come on again.

If further problems arise contact the office.

(3n) Gas Leaks

If you smell gas or suspect that there is a gas leak:-

- a) Switch off any working gas appliances/meter
- b) Put out cigarettes and do not light any matches
- c) Do not use electrical switches
- d) Open doors and windows to get rid of gas
- e) Phone our office emergency number (0141 551 8131)
- f) Ultimately contact Scottish Gas (0800111999)

(3o) Burst Pipes

Winter brings the worry and all too often, the misery of burst pipes, keep your home as warm as you can. Remember also to switch off the water supply in your flat and drain down your water cylinder (if applicable) if you are leaving your home for any length of time.

In very cold weather be prepared and follow these preventative steps:

- a) Keep your home at a reasonable temperature; if weather is very cold keep your heating on all night/day
- b) Make sure all the family know where the stop-cock is located
- c) Fully turn on all the taps as quickly as possible to drain the system
- c) Switch off the electricity supply at the fuse box (by the meter), if water comes into contact with any electrical fittings contact MPS
- e) Warn neighbours who might suffer any damage

If your pipes have frozen take the same steps but only open the cold water taps.

(3p) Carbon Monoxide Poisoning

Carbon monoxide poisoning can be caused by faulty gas appliances. There are no obvious signs of carbon monoxide poisoning although symptoms may include tiredness, drowsiness, headaches and chest pains.

To reduce this risk MPS recommend you arrange regular checks to the gas appliances to ensure high safety standards. To prevent any further risk from carbon monoxide poisoning following these instructions:-

- a) Never use a gas appliance if you think it is not working properly. (Signs to look out for include yellow or orange flames, soot or

staining around the appliance and pilot lights which frequently blow out)

- b) Never cover an appliance or block the vents
- c) Never block or cover outside flues
- d) Install a carbon monoxide alarm, (see section 3q below)

If you have any doubts about the safety of your gas appliances contact the maintenance section at the office.

(3q) Smoke/Heat Alarms and Carbon Monoxide Detectors

By February 2022 every home in Scotland needs interlinked fire alarms. Alarms that talk to each other – so when one goes off, they all go off – helping everyone to react quicker and save more lives. However, installing alarms at the earliest opportunity, will provide improved fire safety in your home.

Scottish Fire and Rescue Services will be happy to provide [Home Fire Safety Visits](#) to any home across Scotland, contact 0800 0731 999 to arrange a fire safety visit. As part of the visit, staff can provide fire safety advice and guidance on what to do in an emergency.

For help with installing alarms if you're elderly or disabled, contact your local Care and Repair service on 0141 221 9879.

If you require a qualified electrician contact the office.

Information will be displayed in reception.

Information on

In order to ensure that your smoke detector remains in working condition you should take the following precautions:

- a) Never try to disconnect or remove the alarm
- b) Do not paint over the alarm
- c) Do ensure that the alarm is kept free from dust by hovering or dusting it regularly
- d) Do check your alarm at least once a month by pressing the test button until the alarm sounds
- e) Do change the battery in your alarm as soon as you hear the signal to indicate that the battery is running down. This signal is a regular bleep from the alarm

If you are worried that your smoke alarm is not actually working please arrange to have it checked out immediately by a suitably qualified contractor.

(3r) Fire prevention

Although nobody can completely protect their home from fire you can help reduce the risks by taking the following precautions:

- a) Keep matches out of reach of children
- b) Do not keep flammable liquids (e.g. petrol) in your house
- c) Do not dry clothes etc, next to a fire
- d) Don't put portable fires near curtains or where you have to squeeze past
- e) Where possible unplug electrical appliances when they are not in use and do not overload sockets
- f) Work out your escape routes in case there is a fire and make sure stairs and passages to back and front doors are kept clear
- g) Keep common close landings clear at all times

(3s) Door Security

Properties that have a door entry system are fitted for the security and peace of mind of all the residents who live there. However, door entry systems are only an effective security measure if they are used correctly. If the building you reside in has a door entry system, please ensure that the door is always kept closed and is never wedged open. Insurers expect all reasonable precautions are taken to keep secure as it may have an impact on a claim.

(3t) Building Insurance

The Association operates a common block Building Insurance Policy which covers full re-instatement value. Owner occupiers must participate and will be supplied with details in April or at the time a sale takes place. Owners should note that cover does not include personal effects, floor coverings, furniture, etc, and it is the home owner's responsibility to ensure that they are adequately covered in this respect by Household Contents Insurance.

If you require further information on the Insurers please contact our office or visit our website www.milnbank.org.uk click on factoring icon and then under services click Insurances.

The Association will submit insurance claims forms to the insurance broker in respect of the policy.

All settlement decisions are the responsibility of the insurers.

The terms and conditions of the policy require that any loss or damage likely to be the subject of a claim be reported to us within 30 days. Failure to do so will result in the claim being declined by the Insurer's.

Where owners have failed to pay their building insurance premium within the factoring period the Association may:

- a) Not process any private claims made by the owner.
- b) Where relevant, notify owners lenders that the property is not covered under the Association block insurance policy.

SECTION 4: **ESTATE MANAGEMENT**

(4a) Neighbour Disputes

Every owner should be able to enjoy living in their home without nuisance or annoyance from their neighbours. It is the responsibility of every resident to ensure that their family and visitors do not disrupt the peace within the common areas.

The main reason for disputes between neighbours is noise. This can usually be avoided by being considerate towards your neighbours and not playing music, televisions etc too loudly at any time.

If you experience any problems the first step should be to contact the Association. Your complaint will be recorded and actioned. In addition to this the Association employs services to specifically deal with Antisocial Behaviour complaints. You can contact GCC Neighbourhoods & Sustainability on their Antisocial Behaviour Hotline (24 hours) 0800 027 3901. This service is employed by the Association to respond swiftly and effectively to complaints of Antisocial Behaviour. We rely on residents to give information and more importantly to report incidents as they happen in order to achieve best resolutions to these problems.

GCC Neighbourhoods & Sustainability can:

- Provide confidential advice and assistance
- Assess complaints
- Investigate cases and gather evidence
- Liaise with all parties in an effort to resolve disputes
- Where appropriate, refer to support agencies
- Encourage Acceptable Behaviour Contracts (ABC's) where applicable
- Issue warnings
- Act as professional witnesses
- Pursue legal action in serious cases – apply for Antisocial Behaviour Orders (ASBOs)

If problems persist or you are in some way unable to get in contact, please do not hesitate to contact Police Scotland on **101** in order that the problems can be logged. If other neighbours also have a grievance then it is advisable that they put their complaints in writing.

(4b) Harassment

MPS views any form of harassment very seriously. If you suffer from racial, sexual or any other form of harassment you should contact a member of the housing services team.

(4c) Gardens

MPS provides a grass cutting service to all grassed gardens. Residents are encouraged to tend to all other aspects of gardens themselves.

(4d) Bin Shelters

All residents have a duty to ensure that bin shelters are kept clean and tidy. Any large bulk items (within reason) please leave in the back courts in a neat and tidy pile next to the bin area to be uplifted. Our bulk uplift team will pick up these items on their daily visit at your property.

(4e) Pets

If you have a pet, you must ensure it is kept under control at all times and do not allow it to cause a nuisance to others.

Any complaints recorded about a pet will be investigated by our housing services staff.

(4f) Stair Cleaning

A weekly, comprehensive stair cleaning service is provided to all our properties.

Owners are invited to take their turn of cleaning the stairs over and above this service should you wish to do so and as required.

It is suggested that:

- a) Owners on the ground floor are responsible for the cleaning and washing of all ground floor passages.
- b) Owners on all floors above ground level are responsible for the cleaning and washing of landings and stairs.

Common landing windows and close doors are cleaned on a 6 weekly cycle. A rota system is in operation.

Inspections are made on a regular basis by our staff and should you wish to make a comment on the stair cleaning service then please contact the Estates Officer.

SECTION 5: **GENERAL INFORMATION**

(5a) Contents Insurance

As your factor MPS are responsible for insuring the building that you live in, but are not responsible for insuring the contents of your home or personal belongings.

If items in your home were ever to be damaged, this could be expensive to replace, ensure your home is adequately insured.

If you do not have any contents insurance cover **please** give serious consideration to obtaining cover before you have a disaster in your home. Owners are eligible to apply for low-cost home contents insurance through Lowther, premiums can start from as little as £1.90 a month for cover of up to £35,000.

Visit www.lowtherhomes.com or contact 0800 561 6666 for more information.

(5b) CCTV

CCTV has been installed in some of our areas. This system acts as a deterrent against crime and to ease resident's anxieties against the fear of crime. The system will record activity for 24 hours a day. CCTV footage will be made available to and as requested by the Police Scotland.

(5c) Window Cleaning Service

The Association employs a window cleaner and can provide this service to your own property for a charge.

If you wish to participate in this service please contact the office.

(5d) Landscape Maintenance

The Estates Team provide a Summer and Winter Estates Service to all front/back courts and common areas; this includes grass cutting, de-littering, cleaning bin stores, bulk removal and small landscape works.

(5e) House Visits

MPS recognise that a number of residents have limited mobility and in view of this a house visiting service is available, whereby a member of the Housing Services Team will call to your home to give assistance with form filling, note repairs and other issues.

If you would like a home visit, please contact a member of the Housing Services team.

(5f) Social Activities

The Association places great emphasis on social activities within our community. The Community Hall, adjoining the main office, is available for hire for all types of functions. A refundable deposit is required at the time of booking.

If you would like further details, please contact the office.
There are various community groups which are held throughout the week, if you are interested in joining any of them, please come along.

- Parents & Toddlers Group held on Tuesday mornings from 10am-11:30am
- Monday Club – Children’s Youth Club from 6.00pm-8pm
- Breakfast Club – Thursday from 9:30 – 11:30am
- Bingo Club on Thursday evenings at 7pm
- Credit Union Wednesday at 9 – 11:15am
- Recycling Centre – 120 Roebank Street, open Monday-Friday 10/3pm
- 1 Culloden Street – Offers a range of daily activities
- Bluevale Hall – Offers a range of daily activities
- Alexandra Park Cycle Hub – free bike hire, cycle to work schemes, mechanic classes and workshops. Contact direct on: 0141 551 8065

If you would like further details, please contact the office.

(5g) Freepost Mailing Service

If you wish to contact us by letter, use our freepost service and it will not cost you a penny!

Milnbank Housing Association
FREEPOST SCO 738
Glasgow
G31 1BR

(5h) Photocopying Service

Free photocopying for residents (within reason, of course!) is available at the office.

(5i) Policies

For clarity, MHA and MPS have written policies and procedures. These documents are set by the Management Committee and put into practice by the staff. All A-Z policies lists are located in the main office and available on request free of charge.

(5j) Home Security

Never allow strangers into your home unless you have first checked their identity. All public officials now carry identification cards which you should ask to see. At night when you go out, make sure you close all your windows and doors, and never leave notes outside for callers or friends.

Turn off electricity, water and gas if you go away for any length of time and if the weather is cold, protect your pipes by draining the system.

If you lose the keys to your house or lock yourself out you will have to pay for any damage caused by forcing the door open. It may therefore be wise to leave a spare key with a relative or with someone you can trust.

(5k) Other Agencies

The Association work closely with other official bodies like the Social Work Services, Police Scotland etc, and between us we try to solve any particular problems residents may have. If you feel that you would benefit from any of these services, please contact a member of our Housing Services Team.

(5l) Complaints

Our aim is to provide a first class service but there may be occasions when you're unhappy about something, and if this is the case it is important for you to tell us. A formal Complaints Procedure Policy has been adopted for this purpose.

The Complaints Policy is displayed in the office reception area and should be followed, in circumstances where you are dissatisfied with the service you have received and the reply you received from the senior member of staff when you raised the issue.

You have a right to complain when we have been unsatisfactory in our service to you but we would hope that we can sort out any problems through discussions with a senior member of staff which will be carried out in confidence.

All complaints should be made in writing. The freepost service can be used:- Milnbank Housing Association, FREEPOST SCO738, Glasgow, G31 1BR or by telephoning 0141 551 8131 or by e-mail on admin@milnbank.org.uk.

(5m) First-tier Tribunal for Scotland (Housing and Property Chamber)

The Property Factors (Scotland) Act 2011 makes provision for owners to refer their complaint and submit an application to the First-tier Tribunal for Scotland who will then determine whether MPS have failed to carry out their duty as a factor or failed to comply with the Code. They will not accept a complaint until the complaints procedure has been fully exhausted.

Contact details for the First-tier Tribunal for Scotland (Housing and Property Chamber) are as follows:

4th Floor, 1 Atlantic Quay
45 Robertson Street
Glasgow
G2 8JB

0141 302 5900 HPCadmin@scotcourtribunals.gov.uk

SECTION 6:
USEFUL TELEPHONE NUMBERS

Milnbank Housing Association	0141 551 8131	
Scottish Power	0845 27 27 999	
Scottish Gas Network	0800 111 999	
Antisocial Behaviour Helpline (24 hours)	0800 027 3901 Or 0141-287-6688	
Environmental Task Force (Fly-tipping, Graffiti, Fly-Posting, Dog Fouling)	0300 343 7027	
Police Scotland	101	
Scottish Fire and Rescue Service (Home Fire Safety Visit)	0800 0731 999	www.firescotland.gov.uk
Glasgow City Council	0141 287 2000	www.glasgow.gov.uk
Crimestoppers	0800 555 111	www.crimestoppers-uk.org
Abandoned Cars	0141 276 0859	
Bulk Refuse Uplift and Needle Uplift	0141 287 9700	
Water Mains leakage or bursts	0800 077 8778	www.scottishwater.co.uk
Street Lighting Faults	0800 37 36 35	
Close Lighting	0800 59 55 95	
GEMAP	0141 773 5850	www.gemap.co.uk
Scotcash	0141 276 0525	
GHEAT	0800 092 9002	www.g-heat.org.uk
SSPCA (Scottish Society for the Prevention of Cruelty to Animals)	03000 999 999	www.scottishspca.org

