

A Guide to Missing Shares

Useful information for homeowners on applying for a Missing Share



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How to use this guidance

This guidance is designed to provide owners with information on what a 'missing share' is and provide clear and consistent information to the majority of owners on how they can apply to the Council for a missing share. The guidance includes key steps to apply for a missing share, as well as templates and checklists which are designed to be used to contact other owners, comply with the application process and put plans in place for future maintenance. It is recommended that contact with the Missing Shares Service is made at the initial stages of the repairs to utilise the support available and ensure all requirements are met. This can prevent delays later in the process or in some cases remove the need for an application.

What is a Missing Share?

Missing share is the term used to describe an amount which represents an owner's share for repair costs where that owner is unable or unwilling to pay their share or where that owner cannot be found. The amount paid will be recovered from the 'missing' owner by means of a payment plan or Charging Order on the premises. The Missing Shares Service is a discretionary fund which may only be available for a short time.

How to apply for a Missing Share

The application to the Council for a missing share must satisfy all of the following criteria before it can be considered to be a valid application;

- A site visit, meeting or written correspondence with the Missing Shares Officer
- Details of the proposed works which must meet the definition of maintenance
- Evidence of contact/attempted contact with the owners and any responses received
- Title Deeds for all properties (assistance available with this)
- Copies of Quotes obtained to ensure confirmation that costs are reasonable
- Formal notice having been given to all owners noting the repairs, the costs, the date the share is required to be paid (Section 50 Notice)
- Considerations made in regards to alternative funding
- **The amount requested must be a minimum of £500**

Once the Council has all the information, a decision can be made on whether a missing share is to be paid and will be communicated in writing to the appointed contact for the building. Any missing share will be paid directly into the maintenance account upon completion of works and submission of an appropriate invoice. A debt recovery process will be followed for recovery of all costs including all admin and legal costs incurred in the process. A payment plan or Charging Order will remain on the property title and the debt will be recovered on resale or transfer of the property if this is not paid by the owner in full before then.

1. Applying for a Missing Share

Perth and Kinross Council may, under certain circumstances, be able to assist owners in situations where communal maintenance is required but works cannot be progressed as a result of an owner, or owners, being unwilling or unable to fund their share of the required works, or where owners cannot be found. Applications may also be considered where a minority of owners, or other financial assistance, can fund a partial share but additional funding is required to allow works to progress. Where a building includes commercial units missing shares may also be applied for in respect of the commercial units.

In such situations Perth and Kinross Council may pay into a maintenance account a sum which represents the cost of a share which remains unpaid by an owner for communal maintenance. However, the payment of missing shares will only be considered when owners have satisfied their legislative obligations and can evidence that alternative options have been exhausted. For clarity, the payment of a missing share will only be considered as a last resort. An application for a missing share must come from the collective of majority owners who are trying to progress maintenance works.

For Perth and Kinross Council to consider an application, the majority group of owners must make sure that all of the undernoted conditions have been met;

- A site visit, meeting or written correspondence with the Missing Shares Officer
- A written request to the Council for a missing share, with evidence of written agreement for application in the form of an email or signed letter.
- Details of the proposed works which must meet the definition of reasonable maintenance
- Evidence of contact/attempted contact with the owners and any responses received
- Confirmation that costs are apportioned correctly
- Copies of Quotes obtained to ensure confirmation that costs are reasonable
- Formal notice having been given to all owners noting the repairs, the costs, the date the share is required to be paid (section 50 Notice)
- Evidence of a Maintenance Bank Account in place
- Considerations made in regards to alternative funding
- The proposed works start date if all shares paid

Works must not start prior to the approval of a missing share.

The Application for Missing Shares Document must be completed and submitted with all of the required evidence. Applications will be considered on a case-by-case basis and prioritised based on Health and Safety requirements and funding availability.

If a decision is made that the Council will pay a missing share into a maintenance account, Perth and Kinross Council will make attempts to establish contact with the owner and make them aware of their rights and responsibilities. The Council will also confirm that in each and every case they will recover the missing share, as well as additional administrative and legal costs via the Council's debt recovery process. This will ultimately lead to the placement of a repayment charge against that owner's property.

All applications should be submitted to MissingShares@pkc.gov.uk

2. Contacting Owners

Any application to the Council for a missing share requires evidence of attempts to contact the owner who is unable or unwilling to pay their share or who cannot be found. Ultimately all owners will require to be served with formal notice, by the majority of owners, which advises of the works required, their apportioned costs, how the works required, and the costs were arrived at, the date monies are due to be paid to the maintenance account and a proposed start date for the works assuming that all shares are paid. To assist in the implementation of communication to all owners which meets the legislative requirements, the following templates and documents for recording evidence of contact have been included:

- Appendix A – Initial Contact Letter
- Appendix B – Owner Contact Record
- Appendix C – Record of Service
- Appendix D – Template Section 50 Notice **(MUST BE SERVED TO ALL OWNERS)**
- Appendix E – Template Notice of Application

However, formal notice need not be the initial method for contacting owners and it may be the case that existing goodwill and good neighbour relationships can be exercised to the advantage of all owners.

2.1 Identifying Owners

It is recognised that in some circumstances there can be problems in identifying owners, particularly where the property is empty, and it is understood that the task of advising a number of owners of the need for works can be daunting. Owners can use the following guidance to identify and contact owners and assist in evidencing to the Council that the relevant conditions in applying for a missing share have been met.

In the majority of properties, it is likely that the owners are also the residents and making initial contact will require nothing more than knocking a door or hand delivering a short explanatory letter and recording that this has been done. However, there may be circumstances where the owner is not resident at the property and the initial contact requires to be made by a telephone call, posted letter, e-mail or other form of electronic message. Whichever method of contact is used it is essential that the majority owners keep a record of the contact and any response received as this will be a crucial factor in the determination of eligibility for Missing Shares Funding.

In a small number of cases, it may be that ownership details for an individual property are not known or that there are no contact details for that owner. In these cases, the obligation is on the majority owners who are applying for a missing share to prove to the Council that they have taken all relevant steps to identify and contact the owner. Noted below are some sources of information which can be used by other owners to identify and contact an absent owner:

- Registers of Scotland – This register holds ownership details for all residential property in Scotland as well as contact details for that owner (at the time of purchase) and any information on any outstanding mortgage or secured loan. There is a fee associated with searching the register, but the

information sourced may be the simplest way to identify and contact an owner or may prove useful when combined with other enquiry routes. Further information can be found at www.ros.gov.uk

- Electoral Register – The Electoral Register or Roll lists the name of everyone who has registered to vote at a property. The Register may hold information about the ownership of the property, particularly where the property is vacant. Information on the Electoral Register can be found on the Perth and Kinross Council website.
- Landlord Register – The Landlord Register holds the details of landlords and any acting agents for all let property within a local authority area. There is a publicly searchable element of the register which will provide a contact details for either the owner or their agent. The search facility can be accessed at: www.landlordregistrationscotland.gov.uk
- Companies House – Companies House can be used as a potential source of information to find property owners where they are linked to a business. Companies House provides a range of information about company directors, business accounts, contact details, mortgages, etc. and some of this may allow an owner or company to be identified and contacted or may prove useful when combined with other enquiry routes. Further information can be found at www.companieshouse.gov.uk
- The Insolvency Register – If it is known that the owner of the property has been declared, or has applied for, bankruptcy it may be appropriate to check the Insolvency Register. This register is maintained by the Accountant in Bankruptcy and can be accessed online free of charge via their website. The register is searchable by name, address or case number and will provide information on any current bankruptcy cases. This information may prove useful when combined with other enquiry routes. Further information can be found at [AiB - Register of Insolvencies](#)
- People Finder Services – There are several types of people finder services available, and these services use the services noted above plus several other sources of information, such as data purchased from credit companies, estate registers and social media, to attempt to identify property owners. There is normally a fee charged by the company for these services and further information can be found by submitting related phrases of reference to internet search engines.

2.2 Contacting Owners

In any application for a missing share, the majority of owners are required to provide evidence of the information which they made available to the non-participating owner and any responses received. The template letters and documents for recording contact are included and can be used and adapted to suit particular circumstances.

Making contact with a neighbour to discuss financial issues and issues of disrepair can be a daunting task and there are some simple steps which can be taken to ensure that the overall benefit of undertaking repairs is realised and that any current goodwill between neighbours is maintained. The following paragraphs provide some basic guidance designed to assist owners in contacting neighbours and to ensure that the necessary evidence is obtained for any subsequent financial recovery action taken against a non-participating owner or for an application to the Council for a missing share.

When trying to organise maintenance repairs you may want to build up to the issue with your neighbours. Try to catch your neighbours on the stair or put up a poster near the close entrance with some details of the maintenance required and the need for all owners to meet to discuss the matter. You might find that some of your neighbours were already thinking of the need for the works. Sometimes a short informal note through a neighbour's door can be enough to start discussion on the matter. Be sure to document even informal notes and conversations by following up with a letter or email to confirm what was discussed.

Where a flat is known to be tenanted you could ask the tenant to contact their landlord or agent, pass on your details, or provide you with the landlord or agent's details in order that they can be made aware of the required works. In some cases, you may need to write a formal letter to resident owners, landlords or agents. You should aim to keep this letter factual and informative but should include a reasonable timescale for response. A template letter for establishing initial contact with owners is included with this guidance and can be used and adapted to suit individual circumstances.

The responses received to the discussion, notes, poster or letter can be varied and it may be the case that some owners don't agree with the works required or don't understand or accept their responsibilities. At all times contact should remain civil and where applicable should seek to build on any existing goodwill within neighbourly relationships. Copies of any formal and informal correspondence and responses should be kept as these may form part of the evidence required for any application to the Council for a missing share.

Once initial contact has been made with all the owners and a response has been received from a majority of owners acknowledging a maintenance issue, it is good practice to organise an owners meeting. This meeting can be held in someone's home or in a neutral venue such as the local community centre, church hall or library. Sufficient notice (at least 48hrs) of an owners meeting being organised should be given to all owners in writing. A written record of the meeting should be taken and this should include the details of attendees, the proposed works, any statements made by individual owners, the agreed next steps to be taken to progress repairs and the timescales for completion of these next steps. A copy of the record of the meeting should be provided to all owners as soon as possible irrespective of whether they have attended the meeting or not. Any subsequent actions taken as a result of the meeting, e.g. arranging a property survey, obtaining quotes, etc. should also be notified to all owners in writing, this notification should include dates, times and any other relevant information.

3. Formal Notice to Owners

As part of the process of applying for a missing share a formal Notice requires to be given to all owners which provides the following information:

- A clear description of the repairs required
- The estimated cost of the repairs
- The individually apportioned shares and the relevant individual cost
- The date the share is required to be paid
- The details of the account where the share is to be paid to
- The proposed works start date if all shares are paid

This is known as a Section 50 Notice. A template letter has been provided and can be adapted to suit individual circumstances, but **MUST** include all of the information detailed above. An application for a Missing Share can only be made after the formal Section 50 Notice has been given to all owners and the relevant amount has not been deposited in the maintenance account by the date requested.

4. Maintenance Account

Any application for a missing share will require to be supported with proof that owners have a maintenance account in place for the lodging of deposits and payment for works relative to maintenance and repair of their property.

A maintenance account is a bank or building society account set up to hold owner's funds for common repair and maintenance. Where the account is not branded as a maintenance account evidence should be provided that the account has been set up by a registered property manager or one of the owners and at least one other person, who are jointly authorised to carry out transactions on behalf of the other owners. A minimum of two signatories must be in place to operate the account on behalf of all other owners.

If a decision is made by the Council to pay a missing share, that payment will be confirmed in writing to the owners prior to works commencing. Payment of the missing share will subsequently be made directly to the maintenance account upon completion of the works and the submission of a satisfactory invoice for payment. An invoice Template has been provided as Appendix F – Missing Share Payment Request.

Upon completion of works, photographs must be submitted, but approval or payment of a missing share does not place any burden, obligation or responsibility on Perth and Kinross Council to check, quantify, certify or guarantee works, nor does it create any contractual arrangement between Perth and Kinross Council and the owners or their appointed agent or contractor other than to make payment on the confirmed terms. For clarity, Perth and Kinross Council will simply make a payment which should otherwise have been made by an owner.

5. Identifying & Costing Maintenance Works

The Housing (Scotland) Act 2006 defines maintenance as: -

Repair and replacement, cleaning, painting and other routine work, gardening, and the reinstatement of part (but not most) of the premises. It does not include demolition, alteration or improvement, or any internal decoration of any part of premises which are not owned in common, unless reasonably incidental to any such repairs etc.

For clarity, Perth and Kinross Council does not consider decoration, routine cleaning or gardening related works as eligible for a missing share.

Whilst the definition of maintenance works is set out in legislation, it can be difficult for owners to identify which works require to be carried out to their property, particularly if there is a problem such as water penetration.

Owners can engage appropriately qualified companies to provide quotes for the required maintenance works. Alternatively, a building surveyor could be engaged to undertake an assessment of the property to identify the required maintenance and provide quotes for the required works. A building surveyor will also be able to assist owners with drawing up a maintenance plan which outlines future maintenance requirements.

6. Apportioning Costs

Whilst owners are solely responsible for the upkeep of the individual and communal elements of flats or houses, certain parts of buildings can be the joint responsibility of all owners whose title deeds say they have a 'common interest.' In a tenement property this will typically include parts of the building such as the roof, walls, foundations, chimney heads and common close stairs.

The title deeds of the property will normally confirm the following details:

- the shared responsibilities for the management and maintenance of common parts
- how decisions about management and maintenance should be taken
- how costs are to be split amongst owners.

Copies of title deeds can be obtained from the Registers of Scotland at www.ros.gov.uk, the solicitor who completed the conveyancing when the property was purchased or the lender who has security on the property. Where title deeds are viewed by co-owners to be unfair or out of date as they relate to old rateable values, guidance is available on how they can be changed.

Where title deeds do not confirm these details a default Tenement Management Scheme (TMS) will apply. The TMS provides a basic scheme for decision making and the division of costs. The TMS can only be used where the title deeds are silent on matters, it cannot be used to 'over rule' existing burdens on the title deeds although it can be used in conjunction with the title deeds to fill any gaps in the deeds.

A list of building elements which are normally held in ‘common interest’ is noted below to aid owners in identifying their responsibilities, however it should be noted this list is neither exhaustive nor legally binding:

1	Chimney stacks (exc. pots and cowls)	13	Downpipes
2	Chimney vents or flue structures	14	Stair windows
3	Roof coverings, ridges and flashings	15	Bannisters in the close
4	Roof timbers	16	Close stairs and access doors
5	External walls	17	Close decoration
6	Mutual gable walls dividing buildings	18	Front fences and gates
7	Internal walls dividing flats	19	Solum area
8	Close walls (only the half facing the close)	20	Back garden
9	Access paths	21	Lintels
10	Foundations	22	Bin stores
11	Structural beams in the external walls	23	Gutters
12	Stair lighting	24	Mains water supply pipes

7. Funding Maintenance Works

Investing in work to keep property in a good state of repair is an excellent way to help maintain its value and desirability. The creation of an agreed maintenance plan can help to identify required works and provide owners with sufficient timescales for the securing of the funding required. It is also understood that in many cases the funding of works may prove a considerable barrier for many owners. The section of the guide is intended to ensure that all owners are aware of, have considered and have exhausted all funding options prior to formally applying to the Council for a missing share.

There are 4 common routes for owners to fund maintenance works;

- The owners own capital savings or investments
- Equity release via loans secured against the property
- Unsecured loans
- Assistance from within the wider family unit

Owners may have sufficient savings from which they can fund their share of works. This is perhaps the simplest and most straightforward funding route as the funding may be readily available or can be made available if sufficient notice is given. Owners releasing funding from their capital savings or investments are strongly advised to seek independent financial advice, particularly where there may be long-term financial implications for accessing savings or investments earlier than originally planned.

Equity release is a funding method in which the difference between the property value and outstanding debt secured against the property is turned into a cash sum for the owner to access. Re-mortgaging and taking out a secured loan is a popular form of equity release and can offer low interest rates due to the reduced risks to the lender. By securing the loan against the property the lender has a greater chance of recovering their funding if the owner defaults on repayment as they would be treated as a preferential creditor. Traditionally banks and building societies were the only source of equity release based products, however there are an increasing number of financial

organisations who offer this type of product. As is the case with any financial product, owners are strongly advised to take independent financial advice before entering into any financial agreement or contract as there may be costs, fees and risks associated with re-mortgaging.

Unsecured loans are personal loans which are not secured against the property. These traditionally have higher interest rates than secured loans as the lender could be one of many creditors if the owner defaults on repayment. Owners are advised to check the terms and conditions and interest rates of any loan product prior to acceptance as there are many products in the marketplace, some of which may not be suitable if the loan is intended to be repaid over a longer term. Owners should satisfy themselves that they understand the interest rate, can meet the monthly repayment charge and understand the total amount to be repaid. Credit Unions may be able to provide access to low cost loans and will often provide additional financial services which may be of assistance to owners. As is the case with any financial product, owners are strongly advised to take independent financial advice before entering into any financial agreement or contract.

In terms of assistance from within the wider family unit, it is often the case that owners view their home as their main asset which will provide for other family members in terms of accommodation or financial security for the future. With this in mind, it is not unusual to find situations where other family members, who are perhaps not resident in the property, are willing to make a financial investment in the property to ensure that the lifespan and the value of the property is extended beyond its current terms.

7.1 Additional Funding Options for Missing Shares

Where the majority of owners are applying to the Council in respect of a missing share, they require to have had consideration of alternative funding options. Common alternative funding options are noted below for ease of reference.

- Agree to commission the repair and divide the bill between the participating owners
- Agree to commission the repair and divide the bill between the participating owners then send the non-participating owner a formal invoice requesting payment and raise an action in the Sheriff Court against the non-participating owner for recovery of payment outstanding.

It may also be appropriate for the majority of owners to have a solicitor write to the non-participating owner which sets out the owner's obligations, the additional costs incurred, and the burden placed on the title deeds, in respect of a repayment charge, when a missing share is paid by the Council.

The Housing (Scotland) Act 2006 states that:

“owners have primary responsibility for the maintenance of their property.”

Our Common Repairs Assistance leaflet sets out the advice & information, practical assistance and financial assistance available to homeowners in Perth and Kinross. General repair grants do not form part of the assistance available from the Council.

8. Organising and Paying for Repairs

Owners can engage companies with the relevant skills to assess the requirement for maintenance and to provide quotes for the required maintenance works. Alternatively, a building surveyor could be engaged to undertake an assessment of the property to identify the required maintenance and provide quotes for the required works. A building surveyor will also be able to assist owners with drawing up a maintenance plan which outlines future maintenance requirements.

Once repairs have been identified and a majority of owners have agreed to the works proceeding, the issue of finance should be addressed promptly.

There must be a minimum of three separate quotes obtained to provide sufficient comparison and ensure the final selected contractor has provided a reasonable cost. Where this is not possible, evidence of attempted arrangement for alternative quotes must be provided. Obtaining quotes will also give owners an idea of the cost of their share in advance of any contract being entered into and will allow the majority of owners to provide detailed and relevant information to any non-participating owner.

If works are large in scale, it may be appropriate to appoint a professional project manager to undertake project management which may involve appointing a design team, ascertaining what works are required preparation of a specification of works, assessment of tender returns applying for any relevant statutory permissions and contractual commissioning of an appropriate contractor. "Overseeing" and measuring works on site until completion of the scheme

Following application, if a decision is made by the Council to pay a missing share, the agreement to make payment will be confirmed in writing to all owners prior to works commencing. This written confirmation will act as 'security' for any contractor, project manager or factor who wishes to have full funding in place prior to commencing works. Upon completion of works and submission of photographs and a satisfactory request for payment, in the form of Appendix F – Missing Share Invoice, payment of the sum which represents the cost of any share which remains unpaid by an owner for communal maintenance will be made directly to the maintenance account by the Council.

Agreement of payment of the Missing Share will be that of the estimated/quoted amount. A margin of increase will be included as part of the agreement to allow for changing cost of materials or unexpected difficulties in completing the works. Any request to increase the amount payable will only be considered within this margin, and only where changes in circumstances have been communicated well in advance of the payment request.

Irrespective of how the tradesman is appointed a contract will exist between the owners and the contractor carrying out the works. It is the responsibility of the owners and/or their representative to carry out adequate checks on the standard of the works undertaken and to satisfy themselves that works have been completed to an appropriate standard. Once works are at an appropriate stage for payment owners should seek to make payment to the contractor by cheque or bank transfer from the Maintenance Account. Depending upon the scale of the works it may be appropriate for an agreed percentage of the costs to be held in retention by the owners during an agreed defects liability period. Any such retention should be clearly accounted for and held in the maintenance account until due to be paid.

Approval or payment of a missing share does not place any burden, obligation or responsibility on Perth and Kinross Council to check, quantify, certify or guarantee works, nor does it create any contractual arrangement between Inverclyde Council and the owners or their appointed agent or contractor other than to make payment on the confirmed terms. For clarity, Perth and Kinross Council will simply be making a payment which should otherwise have been made by an owner.

9. Ongoing Property Maintenance

Owners are encouraged to ensure that their properties are maintained in good condition, that residents are not affected by defects and that property values are retained. One way for owners to achieve this is to develop a maintenance plan which sets out a planned programme of work which will keep a property at a reasonable standard. A sample Maintenance Plan is set out at Appendix G and this can be used as a starting point for owners to develop their own.

Owners can at any time develop an agreed maintenance plan which covers an agreed period and agreed priority of works. Having a maintenance plan for a property illustrates a degree of planning and acceptance of maintenance responsibilities.

Where an application for a missing share has been received and there is no maintenance plan in place, it is within the Council's powers to serve a maintenance order on all properties which obliges the owners to develop a joint maintenance plan covering a period of up to 5 years. The service of a maintenance order will be recorded against the title of the properties and the subsequent maintenance plan will be monitored by the Council to ensure that owners progress works within a satisfactory timescale. If the owner fails to carry out the work required in the plan, the Council has the power to undertake the work and recover the cost of doing so from the relevant owner(s).

Clearly, there is a risk that formally involving the Council in repair issues can result in higher costs for all owners. Owners are therefore encouraged to develop their own maintenance plan, outwith the Council's enforcement scenario. As a minimum, owners should ensure that their plan covers the following elements;

- Provides an accurate description of the maintenance required
- Confirms what steps are to be taken to achieve this maintenance
- States the timescales for each of the steps
- Provides an estimated cost for the maintenance works
- Confirms the apportionment of costs (based on the title deeds or tenancy management scheme)

There are regular works required to buildings to keep them in a state of good repair and these works (e.g. gutter cleaning, external painting, etc.) should be included in any maintenance plan. Owners developing a maintenance plan may wish to have their building surveyed to ensure that they have a firm starting point for prioritising future maintenance.

Help

Any queries regarding the application process or assistance required, including alternative languages and formats, should be directed to MissingShares@pkc.gov.uk

If you or someone you know would like a copy of this document in another language or format, (on occasion only a summary of the document will be provided in translation), this can be arranged by contacting the Customer Service Centre on 01738 475000

ان احتجت انت لو أي شخص تعرفه نسخة من هذه الوثيقة بلغة أخرى أو تصميم آخر فيمكن الحصول عليها (أو على نسخة معدلة لمثلخص هذه الوثيقة مترجمة بلغة أخرى) بالاتصال ب:
الاسم: Customer Service Centre
رقم هاتف للاتصال المباشر: 01738 475000

اگر آپ کو یا آپ کے کسی جاننے والے کو اس دستاویز کی نقل دوسری زبان یا فارمیٹ (بعض دفعوں اس دستاویز کے خلاصہ کا ترجمہ فراہم کیا جائے گا) میں درکار ہے تو اسکا بندوبست سروس ڈیولپمنٹ Customer Service Centre سے فون نمبر 01738 475000 پر رابطہ کر کے کیا جاسکتا ہے۔

如果你或你的朋友希望得到這文件的其他語言版本或形式 (某些時候，這些文件只會是概要式的翻譯)，請聯絡 Customer Service Centre 01738 475000 來替你安排。

Jeżeli chciałbyś lub ktoś chciałby uzyskać kopię owego dokumentu w innym języku niż język angielski lub w innym formacie (istnieje możliwość uzyskania streszczenia owego dokumentu w innym języku niż język angielski), Proszę kontaktować się z Customer Service Centre 01738 475000

P ežete-li si Vy, alebo n kdo, koho znáte, kopii této listiny v jiném jazyce alebo jiném formátu (v n kterých p ípadech bude p eložen pouze stru ný obsah listiny) Kontaktujte prosím Customer Service Centre 01738 475000 na vy ízení této požadavky.

Если вам или кому либо кого вы знаете необходима копия этого документа на другом языке или в другом формате, вы можете запросить сокращенную копию документа обратившись Customer Service Centre 01738 475000

Nam bu mhath leat fhèin no neach eile as aithne dhut lethbhreac den phàipear seo ann an cànan no ann an cruth eile (uaireannan cha bhi ach gearr-iomradh den phàipear ri fhaotainn ann an eadar-theangachadh), gabhaidh seo a dhèanamh le fios a chur gu Ionad Sheirbheis Theachdaichean air 01738 475000.

You can also send us a text message on 07824 498145.

All Council Services can offer a telephone translation facility.