

# WRITTEN STATEMENT OF SERVICES

FEBRUARY 2025



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# Contents

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03 Introduction

03 Authority to Act Core

04 Core Services Provided

05 Maintenance and Repair Arrangements

06 Major works

08 Response times

09 Financial and Charging Arrangements

14 Communication Arrangements

15 Complaints

16 Insurance

18 Declaration of Interest, Regulatory Status and Associations

19 Termination of Appointment

20 Get In Touch



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# Introduction

This "Written Statement of Services" describes the service levels and arrangements that exist between Residential Management Group Scotland (SC591810), property factors and property owners within your development. The statement has been produced in accordance with the requirements of the Property Factors (Scotland) Act 2011 and the Property Factors Code of Conduct.

Residential Management Group Scotland will be referred to as RMG Scotland hereafter.

## Authority to Act

A Property Factor can be appointed as the result of either: appointment by a developer, by a decision of the majority of property owners, by custom and practice or by formal business acquisition. The management appointment date is detailed in your development schedule.

Our authority to act includes the management of the common parts in so far as:

- Routine maintenance
- Planned and reactive repairs and renewals
- Emergency repairs
- Utilities and utility bills (where applicable)
- Major works
- Statutory Health & Safety compliance
- Insurance
- On-site staff

For non-emergency repairs, the ultimate decision to authorise any work will be made by RMG Scotland up to an amount of **£1000.00**. Non-emergency works which are likely to exceed this cost will require consultation with the homeowners.

Emergency repairs that constitute a threat to persons or property may be actioned immediately by RMG Scotland. RMG Scotland will write to all affected homeowners thereafter, detailing remedial actions and costs if exceeding the authorised repair limit.

The decision to escalate a repair as an emergency will be made by RMG Scotland based on the conditions and hazards present.

RMG Scotland will only use approved and authorised contractors for any repair work and will always endeavour to obtain the best possible value for its customers.

Comparative quotations will be arranged, where appropriate, by RMG Scotland. RMG Scotland operates an approved contractor process to ensure contractors are adequately insured to work on your behalf.



# Core Services Provided

RMG Scotland provides an extensive range of services for parts or areas of a building or development, which the homeowners have a liability in common to maintain.

The core services provided cover the maintenance, management and repair of the common parts in line with the previous page.

Private areas are those that belong to the homeowner's individual properties and are not included in our services.

These may include, but are not limited to:

- All areas inside the home (excluding load-bearing walls and beams)
- Controlled entry handsets and systems inside the home
- Private balconies
- Entrance doors into individual properties
- Private windows and surrounds, mastic etc.
- Overflows serving private appliances
- Vents and flues serving private appliances
- Private water/gas pipes etc. from the point of exit from communal supplies



It is the homeowners' responsibility to ensure these areas are maintained in good order.

RMG Scotland will only carry out the services as detailed in this Written Statement of Services. RMG Scotland reserve the right to become involved in private matters, where appropriate.

# Maintenance and Repairs Arrangements

## Routine Maintenance

Gardening and cleaning services will be provided where we are appointed to maintain those areas.

Roof inspections, gutter cleaning etc. will be provided, where applicable, specific to your property and development.

Statutory inspections of lifts, emergency lighting, fire-fighting equipment, Health & Safety inspections will be arranged, where applicable, by RMG Scotland property factors in accordance with the individual requirements.

## Routine Repairs

Requests for routine repairs can be made using the following communication methods:

- Through the customer portal, [RMG Living](#).
- Live chat through the website or [RMG Living](#).
- Message us for free via WhatsApp on 07966 167590 (please include your name, first line of address and postcode)
- By email to [customerservice@rmgscotland.com](mailto:customerservice@rmgscotland.com)
- By telephone to the Customer Service Centre on 0345 002 4499
- By advising your property manager during a routine inspection of your building.

## Emergency Repairs

Requests for emergency repairs should be made by calling our Customer Service Centre which is open 24 hours a day, 365 days a year. Our Customer Service Centre can appoint an emergency contractor or escalate the call to the property manager, if necessary, and if during working hours.

Emergency out of hours contractors available are typically:

- Plumber
- Electrician
- Locksmith
- Joiner
- Glazier
- Drainage
- Roofer

Please note, that emergency repairs instructed by RMG Scotland will be in respect of common parts only. Costs for emergency repairs will be apportioned among those homeowners with liability to pay and will be charged at the out of hours contractor rate.

Private emergency repairs are the homeowner's responsibility to arrange and pay.



# Major Works

Major works may also be referred to as proposed repairs or works and are defined as significant planned works where costs exceed our normal authority to act.

Such projects may include:

- Communal painting scheme
- Structural repair
- Mechanical and electrical replacement
- Extensive roof repair or replacement
- Extensive building façade repairs
- Major flooring renewal
- Major garden re-design
- Extensive road and car park resurfacing

Major project discussions can result from:

- Common fabric failures
- Title deed requirement (e.g. deeds stipulate communal painting every 3 or 5 years)
- The recommendations of a professional inspection (e.g. a roof condition report)
- A recommendation by your property manager
- A request from homeowners

RMG Scotland will contact homeowners to establish the level of interest in a particular project. A written ballot may be used to obtain the homeowner's decisions. It is standard practice to obtain a project specification and seek comparative quotes or undertake a tender exercise. Without majority approval or the percentage set out in the deeds to make binding decisions, major projects can't proceed unless significant and immediate Health & Safety issues prevail.

Professional consultants may be required to provide professional services that are out of RMG Scotland's remit. In these cases, comparative fee quotes will be obtained from suitably experienced firms for consideration. Once a project has been agreed upon by owners and a contractor/quotation selected, sufficient funding must be in place prior to the commencement of the project. This ensures the ability to settle the contractor's invoice. (The costs involved in major projects are such that the financial resources within the development fund would normally be insufficient to cover the costs under our invoicing terms).

# Major Works Continued

There are two ways in which funds can be raised. In gathering funds RMG Scotland will calculate the individual project cost and issue a proposed works invoice to each homeowner. Only when sufficient funds have been ingathered, can formal instruction be issued to the contractor.

RMG Scotland will determine what percentage of funds will be required to start the process. This will depend on the financial health of the development, problems with income recovery etc. It should be noted that it is possible for the agreed works not to go ahead if insufficient funds are ingathered within a twelve-month period. In such cases, funds received will be returned to the homeowners.

## **Use of Sinking Fund**

Ingathering of funds may not be required if:

- There is a sinking fund in place for the development
- There are sufficient funds available to cover the cost of the project. (A combination of sinking and ingathered funds may be preferred or required)
- A competent decision is reached by the homeowners to utilise the sinking fund
- The sinking fund is used, individual invoices will not normally be raised RMG Scotland

It is important that the common parts are kept to a good standard of repair. Not only does this improve the daily visual benefits of a well-maintained, clean environment, but it also helps maintain/improve the value and saleability/rentability of your property. For these reasons, ongoing maintenance/improvements are essential.

In some geographic areas, grants and subsidies may be available from local authorities and trusts. In such cases, RMG Scotland, or the appointed professional consultant, will liaise with the relevant organisations to obtain current requirements for possible grant-assisted funding.



# Response Times

**Routine Repairs** - Where development liquidity allows, we aim to instruct routine repairs on the first working day following receipt of notification. If the cost of the repair exceeds our delegated authority spend limit, comparative quotations will be sought, and the homeowners will be consulted. Anticipated timescales for obtaining estimates are 15 days but may be subject to external influences.

**Emergency Repairs** – In order to prioritise emergencies immediately, emergency repairs should be reported by **telephone** to our Customer Service Centre. In some cases, it may only be possible to "make safe" a hazardous situation within the aimed time scale, depending on the nature of the emergency.

**Alterations/enhancements** – RMG Scotland will consult the owners to seek a unanimous decision for works of this nature. Once approved and requested, response times for routine repairs will apply.

# Property Inspections

Routine property inspections will be made by the property manager at a frequency agreed by the terms of our appointment. Visits can be more frequent in the event of ongoing problems, repairs, major projects etc.

In the event that matters are out with the professional expertise of a property manager, other professional services, such as building surveyors and structural engineers, may be required. Homeowners will be informed in these circumstances and provided with comparative fee quotes for consideration.

# Health & Safety Fire Risk Assessments

RMG Scotland will arrange for a Health & Safety and fire risk assessment to be completed on your building as follows, this will be completed by a qualified Health & Safety manager.

- Buildings 18 meters and above, inspections will be completed annually
- Buildings of 11 to 18 meters, inspections will be completed every 2 years
- Below 11 meters inspections, will be completed every 5 years

Your property manager will write to homeowners to confirm when these are being completed. If a hazard is identified and is a high priority, we will look to instruct this work and notify homeowners of this.



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# Financial and Charging Arrangements



## Management Fees

An annual factoring management fee, detailed in your development schedule, will apply to each property/homeowner in the development. This fee is correct at the date of publication of the development schedule and will be reviewed on an annual basis.

The fee is determined, generally, by the scope of works provided and the size of the development and may change if the scope is altered (e.g. grounds only to full block management). The management fee will be reviewed annually, and a maximum of 5% uplift will be applied unless you are advised otherwise.

See below for further invoicing details. The fee review process will take into account many factors such as inflation, ongoing operational costs, cost of compliance etc., as well as any changes in scope.

## Apportionment of costs

All costs incurred in the ongoing common works and services provided by RMG Scotland in the maintenance of the development will be shared, as appropriate, between homeowners.

These include, where applicable:

- Routine maintenance costs
- Planned, reactive repairs and renewals
- Emergency repairs
- Utilities and utility bills (where applicable)
- Major works
- Statutory Health & Safety
- Compliance insurance
- On-site staff

The split (or apportionment) of costs is normally determined by the property title deeds or deed of conditions and is detailed within your development schedule. If there is no provision in the deed of conditions for some costs, the apportionments will be agreed between RMG Scotland property factors and the homeowners. Where no definition exists, the Tenements (Scotland) Act 2004 will apply.



# Financial and Charging Arrangements Continued

## Float Funds

On the appointment of RMG Scotland property factors to manage your development, a float payment will be collected. The float is used by RMG Scotland to fund the payment of goods and services on your behalf until common charges invoices are issued and paid. Floats are credited to each homeowner after departure from their property and will appear as such on the final invoice.

The date of the final invoice is determined by the transfer of ownership or sale date. The full amount of the float will be repaid to the homeowner minus any outstanding costs on the account.

The float amount quoted in your development schedule is correct at the date of publication of this Written Statement of Service and may be subject to change if costs increase. RMG Scotland will write to you if a float increase is required.

## Sinking/Reserve/Contingency Funds

In order to financially plan for major projects, a sinking or reserve fund can be arranged for the development by RMG Scotland. Such funds are held by RMG Scotland in separate bank accounts in the name of the development.

Sinking funds are agreed with the homeowners (or a majority of homeowners) or may be a requirement of your deed of condition.

Sinking fund bank accounts are separate from the company's operating account and are securely protected against the financial failure of the business.

Interest accrued in sinking fund accounts is retained directly in the account. A statement of the funds held in the development sinking fund account can be exhibited at an annual general meeting (as appropriate) or on request.

If a homeowner sells a property, the amount paid into the sinking fund is not returned. It should, however, be detailed as an asset in the sale of the property. The use/spending of sinking funds is controlled by the homeowners. RMG Scotland may recommend the use of sinking funds for a particular project but cannot enforce such action.

## Invoicing

All costs, including management fees, are charged in accordance with your development schedule. Insurance premiums may vary (see Section 8).

Invoices will be sent to the homeowner of the property by secure email or by postal service. For environmental and cost purposes, the default method of delivery is secure email. For those that wish to receive invoices by postal service, a cost of £3 per quarter (inc VAT) will be applied.

# Financial and Charging Arrangements Continued

## Sales/Apportionment Process and Fees

When a homeowner sells a property in a factored development, RMG Scotland's property sales team liaises with the seller's solicitor to answer any relevant questions such as any outstanding debt, presence of sinking funds, pending projects etc. When known, the seller's solicitor must confirm the sale date to RMG Scotland, who then must ensure that all costs are apportioned to the correct homeowner at the correct date. For example, for a sale date of 1st July, the departing homeowner is liable for all costs up to that date, including cleaning, gardening, utility bills etc.

As some invoices may not be generated until well after the sale date (for example, quarterly utility bills), the final invoice, including repayment of float (where applicable), is produced sometime after the date of sale to ensure all outstanding costs are correctly split. RMG Scotland requires a minimum of 14 days' notice of sale from the seller's solicitor. Please note it is the seller's responsibility to ensure their solicitor is advised of these requirements.

An administrative charge is made to the departing homeowner to cover the significant internal administration requirements involved in the sales process. This charge will appear on the final invoice following the sale. The charge will be £55.00 +VAT per property.

We reserve the right to charge a higher amount if:

- The sales process is protracted or involves significant additional work. (cost dependent on the volume of additional resources required).
- Charges on a sliding scale will be charged if we are not notified of a sale within 14 days; the charges to be applied are as follows:

Assignment fee – 14-28 days overdue £100.00 +VAT

Assignment fee – > 28 days overdue £150.00 +VAT



# Financial and Charging Arrangements Continued

## Payment of Invoices

Payments are due within 14 days of the invoice date.

Invoices can be paid by any of the following methods:

- Direct Debit
- Online using our customer portal RMG Living at [www.rmgliving.co.uk](http://www.rmgliving.co.uk)
- Downloading our app, RMG Living on the Google Play Store & Apple Store
- Our Scotland website at [www.rmgscotland.com](http://www.rmgscotland.com)
- Electronic bank transfer – See the back of the invoice for details
- Standing order
- Cheque
- By telephone to 0345 002 4499



If paying by Direct Debit, RMG Scotland will advise the payment amount required based on recent average costs. As ongoing costs do fluctuate, homeowners must check their invoice and pay any outstanding balance on their account as it falls due. This could be done by making a one-off payment or amending your Direct Debit. It is the homeowner's responsibility to adjust Direct Debit amounts if charges vary significantly over time.

Any disputed items on an invoice should be raised with RMG Scotland property factors accounts department within seven days of receipt of the invoice. Undisputed items on the invoice must still be paid within the 14 days of receipt of the invoice.

RMG Scotland have a specific "client bank account" into which all floats and homeowner's payments are made and from which all contractors' invoices etc., are paid.

This account is separate from the company's operating account and is securely protected against the financial failure of the business.

RMG Scotland retain any interest accrued on the client bank account. It also pays all charges incurred on the account, such as card machine charges, BACS transfers to contractor's accounts etc. For the avoidance of doubt, client account bank charges far exceed the value of interest gained.



# Financial and Charging Arrangements Continued

## **Income Recovery**

An income recovery procedure is stringently applied to ensure that all means possible are employed to recover debt from late and defaulting payers. The procedure includes written correspondence from RMG Scotland, a notification from an external debt management company and, ultimately, legal action. Any legal costs incurred in the recovery of debt will be charged directly to the relevant homeowner.

Any irrecoverable debt will, ultimately, be distributed amongst all homeowners in the relevant development. If/when costs are recouped from the debtor, these will be amounts will be credited to all homeowners. This is in line with the majority of deeds of condition.

A copy of RMG Scotland income recovery procedure is available from [www.rmgscotland.com](http://www.rmgscotland.com) or on request.

Details of the development debt position can be provided on request or at a meeting of homeowners. Details provided will include the number of debtors along with the size and status of each debt (i.e. reminder stage, legal action stage etc.).

It is important that each development is "in funds" in order to allow continuous delivery of services. If a significant debt is accrued and the bank account is consistently short of funds, contractors' services may have to be suspended until the financial position of the development is rectified. The level of the float may also be revisited.

Such statements will be provided annually, at an AGM if appropriate, or at other times if required. No changes will be implemented without first discussing financial concerns with the homeowners.

## **Contractors Invoices and Payments**

RMG Scotland settle all contractors' invoices in a timely manner through our weekly payment runs.

No markup, commission, or any other form of remuneration is taken by RMG Scotland in its dealings with contractors. The price the homeowners pay is the price charged by the contractor to the factor.



# Communication Arrangements



## General Communication

Good communications between the factor and homeowner are the key to a successful relationship. All general enquiries should be directed to our Customer Service Centre in the first instance.

Our Customer Service Centre is open 24 hours a day, 365 days a year. In the event that our Customer Service Centre cannot fully address your enquiry, your property manager will aim to contact you within two working days.

Contact information for all forms of communication is detailed on the cover of this document. For general requests (i.e. non-emergency), RMG Scotland will acknowledge receipt of communication within five working days. Timescales for the resolution of queries relevant to the prevailing issues will be indicated within our acknowledgement.



# Complaints



In the first instance, RMG Scotland will aim to resolve all enquiries raised to our Customer Service Centre or front-line members informally. However, should a homeowner remain dissatisfied and wish to make a formal complaint, our "Complaints Procedure" is available on our website at [www.rmgscotland.com](http://www.rmgscotland.com) or by request to the Customer Service Centre.

Our complaints process has two stages, as identified below:

<b>Stage</b>	<b>Complaint Handler</b>	<b>Response Times</b>
Stage 1 – Resolve	Appropriate Management Team	Up to 10 working days
Stage 2 – Review	Head of Property North/Director	Up to 10 working days

If the homeowner remains dissatisfied after the stage 2 response, the Property Factors (Scotland) Act 2011 allows homeowners to make an application to the Scottish Government's First-tier Tribunal for Scotland (Housing and Property Chamber) for a determination of whether their factor has failed to carry out their factoring duties, or failed to comply with the Code of Conduct.

To take a complaint to the First-tier Tribunal for Scotland (Housing and Property Chamber), homeowners must first notify their property factor in writing to outline the reasons why they consider the factor has failed to carry out their duties or failed to comply with the Code of Conduct. The property factor must also have refused to resolve the homeowner's concerns or have unreasonably delayed attempting to resolve them.

At the request of the homeowner, and if all attempts to resolve the complaint have failed, RMG Scotland will provide contact details for the First-tier Tribunal for Scotland (Housing and Property Chamber) to whom the complaint can be passed to.

In dealing with complaints, RMG Scotland staff will, at all times, display a polite and professional approach to the homeowner. Similarly, homeowners who have a complaint must also display professional conduct at all times. Verbal (or other forms of) abuse to staff will not be tolerated.



# Insurance



RMG Scotland will place fully comprehensive buildings insurance cover on the homeowner's behalf, by means of a common policy via our broker, where title deeds stipulate there is a requirement, or by agreement with the homeowners. A fully comprehensive buildings insurance policy includes property owners' liability cover.

Where fully comprehensive buildings insurance cover is not placed by RMG Scotland, property owners liability cover will be placed on the homeowner's behalf via our broker, as a minimum requirement, to ensure homeowners are protected in the event of liability claims.

Appropriate insurance cover for assets such as lifts and playparks will be placed on the homeowners behalf via RMG Scotland's insurance broker.

Insurance policy documentation is available for inspection via our customer portal [www.rmgliving.co.uk](http://www.rmgliving.co.uk) or on request. Please call 0345 002 4499 or email [customerservice@rmgscotland.com](mailto:customerservice@rmgscotland.com).

Insurance certificates will detail the declared value, the sum insured and any excesses that apply. Full policy wording is available on request.

Insurance premiums will be apportioned in accordance with title deed stipulations or, where appropriate, utilising the provisions of the Tenement (Scotland) Act 2004.

**Insurance Claims** - In the event of an insurance claim where RMG Scotland places cover on behalf of homeowners, please contact our Customer Service Team on 0345 002 4499 or [customerservice@rmgscotland.com](mailto:customerservice@rmgscotland.com)

**Defects Reporting** - All considerable defects should be reported to RMG Scotland and your developer/builder urgently. Please call 0345 002 4499 or email [customerservice@rmgscotland.com](mailto:customerservice@rmgscotland.com). Failure to report defects quickly can result in the insurance provider disputing claims.





# Insurance

**Insurance Valuations** – In the absence of alternative instructions, RMG Scotland will arrange reinstatement valuations for insurance purposes, in line with RICS recommendations. Sums insured and associated premiums will be adjusted accordingly, and homeowners advised.

Reinstatement valuations will be undertaken by RICS accredited surveying firms. Associated professional fees will be subject to a competitive tendering exercise.

Index-linked increases will apply to declared values reflecting standard insurers' practice.

In order to maintain insurance premiums at the lowest possible level, RMG Scotland do not receive any commissions. It is able to do this by taking some of the administrative work in-house.

RMG Scotland are happy to demonstrate its annual insurance renewal process on request.



# Declaration of Interest

In the unlikely event that RMG Scotland are involved in a relationship or agreement that is material or conflicts with any work undertaken for the homeowner. Fair treatment will be ensured at all times.

RMG Scotland are part of the Places for People group of companies. There may be properties on your development owned by Places for People or Castle Rock Edinvar, who also form part of the Places for People group of companies.

If there are properties on your development owned by Places for People or Castle Rock Edinvar, then insurance may be placed through the Places for People group. If there are properties on your development owned by Places for People or Castle Rock Edinvar, contractors that are used may be part of the Places for People group.

We may appoint or instruct contractors to carry out works on your development that are part of the Places for People group of companies. We can confirm that Places for People Homes and Osterna Ltd are part of the Places for People group.

# Regulatory Status and Association

The business operates as a formally registered Property Factor in Scotland, registration number PF000763.

# Termination of Appointment

Should homeowners wish to terminate RMG Scotland's appointment, reference should be made to the property title deeds or deed of conditions. Written evidence to illustrate that competent consultation of all homeowners has occurred must be produced to RMG Scotland, along with a signed document verifying the decision of each homeowner.

The standard notice period for termination of appointment from either party is three months.

If termination occurs out with the requirements of the deed of conditions, financial penalties may apply.

Once all bills pertaining to the development have been received and processed (normally within three months), a final invoice will be produced for each homeowner. Any float repayment due will be included as a credit on the final invoice, assuming that all individual debts have been cleared.

Any outstanding "development" debt will be distributed, if the property title deeds allow, as a common charge.

Cancellation of longer-term contracts/premiums may incur provider penalty charges. Where practicable, contracts will be transferred into the name of the incoming property factor.

RMG Scotland reserve the right to withdraw services, with immediate effect, in the event that homeowners prevent the progress of work required to ensure the common areas of the property are compliant in respect of Health & Safety.

# GET IN TOUCH

WE ARE HERE WHENEVER YOU NEED US  
24/7



**ONLINE CHAT**

[WWW.RMGLIVING.CO.UK](http://WWW.RMGLIVING.CO.UK)  
[WWW.RMGSCOTLAND.COM](http://WWW.RMGSCOTLAND.COM)



MESSAGE US

[CUSTOMERSERVICE@RMGSCOTLAND.COM](mailto:CUSTOMERSERVICE@RMGSCOTLAND.COM)



CALL US

0345 002 4499



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