



50 YEARS OF

Reidvale

Housing Association

Written Statement of Services

Updated: February 2026

1. INTRODUCTION

- 1.1 These are the standards of service for the provision of a factoring service to owners by Reidvale Housing Association, incorporated under the Co-operative and Community Benefit Societies Act 2014 and being a Registered Scottish Charity (Registration No SC044023), and having our Registered Office at 13 Whitevale Street, Glasgow, who is referred to as “the Association”, “we”, “our”, or “us” in this document.
- 1.2 This Written Statement of Services (WSOS) describes the terms and service delivery standards the Association will endeavour to meet in delivering its factoring service to owners. The Association provides its factoring service in terms of the relevant title deeds, any other relevant documentation formalising the relationship between the Association and the owners, and the relevant legislation, including the Title Conditions (Scotland) Act 2003, the Tenements (Scotland) Act 2004, and the Property Factors (Scotland) Act 2011.
- 1.3 The Association is required in terms of the 2011 Act and associated Factor’s Code to produce, amongst other things, this WSOS describing its standards of service, charging arrangements, and debt recovery procedures, as well as how the Association will communicate with owners, arrange repairs, and generally manage the common parts.
- 1.4 The Association is a registered Property Factor (Registration No. PF000099) in terms of the Property Factors (Scotland) Act 2011. The Association’s registered number will appear on its correspondence.
- 1.5 This document has been produced to complement an owner’s title deeds, not replace them, and the obligation to ensure a property and any common parts are properly maintained rests with the owner. By appointing the Association as your factor or continuing with the Association’s appointment, you agree to be bound by the terms of this WSOS and its schedules (which are incorporated into this WSOS), alongside the terms of your title deeds.

2. AUTHORITY TO ACT

- 2.1 The Association is the factor acting for and on behalf of all owners within the building or development in respect of which it is appointed. The Association was appointed to act as factor in terms of the title deeds relating to your property, the Title Conditions (Scotland) Act 2003, the Tenements (Scotland) Act 2004, individual Factoring Agreements with the owners to whom they provide factoring services, or by established custom and practice (i.e., the Association has historically provided a factoring service to the owners and continue providing that service on a day-to-day basis).
- 2.2 The Schedule 1 attached to this WSOS confirms the basis of our appointment as your factor, and provides details of your share of the costs of repairs and maintenance of your building or development as set out in your deed of conditions/the title deeds, as well as details of additional charges which apply for certain additional services.

3. CORE SERVICES PROVIDED

- 3.1 The Association will provide the core services, set out in Schedule 1 annexed to this WSOS, to the owners.

4. DELEGATED AUTHORITY

- 4.1 The Association has the delegated authority of the owners to instruct and have carried out repairs and maintenance to the building or development being factored. The Association can also instruct other works falling outwith its delegated authority in an emergency or if it considers the expense to be justifiable on grounds of health or safety, and in those circumstances the Association will recover the costs of that work in terms of Schedule 1 annexed to this WSOS.
- 4.2 In particular, the Association has authority to instruct any repairs or maintenance to any common parts or areas where the cost of the works is less than £2,000 (excl. VAT) per building.

5. ADDITIONAL SERVICES

- 5.1 The Association may provide additional services outwith the core services set out in Schedule 1 annexed to this WSOS, including major repair works and improvements, if it is authorised by the owners to do so, all in accordance with the provisions of the title deeds. The cost of such works will be confirmed to all the owners prior to the work being carried out, save in the case of an emergency, and the costs of carrying out the works will be apportioned as per Schedule 1 annexed to this WSOS.
- 5.2 The Association may include reasonable conditions (including advance payment in full) in respect of payment for the provision of such additional services. Additional fees for the additional administration burden of up to 10% may apply to services outwith the core services provided.

6. COMMUNICATION

- 6.1 You can contact and communicate with the Association during its office hours of 9am to 5pm, Monday to Thursday and 9am to 4pm on Fridays, by telephone (0141 554 2406), email (factoring@reidvale.org.uk), through its website (<http://www.reidvale.org.uk>), or by post.
- 6.2 If communicating with us by post, send your correspondence to 13 Whitevale Street, Glasgow.
- 6.3 The Association will respond to you using your preferred method of communication where possible.
- 6.4 When you write to us, we will endeavour to respond within 5 working days with a substantive response or to confirm that your enquiry will take longer to resolve with an estimated response time.

7. REPAIRS AND MAINTENANCE

All repairs or concerns about required repairs should be reported to the Association either by telephone, email, through its website, or by post.

The timescales for attending to repairs to the common parts or areas of the building or development are:

Emergency: Make safe within 4 Hours of being notified of the repair
Urgent: 3 days of the repair being reported
Routine: 8 days of the repair being reported

In some circumstances repairs may take longer than these timescales due to factors such as parts need to be ordered, weather conditions and the agreement of owners.

The Association will instruct its approved contractors to undertake all repairs that do not require owners' authorisation. For any repairs requiring owners' authorisation, the Association will follow the process described in its Procurement Policy (which is available at www.reidvale.org.uk).

8. FINANCIAL AND CHARGING ARRANGEMENTS

Charges

We recharge owners for the services we provide and these charges will be made up of –

- Our Management Fee
- Reactive Maintenance Costs
- Planned Maintenance/Major Repair Works
- Routine or Recurring Maintenance and Utilities
- Insurance premiums
- Float and/or Sinking or Cyclical Maintenance Fund contributions

Management Fee

The Association will charge owners a Management Fee for providing the core services to owners. The Management Fee will be set and reviewed annually by the Management Committee at their annual budget review meeting. The annual fee will be charged at a flat rate. The current annual Management Fee is set out in Schedule 3.

The Management Fee is the charge which the Association make for the provision of the factoring service and includes:-

- Arranging maintenance and repair of the building common parts;
- Liaising with contractors and tendering as necessary;
- Assisting home owners in making any claims on the insurance policy where appropriate;

- Issuing invoices, letters and newsletters;
- making payment of contractor's invoices ;
- Undertaking regular visits and maintenance checks;

Major/Complex Repairs

If, because of the scale or complexity of a particular repair or for any other reason, the Association is involved in additional work beyond the core services, then it may charge an additional fee in relation to that particular project.

We will confirm the amount of this charge when we contact you about the proposed works and in advance of any work (other than emergency works) being carried out.

Routine or Recurring Maintenance and Utilities Charges

The Association will instruct contractors to perform routine or recurring maintenance and arrange utility contracts on behalf of the owners as necessary, and recharge the contractor's costs amongst the owners in the shares set out in Schedule 3. This will include, where applicable –

- Landscaping, de-littering, and general maintenance of the common areas
- The cost of the electrical supply for common services, including stair lighting
- Close/stair cleaning

Allocation of Costs

You are, along with the other owners, responsible for a share of the maintenance and repairs carried out in relation to the building or development. Your share will be charged in accordance with your title deeds, your standalone agreement with the Association, or, where appropriate, the Title Conditions (Scotland) Act or Tenements (Scotland) Act 2004.

Each owner is responsible for a share of the cost of maintaining the common parts or areas of the building or development. Schedule 3 annexed to this WSOS details the share of the common charges payable by each owner.

All charges, assessments and outgoings for water, electricity, fuel, telephone and public or statutory utilities payable in respect of the common parts or areas will be charged in accordance with Schedule 3 annexed to this WSOS.

The provisions under this heading are without prejudice to and under reservation of our right to redistribute any share of any unrecovered costs, expenses, or charges amongst the proprietors.

Invoicing

The Association will provide you with an invoice on a quarterly basis, which will detail your charges for the preceding quarter, as well as any funds due to forward fund major or planned

maintenance, and any additional charges applicable. The Management Fee will be payable in four equal payments and will form part of your quarterly invoice.

Payment

You will have a period of 14 days from the date of the invoice in which to make payment of the sum due. If it is not paid in full, the Association will have no option but to follow the steps set out in its Debt Recovery Policy detailed in Schedule 2 annexed to this WSOS and we will apply all relevant charges including interest at the rate set out within the Schedule 2 annexed to this WSOS. Payment can be made using various methods, such as any pay point, debit/credit card, bank transfer, postal order, standing order, direct debit, or cash in person at the Association's offices.

Factor's Float

A float is a deposit paid to us, which is refundable at the point you sell your property less any outstanding charges owed to the Association at that time. If a float is required by your title deeds, it must be paid to us within 28 days of purchase of the property. The Association will hold any float on behalf of all owners in a non-interest-bearing account. The Association will have the authority to use the float to meet any debt owed to the Association as factor for the building. The amount of the float payable for your property is set out in Schedule 3 annexed to this WSOS.

Cyclical Maintenance Fund/Sinking Fund

A sinking fund or cyclical is formed by owners contributing to a fund, such as for the replacement of a major component(s) of a building which will require high-cost maintenance or renewal. Payments to either of these funds are assigned to the property and are non-refundable, unless otherwise stated in your title deeds. Where the title deeds for your property provide for a contribution to be paid to a Cyclical Maintenance Fund or Sinking Fund for future maintenance of the tenement the amount to be paid will be confirmed in Schedule 3 annexed to this WSOS and we will collect this in accordance with your title deeds. This will be included in your regular invoices, if appropriate. The Association has, or will have, an interest-bearing accounting structure set up for cyclical maintenance or sinking funds (such as lift replacement), to separately account for the monies. Interest will be added annually and will be based on the rates applying to the interest-bearing account used by us.

9. INSURANCE

The Association, in its role as factor, might be responsible for arranging certain buildings insurance cover for the building or public liability insurance for the development, if applicable. Any owner who fails to pay their insurance premium may, at the discretion of the Association, have their insurance cover cancelled.

Your share of the premium is calculated as per Schedule 4 annexed to this WSOS, and includes details of the insurer, the total sum insured, the premium paid, any excesses which apply, and a summary of the policy information.

We will provide you with an annual insurance statement confirming the details of the insurance cover/premium etc. We will also confirm any change in the insurance provider within 3 months of the change being made.

In the event that an owner/occupier intimates an insurance claim, we can provide support and guidance throughout the claims process, details of which can be provided on request.

Owners should note that cover does not include personal effects, furniture, fittings etc and it is their own responsibility to ensure they are adequately covered in this respect by means of a separate home contents insurance policy.

10. COMPLAINTS

It is important to the Association that owners are satisfied with the service that we, as factors, provide, and we actively encourage feedback from owners.

If you have a complaint in relation to either the service which you have received or a specific matter, the Association has a Complaints Policy and procedure based on the Scottish Public Services Ombudsman's (SPSO) Model Complaints Handling Procedure for Registered Social Landlords. Copies of the complaint procedure are available upon request from the Association's office or on our website (www.reidvale.org.uk), which sets out the procedures to be followed.

The Association ask that all complaints are put in writing (either by letter, email or via our website) addressed to or delivered to its offices.

For the avoidance of doubt, once our complaints procedure has been exhausted, and if you remain unhappy with the outcome, property owners are entitled to apply to the First-tier Tribunal for Scotland (Housing and Property Chamber) by submitting an application by email to HPCAdmin@scotcourtsribunals.gov.uk or by post to Tribunals Centre, 20 York Street, Glasgow G2 8GT, but an application can only be made after our complaints process has been exhausted.

You can access information on the Association and our role as Factor via our website. You can also submit service requests via our website or by contacting our office.

We will provide copies of documentation in response to any reasonable request from a factored owner. In some instances, a charge may be applied for this, and these charges are confirmed in Schedule 3 annexed to this WSOS.

11. CHANGE OF OWNERSHIP

Each owner will notify the Association of any changes in ownership of their property at least six weeks before any sale, and on receipt of that notification the Association will arrange to apportion the charges and sums due by the owner up to the date of sale and produce a final account for payment as soon as possible.

A new owner must notify the Association of their purchase and provide the necessary details for the Association to contact and invoice them within one month of purchasing a property factored by us. The Association will contact new owners within one month of being notified of their ownership with details of its services.

On ceasing to be an owner a person is entitled to repayment of their float after deduction of any sums due by that owner to the Association. Any contributions to the Cyclical Maintenance Fund or Sinking Fund for your building or development will be retained in accordance with the title deeds.

We charge a flat fee for the administration of a change of ownership request. The current level of our fee for this is confirmed in Schedule 3 annexed to this WSOS.

12. TERMINATING THE SERVICES

The appointment of the Association as factor can be terminated by a decision of a majority of the owners in the building or development, in terms of the title deeds, or by the Association, in each case upon giving not less than 3 months prior notice in writing.

In the event that the owners entitled to vote reach a majority agreement (majority agreement being defined in the title deeds or the relevant legislation) to terminate our services, they or someone acting on their behalf must formally notify us of the termination, enclosing evidence that the decision was valid. All fees and expenditure remain payable to us on demand during the notice period, in full and without deduction or set off.

On termination of the factoring service by either party we will issue final invoices as soon as possible and endeavour to do so within three months of the date of termination. The final invoice timescale is dependent on how quickly final costs can be obtained from contractors.

The Association will co-operate with another property factor to assist with a smooth transfer of services where another property factor is due to, or has, taken over the management of property and land owned by property owners, including facilitating the transfer of owner and any other relevant development information (subject to data protection legislation), either through direct contact with the other property factor or through any appointed representatives of the owners. If another property factor has been formally appointed, we will require a letter of authority signed by the majority of property owners outlining the personal and financial information they want shared/transferred to the incoming property factor

13. HANDLING YOUR DATA

You can find our privacy policy online at www.reidvale.org.uk.

The Association is also registered with the Information Commissioner's Office's Data Protection Public Register as a data controller, under reference Z5914204. A copy of our registration certificate is available on request.

We will manage your data in accordance with the requirements of the General Data Protection Regulation (EU) 2016/679 (GDPR). Data Protection Act 2018 and guidance from the Scottish Information Commissioner. Details can be found in our GDPR Fair Processing Notice.

DECLARATION OF INTEREST

The Association confirms that it owns properties within your building or development and has a corresponding share of the common charges.

SCHEDULE ONE

The Association will provide the following core services to the owners:

- Appoint a committed property manager;
- Be available during the specified working hours to handle any enquiries or complaints;
- Administer and carry out a reactive (including a 24-hour emergency service), cyclical and planned repairs and maintenance service in respect of the common parts of the block and associated property in line with our authority to act without consultation with property owners;
- Apportion charges amongst owners and provide a provision of payment facilities;
- Monitor accounts in an effort to prevent debt accrual;
- Investigate any complaints of unsatisfactory work and when considered necessary by us and within delegated authority arrange for a professional report on the completed repair. All fees are chargeable to the owners;
- Validate, pay and recharge contractors' accounts when rendered, including any charge of VAT;
- Comply with all relevant statutory obligations;
- Carry out site visits no less than once annually;
- Rendering common charges accounts to clients at regular intervals for common works and services property Management Fees and, if appropriate insurance premiums;
- Meetings with homeowners, contractors, service providers, insurance brokers, local authorities, and relevant third parties as needed and deemed appropriate;
- Where invited to do so, participating in periodic and annual general meetings of homeowners;
- Gathering and managing advance funds and sinking/reserve funds from homeowners, as necessary;
- Implementing debt recovery procedures for outstanding common charges accounts, including initiating legal action when necessary.

We may, if instructed, provide additional services:

- Facilitating formal property surveys and inspections conducted by consultants, along with offering aid in addressing technical concerns that may arise due to building

defects. All costs and professional fees incurred apportioned between homeowners concerned;

- Follow either our Factoring Consultation Process or Factoring Planned Work Consultation Process for works in line with our authority to act, which may incur additional charges;
- Where appropriate, arranging suitable insurance coverage for buildings, property owners' liability, lifts, and employers' liability;
- Instruct a property revaluation survey every five years (or other frequency instructed by property owners), to establish the property value for insurance purposes. This service is undertaken by a third-party valuation surveyor;
- Intimating insurance claims pertaining to shared/common property, when deemed applicable, according to the insurance policy in place;
- Administer and appoint an appropriate contractor to carry out the following services (property dependent):
 - (a) stair cleaning;
 - (b) window cleaning;
 - (c) communal satellite/aerial;
 - (d) communal water pump;
 - (e) lift servicing/maintenance;
 - (f) landscaping;
 - (g) lightning protection;
 - (h) car park gate maintenance;
 - (i) trace heating;
 - (j) canopy cleaning;
 - (k) communal boiler;
 - (l) garden/ backcourt maintenance.
- Service and test fire fighting equipment, appliances (including fire alarm sprinkler systems, smoke detectors and smoke control devices) and any other signs or other notices required by the local Fire Officer and/or insurers (and repair, maintain and renew the same);
- Communicating with solicitors representing homeowners during change of ownership, as well as apportioning costs as per the sale date provided;
- Providing support to homeowners in submitting grant applications to relevant organisations (such as local authority) for maintenance works.

SCHEDULE TWO

Debt Recovery Policy

1. INTRODUCTION

- 1.1 This policy document outlines the Association's policy in relation to arrears prevention, and control and recovery of factoring charges.
- 1.2 The Association recognises the importance of keeping arrears to a minimum - both for the Association and for individual owners - and will take all reasonable action to ensure that arrears are efficiently and effectively recovered.

General Aims and Objectives

- 1.3 In relation to factoring arrears the objectives of the Association will be to:

- minimise the loss of factoring income to the Association;
- be both fair and firm;
- be prompt and effective in relation to arrears recovery;
- operate an effective arrears control system; and
- emphasise prevention.

- 1.4 The policy contains information on the following topics:

- prevention
- arrears recovery
- former owners arrears
- policy reviews.

2. PREVENTION

- 2.1 The Association will place considerable importance on the prevention of arrears - particularly serious or substantial arrears. A key aspect of this is prompt action to recover arrears from defaulting owners and monitoring the level of arrears.
- 2.2 The following measures will be adopted to prevent, as far as possible, the development of arrears.

Payment Collection and Accounting

- 2.3 Arrears levels may be reduced by effective payment collection and accounting systems - the easier it is for people to pay and the better the system for determining when people stop paying, the more likely it is that factoring income will be maximised.
- 2.4 The following points are made in relation to collection and accounting systems:

- accounts will usually be issued monthly. Payment is due within 14 days of issue;
- an effective accounting system will be maintained to ensure that balances are accurate;
- accounts will be monitored on a regular basis to allow staff to detect as soon as a payment is missed;
- early action will be taken when an arrear is first noted.

3. ARREARS RECOVERY

- 3.1 Wherever possible, Association staff will seek to recover any arrears with the voluntary co-operation of the owner concerned. The Association will, however, be prepared to take legal action to recover arrears.

Arrangements

- 3.2 The Association will seek to agree realistic arrangements to pay off arrears with individual owners.
- 3.3 The repayment arrangement will be confirmed in writing to the owner.
- 3.4 Staff will monitor payments to ensure that the repayment arrangement is being adhered to. Where this is not the case, staff will take appropriate action.
- 3.5 If an account remains outstanding after 14 days from date of issue the following process will be followed:

1st Stage – Reminder letter issued

2nd Stage – Reminder letter after further 14 days

3rd Stage – Reminder (sent recorded delivery) after a further 7 days

4th Stage – Passed to solicitor to pursue recovery through court action

Charges and costs

- 3.6 The Association will charge a defaulting owner additional fees for the additional work involved in pursuing payment of arrears as set out above, as follows:

1st Stage – £30 for the first reminder letter

2nd Stage – £15 for the second reminder letter

3rd Stage – £15 for the third reminder letter plus postage costs

4th Stage – £50 for packaging an instruction to the Association's solicitor

Interest

- 3.7 Where the title deeds for your property allow us to charge interest for late payment we will do so if you fail to make payment within 14 days from the date of issue of the invoice. Interest will accrue up until the payment is received in full or until an alternative

arrangement is agreed. The amount of the interest charge which can be applied based on your title deeds will be confirmed in Schedule 3.

Legal Action

- 3.7 The Association will be prepared to take legal action against owners who persistently fail to pay their factoring charges.
- 3.8 The decision to instruct legal action will be made jointly by the Housing Manager and the Director.
- 3.9 The Association's solicitor will be instructed to take the appropriate legal action to recover the outstanding balance, including registering a Notice of Potential Liability for costs, raising court proceedings, and enforcing any decree against a defaulting owner.
- 3.10 The Association will seek to recover, from the owner, any legal fees and other costs incurred as a result of legal action taken to recover arrears from the owner and any costs associated with registering or discharging a NOPL.

4. OWNER ARREARS

- 4.1 The Association will endeavour to recover arrears from all owners, including former owners, but in the event that arrears of any owner become irrecoverable for any reason, or it is uneconomical to pursue a defaulting owner, the Association reserves the right to redistribute any unpaid common charges amongst the remaining owners within the building or development.

5. POLICY REVIEW

- 5.1. The factoring arrears policy will be reviewed and amended as necessary.
- 5.2 It will be reviewed in the light of legislative changes, new policy/good practice guidance, the performance of the Association and the views of its owners.
- 5.3 The targets relating to arrears recovery will be reviewed and amended as appropriate.
- 5.4 Where appropriate the Association will seek to involve owners in the policy and performance reviews.

SCHEDULE THREE

Part 1 – Allocation of Costs for Common Repairs

Name	
Share	%
Period	1 st April 20XX to 31 st March 20XX

ITEM	FREQUENCY	COST PER ANNUM
Common Paintwork Close wall, doors, windows, landing, fences etc	5 year cycle	£ approx.
Cleaning Service Close/ stair Cleaning	Weekly	£ approx..
Common Window (where applicable) and Entrance Door Cleaning	Monthly	£ approx.
Environmental Maintenance of backcourt area Maintenance of streetscape planters	Fortnightly (summer) Monthly (winter) As above	£ approx.
Gutter Cleaning (depending on invoice)	Annually	£ approx..
Extractor Fan Cleaning (attic fan)	Annually	N/A
Stair lighting Charges (depending on GCC invoice)	Annually	£ approx.
Block Building Insurance	Annually	£approx.
Vinyl/ Veitchi Cleaning	Bi-Annually	If-applicable

Removal of litter and bulk items from Back Court Area	Annually	£ approx.
Management Fee	Annually	£ approx.
Float	Due on purchase	£300.00
Cyclical Fund	Quarterly	TBC

In addition to these services, any common repairs to the property are charged per the share apportioned to your flat.

ADMINISTRATION CHARGES

Copy Documents	£5 for a general document £20 for a building specific document
Change of Ownership	£50 – 75
Interest for late payment	4% above the Bank of England base rate

VAT

We will not apply VAT to any invoices or charges levied to individual owners but reserve the right to apply VAT for charges payable by owners of commercial units which we factor.

Part 2 - Emergency Repairs

Emergency Repairs occurring out with office hours should be reported to the Association by calling the undernoted telephone number:

0141 554 2406 (select Option 1)

If you use the emergency service, the undernoted call out charges will apply:

£104.57 (Excluding VAT)

SCHEDULE FOUR

A summary of the policy information is detailed below:

Property Insured	
Sum Insured	Full Reinstatement Value
Insurers:	
Policy Number:	
Premium:	
Excess:	
Period of Cover:	
Renewal Date:	