



Creating sustainable communities

Written Statement of Services for Factored Owners

**C-urb 6 Ltd
Watling House,
Callendar Business Park,
Falkirk, FK1 1XR**

**Telephone: 01324 417 141
Email: factoring@curb.scot**

Registration Number: PF000956

Version 6, 1 April 2022

1.0 INTRODUCTION

On 1 April 2022, Link Factoring services transferred to C-urb 6 Ltd trading as C~urb Factoring. C~urb Factoring is a partner of the Link group of companies and all service provisions and staff remain unchanged.

C~urb Factoring is the property factor for your estate as defined within Section 2 of the Property Factors (Scotland) Act 2011.

C~urb Factoring is a private limited company (Company Number SC216273) and has its registered office at Link House, 2C New Mart Road, Edinburgh, EH14 1RL.

C~urb Factoring (hereafter referred to as C~urb) is a partner of Link Group Ltd. Link Group Ltd and its subsidiaries (the Link group) are a group of social enterprise companies providing affordable housing, property management, regeneration, advice, financial inclusion and employability services.

2.0 AUTHORITY TO ACT AS FACTOR

C~urb has been appointed by its parent, Link Group Ltd, to undertake the role of property factor on its behalf. C~urb is an agent of Link Group Ltd.

The basis of our authority to act as factor may be based on the Title Deeds to your property, appointment by a Developer or a majority of owners, by a custom and practice arrangement with no formal appointment, by Transfer of Engagements from a previous social landlord, or by purchasing the assets of another property factor. Our authority to act for this development is detailed in your *Property Specific Schedule*.

Where we have purchased the assets of another property factor, a clear statement confirming whether we have taken on the outstanding liabilities of the previous property factor, and any other implications of the takeover for homeowners will be provided in your *Property Specific Schedule*. A Transfer of Engagements (as opposed to purchase) means that services continue to be delivered as detailed on our website and in this Statement; and C~urb takes on all outstanding liabilities as the previous factor no longer exists.

In keeping with Section 1.6 of the Code of Conduct for Property Factors (hereafter referred to as the Code), if any of the factored land is not owned by a group of homeowners, this will be detailed in your *Property Specific Schedule* and the estate plans on our website detail the area of use.

2.1 Conflict

From time to time a conflict may occur where the Title Deeds say something different to this Written Statement of Services. Where the Title Deeds conflict with this Written Statement of Services, the Title Deeds will prevail. Where the property Title Deeds conflict with the Code of Conduct for Property Factors (hereafter referred to as the Code), the Title Deeds will prevail. All other parts of this Written Statement of Services on which there is no conflict will continue to apply.

2.2 Extent of Common Areas

The Title Deeds confirm the area(s) for which you are jointly responsible (hereafter referred to as the Common Areas). All Title Deeds, including title plans, are lodged with the Registers of Scotland and you can contact them to obtain a copy, on payment of a fee, using the following details:

Registers of Scotland, Meadowbank House, 153 London Road, Edinburgh, EH8 7AU

Phone: 0800 169 9391

www.ros.gov.uk

2.3 Delegated Authority

The basis of C~urb's authority to act entitles C~urb to carry out routine repairs without obtaining consent from owners in advance up to the threshold value (hereafter the delegate authority level) specified in the *Property Specific Schedule*.

If the cost of works is greater than C~urb's delegated authority level, we will obtain consent from owners before work is progressed. C~urb will provide estimated costs when seeking majority agreement, or unanimous agreement in the case of significant improvements, from owners. This can be obtained in a variety of ways including at a meeting, through a digital form, or in writing (including by email). C~urb may also require a mandate, or minute of agreement, from owners agreeing the cost and payment in advance of work being instructed.

C~urb does not require owners' permission to progress emergency repairs, even if the costs exceed the delegated authority level. Emergency repairs are where urgent work is required to prevent damage, or in the interests of health and safety, and where there is not time to use the normal channels of consultation and decision making.

2.4 Declaration of Interest

Any financial or ownership interest which Link has within your development is set out in the *Property Specific Schedule*.

2.5 Property Rented Out

If your Title Deeds allow you to rent out your property and you decide to do so, it is essential you keep C~urb updated with your current contact information for billing, general communication and emergencies. Even where a letting agent is employed, owners will continue to be liable for factoring related costs and are required to communicate with C~urb regarding the factoring issues. Unless you request otherwise, correspondence will be issued to the address of the factored property.

3.0 SERVICE PROVIDED

3.1 Core Service

C~urb provides a core service which is included in the management fee (also known as the factoring fee) outlined in your *Property Specific Schedule*. This service includes:

- Committed property manager/owner liaison officer
- Handling enquiries and complaints
- A responsive communal repair reporting service, including a 24-hour emergency service
- Appointing, managing and paying contractors for repairs, landscaping and cyclical maintenance work within C~urbs delegated authority
- Consulting on work above C~urb's delegated authority as described at Section 2.1 of this document
- Apportionment of charges amongst owners and provision of payment facilities, including direct debit
- Debt recovery where applicable
- Administering any applicable cyclical maintenance funds (also known as Sinking Funds) within an interest-bearing account
- Ensuring compliance with all relevant statutory obligations
- Site inspections (frequency stated in the *Property Specific Schedule*)
- Preparing programmes of work based on site inspections and arranging any necessary works within our delegated authority. C~urb will consult owners, where applicable in accordance with the Title Deeds for work above our delegated authority. C~urb will share details of programmed works on request.

3.2 Communal Repairs

As your factor, C~urb will only carry out repairs to Common Areas and is unable to provide a repair service for your private property.

Owners are responsible for reporting communal repairs to C~urb and C~urb's staff will also report and process repairs identified through site inspections or following reports from residents.

Please ensure any acts of vandalism are reported to the Police. C~urb can only progress insurance claims for work relating to vandalism if you provide us with a crime reference number, which is given to you by the Police.

Owners of properties constructed in the last 10 years should check their warranty documentation e.g. NHBC or equivalent for details of repair reporting requirements in relation to defects before reporting any repairs to C~urb.

3.2.1 Reporting Repairs: Routine and Emergency

Emergency Repairs can be reported 24 hours a day, 7 days a week. Emergency repairs are where urgent work is required to prevent damage, or in the interests of health and safety, and where there is not time to use the normal channels of consultation and decision making.

To report an emergency repair at any time please phone: 03451 400 100.

All other repairs can be reported online, or alternatively by phoning or texting us for a call back between 9am and 5pm Monday to Friday.

Online: www.curb.scot

Phone: 03451 400 100

Text for a call back: 07557 183 553

Email: repairs@curb.scot

Owners of properties constructed in the last 10 years should check their warranty documentation e.g. NHBC or equivalent for details of repair reporting requirements in relation to defects before reporting any repairs to C~urb.

C~urb will ensure a range of options on repairs are considered and, where appropriate, recommend the input of professional advice. The cost of the repair or maintenance must be balanced with other factors such as likely quality and longevity.

3.3 Repair Target Response Times

Our current target response times are located on our website at www.curb.scot.

When an owner notifies C~urb Property Maintenance of a repair, they will confirm the target response time.

Where the reported repair has an estimated cost above the delegated authority limit, we will consult with owners when required and provide owners with any necessary progress reports. Repairs to elements covered by a warranty and non-routine works requiring tender, consultation or specialist equipment may take longer than the routine timescales on our website.

Where work above our delegated authority is cancelled, homeowners will be made aware in a reasonable timescale, provided with information on next steps and what will happen to any money collected to fund the work.

3.4 Area Specific Services

As part of our appointment C~urb may have agreed to provide additional services for your development. Additional services will be confirmed in the *Property Specific Schedule* together with details of charges.

Additional services may include specific maintenance duties by specialist contractors which contribute to fire safety, e.g. the requirement in fire safety law to maintain any measures provided in communal areas for the protection of firefighters e.g. firefighters lifts, rising fire mains, etc.

4.0 FINANCIAL AND CHARGING ARRANGEMENTS

4.1 Charges

We pride ourselves in delivering good value for money, strive to continually improve the services provided and aim to keep costs as competitive as possible.

Your total charges cover various elements including:

- Management fee
- Your share of the common charges as set out in the *Property Specific Schedule*.
- Building insurance (where applicable)

You may also be required to pay a float and / or cyclical maintenance fund (also known as a sinking fund) as part of the service. See Sections 4.4 and 4.5.

At certain times there may be **additional costs** to pay, as set out below and detailed in your *Property Specific Schedule*.

4.1.1 Management fee

C~urb charges a flat rate annual fee per property. The current annual fee is confirmed along with any additional fees in the *Property Specific Schedule*.

4.1.2 How this fee is set

The management fee and additional fees are reviewed annually as part of our budget process. C~urb will provide 28 days' written notice of any management fee changes greater than the rate of inflation. To set fees, C~urb assesses the direct costs

associated with providing the service including the management cost per property, staff overheads and other costs.

4.1.3 Share of common charges

The share each owner pays is determined by the Title Deeds. The breakdown of your share of the common charges is confirmed in the *Property Specific Schedule*.

The charges for works which have been carried out are applied to your account as soon as possible after C~urb has paid the contractor's invoice. The performance of our contractors is monitored throughout the contract period and invoices paid accordingly. C~urb will carry out post work quality inspections on a sample basis.

C~urb invoices you what the contractors charge us for the service they provide. Copies of the contractors' invoicing can be provided on request, where available, subject to removal of any commercially sensitive information. Any charge made for providing copies is confirmed in the *Property Specific Schedule*.

4.2 Block Building Insurance

If a block building insurance policy is in place to cover the communal elements of the property (excluding home contents), the premium cost and administration fee will be stated in your *Property Specific Schedule* and outlined within the policy schedule

If you wish to make a claim under the policy provided as part of your factoring service, please contact C~urb on 01324 417 141 or email factoring@curb.scot. Owners served by our Bathgate (former Weslo) office should contact 01506 639 158.

If a block building insurance policy is not included in your *Property Specific Schedule*, owners must arrange their own building insurance. Flat owners have a statutory duty to insure against prescribed risks, such as fire or flood, including partial and up to total loss of property.

The premium due is linked to the reinstatement value provided by the builder/surveyor at the time you purchase the property, or more recent stock revaluation data obtained for insurance purposes. The reinstatement value of the property is the rebuild cost, which is different from the property value on the open market.

C~urb's block insurance premium is index linked, however in accordance with the good practice detailed in the Code, C~urb will commission a property revaluation survey every five years (or other frequency instructed by owners), to establish the property value. The administration and survey costs of revaluation are recharged to owners.

If C~urb provides Public Liability Insurance, this will be detailed in your *Property Specific Schedule*.

C~urb will appoint an insurance provider in accordance with the Link Group Procurement Strategy. Premium costs are located in the [Property Specific Schedule](#) which is issued annually to owners. The insurance premium is automatically renewed annually and the premium automatically starts when a new insurer has been appointed.

Owners are not allowed to opt out of block building insurance provided by C~urb if the Title Deeds require participation. If your Title Deeds and /or any factoring agreement permit you to do so, owners should contact C~urb at least four weeks before the premium renewal date, currently 28 April. All flat owners are legally obliged to have appropriate buildings insurance in place to the full re-instatement value of their property and C~urb may seek evidence that owners have this in place.

C~urb will write out to you once a year to confirm the annual premium amount. A Summary of Cover will be provided free of charge. Full details of the policy documentation are available for owners to review for free by email or at C~urb's offices. Fees for copies of the full documentation are detailed in the [Property Specific Schedule](#).

C~urb does not receive any commission for insurance. C~urb's annual administration fee for arranging block insurance is detailed in the [Property Specific Schedule](#).

4.3 Additional Charges and Services

Additional services relating to your development are detailed in the [Property Specific Schedule](#). This may include:

- The administration of major repairs above the value of our delegated authority, for which an administration fee is charged upon completion, as detailed in the [Property Specific Schedule](#)
- The management of, or apportionment of monies associated with, Photo Voltaic Panels (PVPs) or Solar Panels serving communal areas as detailed in the [Property Specific Schedule](#)
- The administration and cost of providing copy documentation as detailed in the [Property Specific Schedule](#)
- Any other items which are development specific as detailed in the [Property Specific Schedule](#)
- No charge will be made for issuing invoices in the first instance. A copy of contractor invoices will be supplied on request, free of charge, in the first instance. Any further requests for copy invoices will be charged for in accordance with the [Property Specific Schedule](#)

4.4 Float

The requirement to pay a float will be detailed in the *Property Specific Schedule* for your property. The float amount will either be set by the Deed of Conditions or be determined by C~urb as Factor. The amount of any float payable for your property is set out in the *Property Specific Schedule*.

The float payment is required from each homeowner within 14 calendar days of receipt of the New Owner Pack, which details our Written Statement of Services and payment methods when you purchase your factored property. Unless the Deed states otherwise, in the event of a sale of a property, the float will automatically be credited to the homeowner's final account. C~urb holds float funds belonging to owners in a non-interest paying bank account, which is separate from any accounts holding Link Group funds.

C~urb reserves the right to transfer floats into accounts to cover unpaid common charges.

4.5 Cyclical Maintenance or Sinking Fund

A Cyclical Maintenance Fund (sometimes known as a Sinking Fund) may be set up to pay for future major repair or replacement of common elements. C~urb will notify owners where a Cyclical Maintenance fund is in place and explain the reason for the fund. Cyclical Maintenance funds are held in an interest-bearing account on behalf of owners. Payments to the Cyclical Maintenance fund are non-refundable. If an owner sells the property any Cyclical Maintenance funds paid by the owner will not be refunded. The amount should, however, transfer as an asset with the sale of the property. Where owners are contributing to a cyclical maintenance fund, details will be listed in the *Property Specific Schedule*.

4.6 Final Account Fee

Owners are responsible for advising C~urb of any change in homeownership. C~urb requests owners provide six weeks' notice in advance of selling their property wherever possible. C~urb will compile a final account for owners within 3 months of being notified of the date of sale, although it may be later if we await final bills relating to contracts for works and services; or if six weeks' notice has not been provided by the owner.

The final account fee is reviewed annually, and C~urb will provide 28 days' written notice of any changes.

4.7 Invoicing

The factoring invoice is a detailed financial breakdown and apportionment of service charges applied to your account, including payments made during the period detailed on the invoice.

C~urb will issue invoices by post or electronically. All invoices are due to be paid within 21 days.

Invoices are produced and issued in arrears in line with the basis of our appointment, and as confirmed in the *Property Specific Schedule*.

Requests for copies of contractor's invoices are handled as set out in 4.1.3 above.

5.0 PAYMENT METHODS AND DEBT RECOVERY

5.1 Making a Payment and Late Payment Charges

Payments are due within 21 days of the date on our invoices. C~urb may apply reasonable charges for late payment of invoices. Our current late payment charges are detailed in the *Property Specific Schedule*. We will notify owners in advance of any changes in the late payment fee amount.

The variety of payment methods we offer are clearly set out in our invoices and may include some of the following:

- Direct Debit, normally on a monthly basis
- Online payment via C~urb's website
- Telephone payment
- Bank transfer
- AllPay card payment

To discuss payment arrangements, please contact us on 01324 417 141 or email factoring@curb.scot, or if you are served by the Bathgate (former Weslo) office, phone 01506 639 158 to discuss a payment arrangement.

5.1.2 Charges in Dispute

Charges will show on invoices for information only until disputes are responded to. Where a charge is in dispute and is being referred to the First-tier Tribunal for Scotland (Housing and Property Chamber), C~urb will not apply any interest or late payment charges in respect of the disputed items during the period the committee is considering the case.

5.2 Debt Recovery

Where debts arise, C~urb will seek to recover them in accordance with the Factoring Debt Recovery Procedure for Owners, which is available at on C~urb's website.

- C~urb will advise owners of the potential consequences of non-payment and the substantial legal and administrative charge implications

- C~urb will take legal action against an owner where necessary, after first taking reasonable steps to resolve the matter and will always give notice of our intention
- Our ability to continue service provision is dependent on owners' payments being made within the timescales requested
- C~urb can inform owners of any debt problems of other owners which could have implications for them and the service provided (subject to any limitations of data protection legislation). This will be communicated in writing and/or by holding a meeting
- C~urb reserves the right to add these debts to the overall costs for the stair/block/development and to recharge these to all other owners within the stair/block/development where the Title Deeds, or factoring agreement, permit. C~urb will advise owners about this before doing so.
- If C~urb needs to take legal action against you to recover sums owed to us, you may be liable for our related costs.
- If a Notice of Potential Liability (NOPL) is raised against the property, the owner will be charged administration fees for registration, implementation and discharge (if required), and any additional legal fees incurred.
- If an Arrestment or Inhibition is raised against the property, the owner will be charged administration fees for registration, implementation and discharge (if required), and any additional legal fees incurred.

6.0 CONTRACTORS

Any work C~urb instructs will be carried out by a competent contractor. Our procurement process is generally governed by several pieces of legislation. These include the Procurement Reform (Scotland) Act 2014, Procurement (Scotland) Regulations 2016 and any other relevant legislation. Our governance framework, including the Link Group Procurement Strategy, Standing Orders policy and Procurement Manual sets out the processes to be followed when procuring contractors and services. Further details on the procurement of contractors can be provided on request.

In relevant cases we will continue to use contractors originally appointed by the developer where this has been assessed to deliver best value.

C~urb will ensure procedures are in place for handling out-of-hours emergencies, including giving contractors access to properties for emergency repairs to common parts. C~urb will ensure all contractors appointed have public liability insurance.

C~urb will pursue the contractor or supplier to remedy the defects in any inadequate work or service provided. If appropriate, C~urb will obtain a collateral warranty from the contractor.

C~urb does not receive any commission, fee or benefit from any contractors appointed to carry out work. We may instruct C~urb Property Maintenance to carry out certain factoring services as they form part of the Link group.

On request, C~urb will provide information relating to how and why contractors were appointed, including any tendering process (excluding commercially sensitive information) free of charge by email or at C~urb's offices. If copies are required C~urb will charge a fee as set out in the *Property Specific Schedule*.

7.0 COMMUNICATION ARRANGEMENTS

7.1 Contacting Us

Please use the following details for enquiries, complaints and compliments:

- Billing enquiries and complaints: The factoring team is available Monday to Friday, 9am to 5pm on 01324 417 141 or email factoring@curb.scot. If are served by the Bathgate (former Weslo) office, phone 01506 639 158.
- Write to us at: Watling House, Callendar Business Park, Falkirk, FK1 1XR.
- Complete an online feedback form at www.curb.scot
- To report a repair please see section 3.2 Communal Repairs
- Communication with owners will be issued electronically where an email address is provided, unless alternative arrangements have been agreed with an owner. Otherwise, communication will be issued by post. C~urb may also communicate through text message where a mobile number is provided

In all communication with owners, we aim to:

- Provide accurate information
- Make sure that someone will always take responsibility to follow up and deal with your enquiry if it cannot be answered first time
- Keep you informed of the progress of your enquiry
- Maintain all information systems in accordance with data protection legislation and the Factored Owners Privacy Notice which is available on our website and on request. Link Group's Information Commissioner's Office's Data Protection Public Register registration number is Z578323X
- Provide a polite, friendly and informative service

7.2 Response Timescales

Enquiries: C~urb aims to answer written and telephone enquiries within five working days. Our office hours are Monday to Friday 9am to 5pm. Public holidays and office closures will be advertised on our website.

Emergency repairs: Please call 03451 100 400 at any time to report emergency repairs.

Complaints: C~urb has a two stage complaints process:

Stage 1: We aim to resolve this at first point of contact or within five working days if further investigation is needed to respond. C~urb will keep you updated if more time is needed to respond.

Stage 2: We aim to fully investigate and respond within 20 working days. C~urb will keep you updated if more time is needed to respond.

7.3 Complaints

C~urb is committed to providing a high-quality customer service. We value complaints as well as compliments and use information from them to help us improve our services.

7.3.1 What is a Complaint?

We regard a complaint as any expression of dissatisfaction about our action, or lack of action, or about the standard of service provided by us, or by someone else working on our behalf.

Anti-social behaviour complaints are out-with our remit as a factor. Anti-social behaviour can be reported to the local authority, Police and landlord where applicable. Contact details of private landlords are available at <https://www.landlordregistrationscotland.gov.uk/search>.

Complaints about Link Housing Association tenants can be made by calling 03451 400 100 or visiting www.linkhousing.org.uk/feedback.

7.3.1 How to Make a Complaint

You can make a complaint using the contact details at 7.1. It is easier for us to resolve complaints if you make them quickly and directly to the factoring team. We aim to achieve a front-line resolution whereby complaints are resolved within five working days.

When making a complaint, please tell us:

- Your full name and address
- Specific details regarding your complaint
- The works order number if your complaint involves a charge on your invoice
- What you feel has gone wrong
- How you want us to resolve the matter

We are committed to making our service easy to use for all members of the community. We will make reasonable adjustments to help customers access our service in line with our statutory duties. If you have trouble putting your complaint in writing, please tell us.

All complaints will be considered in accordance with our two stage complaints process. Our complaints policy is available on request and information on how to make a complaint is located on our website at www.curb.scot.

Where C~urb take over from another property factor, we will work with the previous factor to ensure all necessary or relevant information is exchanged. This will include information on any outstanding complaints. Where the previous factor still exists, they will deal with complaints that arose during their appointment. Where the previous factor no longer exists, C~urb will take responsibility for all liabilities and complaints regarding the factoring service.

7.3.3 Complaints to the First-tier Tribunal for Scotland

The Code states that in order to take a complaint to the First-tier Tribunal for Scotland (Housing and Property Chamber), owners must first notify their property factor in writing of the reasons why they consider that the factor has failed to carry out their duties or failed to comply with the Code.

If you are dissatisfied with C~urb's final (Stage 2) response to your complaint and believe we have failed to carry out our factoring duties, comply with the Code or unreasonably delayed attempting to resolve your complaint, you can seek a resolution by contacting the First Tier Tribunal for Scotland (Housing and Property Chamber) on 0141 302 5900 or visit www.housingandpropertychamber.scot

8.0 HOW TO END THE FACTORING AGREEMENT

C~urb aims to provide a professional service that offers good value for money. C~urb values its customers and hopes you choose to stay with us. If you want to consider changing your factor, or terminating our services, the process will depend on the basis of our appointment. The details of how our appointment for this development can be terminated are set out in the Title Deeds. If the Title Deeds do not make any specific provision about the termination of the property factor or the appointment of a new property factor, a majority of homeowners with an ownership interest in the Common Areas can vote to remove C~urb as property factor and appoint a new property factor.

C~urb reserves the right to withdraw from the role as property factor where it is considered appropriate. This may be due to the fact it is no longer cost effective to manage this estate. If C~urb terminates the service, we will write to all homeowners and provide at least three months' notice.

On termination by either party C~urb will issue final invoices as soon as possible and within three months of the date of termination. The final invoice timescale is dependent on the receipt of contractors' invoices.

C~urb will co-operate with another property factor to assist with a smooth transition process in circumstances where another property factor is due to, or has taken over, the management of property and land owned by homeowners. If another property

factor has been validly appointed then C~urb will make arrangements with the other property factor to transfer the outstanding balances, including any factoring floats and any Cyclical Maintenance or Sinking Funds, directly to the other property factor.

C~urb will only charge for services provided up to the date of termination and will not charge a penalty for early termination by homeowners.

9.0 PROPERTY FACTORS (SCOTLAND) ACT 2011 INFORMATION

Property factors must comply with all relevant legislation including the obligations to register as a property factor, to state our Property Factor Registration number on correspondence, and to comply with the Property Factors Code of Conduct which is available on the Scottish Government’s website.

Revision History

1 March 2017	Version 1 (Consultation Draft)
31 March 2017	Version 2 (Consultation Final)
29 March 2018	Version 3
21 July 2021	Version 4 (Consultation Draft)
8 September 2021	Version 5
1 April 2022	Version 6 (Change to C-urb 6 Ltd)



If you need this information in Braille, Audio Tape, Large Print or Community Languages please call **03451 400 100**

C-urb 6 Ltd.is a company registered in Scotland under the Companies Acts, Company Number: SC216273, Registered Office: Link House, 2c New Mart Road, Edinburgh, EH14 1RL. Part of the Link group © Link Group Ltd. Property Factor Registration Number: PF000956

