



GRAMPIAN

HOUSING ASSOCIATION LTD

GRAMPIAN HOUSING ASSOCIATION

Written Statement of Services

1 April 2026 – 31 March 2027



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INTRODUCTION

This General Written Statement of Services (GWSS) sets out the terms and standards of service the Property and Estate Management or PEMS (also known as Factoring), aims to provide. This includes a wide variety of services to homeowners and tenants. Our goal is to provide good quality services at a reasonable cost. All external service provision is tendered every three – five years unless they are for one-off, low value or specialist works.

Listed below is a breakdown of the services provided and some additional information for you. You are bound by your deeds (or the property and estate management agreement you have signed) to pay your share of the charges for the services provided by Grampian Housing Association (GHA). **Please refer to your Factoring Schedule of Services 2026/27, which details which of the following charges apply to you.** If you do not yet have a copy please contact us at factoring@grampianhousing.co.uk or by phone 01224 202900 to request one.

Accreditations

GHA currently holds the following accreditations or memberships either as a corporate membership or individual members of staff hold their own memberships;

- Property Factors Register;
- The Property Institute (TPI);
- Scottish Federation of Housing Associations;
- Chartered Institute for Housing (CIH);
- Scottish Housing Regulator;

Please note this list is not exhaustive and may change throughout the year depending on legislative or best practice requirements.

Grampian Housing Association are also a Registered Social Landlord and a Registered Scottish Charity.

View our website for all relevant information [Our Services | Website](#) on all the services GHA provides. You can also view our [Summary of Changes](#) document which lists all the changes made in recent versions of the GWSS.

AUTHORITY TO ACT

Refer to your Individual Written Statement of Services (IWSS) which is available on request by contacting factoring@grampianhousing.co.uk to confirm the basis on which GHA has the authority to act as factor. Homeowners may also access their own title deeds which will contain further information about your rights and responsibilities as a factored homeowner. The Deed of Conditions is a legal document that forms part of the deeds. This generally sets out any rules relating to the management, maintenance, insurance, repairs, rights of access and improvements of the shared parts of your building and scheme. You can obtain a copy of your deed from the Registers of Scotland website, there is a charge for this service, further information can be obtained by calling them directly on 0800 1699391 or on their website at www.ros.gov.uk

Delegated Authority

GHA acts with the delegated authority of the owners within a block/development to

- instruct reactive & day to day repairs and maintenance to common parts;
- provides cleaning & upkeep services where agreed to common parts;
- carry out necessary health & safety maintenance to common parts;
- oversee major works to common parts where necessary

If there is a maximum cost threshold identified in the title deeds, this will be stated in your Individual Written Statement of Service and we have the authority to carry out works up to that amount.

In the case where we believe the works may exceed that amount we will consult with owners and a decision will be made in accordance with the specifications of the title deeds (i.e. a majority vote or a majority of responses received). Please note in the instance of emergency or health & safety related repairs, the Association has the power to either repair or if appropriate first 'make safe' and such works may proceed without consultation although we will notify all owners in writing of any related costs at the earliest opportunity. Works may be classed as emergency or necessary under health & safety concerns dependant on the assessment of our contractors, our in-house maintenance team and considering any potential hazards and risks to persons or property.

ENVIRONMENTAL UPKEEP

This is the maintenance of the environment of your block and development. Costs here include one-off costs for (if provided) grit bin and grit supply, health and safety checks by external companies, non-contract cleaning (e.g. hygiene cleans, difficult-access windows, carpet cleaning, graffiti removal) and non-contract open space maintenance costs (e.g. tree removal, pressure washing paths) and fly tipping uplifts. This list is not exhaustive. Details of the costs you are being charged for are provided within your payment Schedule. Individual schedules have previously been given to all owners and these provide more information about your housing scheme.

COMMON REPAIRS

This is for small common internal and external repairs to your block and to the development. Your deeds or the property and estate management agreement you have in place with Grampian Housing Association will determine the level of repairs that we can undertake without consulting owners and what portion you must pay. Please note that in the event of an emergency (for example if health and safety issues arise), the Association has the power to 'make safe' without getting owners approval even if the value of the works is above the level mentioned in your deeds/agreement.

Technical inspections of your scheme will be made once a year to determine any repairs that are needed. However, communal repairs can be reported by phoning 01224 202900 or by emailing repairs@grampianhousing.co.uk during normal working hours or, in the event of an emergency, you will be diverted to our out of hours service. In blocks of flats where we provide communal internal repairs, we will carry out an annual fire risk assessment to the communal internal areas.

The Association has clear timescales for completing response repairs. These are:

- **3 hours for emergencies;**
- **2 working days for essential/urgent works;**
- **15 working days for routine repairs.**

You may be consulted on planned and cyclical work which will be programmed throughout the year (if needed) and invoiced for separately.

Major Works

Major works are repairs, upkeep or maintenance that fall out with our day to day and reactive specifications. Major works are not considered a core service and so will incur an additional administration fee of 15% (plus VAT) on the actual costs of the works. Major works may require us to instruct works in excess of the maximum cost threshold as stated in your Individual Written Statement of Services in which case we will consult in writing prior to the instruction of said works, or if in the case of emergency or health & safety related works we will instruct the works and advise owners in writing as soon as possible thereafter. Major works will normally be charged out with the annual review process and shall be invoiced separately.

COMMON LIGHTING (AKA STAIRWELL LIGHTING)

This reflects communal electricity costs. The cost will vary across the year because your communal lights will be on at different times and the electricity costs may vary. Where we don't have your actual bill at the time of applying the charge, we will estimate the costs. Please note that the Association has been successful in achieving savings by tendering electricity costs.

This will include where relevant the charges for Fixed Wire Installation Testing. This will be carried out in accordance with advice which recommends a periodic inspection every 5 years. This charge will be included if your block does not currently have a valid test certificate in place, or it expires within the 12-month period.

OPEN SPACE MAINTENANCE

This is open space maintenance for communal areas. This work is tendered but does not include any work done to areas that are the responsibility of individual properties.

If you have grass this will be cut and grass cuttings removed from adjacent paved surfaces. Proprietary weed killer will be applied where needed once during the growing season and bare patches re-seeded.

Where there are shrubs on site a heavy prune will be undertaken once a year (from October to December or in March if the type of shrubbery requires this).

Where open space maintenance services are provided by GHA contractors, our Factoring Officers check these regularly as indicated in the section of your Written Statement of Services document for your development.

Grampian Housing Association does not provide a snow clearing or gritting service.

COMMON AREA CLEANING (AKA STAIR CLEANING)

If you receive a communal stair cleaning service in Aberdeen & Aberdeenshire, an in-house team cleans the internal communal areas of your block. In the Moray area this service will be provided by an external contractor. The Association previously reviewed all block-cleaning times to accurately reflect the actual time required. Costs vary from block to block depending on the location of the block, the floor area and number of surfaces to clean.

Where there are hard floor surfaces these will be vacuumed and mopped and where there are carpets these will be vacuumed.

Low level windows and glass will be wiped to remove dust, dirt, finger marks and other superficial marks. Difficult to access windows/glass is charged for separately (see environmental upkeep). The Association inspects all cleaning that is carried out at least once a month.

The Association continues to invest in new machinery that provides a deep clean to hard floor and Carpet surfaces. Where this is undertaken, an additional charge is made through environmental upkeep. This has proved very popular with residents.

Bulk bin cleaning

Billing for bulk bin cleaning, where provided, is also tendered. Where bulk bins are cleaned quarterly, these will be firstly emptied of all their contents, cleaned out and returned to their storage area. Please note that bulk bins used for recycling are not cleaned.

APPLICABLE CHARGES

Factoring Management Charge

All of the above services are recharged at actual cost. To cover the cost of managing the services we provide, a management charge of

- £60.22 per property for one service,
- £90.32 for two services &
- £120.43 for three services per annum.

The services charged for are communal cleaning, undertaking communal repairs and communal open space maintenance that the Association can undertake without consulting owners. These charges are reviewed annually and will normally be increased by the same percentage uplift as our social rents, you will be notified in writing if they are going to change, we will give 28 days' notice.

As described above under the common repairs section, where tenders are required or more substantial communal repairs/planned or cyclical maintenance/specialist work is undertaken this will be charged for separately. The Association will recharge costs directly to owners and an administration fee of 15% is applied.

VAT

We are required by His Majesty's Revenue & Customs (HMRC) to charge VAT at the applicable rate on services provided to properties that are owned by a registered organisation / business, rather than an individual.

This will NOT apply

- if you are a homeowner who rents out your own property
- if you are a homeowner who uses a leasing or property management company to rent out a property you own.
- If you are a homeowner whose property is within a block where we already provide factoring services for other GHA owned properties then VAT is exempted to **all** tenants on the same common estate, regardless of owner.

If you own a business and the business is the registered owner of the property, and your property is not exempt as listed above, we must charge and show separately the VAT for the following services;

- Cleaning
- Open space maintenance
- Reactive maintenance
- Major works
- GHA Factor Management fees

Historically, any services provided by third party contractors where VAT was charged have been recharged in full to our service users but this has not been shown separately.

Each year the factoring charge will be reviewed and if any adjustments are required, these will be notified during the annual review exercise. We do however reserve the right to increase charges throughout the year where substantial changes in costs have been accrued. However, we will give you 28 days' notice of any change.

Cyclical maintenance fund

If your scheme has a cyclical maintenance fund, this has been set up to help you budget for more expensive communal repairs such as roof repairs. The Association holds the fund until work is needed. Where stipulated in the Deeds, these will be held in a separate bank account. Where these are accounted for by the Association, but not held in a separate account, the Association will apply interest in line with accepted industry rates.

Details of your cyclical fund balance are available on your Factoring Schedule of Services 2026/27 or are available by request to factoring@grampianhousing.co.uk. **If you sell your property it is important that you advise us.** In the majority of cases a cyclical maintenance fund stays with the property but there are some exceptions to this. Your deeds will determine whether or not a cyclical fund is repayable to you when the property is sold.

If you want information about a cyclical fund at any time you can contact the Association on 01224 202900.

Buildings insurance

If you have been charged for buildings insurance this will be detailed in your Individual Statement of Services 2026/27 document; if you do not yet have a copy of this please contact us at factoring@grampianhousing.co.uk to request one. You can also view insurance information on our website www.grampianhousing.co.uk/factoring-property-and-estate-management-services under *Useful documents - Insurance*. For existing customers, we will issue you with a summary of your policy cover annually upon renewal of the policy, as soon as reasonably practicable. If you are a new customer, you will receive this no later than three months from the date of policy renewal. You will also be notified in writing of any significant changes to the policy cover.

If you have not been charged for buildings insurance, you need to provide this cover yourself. Please note that you are responsible for providing contents insurance.

It is important that you read this document carefully and if you have any queries, you contact the Association.

The Association charges **£6.17** per year per property to cover the administration of the scheme. This forms part of your insurance charge.

Deposits / Float Payments

We do not currently ask for a factoring deposit from incoming property owners when a property sale goes ahead, although we reserve the right to review and implement this at any time.

We may have taken a factoring deposit from property owners in the past. If this is the case and a property sale goes ahead, we will refund to the seller (outgoing owner) the deposit we hold that was originally paid, less any monies that may be due to us. Please let us know how we can make payment of this

HOW TO PAY FOR YOUR PROPERTY & ESTATES MANAGEMENT SERVICES

Your share of the costs and amount you have to pay for each of the above is detailed on the enclosed payment schedule.

The Association will advise you annually, in writing, of your new monthly charge for the core services you receive for the following year (effective 1 April). In the majority of cases this charge will be for things that will happen in the coming year (for example open space maintenance where the Association has tendered costs). However, things like common repairs are funded by the Association and your next year's account used to reconcile the money that the Association has paid in advance. Full details of these are given in the payment schedule.

Your payments are due on the first of the month (in advance) unless otherwise agreed with the Association. For example, if you get paid on the 15th we can arrange for a direct debit payment to be taken then rather than on the first. Please note that any such arrangement must be agreed in advance.

In addition, you may contact the Association and we will advise you of your annual charges and if you would prefer, accept a payment from you in advance.

A wide range of payment methods is available to assist you to pay your factoring charges. These include:

- Direct debit
 - Allpay App
 - Bank Transfer
 - Call Pay (one-off payments can also be taken by phoning 01224 202900)
 - Debit/Credit card
 - Post (cheques only)
 - Standing Order
- a) The Association has a **Debt Recovery Property and Estate Management (Factoring)** policy that is available on request or by visiting our website. The policy aims to promote early intervention to prevent debt from happening, where this has not been possible however the Association will follow a process to a) assist owners to meet their financial obligations and where this fails b) act as necessary to recover funds due.

In summary the Association will undertake:

- The early identification of debts and on-going issues via 2 weekly reporting
- The early intervention and identification of issues preventing payment
- Give information and advice, including signposting to appropriate agencies for additional support- this will include free to access and impartial advice.
- Reach a suitable repayment agreement
- Regularly monitoring the repayment arrangement to ensure no escalation of debt.

If the Association is forced to issue correspondence where a homeowner has failed to make payments due or return contact we may charge £10 for this which will be added to the factoring account. Charges made to the homeowner for letters and visits where the Association is trying to recover debt will normally be a total of £20.00 per arrears occurrence. Owners will also be charged £35.00 for the issue of a solicitor's letter in pursuit of debt recovery. VAT will also be added at the applicable rate to the cost. The Association will NOT add compound interest to these charges.

Where appropriate the Association will pursue legal action in an attempt to recover debt.

SELLING YOUR PROPERTY OR CHANGE OF OWNERSHIP

If you sell your property or there is a change of ownership by other means, you should notify your property & estates management officer.

In the case of a property sale, you should notify us in writing when your property goes on the market.

Upon conclusion of the missives you should have your solicitor contact the Association, where possible by emailing factoring@grampianhousing.co.uk to provide confirmation of the date of entry and the change of ownership details.

It is your responsibility to cancel your direct debits in a timely manner to prevent overpayment and to leave any keys for common parts such as car park barriers or door entry with your solicitor to pass onto the new owner.

In the case of a change of ownership by other means (i.e. if a property is signed over to a family member) you should notify us in writing as soon as the ownership change is formally recognised.

CUSTOMER CARE

The Association aims to provide a good quality service at an affordable cost. However, we recognise that sometimes things can go wrong and the services we provide do not meet our customers changing needs.

The Association has a customer care plan in place that we have revised after talking to customers and we have agreed the following:

Where an immediate response cannot be sent we will send an acknowledgement to every letter / email / text within three working days and a full answer will be given within five working days.

We will answer phone calls promptly or arrange for a message to be taken and aim to return all calls within 24 hours. An out-of-office message will be recorded for all prolonged periods of staff absence.

a. Complaints

If you wish to discuss any aspect of the services we deliver we would always ask that you talk to your Factoring Officer. However, if you want to make a complaint you should use the Association's compliment, comment and complaint policy. You can make a complaint by emailing complaints@grampianhousing.co.uk or by talking to your Factoring Officer in the first instance by phone, email or in person. Anyone who receives, requests or is affected by our services – including those delivered by contractors working on our behalf – can make a complaint if they are dissatisfied with the service they have received. The Association's complaint handling procedure is available for download on the Association's website or alternatively, a hard copy can be sent out to you.

b. Declaration of interest

Grampian Housing Association must declare any financial or other interests we have as a property factor in the common parts of property and land to be managed or maintained. This would typically refer to the Association being an owner of a property or acting as a landlord. We factor schemes that include the following tenure types:

- **Rented** – where Grampian Housing Association is the owner and landlord
- **Shared Ownership** – where Grampian Housing Association has a financial interest in shared ownership properties that have not been 'staircased' to 100% ownership by the sharing owners
- **Mixed Tenure** – where the properties within a block or development are made up of multiple tenure types
- **Mid-Market Rent** – where Grampian Housing Association's wholly owned subsidiary Kirkgate uses its brand Let's Choose to provide mid-market (below private sector) and market rented properties.
- **Privately Owned** – where Grampian Housing Association has no interest in the property.
- **Other Housing Associations** – where Grampian Housing Association has no interest in the property and provides factoring services to a third party.
- **Commercial let** – where the building is owned by Grampian Housing Association but leased to an external third-party organisation.

A list of all the schemes where Grampian Housing Association has a financial interest is available in the Individual Written Statement of Services relevant to your scheme /

development. You can request a copy of this from factoring@grampianhousing.co.uk or by phone 01224 202900.

CONFIDENTIALITY & GDPR

Grampian Housing Association is registered with the Information Commissioner's Office, the independent authority set up to uphold information rights in the public interest, and you can find our registration details by clicking [here](#) or visiting their website at www.ico.org.uk

We will ensure that the information we hold about you is kept securely and that your records are kept up-to-date and are as accurate as possible. This information will only be shared where we have a legal obligation to do so under the General Data Protection Regulation, (GDPR).

Full [privacy notices for sharing owners](#) can be found on our website ([click here](#)) or by following the links for **Resources, Useful forms and publications**, select the banner for **GDPR Privacy Notices – Sharing Owner's Privacy Notice**

Full [privacy notices for factored customers](#) can be found on our website ([click here](#)) or by following the links for **Resources, Useful forms and publications**, select the banner for **GDPR Privacy Notes. – Factored Customers' Privacy Notice.**

CODE OF CONDUCT

The Property Factors (Scotland) Act 2011 introduced a Code of Conduct for all property factors to follow (this is available on our website). The Act also introduced the requirement for all property factors to be registered and a First-tier Tribunal for Scotland Housing and Property Chamber Scottish Courts and Tribunals Service to help resolve any disagreements between a factor and their customer(s).

Under the Code of Conduct, a homeowner is required to “notify their property factor in writing of the reasons why they consider that their property factor has failed to comply with the code and or failed to carry out their duties under section 17(5) of the 2011 Act. A homeowner must allow their property factor a reasonable opportunity to resolve the matter (see section 7 of the Code Complaints Resolution”.

If you have exhausted the Association's relevant complaint procedures, you can make an application to the First-tier Tribunal for Scotland Housing and Property Chamber Scottish Courts and Tribunals Service. The First-tier Tribunal for Scotland Housing and Property Chamber Scottish Courts and Tribunals Service can provide a decision on whether or not Grampian Housing Association has failed to carry out our factoring duties, or failed to comply with the Code of Conduct 2011 Act.

You can contact the First-tier Tribunal for Scotland Housing and Property Chamber Scottish Courts and Tribunals Service at:

HPCadmin@scotcourtsribunals.gov.uk

First-tier Tribunal for Scotland (Housing and Property Chamber)
Glasgow Tribunals Centre
20 York Street
GLASGOW
G2 8GT

You can visit their website at <https://www.housingandpropertychamber.scot/>

WHERE CAN I GET FURTHER INFORMATION & ADVICE?

The Title Deeds attached to your property will always take precedence, however various pieces of legislation may affect you. The main pieces of recent legislation are:

- The Property Factors (Scotland) Act 2011
- The Housing (Scotland) Act 2006
- The Tenements (Scotland) Act 2004
- The Title Conditions (Scotland) Act 2003
- The Abolition of Feudal Tenure Act 2000

Advice may be available from the solicitor who carried out the conveyancing for you at the time of purchase or from any solicitor who deals with residential property (Law Society of Scotland - find a solicitor). The local Citizens Advice Bureau (Citizens Advice Bureau – find a CAB) or other advice centre may provide free advice at a legal clinic.

Information is also available from the following sources:

- ❖ Consumer Focus Scotland - Common Repair, Common Sense, A short guide to the management of tenements in Scotland
- ❖ Consumer Focus Scotland - Common Repair, Common Sense, A detailed guide to the management of tenements in Scotland
- ❖ Scottish Executive - Guidance on the Tenements (Scotland) Act 2004 and the Title Conditions (Scotland) Act 2003 for Housing Professionals
- ❖ Scottish Government - Implementing the Housing (Scotland) Act 2006: Advisory Guidance for Local Authorities: Volume 3 Maintenance
- ❖ Scottish Mediation Network
- ❖ Shelter Scotland - Responsibility for repairs and maintenance in common areas

HOW TO END YOUR FACTORING SERVICE ARRANGEMENT

Your title deeds will usually give guidance on this. In most cases Grampian Housing Association factor your development because we own some or the majority of properties in the development you live (this might include ownership of a share in shared ownership properties). When you live in a low-cost home ownership scheme, your deeds will normally include a condition that Grampian Housing Association has the right to factor the development until the Association no longer owns any properties in your development or the Association no longer wishes to provide services. If the Association has the right to factor but has taken the decision that we no longer wish to do so, we will take steps to find a new factor. However, we would consult with owners and sharing owners and ultimately it may be the majority of the owners who decide on the new factor.

If Grampian Housing Association factor for you because we have been appointed to do so, the appointment letter/agreement will normally detail how you can end the arrangement and the notice period that is required. However, if you feel that Grampian Housing Association are not providing you with a good service or you wish to change the service provision, it is important that you tell us what you are unhappy with. We will always try to make sure that the services we provide meet the requirements of our customers and that they are affordable.

You have the right to remove Grampian Housing Association as your factor and appoint another agency in its place, provided that any requirements noted within the Title Deeds (for example a majority written agreement from owners within the block /development) are met. It is relatively simple if you wish to proceed with changing or removing Grampian Housing Association as property factor:

- Your title deeds may contain rules on how to appoint and replace your factor. Most frequently you will be able instruct a change by reaching a majority decision. If your title deeds do not make provision for replacing your factor (for

example because the factoring arrangements are not mentioned) there is existing legislation in Section 4 of the [Tenements \(Scotland\) Act 2004](#) allows you to make decisions about your property.

- The simplest way to change your factor is to discuss the issue with all the homeowners in the block, this can be done in person by meeting, or by setting up an email group (please note we cannot provide you with contact details of the other owners in the block). If you wish we can attend your residents meeting to help you understand the legislation and how it protects homeowners in Scotland
- If you agree that you wish to change factor, put together a simple letter along the following lines:
'We, the owners of the property at address X, met on day/month/year and resolved to terminate your appointment as property factor in terms of our title deeds. This decision is effective forthwith. (signed)'.
It would be very useful to list all of the individual addresses & owner names within the building or development.
- Make sure that **you have a majority (that is one more than half the total number of owners)** of owners sign it; make a copy and send the original to us. This can be done by recorded delivery post, or if you prefer you can email in and request that the email is acknowledged.
- We are obliged to send you a final statement of account for your review.

We are required to cooperate with the incoming factor to ensure the smooth transition of service provision and the exchange of all necessary and relevant information, to this end we will provide information including but not necessarily limited to:

- The common areas we currently maintain;
- The frequency, type (i.e. open space maintenance, common area repairs, stair cleaning, difficult to reach window cleaning and bulk bin cleaning as relevant) and specification of the service agreement;
- The current contractor(s) providing services to your block/development;
- The current utility providers;
- any outstanding complaints regarding the factor service provision;
- We will also provide the incoming property factor a full list of the property addresses, along with the names of each owner in the block / development as relevant. We will NOT provide them with any of your account information or bank details;
- The 'cooling off' period or period of notice, in most cases this will be a minimum of 30 days although we may extend this upon request if there is agreement between all the owners and Grampian Housing Association and it is a reasonable time frame.

CONTRACTORS – GENERAL, REACTIVE & VOID

The following table shows the main contractors used by the Association between 01 April 2025 and 31 March 2026. From time to time (usually for one-off or specialist works) the Association will use other contractors or new contractors can be added to our lists during a year. The majority of services provided are tendered and considers work across rented and, where appropriate, factored stock. This ensures that we can get the best discount available given the requirements the Association has to work under. The table below details the contractors used to help maintain Grampian's rented or factored properties. Staff are permitted to use these suppliers for their own needs, providing they do not receive any preferential treatment in terms of price, quality or any other aspect of service delivery, as per the Association's Entitlements, Payments and Benefits Policy.

TLC Housing Maintenance are a wholly owned subsidiary of Grampian Housing Association, using TLC gives us more control over customer care, service quality and satisfaction.

The Facilities Management Team provide void property and common area cleaning services and are an in-house team managed by TLC.

Grampian Housing Association has no other affiliation or ownership links with any of other contractors listed below.

Contractor	Trade(s)	Services provided to	
		Factored properties	Rented properties
1 Call Property Maintenance Ltd - North	Multiple	✓	✓
1 Call Property Maintenance Ltd – South	Multiple	✓	✓
Aberdeen Alarm Company Ltd	Electrical	✓	✓
Aberdeen Blind Company	Blinds		✓
Aberdeen Property Preservation	Preservation surveyors		✓
Aberdeenshire Council	Multiple	✓	✓
Aberdeen White Lining Ltd	Painting & Decorating	✓	✓
Ablecare LTD	Multiple	✓	✓
ACS Physical Risk Control Ltd	Asbestos Works	✓	✓
Alan Buchan Contractors Ltd	Developer / multiple	✓	✓
Alistair Young & Son	Tarring Works	✓	✓
Arthur J Gallagher	Buildings insurance	✓	✓
Atlas Lifts & Services Ltd	Lift servicing/ repairs	✓	✓
Atholl Chartered Surveyors & Property Managers	Factoring Services	✓	✓
Awt (Water Treatment) Ltd	Water treatment		✓
Bancon Construction Ltd	Developer / Multiple	✓	✓
Barrett North Scotland	Developer / Multiple	✓	✓
Bell Decorating	Painting & Decorating	✓	✓
Booths Scotland LTD	White goods	✓	✓
CAS Duncan	Electrical appliances	✓	✓
Cater Homes	Developer / Multiple	✓	✓
Chattan Estates	Developer / Multiple	✓	✓
City Cleaning Services	Cleaning		✓
Clean Break	Cleaning	✓	
Commercial Bin Cleaner	Bulk Bin Cleaning	✓	✓
Drumrossie Land Development Company Ltd	Developer / Multiple	✓	✓
Easyheat Systems Limited	Heating		✓
EDF Energy	Utility	✓	✓
Eon Energy	Utility	✓	✓
Envirovent Ltd	Extraction Systems		✓
Ethical Maintenance	Factor	✓	✓
Everwarm	Insulation	✓	✓
Facilities Management Team	Cleaning	✓	✓
Fairhurst	Engineering/Structural	✓	✓
Fire Sprinkler Systems	Fire Safety Equipment		✓

Contractor	Trade(s)	Services provided to	
		Factored properties	Rented properties
First Port	Factor	✓	✓
Garage Door & Gate Co			✓
Garioch Blinds & Furnishings Ltd	Blinds		✓
Gordon Mitchell Contractors	Construction/Multiple		✓
Greenbelt	Factor	✓	✓
Gutterz	Gutter cleaning/ repairs	✓	✓
Heatcare Oil & Gas Limited	Gas service/ repairs, electrical	✓	✓
Hill-Rom Ltd	Medical Adaptations		✓
IoT Solutions Group Ltd	Remote monitoring		✓
James Gibb	Factor	✓	✓
James Clarke LTD	Painter	✓	✓
K Strachan (trading as Edward Strachan)	Blacksmith	✓	✓
Kompan Scotland Ltd	Playpark Equipment	✓	✓
North East Electronics	Car park barrier repairs, keys/locks, door entry systems	✓	✓
Marley Contract Services	Roofing & solar		✓
Maskame & Tait Ltd	Joinery & construction		✓
Momentum Four	EPC's		✓
Moray Council	Play park repairs	✓	✓
Moorings Mediquip	Hoist Servicing		✓
Munro Access Services Ltd	Roof work, guttering	✓	✓
Muir Homes	Developer / multiple		✓
Newton Property Management	Factoring Services		✓
North East Electronics	Electrical	✓	✓
Nurture Landscapes Ltd	Open space maintenance	✓	✓
Orona Limited	Lift servicing/ repairs	✓	✓
Passell (Aberdeen) Ltd	Signage	✓	✓
Peter Cox Limited	Property preservation		✓
Persimmons Homes East Scotland	Developer / multiple		✓
Presley Pest Control	Pest control	✓	✓
PTSG Access	Access & Safety Systems	✓	✓
R B Wilson (Electrical) Ltd	Door entry systems	✓	✓

Contractor	Trade(s)	Services provided to	
		Factored properties	Rented properties
Revive The Finish Ltd	Cosmetic repair		✓
Richardson & Starling	Timber Specialist	✓	✓
Robertson Construction Eastern Ltd	Developer / multiple	✓	✓
Rock Compliance Ltd	Compliance (various)		✓
Russell Play	Playpark equipment	✓	✓
Safe Building Scheme	Electrical / fire safety	✓	✓
S Pratt Contracts	Groundworks	✓	✓
Scotia Homes	Developer / Multiple		✓
Scotplay & Sports Ltd	Playpark equipment	✓	✓
Scot-Tech Fire & Security	Ariel & TV	✓	✓
Scottish Gas	Utility	✓	✓
Scottish Hydro Electric	Utility	✓	✓
Sidey Solutions Ltd	Joinery	✓	✓
Sign Design of Aberdeen	Signage	✓	✓
Sparkle Window Cleaning Services	Cleaning / Gutters	✓	✓
Sutcliffe Play Scotland	Playpark Equipment	✓	✓
Taylor & Martin	Factor	✓	✓
Tenant Save Money Ltd	Void Energy Specialists		✓
The Property Management Company	Factor	✓	✓
Thistle Insurance Services Limited	Buildings insurance	✓	✓
TLC Housing Maintenance	Multi	✓	✓
Transform	Medical Adaptations		✓
Utility Energy Ltd	Utility	✓	✓
Vantage	Drone Services	✓	✓
Vericon Systems Limited	Multi electrical		✓
Wheelchair Care	Mobility aids		✓
William I Talbot & Partners	Surveyors	✓	✓
Zap Carbon Limited	Energy efficiency		✓
Zurich Municipal	Insurance	✓	✓