Dargavel Village
BISHOPTON
FAQ

RMG Scotland understands that purchasing a property is an important decision and a considerable commitment.

Our role as your appointed Factor at Dargavel Village, is to ensure that the experience of being part of a managed development is positive and professional. We have prepared this summary of frequently asked questions to help to explain our role and the charges which are collected by RMG Scotland and what we do with these.

The infrastructure of Dargavel Village Estate and the individual housebuilder Parcels have a designated Property Manager, who is supported by a property team. We work to ensure your investment retains value by ensuring that the communal areas are maintained to a high standard. In return, you pay the cost of the contractor services and goods provided, in addition to a management fee to RMG Scotland.

What does RMG Scotland do?

RMG Scotland are appointed by BAE Systems to manage the Dargavel Village Estate. In addition, the builder of your development has appointed RMG Scotland to manage the shared parts for which you have a liability to maintain with your fellow homeowners. Details of the services RMG Scotland provide to you, for which you pay a **MANAGEMENT FEE**, are detailed below.

- Provide a Customer Service Centre to assist you 24 hours per day, 365 days a year.
- Provide a dedicated Property Manager – **Your Property Manager is GORDON HOWIE**
- Provide a dedicated Regional Manager – **Your Regional Manager is ELAINE BALD**
- Provide a dedicated Property Support Team.
- Undertake Weekly Site Visits – Property Manager
- Undertake Monthly Site Inspections - Property Manager (Monthly) Regional Manager (Periodically)
- Contractor Management and Monitoring – Property Manager & Regional Manager
- Attend Periodic Residents Association Committee Meetings – Property Manager & Regional Manager
- Attend individual resident meetings – Property Manager & Regional Manager as appropriate.
- Convene and attend Annual General Meetings and Extraordinary General Meetings - Property Manager & Regional Manager
- Provide a variety of communication platforms to engage with individual Residents, Residents Association Committee and the community
- Financial – Budgeting, Planning, Apportioning of Common Charges, Collection of Funds, Accounting, Reserve Fund Management.
- Credit Control Services
- Debt Recovery & Legal Services
- Insurance Services - Placing and maintaining insurance policies to safeguard the residents of Dargavel Village.
- Ensuring all communal areas are compliant with Health and Safety regulations and best practice recommendations.
- Provide a robust formal Complaints Procedure
- Provide online access to your account using our bespoke online portal, RMG Living - **www.rmgliving.com**
- Liaise with on site developers.
- Liaise with NHBC, Local Authority, Community Council, Local Councillors, Police, Fire Services, Utility Providers etc where appropriate
- Support Community Events

How much do I pay RMG Scotland for their services?

You pay RMG Scotland a total of £100 per year for the services detailed above. This equates to just over £8 per month. The charge for our professional services is known as a Management Fee.

The fee is broken down into two parts as the services we provide relate to two separate appointments.

1) **£50 for our services in respect of the Dargavel Village Estate**
2) **£50 for our services in your individual housebuilder development.**

But, I pay more to RMG Scotland than £100 per year - where does the rest of my money go?

The balance of your payment goes towards the running costs of the estate and your development. These costs are known as the Maintenance Charge, Service Charge or Common Charges.

Please see overleaf for further information on how the Maintenance Charge Budget is set, and how RMG Scotland provides detailed actual expenditure once annually to all homeowners.

How does RMG Scotland set the Maintenance Charge?

The Maintenance Charge costs have been generated by creating a budget for the services that are required for the Dargavel Village and the individual Parcel. **The Maintenance Charge budget is not the actual expenditure of the development; it is an estimation of the year's likely expenditure. The budget is created based on experience of managing similar developments and the previous year's expenditure *(if any).***

I paid a float when I purchased my home. What does this pay for?

The float acts like a deposit which is returned to you when you sell your home. It's effectively a security against debt and won't be spent as part of the maintenance charge.

How much is the Maintenance Charge?

There are **two** Maintenance charges payable whilst owning a home at Dargavel Village - one for the overall Estate and one for the individual developer parcel.

1. **The annual Maintenance charge for Dargavel Village is the total annual running cost for the entire estate (areas completed and handed over by BAE to date), divided between all occupied homes in the village. The annual budget which details the total cost and share per owner, is available to download from our online client portal, www.rmgliving.co.uk Please use your account reference number to register.**

2. **The likely annual Maintenance charge for the individual developer parcels differ due to size, number of homes, and the extent of the common areas. You can access a copy of the budget for your particular development on RMG Living or by contacting our Customer Service Centre. The total annual running costs for the entire parcel are divided between all completed homes in that housebuilder parcel.**

If my advance payment is based on a Maintenance Charge BUDGET, when will I see details of what the actual costs are?

The financial year at Dargavel Village runs from the 1st of January to the 31st December. At the end of the financial year for the estate or development, accounts are produced to detail actual expenditure, and confirm whether a surplus or deficit exists in respect of ingathered funds. Copies are provided to all homeowners. Deed of Conditions state that the accounts should be available in time for the Annual General Meeting of each parcel.

RMG | Scotland

24hr Customer Service Centre 0345 002 4499 **WhatsApp Number: 07966 167 590**

customerservice@rmgscotland.com **www.rmgscotland.com**

We have offices in Glasgow and Edinburgh however all post is handled centrally by our office in Hoddesdon – RMG Scotland, RMG House, Essex Road, Hoddesdon, EN11 0DR

Online Chat: Visit **www.rmgscotland.com** twitter @RMGScotland

What can I do using my online customer account at www.rmgliving.com or the RMG Living App?

- Report repairs and upload images.
- View live account information and download a full statement of your account.
- Make Payments.
- Receive instant announcements from your Property Manager direct to your email or phone.
- View and download RMG documents and letters specific to your home.
- View and download Insurance Policy Documents.
- Update contact details & correspondence address details.
- Help the Environment – Opt in for Paperless correspondence.