

Service Charge Policy

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Policy Checklist

Is Customer engagement required?	Yes
Does this policy require input or validation from external or legal experts?	Yes
Is an Equality Impact Assessment (EIA) required?	No
Is a Data Protection Impact Assessment (DPIA) Required?	No
Is the Policy compliant with relevant legislation and regulatory requirements?	Yes
Has the Policy Development Guide been followed?	Yes



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1.0 Introduction

This Service Charge Policy has been developed in line with Wandle's values, which are:

- Think customer
- Build relationships
- Work together
- Aim high
- Own it

It will ensure that actions we undertake will be underpinned by our vision of:

"Homes to be proud of and services you can trust"

Service charges are payments made by homeowners and tenants towards the costs of providing and maintaining services provided to them which are not covered by any rent they may pay. Service charges are applicable for all services provided to Wandle's residents which provide benefit, over and above the occupation of their own home.

The Department of Levelling Up, Housing and Communities (DLUHC) Policy Statement on rents for social housing, makes clear that rents are generally taken to include all charges associated with the occupation of a property, such as maintenance and general housing management services. Service charges however usually reflect additional services which may not be provided to every tenant, or which may relate to communal facilities rather than being particular to the occupation of a dwelling. Service charges are subject to separate legal requirements and are limited to covering the cost of providing the services.

We are expected by the Regulator of Social Housing (Regulator) to set reasonable and transparent service charges which reflect the service being provided to tenants. Wandle is committed to meeting the GLA Shared Ownership Service Charge Charter with commitments on transparency, affordability and approach to design.

Any reference to homeowners in this policy covers shared owners and full leaseholders.

The Service Charge Policy has also been developed in line with Wandle's Corporate Strategy. In Particular this policy contributes towards the long-term strategic aim(s) of;

Outcomes for Customer that make us proud: This policy contributes towards the achievement by ensuring that our approach to service charges is fair and accurate. It also contributes to this by ensuring that we get service charges right and avoid passing costs on at a later date.

Building new homes and successful communities: Ensuring that our approach to service charges is efficient, provides value for money and ensures we are collecting money spent for services provided to our customers.

2.0 Our approach to service charges

1. Service charges will be used by Wandle to ensure recovery of our actual expenditure and will not be levied in order to make a profit.
2. We will work within the current legislative framework and in accordance with individual residents' leases or tenancy agreements. We will follow the requirement of the Regulator for Social Housing's Rent Standard and the associated Policy Statement on Rents for Social Housing (see section 6 for details). We will also follow guidance within the National Housing Federation (NHF) Service Charge Guide.
3. We will ensure that service charges are set in a consistent manner across all properties within each scheme except where the terms of the lease stipulate a different method of apportionment.
 - a. This will generally be done via an even split across the scheme, regardless of size or number of bedrooms (except for any insurance costs).
 - b. In some instances, such as non-residential properties or externally managed schemes, an alternative or more appropriate apportionment will be applied.
4. We will consult with residents whenever any new services or major works are proposed which will affect service charges.
5. Provision of service charges will take into account Wandle's responsibility to ensure communal and external areas are maintained to a good standard and meet the relevant health and safety regulatory requirements.

6. We will ensure that service charges provide good value for money, ensuring we keep service charges at an affordable level, while maintaining a good level of service.
7. We will review service charges annually to ensure they are in line with the services provided and we only charge residents for services that are in fact provided.
8. We will charge all properties within a scheme for a service charge, regardless of whether residents feel they personally benefit from the service or not. For example, for blocks with a lift, all residents will contribute to lift servicing, including residents of ground floor properties who may not use the lifts on a daily basis.
9. All new tenants and homeowners will be notified of the likely service charges they will be required to pay before signing their new tenancy agreement or lease.
10. We will offer residents a range of payment methods for paying their service charges, however we will promote the use of direct debits as the preferred option
11. We will ensure that where we procure for services, we will require suppliers to provide information around the splitting of costs by block/estate

2.1 The services we charge for

We will recover costs for the following service charges from all residents, where applicable:

- Cleaning of communal areas (plus additional deep cleaning as required)
- Grounds maintenance costs
- External communal window cleaning
- Communal electricity to light and power to communal areas
- Communal gas heating and water supply
- Door and gate entry servicing and maintenance
- Lift servicing and maintenance costs
- Fire alarm servicing and repairs, and firefighting and protection equipment servicing
- Fire risk assessments (FRAs)
- Communal aerials
- Rubbish removal and bin hire
- Pest control in communal areas
- Communal tree works
- Electrical Testing
- Water Hygiene/Legionella testing
- Water pumps Servicing and Repairs
- Bulk refuse removal
- Health and Safety compliance

- Security/concierge services
- An administration fee to cover our overheads in providing the service
- Third party managing agent fee (where applicable for externally managed schemes)
- CCTV Servicing and Repairs
- Communal Playgrounds
- Asbestos

Homeowner only charges

In addition to the services above, the following will be recovered from homeowners only:

- Communal Repairs, including any associated health and safety remedial works
- Building insurance
- A fee for examination by independent accountants
- Repairs and replacements to the structure and exterior of the building i.e. roofs and windows
- External works i.e. external decoration and guttering
- Management of Sinking fund and assessment of future repair and maintenance costs

This lists above are not exhaustive. We will only charge for any other service charges which are allowed for within the lease, tenancy agreement or legislation.

We will always consult with residents before charging them for any new services under service charges.

2.2 Administration fee

Wandle charges an administration fee to cover the in-house cost of administering and managing housing operations, procurement and contract management. For 2023/24, this fee will be set at a maximum of 18% of the resident's service charge (for residents of schemes wholly or partially managed by Wandle). 2022/23 estimated fees charged will be reconciled against actual costs incurred. Any adjustments required will be reflected in the fees charged for the following year

Customers who live in a building where all services are provided by an external agent (appointed by a third-party building owner) will be charged a reduced administration fee. In 2023/24, the maximum fee will be set at 8% or £250, whichever is lower, to cover the cost of managing the relationship with such agents and the resident.

2.3 Managing agent service charges

For properties where a third-party building owner has appointed an external managing agent, we will ensure the service charge invoices received from the agents, both budgeted (estimates) and final accounts (end of year), are correct prior to making any payments.

When we consider the service charge is not correct, we will ask for an adjustment to be made and/or request to view the invoices.

Where we believe we are being charged for a service that we don't receive, we will request reimbursement and if no payment is forthcoming, we will seek recompense through the courts or by making an FTT (First Tier Tribunal) application.

We will not pass any late payment fees onto residents where we have been late in making payment. Conversely, we do not pay managing agents fees which are late and out of time (i.e. the 18-month rule).

2.4 Fire safety works

Tenants

We will charge tenants for Fire Risk Assessments (FRAs) and for servicing fire alarms and equipment.

Homeowners

For Homeowners, we will recover any costs associated with fire safety works and installations. Where possible, we will access government grants for fire safety remedial works or installations, to offset these costs.

We will always consult, as legally required, on significant fire safety works. For large costs, we will apply principles outlined in Section 5.6 (Sinking Fund and Major Works) of this policy for recovery of costs.

3.0 Controls and Approving Service Charges

In order to ensure that service charges are accurate and fair, we will ensure the following process is followed for reviewing and approving service charges

1. The Service Charge Team in Finance will calculate service charges based on information provided by Housing, Property, Asset Management and Estate Services.
2. They will liaise with colleagues in such departments around any queries about specific schemes
3. Housing will review the proposed service charges
 - For Tenant (fixed) service charges, these will be reviewed by the Housing Services & Quality Manager to ensure accuracy and compliance with the Rent Standard
 - For Homeowner (Variable) service charges, these will be reviewed by the Leasehold Manager to ensure accuracy with lease obligations.
4. The Service Charge Team in Finance will then do any recalculations based on feedback from Housing
5. The Service Charge Team in Finance will then provide a summary to Executive Team to sign off the proposed service charges. This should happen no later than 8th February each year.

4.0 Tenant Service Charges – Fixed Service Charges

Residents who rent their property from Wandle, and are therefore tenants, will generally pay a fixed service charge. This does not include shared owners (see appendix 1 for further detail). With fixed charges, if the actual cost of the service at the end of the year is higher or lower than the charges notified at the start of the year, the service charge will not be changed and Wandle will bear the risk of any variances.

4.1 How we calculate and set fixed service charges

Fixed service charges are reviewed on an annual basis to ensure they are reasonable and present value for money.

This charge is fixed at the start of the year, taking into account the following:

- Any known costs, where we know in advance how much a service will cost us. This includes services where there is an existing contract in place, such as cleaning and grounds maintenance.
- Unknown costs. This may include services like utility bills, where we don't know in advance precisely how much these things will cost for the coming year. To calculate these, we will look at previous years' expenditure and the current costs of services and charge based on an increase of CPI plus 1%
- Customer feedback from the previous year.
- Any information we have about service changes that may happen during the year.
- An administration fee, to cover the in-house cost of administering and managing services.
- Any known exceptions within the tenancy agreement

Before setting service charges, we will review the current regulatory requirements, applicable legislation, and any supplementary guidance, to ensure our charges are compliant with these requirements.

Charges will be calculated on a scheme-by-scheme basis. For supported housing properties this will be by individual scheme, for flats it will be by individual blocks and for other properties it will be by residential estate unless more detailed costings are available

4.2 Setting Service Charges for Affordable Rent Properties

To comply with the Rent Standard we will ensure that when setting service charges for Affordable Rent properties, any increase in the combined rent and service charge will not exceed CPI+1% or the limits prescribed by the Rent Standard.

This approach applies to any London Affordable Rent properties, as they are considered an Affordable Rent product.

4.3 Keeping service charges affordable – capping service charges

The Regulator expects Wandle to endeavour to keep increases for service charges within the limit on rent changes, of CPI + 1%, to help keep charges affordable.

For Affordable Rent properties, any increase in the combined rent and service charge cannot exceed CPI+1%.

For Social Rent properties, service charge is outside of the formula rent calculation, but we will endeavour to ensure they are affordable for tenants.

In some instances tenants have previously paid incorrect charges or not paid for all the services they receive. Correcting this means a higher service charge for these particular households. Cost increases may be capped if considered excessive to avoid customer hardship

4.4 What if the actual cost at the end of the year is different?

We will not alter estimated service charges as a result of a temporary breakdown of a service or a failure to provide a service.

Section 4.6 outlines the basis on which we will amend or correct service charges.

4.5 Communication and providing clear information

Tenants will be supplied with clear information on how service charges are set. For social rent properties, as required by the Regulator, we will identify service charges separately from the rent charge.

We will notify residents of a new service charge in accordance with their tenancy agreements, or at least 28 days prior to the commencement of the new charge where this is not prescribed.

What tenants can expect

Tenant service charges are set at the same time as rent. By the end of February each year, tenants can expect to receive the following information:

- A notification letter
- A 'prescribed form' if required under section 13 of the Housing Act 1988
- A schedule of services to be delivered unless the rent is charged on an inclusive basis (e.g. Affordable rent)

New Tenants

Where relevant, new tenants will be made fully aware that they will be expected to pay service charges. At the point of signing the tenancy, they will be given a full breakdown of service charges payable as well as notification of when these service charges will change.

4.6 Amendments and corrections to tenant service charges

We will only remove or amend a fixed service charge where we have confirmation that the service is not being provided or when an error was made on our part in calculating the charge.

The relevant Neighbourhood Customer Service Officers will consider any request from residents to correct service charges and follow the Tenant Service Charge Adjustment process.

Any adjustments to fixed service charges must be approved by the Financial Controller before being implemented.

5.0 Homeowner Service Charges – Variable Service Charges

Wandle's homeowners, including Shared Owners and Leaseholders, pay a variable service charge.

Variable service charges are set at the start of the financial year, based on an estimate of the service charge cost for the year ahead.

We will write to homeowners in February of each year providing them with an Estimated Service Charge for the year ahead, and then every September we will write to them with the details of their Actual Service Charge for the previous financial year.

5.1 How we calculate estimated service charges

Homeowners' service charges are reviewed on an annual basis to ensure they are accurate, reasonable, present value for money and are in line with the lease.

This charge is estimated at the start of the year, taking into account the following:

- Any known costs, where we know in advance how much a service will cost us. This includes services where there is an existing contract in place, such as cleaning and grounds maintenance.

- Unknown costs. This includes services like communal repairs and utility bills, where we don't know in advance precisely how much these things will cost for the coming year. To estimate these, we will look at previous years' expenditure and the current costs of services.
- Provision for planned capital costs (see 5.6)
- Customer feedback from the previous year.
- Any information we have about service changes that may happen during the year.
- An administration fee, to cover the in-house cost of administering and managing services.
- Any known exceptions within the lease
- Inflation, dependent on our regulatory requirements

Homeowners and Shared Owners who live in a building managed by an external agent appointed by a third-party building owner will be charged a Third Party Management Fee which will show on their service charge statement from Wandle.

5.2 Determining the actual costs of service charges

At the end of the financial year, the service charges are then 'actualised' and in September of each year homeowners are notified of their Actual Service Charge, with either a credit or debit adjustment being applied to their account.

If the cost of the service increases or decreases during the year, homeowners will pay the actual cost of the service.

5.3 External examination of accounts

Each year we will employ an external accountancy firm to independently examine our service charges for homeowners.

This examination will be concluded in early September to ensure statements can be approved, produced and sent to homeowners before the end of September, as required by the Landlord and Tenant Act, 1985.

5.4 What Homeowners can expect

By the end of February each year, homeowners can expect to receive the following information:

- A notification letter and estimated service charge for the following financial year
- Contact details update form
- Summary of Rights and Obligations information sheet.

Then, no later than 30 September each year, homeowners will receive their Actual Service Charge Statement showing the breakdown of what has been spent on services over the course of the financial year just passed. If we are unable to meet this timescale due to exceptional circumstances we will serve a Section 20 B Notice informing the homeowners of the delay and provide them with an indicative timescale.

In addition to this, we will:

- Provide homeowners with quarterly statements of accounts.
- If there is a higher than expected increase in the annual service charge, we will explain this to homeowners (both actuals and estimates)
- Provide homeowners with copies of invoices, if requested, free of charge for the previous financial year.
- Provide money and welfare benefit advice as well as guidance on service charge arrears for any homeowners experiencing financial difficulties

Communication and providing clear information

Wandle will make sure that new Homeowners are made fully aware of the service charges payable for their development and that estimates provided prior to their purchase are fair and accurate. Where a homeowner signs up in March, they will be notified of the current service charges and the new service charges that apply from the start of the new financial charge.

Ensuring affordability at sign-up

We will carry-out affordability checks prior to purchases to ensure future homeowners can afford all relevant charges.

5.5 Amendments and corrections to homeowner service charges

Wandle staff or homeowners themselves may identify through the course of the year that a mistake or error has been made when calculating service charges.

Where Wandle has made a significant error or charged for a service that shouldn't be charged for, it will be removed, and a revised estimate or statement will be issued.

Refunding end of year credit adjustments

For end of year accounts where a credit adjustment has been applied, we will upon request make a refund. We will not refund if the homeowner is in arrears.

The minimum refund payment we will make is £25. This is due to the time and administrative costs to process very small payments.

Approving adjustments

The Leasehold Manager will be responsible for authorising any homeowner service charge adjustments which arise either during the year or after the end of year accounts have been sent out, where this is permitted within the Financial Authority Levels outlined in the [Standing Orders](#).

5.6 Sinking funds and major works

Where Wandle is the freeholder of the homeowner's property, we will levy an annual sinking fund contribution, which is paid into homeowners' individual sinking fund account. This will be subject to the terms of individual leases.

Sinking funds will be used to cover and pay for any large major works/repair expenditure. If there are insufficient funds in the sinking fund account for any required works, then we will recover funds via the normal yearly service charge.

The funds are collected and held in an interest-bearing account with any interest being added to the fund each year.

We may require that leaseholders make contributions into sinking funds to fund part or all the cost of major works – subject to the terms of each lease.

We will base fund calculations on projected capital repair and replacement costs of building components and services.

We will calculate sinking funds on a thirty-year rolling basis. We will aim to undertake an annual review based on Wandle's works programme for the years ahead, considering inflation and actual cost.

Where available, stock condition surveys or data will be used to inform sinking fund contribution calculations. Calculations for properties without full stock conditions surveys will be based on previous estimates.

Irrespective of warranties, leaseholders will make sinking fund contributions from the date of purchase of their property. Any sinking fund reserves are transferred onto the new owner upon resale or assignment.

Wandle will carry out regular monitoring of expenditure being incurred and will notify residents and make allowances accordingly.

Defects

If any repair or renewal works are required on our new build properties, which are considered defects, a claim should be made by Wandle to the NHBC (National Housebuilding Council) to obtain a redress. If the claim is rejected then costs must be passed onto the homeowner unless Wandle can make a claim on our building's insurance.

We will also only charge service charges, relating to building safety defects, in line with the 2022 Building Safety Act.

6.0 Consultation requirements

Wandle is required to consult with homeowners whenever any new services or major works are proposed which will affect service charges.

For Homeowners we must consult in the following cases:

- When we enter into a service or works contract which is for over 12 months
- when the service charge is £250 (including VAT if applicable) or more per unit (works only)

- when the service charge is £100 (including VAT if applicable) or more per unit (services only)

6.1 How we will consult

Any consultation with residents will be lead by the Neighbourhood Customer Service Team (for tenants) or Homeownership team (for Homeowners), with the help of our Resident Support Team, as required.

Homeowners

For Homeowners we will always follow the statutory consultation requirements. In addition to our statutory requirements we will also ensure for any major works taking place that residents meetings are held during the statutory consultation period and before the works start. This will enable residents to raise any queries or questions with us about the works and to meet the contractor beforehand. These consultation meetings will be jointly arranged and managed by the Property, Asset and Leasehold Teams.

Tenants

When a new service is proposed, in most cases, we will write to individuals living within the scheme who will be expected to incur a charge, seeking their comments and feedback. A vote may be offered and taken into consideration, however Wandle business need may take precedence. In the case of essential Health & Safety work or new statutory obligations, such as Fire Risk Assessments, we will inform tenants but may not consult.

7.0 Regulatory requirements to which we will abide

When setting service charges, we are required to abide by the Regulator for Social Housing's Rent Standard and the DLUHC's Policy Statement on rents for social housing

Rent Standard (April 2020)

The Rent Standard requires us to comply with all the requirements and expectations of the Rent Policy Statement on the setting, increase and decrease of rents and service charges. See below.

The Rent Standard makes clear that:

- For Social Rent properties, Formula Rents are exclusive of any service charges
- For Affordable Rent properties, service charges are included within the maximum rent we can charge for that property
 - This includes any increase in rent of CPI+1%
 - It also applies to London Affordable Rent which is an affordable rent product

We note that the Rent Standard does not apply to shared owners or 100% leaseholders.

DLUHC's Policy Statement on rents for social housing

The Policy Statement provides guidance to supplement the Rent Standard. It explains that rents are generally taken to include all charges associated with the occupation of a property, such as maintenance and general housing management services. Whereas Service charges usually reflect additional services which may not be provided to every tenant, or which may relate to communal facilities rather than being particular to the occupation of a dwelling.

Service charges are subject to separate legal requirements and are limited to covering the cost of providing the services.

The statement sets out how Wandle is expected to set reasonable and transparent service charges which reflect the service being provided to tenants. Tenants should be supplied with clear information on how service charges are set. In the case of social rent properties, we are expected to identify service charges separately from the rent charge.

It also explains how we should endeavour to keep increases for service charges within the limit on rent changes, of CPI + 1 percentage point, to help keep charges affordable.

It also emphasise that Wandle should consult with tenants where new or extended services are introduced, and an additional charge may need to be made.

The rent for affordable rent housing (inclusive of service charges) must not exceed 80% of gross market rent. 'Gross market rent' means the rent (inclusive of any applicable service charges) for which the accommodation might reasonably be expected to be let in the private rented sector.

All the above is covered and addressed in this policy.

April 23 Rent Standard

All rents inclusive of services charges have been capped at 7%, in line with the requirements set out by the April 23 Rent standard rather than CPI +1%.

7.1 Other commitments

[GLA Shared Ownership Service Charge Charter](#), which Wandle is signed-up to.

8.0 Relevant Legislation

Legislation	Main powers and relevance to policy subject
The Landlord and Tenant Act 1985	Sets out the basic ground rules for service charges, defines what is considered a service charge (Section 18), specifies the requirement for service charges to be reasonable, details the process for inspecting accounts and invoices and covers the statutory consultation process. It only applies to variable service charges.
Commonhold and Leasehold Reform Act 2002	Introduced a requirement that a demand for service charges must be accompanied by a Summary of Rights and Obligations. Amended Section 20 Statutory Consultation process and introduced new consultation regulations. Only applicable to variable service charges.
Universal Credit/Housing Benefit Regulations	Outlines what is meant by a service charge for the purposes of Universal Credit and Housing Benefit and what services will and will not be covered by Universal Credit/HB.

Legislation	Main powers and relevance to policy subject
2022 Building Safety Act	This act requires not to pass on the cost of certain fire safety related services onto our residents.
The Service Charges (Consultation Requirements) (England) Regulations 2003	Covers the requirements for consultation around introduction of additional services charges

9.0 Roles and Responsibilities

Executive Team and Board

The Executive Team and Board will be responsible for signing off final proposed service charges on an annual basis.

Assistant Director, Financial Services

Has oversight of the overall service charge setting processes to ensure that both our homeowner and tenant service charges are robust, fair and reasonable and comply with both statute and lease/tenancy requirements.

Head of Customer Service Delivery

The Head of Housing will assist the Assistant Director, Financial Services in overseeing the service charge regime ensuring that both our homeowner and tenant service charges are accurate, fair and reasonable and comply with both statute and lease/tenancy requirements.

They will ensure that service charges statement are sent to residents on time.

Homeownership Customer Service Manager

The Homeownership Customer Service Manager will review and verify all homeowner service charges, including both estimates and actuals, to ensure they are fair and reasonable before they are sent to residents, ensuring all service charges are verified and checked before they are sent out.

They will also be responsible for ensuring any homeowner service charge challenges or disputes are dealt with and effectively resolved and have delegated authority to authorise any service charge adjustments within the limits of the standing orders.

The **Housing Services and Quality Manager** will ensure a review of fixed service charges is carried out by the Neighbourhood Customer Service Team before the fixed service charge schedules are issued (subject to receiving the relevant information in a timely manner in time to be sent out with the rent increase letters in accordance with conditions of the tenancy agreement).

Property Managers

Provide the Finance Team with estimates of costs that will be incurred during the year.

Asset Management

Provide the Finance Team with estimates of costs that will be incurred during the year.

They will also be responsible for undertaking sinking fund assessments to determine charges.

Income Customer Service Manager

Will ensure all service charge income is collected and promptly recovered, taking the necessary court and legal action when all other attempts to recover any outstanding debts have failed.

Finance Manager/Service Charge Accountant or Financial Controller

Will calculate and determine all service charges payable both for fixed and variable service charges. This includes setting estimates, any in year adjustments or corrections, and year end actuals. They will oversee the end of year examination process by independent accountants and assist both Neighbourhood and Leasehold Teams with any calculation enquiries.

The Financial Controller or Finance Manager will also be responsible for signing off any in year adjustments to tenants service charges where they have been incorrectly charged. This will be within the limits of the standing orders.

Development Team

Ensure service charge costs are minimised in new developments and reflect this as part of affordability considerations within the appraisals.

Sales Team

Ensure service charge costs are reasonable and fair for new Wandle Homeowners. They will make sure that future homeowners understand implications of services charges as part of the sales process and undertake affordability checks where necessary.

10.0 Equality & Diversity

Equality & Diversity is central to our business; promoting fairness and opportunity for customers and staff; helping provide the best services shaped by and for customers; and right for recruiting and developing our staff.

We are committed to celebrating diversity. To ensure equal access to our services is available, Wandle will comply with the Equality Act 2010 and all other legislative requirements relating to equality. We will work to avoid exclusions or restrictions that are not appropriate to the housing and support needs of our tenants and that may lead to discrimination.

Equality Consideration

Under the *Equality Act 2010* Wandle must consider whether our policies adversely affect our residents, in particular anyone falling into one of the key protected characteristics, as defined by the Equality Act 2010.

We do not consider this policy to disproportionately impact any individuals in regard to these characteristics and therefore a detailed Equality Impact Assessment is not required.

Appendix 1 – Service Charge Table

Resident Type	Service Charge Type
Social Rent (General Needs and Supported)	Fixed
Fair Rent (General Needs and Supported)	Fixed
Affordable Rent (General Needs and Supported)	Fixed - Rents set inclusive of Service Charge
London Affordable Rent (General Needs and Supported)	Fixed - Rents set at letting using net rent set by GLA plus fixed service charges and thereafter increased inclusive of Service Charge
London Living Rent	Fixed - Rents set inclusive of Service Charge
Intermediate Rent (Key worker and Rent to Homebuy)	Fixed - Rents set inclusive of Service Charge
Market Rent	Fixed - Rents set inclusive of Service Charge
Shared Owner	Variable
Leaseholder	Variable
Freeholder	Variable