# Annex

## Annex A: Interventions to improve shared ownership satisfaction already in progress

| Core objective | Rationale | Project | Details | Current status (stage of change) |
|---|---|---|---|---|
| **Reduce complexity in building specifications and legal arrangements** | | | | |
| L&Q has committed to eliminate costly to maintain building specifications in Section 106 homes and is looking to empower housing associations to have greater oversight of third-party managing agents. | The aim of this objective is to increase L&Q's oversight of estate management and service charges as a headleaser in instances where a superior landlord exists. | G15 S106 guidance | The G15, under L&Q's leadership, published guidance in 2025 focused on high-level principles around S106 homes. The guidance recommended housing associations are empowered with greater scrutiny on third-party managing agents' performance and appointments in S106 communal areas. It was also advised that S106 developers engage with housing associations at the design stage and ensure amenities and services with lower maintenance and operating costs (such as those with no add-on facilities) are chosen. | At present, L&Q's focus is on existing stock improvements, and there are few S106 units in our development plans. There remains a large price gap between developer's price expectations and that L&Q is willing to offer.<br><br>In the future, L&Q will be selective about their partners for any S106 homes. A steering group is also currently in operation to understand the obstacles for future potential S106 sales. |
| **Service charges** | | | | |
| **Accurate and predictable service charges** | | | | |
| Service charges should be consistently accurate. | Whilst compiling accurate service charge bills without fail is difficult, due to the significant resource this requires when accounting for multiple large and complex schemes, this is pivotal for shared owners' satisfaction and can improve trust between shared owners and housing providers. | Transfer of roles from Neighbourhood Housing Leads to the service charge team. | L&Q has expanded its service charge team, enabling them to take on additional tasks, previously undertaken by Neighbourhood Housing Leads, with greater professionalisation and scrutiny. This includes facilitating disputes to service charge prices and quality management under Section 20. The expanded team will be able to scrutinise cost items in detail annually, as opposed to once every three years, and triage shared owners' requests in the short-term. | The team is currently recruiting to ensure there is sufficient resource available to carry out this work. This is an ongoing process. |
| | | Service design (cluster 3) | As part of L&Q's service design work, we are seeking to build up the required IT data infrastructure to ensure accurate service charge billing across our shared ownership properties. | High level recommendations are being developed by the consultancy firm Altair, detailing what characteristics the IT system should have, using L&Q's data and input. |
| Service charges should be predictable over the long-term. | Steep increases in service charges since 2020 have caused significant financial burdens for some existing shared owners. L&Q believes service charge reforms should align with the Shared Ownership Code (SOC).<br><br>The Leasehold and Freehold Reform Act 2024 consultation also proposed that annual reports include "plans for any major works in the next two | Service charge modelling and forecasting | The Shared Ownership Code requires Key Information Documents (KIDs) to be provided by housing associations before shared ownership reservations. Providers are also required to provide Service Charge Information Documents (SCIDs) with initial service charges and planned changes, such as illustrative scenarios for service charge increases. | |

| | | | | |
|---|---|---|---|---|
| | years, and whether anticipated costs are covered in whole or part by a reserve fund." | | | |
| **Increase transparency and communications** | | | | |
| **Clear expectations for prospective buyers** | | | | |
| To improve transparency, prospective buyers should receive clear and concise signposting. This signposting should include information about legal rights and obligations for shared owners, housing costs, and scheme specific legal arrangements. | Shared ownership is a complicated housing purchase which differs from conventional outright purchase. Existing buyers have expressed frustrations that they signed up to the product without a full understanding of their legal rights and obligations. | Buyers' guide update | Providers are required to clarify which responsibilities are bore by individual shared owners and which by housing associations. | The buyers' guide was due to be reviewed in Quarter 1, 2026, in accordance with customer feedback. |
| | | | Providers are required to be transparent on the various types of housing costs existent under shared ownership, including rents, service charges and mortgages. | L&Q must meet this provision to comply with LAFRA's service charge requirements and the SOC. |
| | | | Providers must clearly explain how repairs responsibilities are divided between individual shared owners and housing associations. | |
| | | KID review | Under the SOC, housing providers must provide KIDs. These must include the block owner, and the details of the lease between the freeholder, the landlord, and the shared owner. Information must also be provided on what will happen if shared owners acquire arrears. | |
| **Effective communications for existing shared owners** | | | | |
| L&Q believes shared owners should have access to a self service system for service charges terminology. | A significant share of shared owners' requests are related to service charges terminology, increasing the workload of service charge colleagues and diverting their attention from core operations. In addition, failure to address requests within the stipulated timescales results in complaints and low satisfaction scores. | Creation of an L&Q webpage on shared ownership information. | L&Q has set up a dedicated webpage for commonly used service charges terms and frequently asked questions, allowing residents to access common information themselves. | This project was completed in 2025. Due to the success of this project, L&Q is starting a new project to refresh our rent increase and service charge estimate letters. |
| L&Q's shared ownership policies should be publicly available. | Shared owners have expressed concerns that policies are not readily available on L&Q's website, preventing users from seeking quick clarification. | Shared Ownership policy review | L&Q ensures all policies related to service charges and shared ownership are reviewed to ensure consistency. These are published on L&Q's website once they are completed. | Policies relating to shared ownership eligibility and allocations, and staircasing have been completed and uploaded onto the L&Q website. The shared ownership sales and resales policy, alongside the service charge and sinking fund policy, are currently under review. |
| Shared owners should be given a regular newsletter, and updated procurement letters. | Shared owners have expressed a desire to be viewed as a distinct group from general needs residents, with different needs and contexts. | Leaseholders newsletter update | In 2025, the Resident Communications team completed a comprehensive review of communication channels, requesting feedback from residents and colleagues on what these channels should look like. As a result, L&Q is planning to make changes to the homeownership newsletter to better fulfil residents needs. | A paper will be sent to L&Q's Customer Group this year to set out the recommendations for adjusting our current approach to sharing information and the current channels used. |
| L&Q should have a customised mode of communication with shared owners. | At present, there is no standardised mode of communication with shared owners, with communications being dependent on the preferences of respective Neighbourhood Housing Leads. | Mode of communication review | A review of communication methods for shared owners could include a survey on the preferred mode of residents' communication, such as text, telephone calls, newsletters, or email, for different issues. | |

# Annex B: Full workings for income cap

Table 1: Time to pay for a deposit, dual earner

| Main earner's salary | Main earner is on median income[1] | | Plus 10k salary increase (for main earner) | | Plus 20k salary increase (for main earner) | |
|---|---|---|---|---|---|---|
| Saving for a deposit in inner or outer London? | Inner London | Outer London | Inner London | Outer London | Inner London | Outer London |
| Salary | £ 90,619[2] | £ 90,619 | £ 105,119[3] | £ 105,119 | £ 119,619[4] | £ 119,619 |
| Monthly take home | £ 5,242[5] | £ 5,242 | £ 5,828[6] | £ 5,828 | £ 6,411[7] | £ 6,411 |
| Rent | £ 2,301[8] | £ 2,301 | £ 2,301 | £ 2,301 | £ 2,301 | £ 2,301 |
| Bills | £ 325[9] | £ 325 | £ 325 | £ 325 | £ 325 | £ 325 |
| Additional expenses | £ 1,563[10] | £ 1,563 | £ 1,563 | £ 1,563 | £ 1,563 | £ 1,563 |
| Savings (no child) | £ 1,053[11] | £ 1,053 | £ 1,638 | £ 1,638 | £ 2,222 | £ 2,222 |
| Lower quartile house price | £ 459,613[12] | £ 337,282[13] | £ 459,613 | £ 337,282 | £ 459,613 | £ 337,282 |
| Deposit required[14] | £ 45,961 | £ 33,728 | £ 45,961 | £ 33,728 | £ 45,961 | £ 33,728 |
| Stamp Duty[15] | £ 7,980 | £ 1,864 | £ 7,980 | £ 1,864 | £ 7,980 | £ 1,864 |
| Conveyancing fees[16] | £ 1,342 | £ 1,342 | £ 1,342 | £ 1,342 | £ 1,342 | £ 1,342 |
| Years to pay for deposit + other fees (no child)[17] | 4.4 | 2.9 | 2.8 | 1.9 | 2.1 | 1.4 |
| Cost of 1 child[18] | £ 776 | £ 776 | £ 776 | £ 776 | £ 776 | £ 776 |
| Child Benefit[19] | £ 105 | £ 105 | £ 45 | £ 45 | --- | --- |
| Savings (1 child)[20] | £ 381 | £ 381 | £ 908 | £ 908 | £ 1,446 | £ 1,446 |
| Years to pay for deposit + other fees (1 child)[21] | 12.1 | 8.1 | 5.1 | 3.4 | 3.2 | 2.1 |

[1] Uses the 2025 median income of a teacher in Inner London, £62,496 (Release home - School workforce in England - Explore education statistics - GOV.UK)
[2] Multiplies £62,496 by 1.45 to estimate household income for two earners and the main earner is a teacher. This is the GLA formula used in their consultation on Key Worker Living Rent.
[3] Adds £10,000 to £62,496 and then multiplies this by 1.45.
[4] Adds £20,000 to £62,496 and then multiplies this by 1.45.
[5] Person 1 has a salary of £62,496, teacher's pension contribution of 10.5% (Calculating contributions | Contributions | Managing Members | Teachers' Pensions) and a student loan plan 2. Person 2 has a salary of £28,123.2, a pension contribution of 3% and a student loan plan 2. Uses Salary calculator | Take home pay calculator | MoneyHelper.
[6] Person 1 has a salary of £72,496. Person 2 has a salary of £32,623. Same calculation methods as (5).
[7] Person 1 has a salary of £82,496. Person 2 has a salary of £37,123. Same calculation methods as (5).
[8] Uses the median rental asking price for a London 2-bed flat in Apr 2026. Retrieved from hometrack.com which collects data from Zoopla listings.
[9] Includes council tax, utilities (gas & electricity; water; internet; TV licence). Estimates retrieved from Cost of Living in London: A Comprehensive Guide | Essential Living
[10] Uses Family spending workbook 3: expenditure by region - Office for National Statistics (2025), table A33 "high-level expenditure by region (3 year-average), London". Includes: Food & non-alcoholic drinks; Alcoholic drinks, tobacco & narcotics; Clothing & footwear; Household goods & services; Health; Transport; Communication; Recreation & culture; Restaurants & hotels; Misc. goods & services; Other expenditure items. Excludes: Housing(net), fuel & power; education. The average household size for the dataset is 2.5 persons; thus, it was weighed for a 2-person household.
[11] Monthly take home subtracted by rent, bills, and additional expenses.
[12] Uses a weighted average of the median 2-bed flat price of each inner London borough in Apr 2026. Retrieved from hometrack.com.
[13] Same method as (12) but for outer London boroughs.
[14] Uses a 90% LTV ratio. Does not use a 95% LTV ratio due to possible difficulty getting a high loan as a result of income restrictions.
[15] Uses Stamp Duty Calculator Results
[16] Uses Your Conveyancing Quote | My Home Move Conveyancing
[17] Adds deposit, stamp duty, and conveyancing fees, and divides this by amount of monthly saves, and then divides this by 12 to estimate the years it would take.
[18] Uses estimate of additional cost of bringing up a child in 2025 (The Cost of a Child in 2025, Child Poverty Action Group, October 2025). Uses "basic cost of 18 years", which subtracts rent, childcare, and council tax. This number is divided by 18 to achieve yearly cost and then again by 12 to achieve monthly cost.
[19] Uses Outcome - Child Benefit tax calculator - GOV.UK
[20] Same as (11) but also subtract cost of child from take home pay.
[21] Same as (17)

Table 2: Time to pay for a deposit, single earner

| Main earner's salary | ~90k income | | Plus 15k salary increase | | Plus 30k salary increase | |
|---|---|---|---|---|---|---|
| Saving for a deposit in inner or outer London? | Inner London | Outer London | Inner London | Outer London | Inner London | Outer London |
| Salary[22] | £ 90,619 | £ 90,619 | £ 105,119 | £ 105,119 | £ 119,619 | £ 119,619 |
| Monthly take home[23] | £ 4,318 | £ 4,318 | £ 4,835 | £ 4,835 | £ 5,233 | £ 5,233 |
| Rent | £ 2,301 | £ 2,301 | £ 2,301 | £ 2,301 | £ 2,301 | £ 2,301 |
| Bills | £ 325 | £ 325 | £ 325 | £ 325 | £ 325 | £ 325 |
| Additional expenses[24] | £ 782 | £ 782 | £ 782 | £ 782 | £ 782 | £ 782 |
| Savings (no child) | £ 910 | £ 910 | £ 1,427 | £ 1,427 | £ 1,825 | £ 1,825 |
| Lower quartile house price | £ 459,613 | £ 337,282 | £ 459,613 | £ 337,282 | £ 459,613 | £ 337,282 |
| Deposit required | £ 45,961 | £ 33,728 | £ 45,961 | £ 33,728 | £ 45,961 | £ 33,728 |
| Stamp Duty | £ 7,980 | £ 1,864 | £ 7,980 | £ 1,864 | £ 7,980 | £ 1,864 |
| Conveyancing fees | £ 1,342 | £ 1,342 | £ 1,342 | £ 1,342 | £ 1,342 | £ 1,342 |
| Years to pay for deposit + other fees (no child) | **5.1** | **3.4** | **3.2** | **2.2** | **2.5** | **1.7** |
| Cost of 1 child[25] | £ 875 | £ 875 | £ 875 | £ 875 | £ 875 | £ 875 |
| Child Benefit | --- | --- | --- | --- | --- | --- |
| Savings (1 child) | £ 35 | £ 35 | £ 552 | £ 552 | £ 782 | £ 782 |
| Years to pay for deposit + other fees (1 child) | **131.1** | **87.6** | **8.3** | **5.8** | **4.8** | **3.2** |

[22] Same incomes used as dual earners for consistency
[23] Same methodology used as (5) with 10.5% pension contribution assumption and student loan plan 2
[24] Same methodology used as (10) but weighted for 1-person household.
[25] Same methodology used as (18) but used “lone parent”.

Table 3: Shared ownership affordability over time, dual earner

| | Year 1 | | | | | | Year 10[26] | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Main earner's salary** | **Median income[27]** | | **Plus 10k salary increase** | | **Plus 20k salary increase** | | **Median income** | | **Plus 10k salary increase** | | **Plus 20k salary increase** | |
| **Flat size** | **2-bed** | **3-bed** | **2-bed** | **3-bed** | **2-bed** | **3-bed** | **2-bed** | **3-bed** | **2-bed** | **3-bed** | **2-bed** | **3-bed** |
| **Salary** | £ 90,619 | £ 90,619 | £ 105,119 | £ 105,119 | £ 119,619 | £ 119,619 | £ 120,846[28] | £ 120,846 | £ 140,182 | £ 140,182 | £159,519 | £ 159,519 |
| **Monthly take home** | £ 5,242 | £ 5,242 | £ 5,828 | £ 5,828 | £ 6,411 | £ 6,411 | £ 6,462[29] | £ 6,462 | £ 7,239 | £ 7,239 | £ 8,016 | £ 8,016 |
| **Rent** | £ 544 | £ 476 | £ 544 | £ 476 | £ 544 | £ 476 | £ 802 | £ 702 | £ 802 | £ 702 | £ 802 | £ 702 |
| **Mortgage** | £ 765 | £ 891 | £ 765 | £ 891 | £ 765 | £ 891 | £ 765[30] | £ 891 | £ 765 | £ 891 | £ 765 | £ 891 |
| **Service charge** | £ 435 | £ 589 | £ 435 | £ 589 | £ 435 | £ 589 | £ 562 | £ 762 | £ 562 | £ 762 | £ 562 | £ 762 |
| **Bills** | £ 325 | £ 325 | £ 325 | £ 325 | £ 325 | £ 325 | £ 439 | £ 439 | £ 439 | £ 439 | £ 439 | £ 439 |
| **Total monthly cost[31]** | £ 2,069 | £ 2,281 | £ 2,069 | £ 2,281 | £ 2,069 | £ 2,281 | £ 2,568 | £ 2,794 | £ 2,568 | £ 2,794 | £ 2,568 | £ 2,794 |
| **Additional expenses** | £ 1,563 | £ 1,563 | £ 1,563 | £ 1,563 | £ 1,563 | £ 1,563 | £ 2,112 | £ 2,112 | £ 2,112 | £ 2,112 | £ 2,112 | £ 2,112 |
| **Disposable income** | **£ 1,610** | **£ 1,397** | **£ 2,195** | **£ 1,983** | **£ 2,779** | **£ 2,567** | **£ 1,782** | **£ 1,556** | **£ 2,558** | **£ 2,333** | **£ 3,336** | **£ 3,110** |
| **Affordability calculator[32]** | 33% | 37% | 30% | 34% | 27% | 31% | 33% | 36% | 29% | 33% | 27% | 29% |
| **Cost of 1 child** | £ 776 | £ 776 | £ 776 | £ 776 | £ 776 | £ 776 | £ 1,049 | £ 1,049 | £ 1,049 | £ 1,049 | £ 1,049 | £ 1,049 |
| **Child Benefit** | £ 105 | £ 105 | £ 45 | £ 45 | --- | --- | --- | --- | --- | --- | --- | --- |
| **Savings (1 child)** | **£ 938** | **£ 756** | **£ 1,465** | **£ 1,252** | **£ 2,003** | **£ 1,791** | **£ 733** | **£ 508** | **£1,509** | **£ 1,284** | **£ 2,287** | **£ 2,061** |

[26] Unless stated costs increase by an average of CPI changes month-to-month from May 2016 – May 2026, or 3.4% (CPI ANNUAL RATE 00: ALL ITEMS 2015=100 - Office for National Statistics).
[27]Same methodology used as (2)
[28]Increases by 3.25% annually. Teachers will receive an increase of 3.5% from September 2026, followed by 3% from September 2027, so average taken between those two figures (Teachers to benefit from multi-year pay deal - GOV.UK).
[29]Increases by CPI + 1% each year. CPI taken from (26).
[30]Increases by 2.9% annually. Estimate from TPI Service Charge Index 2026 Report Released - Service Charges - The Property Institute. From 2024 - 2026 service charges went up by 5.8% on average, meaning 2.9% yearly approximately (TPI Service Charge Index 2026 Report Released - Service Charges - The Property Institute).
[31] Costs were taken from actual L&Q sales data from the same housing scheme in inner London. 2-bed had a market value of £645,000 and a mortgage of £164,510 3-bed had a market value of £802,500 and a mortgage of £136,750. Both bought at 25% initial share.
[32] Housing costs (rent, mortgage, service charge) divided by monthly take home. >40% is considered unaffordable.

Table 4: Shared ownership affordability over time, single earner

| | Year 1 | | | | | | Year 10 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Main earner's salary** | **~90k salary** | | **Plus 15k salary increase** | | **Plus 30k salary increase** | | **~90k salary** | | **Plus 15k salary increase** | | **Plus 30k salary increase** | |
| **Flat size** | **2-bed** | **3-bed** | **2-bed** | **3-bed** | **2-bed** | **3-bed** | **2-bed** | **3-bed** | **2-bed** | **3-bed** | **2-bed** | **3-bed** |
| **Salary** | £ 90,619 | £ 90,619 | £ 105,119 | £ 105,119 | £ 119,619 | £ 119,619 | £ 120,846 | £ 120,846 | £ 140,182 | £ 140,182 | £ 159,519 | £ 159,519 |
| **Monthly take home** | £ 4,318 | £ 4,318 | £ 4,835 | £ 4,835 | £ 5,234 | £ 5,234 | £ 5,258 | £ 5,258 | £ 5,662 | £ 5,662 | £ 6.278 | £ 6.278 |
| **Rent** | £ 544 | £ 476 | £ 544 | £ 476 | £ 544 | £ 476 | £ 802 | £ 702 | £ 802 | £ 702 | £ 802 | £ 702 |
| **Mortgage** | £ 765 | £ 891 | £ 765 | £ 891 | £ 765 | £ 891 | £ 765 | £ 891 | £ 765 | £ 891 | £ 765 | £ 891 |
| **Service charge** | £ 435 | £ 589 | £ 435 | £ 589 | £ 435 | £ 589 | £ 562 | £ 762 | £ 562 | £ 762 | £ 562 | £ 762 |
| **Bills** | £ 325 | £ 325 | £ 325 | £ 325 | £ 325 | £ 325 | £ 439 | £ 439 | £ 439 | £ 439 | £ 439 | £ 439 |
| **Total monthly cost** | £ 2,069 | £ 2,281 | £ 2,069 | £ 2,281 | £ 2,069 | £ 2,281 | £ 2,568 | £ 2,794 | £ 2,568 | £ 2,794 | £ 2,568 | £ 2,794 |
| **Additional expenses** | £ 782 | £ 782 | £ 782 | £ 782 | £ 782 | £ 782 | £ 1,056 | £ 1,056 | £ 1,056 | £ 1,056 | £ 1,056 | £ 1,056 |
| **Disposable income** | **£ 1,467** | **£ 1,255** | **£ 1,984** | **£ 1,772** | **£ 2,382** | **£ 2,170** | **£ 1,634** | **£ 1,408** | **£ 2,038** | **£ 1,812** | **£ 2,654** | **£ 2,428** |
| **Affordability calculator** | 40% | 45% | 36% | 40% | 33% | 37% | 40% | 45% | 38% | 42% | 34% | 38% |
| **Cost of 1 child** | £ 875 | £ 875 | £ 875 | £ 875 | £ 875 | £ 875 | £ 1,183 | £ 1,183 | £ 1,183 | £ 1,183 | £ 1,183 | £ 1,183 |
| **Child Benefit** | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Savings (1 child)** | £ 592 | £ 380 | £ 1,109 | £ 896 | £ 1,507 | £ 1,294 | £ 452 | £ 226 | £ 855 | £ 630 | £ 1,471 | £ 1,246 |

Table 5: Private rented sector affordability over time, dual earner

| | Year 1 | | | | | | Year 10 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Main earner's salary** | **Median income** | | **Plus 10k salary increase** | | **Plus 20k salary increase** | | **Median income** | | **Plus 10k salary increase** | | **Plus 20k salary increase** | |
| **Flat size** | **2-bed** | **3-bed** | **2-bed** | **3-bed** | **2-bed** | **3-bed** | **2-bed** | **3-bed** | **2-bed** | **3-bed** | **2-bed** | **3-bed** |
| **Salary** | £ 90,619 | £ 90,619 | £ 105,119 | £ 105,119 | £ 119,619 | £ 119,619 | £ 120,846 | £ 120,846 | £ 140,182 | £ 140,182 | £159,519 | £ 159,519 |
| **Monthly take home** | £ 5,242 | £ 5,242 | £ 5,828 | £ 5,828 | £ 6,411 | £ 6,411 | £ 6,462 | £ 6,462 | £ 7,239 | £ 7,239 | £ 8,016 | £ 8,016 |
| **Rent** | £ 2,301[33] | £ 2,450[34] | £ 2,301 | £ 2,450 | £ 2,301 | £ 2,450 | £ 3,109[35] | £ 3,451 | £ 3,109 | £ 3,451 | £ 3,109 | £ 3,451 |
| **Bills** | £ 325 | £ 325 | £ 325 | £ 325 | £ 325 | £ 325 | £ 439 | £ 439 | £ 439 | £ 439 | £ 439 | £ 439 |
| **Total monthly cost** | £ 2,626 | £ 2,775 | £ 2,626 | £ 2,775 | £ 2,626 | £ 2,775 | £ 3,548 | £ 3,890 | £ 3,548 | £ 3,890 | £ 3,548 | £ 3,890 |
| **Additional expenses** | £ 1,563 | £ 1,563 | £ 1,563 | £ 1,563 | £ 1,563 | £ 1,563 | £ 2,112 | £ 2,112 | £ 2,112 | £ 2,112 | £ 2,112 | £ 2,112 |
| **Savings** | £ 1,053 | £ 904 | £ 1,638 | £ 1,489 | £ 2,222 | £ 2,073 | £ 802 | £ 460 | £ 1,579 | £ 1,236 | £ 2,356 | £ 2,014 |
| **Affordability calculator** | 44% | 47% | 39% | 42% | 36% | 38% | 48% | 53% | 43% | 48% | 39% | 43% |
| **Cost of 1 child** | £ 776 | £ 776 | £ 776 | £ 776 | £ 776 | £ 776 | £ 1,049 | £ 1,049 | £ 1,049 | £ 1,049 | £ 1,049 | £ 1,049 |
| **Child Benefit** | £ 105 | £ 105 | £ 45 | £ 45 | --- | --- | --- | --- | --- | --- | --- | --- |
| **Savings (1 child)** | £ 386 | £ 237 | £ 913 | £ 764 | £ 1,451 | £ 1,302 | -£ 240 | -£ 582 | £ 537 | £ 195 | £ 1,314 | £ 972 |

[33] Uses same method as (8).
[34] Uses same method as (8) and (33) except for 3-bed flats.
[35] Yearly inflation rate calculated by averaging annual change from 2016-2026 for 2-bed and 3-bed flats respectively, data taken from Hometrack.

Table 6: Private rented sector affordability over time, single earner

| | Year 1 | | | | | | Year 10 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Main earner's salary** | **~90k salary** | | **Plus 15k salary increase** | | **Plus 30k salary increase** | | **~90k salary** | | **Plus 15k salary increase** | | **Plus 30k salary increase** | |
| **Flat size** | **2-bed** | **3-bed** | **2-bed** | **3-bed** | **2-bed** | **3-bed** | **2-bed** | **3-bed** | **2-bed** | **3-bed** | **2-bed** | **3-bed** |
| **Salary** | £ 90,619 | £ 90,619 | £ 105,119 | £ 105,119 | £ 119,619 | £ 119,619 | £ 120,846 | £ 120,846 | £ 140,182 | £ 140,182 | £159,519 | £ 159,519 |
| **Monthly take home** | £ 4,318 | £ 4,318 | £ 4,835 | £ 4,835 | £ 5,233 | £ 5,233 | £ 5,258 | £ 5,258 | £ 5,662 | £ 5,662 | £ 6,278 | £ 6,278 |
| **Rent** | £ 2,301 | £ 2,450 | £ 2,301 | £ 2,450 | £ 2,301 | £ 2,450 | £ 3,109 | £ 3,451 | £ 3,109 | £ 3,451 | £ 3,109 | £ 3,451 |
| **Bills** | £ 325 | £ 325 | £ 325 | £ 325 | £ 325 | £ 325 | £ 439 | £ 439 | £ 439 | £ 439 | £ 439 | £ 439 |
| **Total monthly cost** | £ 2,626 | £ 2,775 | £ 2,626 | £ 2,775 | £ 2,626 | £ 2,775 | £ 3,548 | £ 3,890 | £ 3,548 | £ 3,890 | £ 3,548 | £ 3,890 |
| **Additional expenses** | £ 782 | £ 782 | £ 782 | £ 782 | £ 782 | £ 782 | £ 1,056 | £ 1,056 | £ 1,056 | £ 1,056 | £ 1,056 | £ 1,056 |
| **Savings** | £ 910 | £ 761 | £ 1,427 | £ 1,278 | £ 1,825 | £ 1,676 | £ 654 | £ 312 | £ 1,058 | £ 716 | £ 1,674 | £ 1,332 |
| **Affordability calculator** | 53% | 57% | 48% | 51% | 44% | 47% | 59% | 66% | 55% | 61% | 50% | 55% |
| **Cost of 1 child** | £ 875 | £ 875 | £ 875 | £ 875 | £ 875 | £ 875 | £ 1,183 | £ 1,183 | £ 1,183 | £ 1,183 | £ 1,183 | £ 1,183 |
| **Child Benefit** | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Savings (1 child)** | £ 35 | -£ 114 | £ 552 | £ 403 | £ 950 | £ 801 | -£ 528 | -£ 870 | -£ 125 | -£ 467 | £ 491 | £ 419 |

# Annex C: Full workings for service charge estimates

Table 1: Real L&Q London buildings used, anonymised

| Building identifier | Height (in storeys) | Handover date | No. of units in core | No. of units in block | No. of units in scheme | Avg. per unit annual service charge (2026/7, including sinking fund) |
|---|---|---|---|---|---|---|
| a | 17 | May-23 | n/a | 104 | 137 | £ 3,139 |
| b | 7 | Jun-22 | 40 | 43 | 161 | £ 2,892 |
| c | 3 | Jul-22 | 12 | 20 | 35 | £ 3,118 |
| d | 4 | May-23 | 10 | 12 | 482 | £ 5,017 |
| e | 5 | May-17 | 15 | 20 | 126 | £ 3,593 |
| | | | | | Avg. | £ 3,552 |

Note: On some schemes, L&Q differentiates between block and core where a block has flats on the ground floor which have external front doors so they do not access the communal core and therefore do not pay for the services/components within the core, so they would contribute towards the roof and some fire protection but would not contribute towards the lift or communal cleaning etc.

Table 2: Building a, service charge calculation

| Service | Total 2026/27 Estimated Cost | Average Cost per Unit |
|---|---|---|
| **Estate Services:-** | | |
| Grounds Maintenance | £ 5,341 | £ 39 |
| **Scheme Services:-** | | |
| Play Equipment Maintenance/Servicing | £ 2,213 | £ 16 |
| Play Equipment Insurance | £ 247 | £ 2 |
| Communal TV Equipment Maintenance/Servicing | £ 1,725 | £ 13 |
| Water Supply Pump Maintenance/Servicing | £ 2,333 | £ 17 |
| Communal Repairs | £ 3,781 | £ 28 |
| Caretaking Costs | £ 24,811 | £ 181 |
| **Block/Core Services:-** | | |
| Communal Electricity Consumption | £ 17,760 | £ 171 |
| Renewable Energy Source Maintenance/Servicing | £ 1,753 | £ 17 |
| Mansafe/Fall Arrest System Maintenance/Servicing | £ 232 | £ 2 |
| Lightning Protection Maintenance/Servicing | £ 933 | £ 9 |
| Equipment Telephone Lines | £ 170 | £ 2 |
| Sprinkler/Wet Riser Maintenance | £ 12,206 | £ 117 |
| Lift Maintenance/Servicing | £ 13,575 | £ 131 |
| Fire Protection Equipment Maintenance | £ 6,259 | £ 60 |
| Fire Protection Equipment Servicing | £ 908 | £ 9 |
| Building Safety Act Costs | £ 30,720 | £ 295 |
| Door Entry System Maintenance/Servicing | £ 4,890 | £ 47 |
| Bulk Refuse Collection | £ 432 | £ 4 |
| Communal Water Consumption | £ 85 | £ 1 |
| Communal Window Cleaning | £ 547 | £ 5 |
| Dry Riser Maintenance/Servicing | £ 3,330 | £ 32 |
| Communal Repairs | £ 5,164 | £ 50 |
| CCTV Equipment Maintenance/Servicing | £ 2,013 | £ 19 |
| Emergency Lighting Servicing | £ 605 | £ 6 |
| Emergency Lighting Maintenance | £ 5,025 | £ 48 |
| Caretaking Costs | £ 22,538 | £ 217 |
| **Tariffs:-** | | |
| Buildings Insurance | | £ 508 |
| Communal Electrics Testing | | £ 15 |
| Lift Insurance | | £ 12 |
| Fire Risk Assessment | | £ 23 |
| Water Testing | | £ 32 |
| L&Q Management Fee | | £ 290 |
| **Total Services (exc. Sinking Fund)** | | **£ 2,417** |
| **Total services (inc. Sinking Fund, 60% resident discount)** | | £ 3,139 |

Table 3: Building a, sinking fund calculation

| Component | Total Estimated Cost | Life Expectancy (Years) | Annual cost per item | Average Cost per Unit per Annum | Resident Cost per Unit per Annum | Resident Building-level cost per annum | L&Q cost per unit per annum | L&Q building-level cost per annum |
|---|---|---|---|---|---|---|---|---|
| **5 Main Components:-** | | | | | | | | |
| Asphalt Flat Roofing | £ 333,640 | 30 | £ 11,121 | £ 107 | £ 43 | £ 4,449 | **£ 64** | £ 6,673 |
| Brown Flat Roofing | £ 111,780 | 30 | £ 3,726 | £ 36 | £ 14 | £ 1,490 | **£ 21** | £ 2,236 |
| Rainwater Goods | £ 144,560 | 20 | £ 7,228 | £ 70 | £ 28 | £ 2,891 | **£ 42** | £ 4,337 |
| | | | | | | | | |
| Composite Windows | £ 1,081,600 | 30 | £ 36,053 | £ 347 | £ 139 | £ 14,421 | **£ 208** | £ 21,632 |
| Communal Composite Windows | £ 255,840 | 30 | £ 8,528 | £ 82 | £ 33 | £ 3,411 | **£ 49** | £ 5,117 |
| | | | | | | | | |
| Lift - Base Cost (4 floors and over) | £ 375,846 | 20 | £ 18,792 | £ 181 | £ 72 | £ 7,517 | **£ 108** | £ 11,275 |
| Lift - Number of Floors starting from 2 | £ 593,760 | 20 | £ 29,688 | £ 285 | £ 114 | £ 11,875 | **£ 171** | £ 17,813 |
| Count of Speed over 1m/s | £ 17,656 | 20 | £ 883 | £ 8 | £ 3 | £ 353 | **£ 5** | £ 530 |
| | | | | | | | | |
| Fire Protection - Communal Alarm System | £ 91,520 | 20 | £ 4,576 | £ 44 | £ 18 | £ 1,830 | **£ 26** | £ 2,746 |
| Fire Protection - AOV | £ 77,480 | 20 | £ 3,874 | £ 37 | £ 15 | £ 1,550 | **£ 22** | £ 2,324 |
| Sprinklers | £ 68,120 | 20 | £ 3,406 | £ 33 | £ 13 | £ 1,362 | **£ 20** | £ 2,044 |
| Emergency Lighting | £ 30,784 | 30 | £ 1,026 | £ 10 | £ 4 | £ 410 | **£ 6** | £ 616 |
| | | | | | | | | |
| External Communal Cyclical Decorations | £ 166,400 | 7 | £ 23,771 | £ 229 | £ 91 | £ 9,509 | **£ 137** | £ 14,263 |
| Internal Communal Cyclical Decorations | £ 126,880 | 7 | £ 18,126 | £ 174 | £ 70 | £ 7,250 | **£ 105** | £ 10,875 |
| **Other Components:-** | | | | | | | | |
| Mansafe/Fall Arrest System | £ 3,110 | 20 | £ 156 | £ 1 | £ 1 | £ 62 | **£ 1** | £ 93 |
| Lightning Protection | £ 2,240 | 14 | £ 160 | £ 2 | £ 1 | £ 64 | **£ 1** | £ 96 |
| Wired Door Entry System | £ 162,864 | 20 | £ 8,143 | £ 78 | £ 31 | £ 3,257 | **£ 47** | £ 4,886 |
| IP Door Entry System | £ 28,560 | 20 | £ 1,428 | £ 14 | £ 5 | £ 571 | **£ 8** | £ 857 |
| Water Booster Pump Replacement | £ 3,105 | 15 | £ 207 | £ 2 | £ 1 | £ 83 | **£ 1** | £ 124 |
| Communal Internal Lighting | £ 77,480 | 30 | £ 2,583 | £ 25 | £ 10 | £ 1,033 | **£ 15** | £ 1,550 |
| Communal Entrance Door | £ 4,700 | 20 | £ 235 | £ 2 | £ 1 | £ 94 | **£ 1** | £ 141 |
| Communal Flooring | £ 35,178 | 20 | £ 1,759 | £ 17 | £ 7 | £ 704 | **£ 10** | £ 1,055 |
| Communal TV System Replacement | £ 30,140 | 26 | £ 1,159 | £ 8 | £ 3 | £ 464 | **£ 5** | £ 696 |
| Play Equipment Replacement | £ 14,908 | 55 | £ 271 | £ 2 | £ 1 | £ 108 | **£ 1** | £ 163 |
| CCTV (Fixed) | £ 8,330 | 30 | £ 278 | £ 2 | £ 1 | £ 111 | **£ 1** | £ 167 |
| External Lighting | £ 26,980 | 30 | £ 899 | £ 7 | £ 3 | £ 360 | **£ 4** | £ 540 |
| **Total** | | | | **£ 1,802** | **£ 721** | **£ 75,231** | **£ 1,081** | **£ 112,846** |

Table 4: Building b, service charge calculation

| Service | Total 2026/27 Estimated Cost | Average Cost per Unit |
|---|---|---|
| **Estate Services:-** | | |
| External Electricity Consumption | £ 4,225 | £ 5 |
| External Lighting Maintenance/Servicing | £ 1,022 | £ 1 |
| Tree Works & Specialist Grounds Maintenance | £ 20,630 | £ 23 |
| Play Equipment Maintenance/Servicing | £ 16,752 | £ 19 |
| Communal Pest Control | £ 130 | £ 0 |
| CCTV Maintenance/Servicing | £ 11,602 | £ 13 |
| Caretaking Costs | £ 146,003 | £ 163 |
| **Scheme Services:-** | | |
| Communal TV Equipment Maintenance/Servicing | £ 982 | £ 6 |
| Communal Gate Maintenance/Servicing | £ 2,586 | £ 16 |
| **Block/Core Services:-** | | |
| Communal Electricity Consumption | £ 6,159 | £ 154 |
| Mansafe/Fall Arrest Maintenance/Servicing | £ 470 | £ 11 |
| Lightning Protection Maintenance/Servicing | £ 351 | £ 8 |
| Sprinkler/Wet Riser Maintenance/Servicing | £ 2,677 | £ 62 |
| Lift Maintenance/Servicing | £ 7,035 | £ 176 |
| Ecological Roofs | £ 602 | £ 14 |
| Fire Protection Equipment Maintenance | £ 687 | £ 16 |
| Fire Protection Equipment Servicing | £ 768 | £ 18 |
| Door Entry System Maintenance/Servicing | £ 662 | £ 17 |
| Bulk Refuse Collection | £ 1,241 | £ 29 |
| Water Supply Pump Maintenance/Servicing | £ 355 | £ 8 |
| Communal Window Cleaning | £ 3,110 | £ 78 |
| Communal Pest Control | £ 172 | £ 4 |
| Dry Riser Servicing/Maintenance | £ 668 | £ 16 |
| Communal Repairs | £ 1,639 | £ 41 |
| Emergency Lighting Servicing | £ 604 | £ 15 |
| Emergency Lighting Maintenance | £ 774 | £ 19 |
| Caretaking Costs | £ 10,893 | £ 272 |
| **Tariffs:-** | | |
| Buildings Insurance | | £ 508 |
| Communal Electrics Testing | | £ 15 |
| Lift Insurance | | £ 12 |
| Fire Risk Assessment | | £ 23 |
| L&Q Management Fee | | £ 290 |
| **Total Services (exc. Sinking Fund)** | | **£ 2,052** |
| **Total services (inc. Sinking Fund, 60% resident discount)** | | **£ 2,892** |

Table 5: Building b, sinking fund calculation

| Component | Total Estimated Cost | Life Expectancy (Years) | Annual cost per item | Average Cost per Unit per Annum | Resident Cost per Unit per Annum | Resident Building-level cost per annum | L&Q cost per unit per annum | L&Q building-level cost per annum |
|---|---|---|---|---|---|---|---|---|
| **5 Main Components:-** | | | | | | | | |
| Biosolar Sedum Roof | £ 225,225 | 30 | £ 7,508 | £ 174.59 | £ 70 | £ 3,003 | £ 105 | £ 4,505 |
| | | | | | | | | |
| Composite Windows | £ 447,200 | 30 | £ 14,907 | £ 346.67 | £ 139 | £ 5,963 | £ 208 | £ 8,944 |
| Communal Composite Windows | £ 105,780 | 30 | £ 3,526 | £ 88.15 | £ 35 | £ 1,410 | | £ 2,116 |
| | | | | | | | | |
| Lift - Base Cost (4 floors and over) | £ 375,846 | 20 | £ 18,792 | £ 469.81 | £ 188 | £ 7,517 | £ 282 | £ 11,275 |
| Lift - Number of Floors starting from 2 | £ 222,660 | 20 | £ 11,133 | £ 278.33 | £ 111 | £ 4,453 | | £ 6,680 |
| Count of Speed over 1m/s | £ 29,426 | 20 | £ 1,471 | £ 36.78 | £ 15 | £ 589 | £ 22 | £ 883 |
| | | | | | | | | |
| Fire Protection - Communal Alarm System | £ 37,840 | 20 | £ 1,892 | £ 44.00 | £ 18 | £ 757 | £ 26 | £ 1,135 |
| Fire Protection - AOV | £ 32,035 | 20 | £ 1,602 | £ 37.25 | £ 15 | £ 641 | | £ 961 |
| Sprinklers | £ 28,165 | 20 | £ 1,408 | £ 32.75 | £ 13 | £ 563 | £ 20 | £ 845 |
| Emergency Lighting | £ 11,840 | 30 | £ 395 | £ 9.87 | £ 4 | £ 158 | £ 6 | £ 237 |
| | | | | | | | | |
| External Communal Cyclical Decorations | £ 68,800 | 7 | £ 9,829 | £ 228.57 | £ 91 | £ 3,931 | £ 137 | £ 5,897 |
| Internal Communal Cyclical Decorations | £ 48,800 | 7 | £ 6,971 | £ 174.29 | £ 70 | £ 2,789 | £ 105 | £ 4,183 |
| **Other Components:-** | | | | | | | | |
| Mansafe/Fall Arrest System | £ 3,110 | 20 | £ 156 | £ 3.62 | £ 1 | £ 62 | £ 2 | £ 93 |
| Lightning Protection System | £ 2,240 | 20 | £ 112 | £ 2.60 | £ 1 | £ 45 | £ 2 | £ 67 |
| Wired Door Entry System | £ 62,640 | 20 | £ 3,132 | £ 78.30 | £ 31 | £ 1,253 | £ 47 | £ 1,879 |
| Water Booster Pump | £ 3,105 | 15 | £ 207 | £ 4.81 | £ 2 | £ 83 | £ 3 | £ 124 |
| Communal Internal Lighting | £ 29,800 | 30 | £ 993 | £ 24.83 | £ 10 | £ 397 | £ 15 | £ 596 |
| Communal Entrance Door | £ 4,700 | 20 | £ 235 | £ 5.88 | £ 2 | £ 94 | £ 4 | £ 141 |
| Communal Flooring | £ 34,686 | 20 | £ 1,734 | £ 43.36 | £ 17 | £ 694 | £ 26 | £ 1,041 |
| Communal TV System | £ 35,420 | 20 | £ 1,771 | £ 11.00 | £ 4 | £ 708 | £ 7 | £ 1,063 |
| CCTV (Fixed) | £ 8,330 | 20 | £ 417 | £ 2.59 | £ 1 | £ 167 | £ 2 | £ 250 |
| Communal Gate | £ 7,460 | 15 | £ 497 | £ 3.09 | £ 1 | £ 199 | £ 2 | £ 298 |
| **Total** | | | | £ 2,101 | £ 840 | £ 35,475 | £ 1,018 | £ 53,212 |

Table 6: Building c, service charge calculation

| Service | Total 2026/27 Estimated Cost | Average Cost per Unit |
|---|---|---|
| **Scheme Services:-** | | |
| External Electricity Consumption | £ 1,934 | £ 55 |
| Grounds Maintenance | £ 6,030 | £ 172 |
| Communal TV Equipment Maintenance/Servicing | £ 334 | £ 10 |
| Communal Refuse Bin Hire | £ 847 | £ 24 |
| Water Supply Pump Maintenance/Servicing | £ 1,591 | £ 45 |
| Wastewater Pump Maintenance/Servicing | £ 1,291 | £ 37 |
| Communal Repairs | £ 1,050 | £ 30 |
| **Block/Core Services:-** | | |
| Communal Electricity Consumption | £ 1,953 | £ 163 |
| Sprinkler/Wet Riser Maintenance | £ 1,175 | £ 98 |
| Communal Cleaning | £ 1,476 | £ 123 |
| Lift Maintenance/Servicing | £ 2,936 | £ 245 |
| Fire Protection Equipment Maintenance | £ 464 | £ 39 |
| Fire Protection Equipment Servicing | £ 808 | £ 67 |
| Door Entry System Maintenance/Servicing | £ 1,027 | £ 86 |
| Bulk Refuse Collection | £ 505 | £ 42 |
| Communal Window Cleaning | £ 118 | £ 10 |
| Communal Repairs | £ 719 | £ 60 |
| Emergency Lighting Servicing | £ 288 | £ 24 |
| Emergency Lighting Maintenance | £ 261 | £ 22 |
| CCTV Maintenance/Servicing | £ 150 | £ 13 |
| Mobile Caretaker | £ 199 | £ 17 |
| **Tariffs:-** | | |
| Buildings Insurance | | £ 508 |
| Communal Electrics Testing | | £ 15 |
| Lift Insurance | | £ 12 |
| Fire Risk Assessment | | £ 23 |
| L&Q Management Fee | | £ 290 |
| **Total Services (exc. Sinking Fund)** | | **£ 2,228** |
| **Total services (inc. Sinking Fund, 60% resident discount)** | | **£ 3,118** |

Table 7: Building c, sinking fund calculation

| Component | Total Estimated Cost | Life Expectancy (Years) | Annual cost per item | Average Cost per Unit per Annum | Resident Cost per Unit per Annum | Resident Building-level cost per annum | L&Q cost per unit per annum | L&Q building-level cost per annum |
|---|---|---|---|---|---|---|---|---|
| **5 Main Components:-** | | | | | | | | |
| Clay Tile Pitched Roofing | £ 52,080 | 60 | £ 868 | £ 43 | £ 17 | £ 347 | **£ 26** | £ 521 |
| Asphalt Flat Roofing | £ 184,300 | 30 | £ 6,143 | £ 307 | £ 123 | £ 2,457 | **£ 184** | £ 3,686 |
| | | | | | | | | |
| UPVC Windows | £ 110,400 | 30 | £ 3,680 | £ 307 | £ 123 | £ 1,472 | **£ 184** | £ 2,208 |
| Communal UPVC Windows | £ 24,720 | 30 | £ 824 | £ 69 | £ 27 | £ 330 | **£ 41** | £ 494 |
| | | | | | | | | |
| Lift - Base Cost (4 floors and over) | £ 111,070 | 20 | £ 5,554 | £ 463 | £ 185 | £ 2,221 | **£ 278** | £ 3,332 |
| Lift - Number of Floors starting from 2 | £ 37,110 | 20 | £ 1,856 | £ 155 | £ 62 | £ 742 | **£ 93** | £ 1,113 |
| Count of Speed over 1m/s | £ 14,713 | 20 | £ 736 | £ 61 | £ 25 | £ 294 | **£ 37** | £ 441 |
| | | | | | | | | |
| Fire Protection - Communal Alarm System | £ 10,560 | 20 | £ 528 | £ 44 | £ 18 | £ 211 | **£ 26** | £ 317 |
| Fire Protection - AOV | £ 8,940 | 20 | £ 447 | £ 37 | £ 15 | £ 179 | **£ 22** | £ 268 |
| Sprinklers | £ 7,860 | 20 | £ 393 | £ 33 | £ 13 | £ 157 | **£ 20** | £ 236 |
| Emergency Lighting | £ 3,552 | 30 | £ 118 | £ 10 | £ 4 | £ 47 | **£ 6** | £ 71 |
| | | | | | | | | |
| External Communal Cyclical Decorations | £ 19,200 | 7 | £ 2,743 | £ 229 | £ 91 | £ 1,097 | **£ 137** | £ 1,646 |
| Internal Communal Cyclical Decorations | £ 14,640 | 7 | £ 2,091 | £ 174 | £ 70 | £ 837 | **£ 105** | £ 1,255 |
| **Other Components:-** | | | | | | | | |
| Mansafe/Fall Arrest System | £ 3,110 | 20 | £ 156 | £ 8 | £ 3 | £ 62 | **£ 5** | £ 93 |
| Wired Door Entry System | £ 20,304 | 20 | £ 1,015 | £ 85 | £ 34 | £ 406 | **£ 51** | £ 609 |
| Water Booster Pump | £ 3,105 | 15 | £ 207 | £ 17 | £ 7 | £ 83 | **£ 10** | £ 124 |
| Sewage/Drainage Pump | £ 4,032 | 15 | £ 269 | £ 8 | £ 3 | £ 108 | **£ 5** | £ 161 |
| Communal Internal Lighting | £ 8,940 | 30 | £ 298 | £ 25 | £ 10 | £ 119 | **£ 15** | £ 179 |
| Communal Entrance Door | £ 4,700 | 20 | £ 235 | £ 20 | £ 8 | £ 94 | **£ 12** | £ 141 |
| Communal Flooring | £ 19,090 | 20 | £ 954 | £ 80 | £ 32 | £ 382 | **£ 48** | £ 573 |
| CCTV (Fixed) | £ 8,330 | 20 | £ 417 | £ 35 | £ 14 | £ 167 | **£ 21** | £ 250 |
| Communal TV System | £ 7,700 | 20 | £ 385 | £ 11 | £ 4 | £ 154 | **£ 7** | £ 231 |
| External Lighting | £ 6,390 | 30 | £ 213 | £ 6 | £ 2 | £ 85 | **£ 4** | £ 128 |
| **Total** | | | | £ 2,224 | £ 890 | £ 12,052 | £ 1,335 | £ 18,077 |

Table 7: Building d, service charge calculation

| Service | Total 2026/27 Estimated Cost | Average Cost per Unit |
|---|---|---|
| **Estate Services:-** | | |
| Managing Agent Costs | £ 516,618 | £ 1,072 |
| **Scheme Services:-** | | |
| Play Equipment Maintenance/Servicing | £ 3,544 | £ 7 |
| Play Equipment Insurance | £ 516 | £ 1 |
| Bulk Refuse Collection | £ 2,582 | £ 5 |
| Communal TV Equipment Maintenance/Servicing | £ 3,674 | £ 8 |
| Water Supply Pump Maintenance/Servicing | £ 7,359 | £ 15 |
| Communal Gate Maintenance/Servicing | £ 8,070 | £ 17 |
| Communal Pest Control | £ 5,164 | £ 11 |
| Caretaking Costs | £ 64,341 | £ 133 |
| **Block/Core Services:-** | | |
| Communal Electricity Consumption | £ 3,085 | £ 309 |
| Lightning Protection Maintenance | £ 251 | £ 21 |
| Grounds Maintenance | £ 2,946 | £ 246 |
| Lift Maintenance/Servicing | £ 3,096 | £ 310 |
| Fire Protection Equipment Maintenance | £ 803 | £ 67 |
| Fire Protection Equipment Servicing | £ 413 | £ 34 |
| Door Entry System Maintenance/Servicing | £ 888 | £ 89 |
| Communal Water Consumption | £ 162 | £ 14 |
| Communal Window Cleaning | £ 100 | £ 10 |
| Dry Riser Servicing/Maintenance | £ 801 | £ 67 |
| Communal Repairs | £ 1,029 | £ 103 |
| CCTV Equipment Maintenance/Servicing | £ 375 | £ 31 |
| Emergency Lighting Servicing | £ 264 | £ 26 |
| Emergency Lighting Maintenance | £ 579 | £ 58 |
| Caretaking Costs | £ 3,381 | £ 338 |
| **Tariffs:-** | | |
| Buildings Insurance | | £ 508 |
| Communal Electrics Testing | | £ 15 |
| Lift Insurance | | £ 12 |
| Fire Risk Assessment | | £ 23 |
| L&Q Management Fee | | £ 290 |
| **Total Services (exc. Sinking Fund)** | | **£ 3,839** |
| **Total services (inc. Sinking Fund, 60% resident discount)** | | **£ 5,017** |

Table 8: Building d, sinking fund calculation

| Component | Total Estimated Cost | Life Expectancy (Years) | Annual cost per item | Average Cost per Unit per Annum | Resident Cost per Unit per Annum | Resident Building-level cost per annum | L&Q cost per unit per annum | L&Q building-level cost per annum |
|---|---|---|---|---|---|---|---|---|
| **5 Main Components:-** | | | | | | | | |
| Brown Flat Roofing | £ 103,241 | 30 | £ 3,441 | £ 287 | £ 115 | £ 1,377 | £ 172 | £ 2,065 |
| Rainwater Goods | £ 16,680 | 20 | £ 834 | £ 70 | £ 28 | £ 334 | £ 42 | £ 500 |
| | | | | | | | | |
| Composite Windows | £ 124,800 | 30 | £ 4,160 | £ 347 | £ 139 | £ 1,664 | £ 208 | £ 2,496 |
| Communal Composite Windows | £ 29,520 | 30 | £ 984 | £ 98 | £ 39 | £ 394 | £ 59 | £ 590 |
| | | | | | | | | |
| Lift - Base Cost (4 floors and over) | £ 187,923 | 20 | £ 9,396 | £ 940 | £ 376 | £ 3,758 | £ 564 | £ 5,638 |
| Lift - Number of Floors starting from 2 | £ 55,665 | 20 | £ 2,783 | £ 278 | £ 111 | £ 1,113 | £ 167 | £ 1,670 |
| Count of Speed over 1m/s | £ 14,713 | 20 | £ 736 | £ 74 | £ 29 | £ 294 | £ 44 | £ 441 |
| | | | | | | | | |
| Fire Protection - Communal Alarm System | £ 10,560 | 20 | £ 528 | £ 44 | £ 18 | £ 211 | £ 26 | £ 317 |
| Fire Protection - AOV | £ 8,940 | 20 | £ 447 | £ 37 | £ 15 | £ 179 | £ 22 | £ 268 |
| Emergency Lighting | £ 18,056 | 30 | £ 602 | £ 60 | £ 24 | £ 241 | £ 36 | £ 361 |
| | | | | | | | | |
| External Communal Cyclical Decorations | £ 19,200 | 7 | £ 2,743 | £ 229 | £ 91 | £ 1,097 | £ 137 | £ 1,646 |
| Internal Communal Cyclical Decorations | £ 12,200 | 7 | £ 1,743 | £ 174 | £ 70 | £ 697 | £ 105 | £ 1,046 |
| **Other Components:-** | | | | | | | | |
| Lightning Protection | £ 2,240 | 20 | £ 112 | £ 9 | £ 4 | £ 45 | £ 6 | £ 67 |
| Wired Door Entry System | £ 16,920 | 20 | £ 846 | £ 85 | £ 34 | £ 338 | £ 51 | £ 508 |
| Water Booster Pump | £ 3,105 | 15 | £ 207 | £ 17 | £ 7 | £ 83 | £ 10 | £ 124 |
| Communal Internal Lighting | £ 7,450 | 30 | £ 248 | £ 25 | £ 10 | £ 99 | £ 15 | £ 149 |
| Communal Entrance Door | £ 4,700 | 20 | £ 235 | £ 24 | £ 9 | £ 94 | £ 14 | £ 141 |
| Communal Flooring | £ 18,122 | 20 | £ 906 | £ 91 | £ 36 | £ 362 | £ 54 | £ 544 |
| Communal TV System | £ 2,640 | 20 | £ 132 | £ 11 | £ 4 | £ 53 | £ 7 | £ 79 |
| Play Equipment | £ 14,908 | 55 | £ 271 | £ 1 | £ 0 | £ 108 | £ 0 | £ 163 |
| CCTV (Fixed) | £ 8,330 | 20 | £ 417 | £ 42 | £ 17 | £ 167 | £ 25 | £ 250 |
| External Lighting | £ 1,420 | 30 | £ 47 | £ 4 | £ 2 | £ 19 | £ 2 | £ 28 |
| Communal Gate | £ 7,460 | 15 | £ 497 | £ 1 | £ 0 | £ 199 | £ 1 | £ 298 |
| **Total** | | | | **£ 2,944** | **£ 1,178** | **£ 12,727** | **£ 1,767** | **£ 19,091** |

Table 9: Building e, service charge calculation

| Service | Total 2026/27 Estimated Cost | Average Cost per Unit |
|---|---|---|
| **Estate Services:-** | | |
| External Electricity Consumption | £ 4,225 | £ 5 |
| External Lighting Maintenance/Servicing | £ 1,022 | £ 1 |
| Tree Works & Specialist Grounds Maintenance | £ 20,630 | £ 23 |
| Play Equipment Maintenance/Servicing | £ 16,752 | £ 19 |
| Communal Pest Control | £ 130 | £ 0 |
| CCTV Maintenance/Servicing | £ 11,602 | £ 13 |
| Caretaking Costs | £ 146,003 | £ 163 |
| **Scheme Services:-** | | |
| Communal TV Equipment Maintenance/Servicing | £ 982 | £ 8 |
| **Block/Core Services:-** | | |
| Communal Electricity Consumption | £ 2,817 | £ 188 |
| Mansafe/Fall Arrest Maintenance/Servicing | £ 260 | £ 13 |
| Equipment Telephone Lines | £ 630 | £ 42 |
| Lift Maintenance/Servicing | £ 3,380 | £ 225 |
| Ecological Roofs | £ 380 | £ 19 |
| Fire Protection Equipment Maintenance | £ 450 | £ 23 |
| Fire Protection Equipment Servicing | £ 807 | £ 40 |
| Door Entry System Maintenance/Servicing | £ 1,258 | £ 84 |
| Bulk Refuse Collection | £ 573 | £ 29 |
| Water Supply Pump Maintenance/Servicing | £ 1,036 | £ 52 |
| Communal Window Cleaning | £ 166 | £ 11 |
| Dry Riser Servicing/Maintenance | £ 668 | £ 33 |
| Communal Repairs | £ 290 | £ 19 |
| Emergency Lighting Servicing | £ 288 | £ 19 |
| Emergency Lighting Maintenance | £ 358 | £ 24 |
| Caretaking Costs | £ 11,269 | £ 751 |
| **Tariffs:-** | | |
| Buildings Insurance | | £ 508 |
| Communal Electrics Testing | | £ 15 |
| Lift Insurance | | £ 12 |
| Fire Risk Assessment | | £ 23 |
| L&Q Management Fee | | £ 290 |
| **Total Services (exc. Sinking Fund)** | | **£ 2,653** |
| **Total services (inc. Sinking Fund, 60% resident discount)** | | **£ 3,593** |

Table 10: Building e, sinking fund calculation

| Component | Total Estimated Cost | Life Expectancy (Years) | Annual cost per item | Average Cost per Unit per Annum | Resident Cost per Unit per Annum | Resident Building-level cost per annum | L&Q cost per unit per annum | L&Q building-level cost per annum |
|---|---|---|---|---|---|---|---|---|
| **5 Main Components:-** | | | | | | | | |
| Green Flat Roofing | £ 446,603 | 20 | £ 22,330 | £ 266 | £ 106 | £ 8,932 | **£ 160** | £ 13,398 |
| Concrete Tile Flat Roofing | £ 10,184 | 60 | £ 170 | £ 8 | £ 3 | £ 68 | **£ 5** | £ 102 |
| | | | | | | | | |
| Composite Windows | £ 208,000 | 30 | £ 6,933 | £ 347 | £ 139 | £ 2,773 | **£ 208** | £ 4,160 |
| Communal Composite Windows | £ 49,200 | 30 | £ 1,640 | £ 109 | £ 44 | £ 656 | **£ 66** | £ 984 |
| | | | | | | | | |
| Lift - Base Cost (4 floors and over) | £ 187,923 | 20 | £ 9,396 | £ 626 | £ 251 | £ 3,758 | **£ 376** | £ 5,638 |
| Lift - Number of Floors starting from 2 | £ 55,665 | 20 | £ 2,783 | £ 186 | £ 74 | £ 1,113 | **£ 111** | £ 1,670 |
| Count of Speed over 1m/s | £ 14,713 | 20 | £ 736 | £ 49 | £ 20 | £ 294 | **£ 29** | £ 441 |
| | | | | | | | | |
| Fire Protection - Communal Alarm System | £ 17,600 | 20 | £ 880 | £ 44 | £ 18 | £ 352 | **£ 26** | £ 528 |
| Fire Protection - AOV | £ 14,900 | 20 | £ 745 | £ 37 | £ 15 | £ 298 | **£ 22** | £ 447 |
| Sprinklers | £ 13,100 | 20 | £ 655 | £ 33 | £ 13 | £ 262 | **£ 20** | £ 393 |
| Emergency Lighting | £ 4,440 | 30 | £ 148 | £ 10 | £ 4 | £ 59 | **£ 6** | £ 89 |
| | | | | | | | | |
| External Communal Cyclical Decorations | £ 32,000 | 7 | £ 4,571 | £ 229 | £ 91 | £ 1,829 | **£ 137** | £ 2,743 |
| Internal Communal Cyclical Decorations | £ 18,300 | 7 | £ 2,614 | £ 174 | £ 70 | £ 1,046 | **£ 105** | £ 1,569 |
| **Other Components:-** | | | | | | | | |
| Mansafe/Fall Arrest System | £ 3,110.00 | 20 | £ 156 | £ 8 | £ 3 | £ 62 | **£ 5** | £ 93 |
| Wired Door Entry System | £ 25,380.00 | 20 | £ 1,269 | £ 85 | £ 34 | £ 508 | **£ 51** | £ 761 |
| Water Booster Pump | £ 3,105.00 | 15 | £ 207 | £ 10 | £ 4 | £ 83 | **£ 6** | £ 124 |
| Communal Internal Lighting | £ 11,175.00 | 30 | £ 373 | £ 25 | £ 10 | £ 149 | **£ 15** | £ 224 |
| Communal Entrance Door | £ 4,700.00 | 20 | £ 235 | £ 16 | £ 6 | £ 94 | **£ 9** | £ 141 |
| Communal Flooring | £ 17,408.60 | 20 | £ 870 | £ 58 | £ 23 | £ 348 | **£ 35** | £ 522 |
| Communal TV System | £ 27,720.00 | 20 | £ 1,386 | £ 11 | £ 4 | £ 554 | **£ 7** | £ 832 |
| CCTV (Fixed) | £ 8,330.00 | 20 | £ 417 | £ 21 | £ 8 | £ 167 | **£ 12** | £ 250 |
| **Total** | | | | £ 2,351 | £ 940 | £ 23,406 | £ 1,411 | £ 35,108 |