



Shared Ownership Code: Guide to service charges for providers

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Introduction

Purpose and intended audience of this document

The Shared Ownership Code introduces some significant new practice requirements and supporting materials in relation to how shared ownership housing providers communicate with prospective and current shared owners about service charges. This document summarises these and is aimed at staff responsible for service charges within shared ownership housing providers and observers that want to understand these new requirements and supporting materials.

Background

The Shared Ownership Code for housing providers (the Code) was first published in December 2024 and has been piloted with eight housing providers. As a result of the pilot, items within the Code have been updated. The revised Code is available [here](#) and the list of updated requirements that directly relate to service charges is set out in this document¹.

In addition to the Code, supporting templates and guidance were developed through a service charge working group and with their extensive and specialist input. These resources include:

- a **template Service Charge Information Document (SCID)**. The most significant new requirement that the Code introduces at point of sale is requirement 2.15 which sets out that providers must complete and present a SCID prior to reservation. This template has been developed so that housing providers can put this requirement into practice.
- additional **best practice guidance for service charge demands**. The Service Charge Working Group agreed on what represents best practice among housing providers today, and this goes beyond what is required by the Code and existing legislation. We are publishing this here with the aim of contributing a helpful resource for housing providers.
- a list of **definitions for common components of service charges**, written from the customer perspective. We envisage that this can serve two purposes: 1) providers can brand and share it with customers to support customer understanding; and 2) providers can use it as part of their efforts to ensure their staff have a strong understanding of this, for example in onboarding and training. These are included in the Service Charge Descriptions section of this document.

Further information on each is provided within this document.

¹ Please note this document is not a substitute for the Code which remains the golden source on its requirements.

What the Shared Ownership Code says about service charges

The Code sets out requirements that relate to different points in time - namely the point of sale, and the annual cycle for provision of information on service charges to shared owners. These are set out in full here for reference, though please note this document is not a substitute for reviewing the Code.

| Code Item Number | Code item wording | Relevant supporting guidance, template or external reference |
|------------------|---|--|
| 2.5 | <p>Service charge discounts: Providers must not discount initial service charges. Where a provider applies a discount to the scheme, this must be applied to the purchase price, not to service charges.</p> <p>Providers are permitted to diverge from this requirement only in cases where they are either:</p> <ul style="list-style-type: none"> • subject to a contract already entered into with the purchaser that includes a service charge discount; or • bound by a pre-existing Section 106 agreement with a local authority - entered into before the provider adopted the Code - which requires a service charge discount. | N/A |
| 2.15 | <p>Service Charge Information Documents (SCID): If a service charge will apply then a Service Charge Information Document (SCID) must be completed and presented alongside the Summary of Costs KID by providers for the sale of new and resale Shared Ownership homes. The SCID includes information on</p> <ol style="list-style-type: none"> Block ownership, management, and arrangement for the provision of services. Initial service charges and details of any planned changes. Illustrative scenarios for service charge increases. <p>Providers may brand the document but must not alter the content or order of information.</p> <p>During a transitionary period until the end of March 2027, providers are not required to use the template if they already supply all of the information contained within the SCID template to prospective shared owners. However, if they choose not to use the template, they must provide evidence to the Code operator that customers receive all information that is included in the SCID at reservation stage through other means.</p> | <p>SCID template</p> <p>Summary of Costs KID for reference: Affordable Homes Programme 2021 to 2026 – key information documents - GOV.UK</p> |
| 2.16 | <p>Updated service charge: When housing providers receive an updated service charge estimate for a property during the sales process they must share the updated estimate with the prospective shared owner.</p> | N/A |
| 3.1 | <p>GLA Service Charges Charter: Providers must adhere to the principles and overarching themes of the Charter which are currently:</p> | <p>Service Charges Charter London City Hall</p> |

| | | |
|------|--|--|
| | <ul style="list-style-type: none"> • Transparency - ensuring leaseholders are provided with the information they need to understand their service charges. • Affordability - ensuring that the affordability of service charges is a key consideration when setting or reviewing service charges. • Design - encouraging design approaches for new build developments that minimise service charges while ensuring high-quality design. <p>Challenge and redress - ensuring that leaseholders are aware of how to challenge their service charges and the routes to redress that are available to them.</p> | |
| 3.2 | <p>Capital Funding Guidance on setting service charges</p> <p>Providers supported by grant or section 106 agreements must comply with requirement 4.3.3 of the Capital Funding Guide. This requires service charges to be affordable for the intended client group. Where providers do not directly control the charges, they must:</p> <ol style="list-style-type: none"> Ensure the initial service charge set by the service provider is affordable. Ensure the scope of services is appropriate for shared ownership. <p>Undertake appropriate scrutiny and ongoing monitoring of the service charges.</p> | <u>Capital Funding Guide - 1. Shared Ownership - Guidance - GOV.UK</u> |
| 3.4 | <p>Service charge demands: Both estimated service charge demands and final actual service charge demands must include the following:</p> <ol style="list-style-type: none"> Providers must communicate the level of the service charge broken down by headings. Providers must clearly explain the reasons for any increases in total service charge costs compared to previous years, where it increases by more than 10% points above inflation. Providers must clearly explain the reasons for any increases in final service charge costs compared to estimates, where actual service charges are more than 10% points above estimated service charges for that year. If there is a Sinking Fund or Reserve Fund, a statement must be included for the period with the actuals/year end account showing the opening balance, deductions, interest and closing balance Frequently asked questions and where to find relevant helpful information. <p>The Shared Ownership Code does not allow providers to put in place new caps on service charges (ref: item 2.5), but where an existing cap exists providers must give relevant information including when this capping will end and the anticipated financial impact of this.</p> | N/A |
| 3.13 | <p>Service charge arrears: In addition to requirements on rent arrears providers should:</p> <ol style="list-style-type: none"> proactively manage service charge arrears with shared owners - as set out for rent arrears point 3.12. <p>If arrears exceed three months' payments for service charges the provider will consult the mortgage lender over what action is being undertaken. This can be carried out earlier than three months if appropriate.</p> | N/A |

Requirements that the Code introduces at point of sale

Service charge information document (SCID)

The most significant new requirement that the Code introduces at point of sale is requirement 2.15 which sets out that providers must complete and present a SCID prior to reservation.

The SCID is intended to help prospective shared owners understand more about how services are provided, how they are charged for them, and about the potential for these charges to rise. It covers:

- Guidance for housing providers when completing the SCID.
- Responsibility for managing and providing services.
- How they are charged for services.
- Initial charges and planned changes.
- Factors that drive increases in service charges and estate charges.
- Illustration of increases in the service charge for their property.

To develop the SCID, first the Code working groups and consultation, which ran in summer 2024, provided input that shaped the content of the Code item outlining what the SCID should cover. Based on this, the Service Charge Working Group proposed information to include within the SCID, and the language was then oriented to customers. The SCID was then tested with prospective shared owners to i) gauge its usability and readability, ii) determine whether it aids understanding of key information, and iii) identify updates needed to language, style and format to make it more usable. On completion of the testing it was updated and published.

Guidance for shared ownership providers when completing the Service Charge Information Document

To complete the document:

1. Follow the instructions highlighted in yellow.
2. Enter the information in the highlighted fields.
3. Delete the statements that do not apply to the home.
4. Delete the instructions about how to complete the document.

Service Charge Information Document (SCID) for Shared Ownership

| | |
|----------------------------------|--|
| Date this document was produced: | |
| Customer name(s): | |
| Development: | |
| Plot number: | |
| Property address | |

This service charge information document will help you understand more about how services are provided, how you are charged for them, and about the potential for these charges to rise.

Please read this document alongside the document entitled 'Summary of Costs' which sets out, among other things, your monthly payments to the landlord. This Service Charge Information Document provides further information on some of those monthly payments, specifically: service charges, estate charges, buildings insurance and management fee.

Throughout this document, all charges of these types which are applicable to your property will be referred to as 'service charges'.

Factors that drive increases in service charges

Service charges will increase over time. Service charges annual increases can exceed current market inflation rates and are attributed to several factors. The drivers include:

- Contract cost increases and re-procurement of services which may drive up costs.
- Global conditions and market costs impacting utility costs.
- Increase in legislative requirements on building safety which impact buildings insurance costs, covering the structure of the building.
- Health and Safety measures around new Building Safety regulatory compliance.
- Repairs and maintenance costs, escalating material costs and market conditions.
- Reserve (sinking) fund contributions rising to reflect the age and life cycle of the building.
- Other regulatory and legislative changes such as employer national insurance, wage or sick pay thresholds impacts on any people delivered services such as cleaning and caretaking services.

Illustration of increases in the service charge

The following table illustrates the impact of various percentage increases in service charge costs over a 5-year period. It gives an indication of how various percentage increases can impact the service charge.

The figures are hypothetical, for illustration purposes only and not an estimate of future cost rises. These figures are not to be relied upon as they are included solely to provide an illustration of how service charges may increase over time. The actual percentage increases could be lower or higher than shown in the illustration. You should speak to your legal representative if you are concerned about these ongoing charges.

Illustration of how costs could increase assuming the service charge was initially set at £3,000 with a fixed annual cumulative increase each year [insert Exact service charge for the site/resale property to be added in here so its bespoke and optimise relevant in Year 1 for new build and Year for resale]

| % Increase | Year 2 | Year 3 | Year 4 | Year 5 |
|------------|---------|---------|---------|---------|
| 2.5% | £ 3,075 | £ 3,231 | £ 3,479 | £ 3,840 |
| 5% | £ 3,150 | £ 3,308 | £ 3,473 | £ 3,647 |
| 7.5% | £ 3,225 | £ 3,487 | £ 3,727 | £ 4,008 |
| 10% | £ 3,300 | £ 3,630 | £ 3,983 | £ 4,362 |

Other point of sale requirements introduced by the Code

These include items 2.5 and 2.16 which set out that providers must not discount initial service charges and that when housing providers receive an updated service charge estimate for a property during the sales process they must share the updated estimate with the prospective purchaser. Please review the Code to understand its requirements in full.

Service charge demands

Context

Providers already communicate with shared owners about service charges each year via budget/estimated service charges and final adjusted service charge demands.

Existing legislation² covering service charge demands requires very little in the demand. This position is likely to change through new rules that are expected in the near future, which include:

- The revised RICS Service Charge Residential Management Code (RICS Code) is set to cover registered providers of social housing, including housing associations, for the first time. Historically, the RICS Code applied only to leaseholders in privately owned development. As the full details of the revised RICS Code are not yet known, the Code and this document do not take into account any matters which will be contained in the revised version.
- The Leasehold and Freehold Reform Act 2024 (LAFRA) which will provide greater transparency over service charges by making freeholders or managing agents issue demands in a standardised format that can be more easily scrutinised and challenged. Most of the provisions in LAFRA are not yet in force. As the detail of what will be required under LAFRA (in terms of demands) is not yet known, the Code and this document do not take into account any changes that may be implemented under LAFRA.

Requirements introduced by the Code

In this context, the Code (item 3.4) introduces new requirements for service charge demands:

- Providers must communicate the level of the service charge broken down by headings.
- Providers must clearly explain the reasons for any increases in total service charge costs compared to previous years, where it increases by more than 10 percentage points above inflation.
- Providers must clearly explain the reasons for any increases in total service charge costs compared to estimates, where actual service charges are more than 10 percentage points above estimated service charges for that year.
- If there is a Sinking Fund or Reserve Fund, a statement must be included for the period with the actuals/year end account showing the opening balance, deductions, interest and closing balance.
- Providers must provide frequently asked questions and where to find relevant helpful information.
- The Code does not allow providers to put in place new discounts on service charges (ref: item 2.5), but where an existing discount exists providers must give relevant information including when this discount will end and the anticipated financial impact of this.

We expect that the Code operator will need to follow developments closely to ensure it remains aligned as the legislative backdrop evolves.

Best practice guidance for service charge demands

For avoidance of doubt:

- The guidance set out below goes beyond existing legislation and the new Code requirements.

² Includes for example the Service Charges (Summary of Rights and Obligations, and Transitional Provision) (England) Regulations 2007 (SI 2007/1257) which sets out what information landlords must provide to tenants when demanding service charges under the Landlord and Tenant Act 1985.

- Code members are only required to follow relevant legislation and the Code requirements.
- The Code is the golden source of requirements.

Stepping back from the specific requirements introduced by the Code, we note that service charge demands are essential documents that serve the needs of the shared ownership customers who receive them. They provide an opportunity to communicate with shared owners and as such are a chance to build trust in the charges, but equally, if done poorly, can create uncertainty for the customer and damage trust.

With transparency becoming a key theme of regulatory oversight there are many things to consider alongside key principles of how to make information easy for people to understand by using uncomplicated language and putting numbers into context.

In this context, the Service Charge Working Group agreed on what represents best practice among housing providers today. This is set out below as guidance.

This best practice guidance for annual service charge demands covers:

- basic information;
- information on how services are provided;
- information on major works and Sinking Fund or Reserve Fund;
- considerations for design and layout of the service charges demand; and
- considerations for print and mailing of the service charges demand.

This list covers some similar ground to the SCID, given that the SCID is only provided at point of sale and the information contained within it can change over time. Starting with basic information, each of these sections of the best practice guidance is set out in turn below.

Best practice guidance: basic information

- A clear heading stating whether the demand is for 'Estimated costs' or 'Actual costs' (sometimes referred to as 'Budget' / 'Year-end accounts' or 'Budget' / 'Finals').
- The accounting period it relates to.
- A unique identifier such as a Property/Customer Reference Number.
- The name of the recipient and the correspondence address to where it has been sent.
- The address of the property as this may be different to the correspondence address.
- An accurate list of the services provided, the total cost of providing those services, and their cost to the customer, utilising an appropriate property hierarchy or schedule-based system which aligns with the terms of the lease/agreement in question.
- If the total cost of a particular service is provided the applicable proportion relating to the property must be shown.
- An explanation of how any surplus or deficit will be treated. For example, it may be due for immediate payment, credited to the account, refunded or carried forward.
- Either on the breakdown itself or elsewhere in the demand, you should provide a statement relating to Sections 47 & 48 of the Landlord and Tenant Act 1987.
- For Building Safety Act charges, you should provide statement relating to Sections 47a & 49a of the Landlord and Tenant Act 1987.
- The Service Charges (Summary of Rights and Obligations, and Transitional Provision) (England) Regulations 2007, and
- If applicable a copy of Administration Charges - Summary of tenants' rights and obligations. (The Administration Charges (Summary of Rights and Obligations) (England) Regulations 2007).

Best practice guidance: Information on how services are provided

- Provide an explanation of the services provided and details of how those services were performed last year/ will be performed next year.
- If you have the data available to provide insight for specific service provisions, such as the name of the service provider, frequency and schedule, you should seek to provide this.
- If there is a third-party managing agent in place, this should be clear, as should any delineation of responsibilities between the managing agent, the housing providers or any other parties involved. The language from the SCID template covering this can be used.

Best practice guidance: Information on major works, sinking fund or reserve fund

- The Sinking or Reserve Fund should be re-evaluated at the point of any major withdrawal to ensure it meets its purpose in the medium and long term. The Sinking or Reserve Fund can only be used for the purposes set out in the lease.
- Contributions should be reasonable and where possible aligned to the life cycle of the building components.

Best practice guidance: Considerations for design and layout of the service charges demand

While service charge documents can be complicated, it does not mean that they should be overlooked when it comes to thinking about 'design value', as it represents many aspects of the landlord / customer relationship.

Managing customer experience goes beyond what information the document contains but speaks to the clarity of the information and its relevance to the customer. Housing providers should seek to demonstrate the organisation's commitment to providing clear and helpful information.

The words used, combined with design, layout and typography should be carefully considered so that the document:

- Appears to be organised and easy to understand.
- Uses conversational, unambiguous and reassuring language to help anyone who may feel anxious about the figures being conveyed.
- Makes key amounts prominent with a clear explanation to provide context if applicable; and
- Sits comfortably with other associated communications.

Avoid providing information that is not required, such as:

- Services which are not relevant to the customer's development.
- Including alternative payment methods for an existing Direct Debit payer.

Best practice guidance: considerations for print and mailing of the service charges demand

The service charge demand is a regulated document that must be posted to be received by the recipient in accordance with the lease or, if the lease does not make provisions regarding service, ideally four weeks prior to any new estimate coming into effect.

Housing providers should consider whether:

- Everything that can be done has been done to alleviate the squeeze on deadlines and internal resources during the peak February and September mailing deadlines.
- The processes they have in place are aligned to mitigate the associated costs and consequences for late delivery.
- Their current print and mailing operations are fit for purpose and provide value for money.

Standard list of definitions for common components of service charges which may appear in a lease

What follows is a list of definitions for common components of service charges, written from the customer perspective. We envisage that this can serve two purposes:

- 1) Housing providers can brand and share it with customers to support customer understanding; and
- 2) Housing providers can use it as part of their efforts to ensure their staff have a strong understanding of this area, for example in onboarding and training.

Service charge descriptions

| Expense Type | Description |
|------------------------------|---|
| Security Costs | |
| Barrier gate | This covers the servicing and maintenance of a barrier gate systems. This can include, amongst other systems, electric gates, ANPR cameras and automatic bollard systems. |
| CCTV | Close Circuit Television systems or CCTV requires regular maintenance and servicing to help secure your development and provide information where perpetrators have committed a crime. There may also be costs associated to using CCTV controls and providing evidence to support investigations into alleged incidents. |
| Concierge | A concierge performs services related to a specific block or area. These services can be providing security, taking in parcels, holding keys and performing small spot cleaning tasks. The range of specific tasks performed will differ at each development, but a list of services can be provided upon request. |
| Door entry system | This covers the servicing and maintenance of door entry systems. This can include, amongst other systems, entry phones, video systems and fob access systems. |
| Security Alarm systems | This covers the servicing and maintenance of security alarm systems. This can include intruder alarms, monitored alarm signalling, and security alarm control panels. |
| Site security | Provides security to your development. This can include costs for a person to be available or on-site at certain times. Site security may be a regular service or provided based on a specific incident to ensure the safe and peaceful enjoyment of your home. |
| Cleaning & Health | |
| Bin room/chute clearance | This covers the removal of items from bin stores, unblocking refuse chutes and periodic jetting of bin store and bins. |
| Bulk waste removal | The cost of removing bulky items not placed in bins or not suitable for general refuse collection from your block or surrounding areas. These costs cover the |

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| | operative, their vehicle and costs associated to disposing of the items at a nearby recycling or refuse facility. |
| Cesspool and septic tank maintenance | Some developments are not connected to mains sewerage systems and require a solution to deal with household waste water. These are often cesspool or septic tank solutions. To ensure these work effectively, regular maintenance and emptying of waste is required. |
| Cleaning | The cleaning of common part and retained areas for your development. The type and frequency of the cleaning will differ at each development, but a list of services for your development can be provided on request. |
| Grounds Maintenance | Maintaining of external hard surfaces and green spaces. This can include, amongst other things, be the cutting of grassed areas, sweeping and cleaning of paved communal spaces and maintaining shrubbery and flowerbeds. The tasks completed will differ at each development, but a list of services can be provided upon request. |
| Pest control | From time-to-time pest issues or infestation can arise. This cost relates to either proactive work to alleviate issues, or steps to contain and address issues once they have been identified. |
| Refuse Management | At some developments, there are extra costs associated to providing bins and collecting refuse which is on top of the services you pay for through your council tax. This may relate to providing and maintaining large bins, costs incurred moving bins to the designated collection point and costs relating to additional collections. |
| Snow clearance & road gritting | Over the winter months, estate pathways and roads require gritting or snow removal to ensure they are safe for vehicles and pedestrians. These costs may include the cost of the people to perform the task, as well as any materials they require. |
| Window cleaning | The cleaning of external windows and any associated costs. This may include any equipment required to reach windows, and in some developments, it may only be communal external windows which are cleaned. A list of tasks performed under window cleaning can be provided upon request. |
| Utilities | |
| Electricity (communal) | It is common for communal areas or associated spaces to have electricity requirements. These can range from lighting to assist with safety to supplying energy to various assets within your development (for example, lifts). |
| Electricity (personal use) | In some cases, the electricity you use in your home will be part of your service charge. It should be noted that these costs are not eligible for Housing Benefit or Universal Credit. |
| Gas (communal) | Should your communal area have gas powered heating the costs for the gas used to provide this will be recovered through your service charges. |
| Gas (personal use) | In some cases, the gas you use in your home will be part of your service charge. It should be noted that these costs are not eligible for Housing Benefit or Universal Credit. |
| Fuel (communal) | In some cases, systems providing communal power may need a fuel supply which is not directly provided from the grid. This may include biofuel, LPG or other forms of fuel. |

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| Fuel (personal use) | In some cases, the fuel used to power or heat your home will be part of your service charge. It should be noted that these costs are not eligible for Housing Benefit or Universal Credit. |
| Water (communal) | It is common for communal areas to have a water supply; this may be for cleaners or grounds maintenance staff to use when providing their services. |
| Water (personal use) | In some cases, the water you use in your home will be part of your service charge. It should be noted that these costs are not eligible for Housing Benefit or Universal Credit. |
| Mechanical and electrical | |
| Block control systems & IoT | Some modern buildings contain systems which monitor the health of the development, providing information which enables a more proactive approach to managing and maintaining a building. These systems require maintenance to ensure they continue to work as required. |
| Emergency lighting | You may find that your development has emergency lighting to light your way in the event of an emergency such as a fire. Due to their importance, they require regular checks and maintenance to ensure they work when required. |
| Fire equipment | For your safety, many developments have fire warning or suppressant equipment within them to contain and limit the impact of a fire. This may include automatic opening vents (AOV's), dry risers, sprinkler systems and fire/smoke alarm systems in your communal area. These items require regular checks and maintenance to ensure they work when needed. |
| Lift maintenance | If your development has a lift, we perform regular checks and maintenance to ensure their long life and make sure they are safe to use. |
| Lighting | Communal lighting occasionally requires maintenance or the replacement of consumable items, such as bulbs. Costs related to this service may include the cost of any item, as well as the cost for a person to attend and perform the replacement safely. |
| Suspended access | In some buildings, suspended access, or 'mansafe' systems are in place. This is to ensure the safety of anyone working on your development when working at height. The system therefore needs maintenance to keep it safe to use. |
| Repairs | |
| Block repairs | Sometimes things in your development need replacing or repairing. This could be, amongst other things, repairing a broken communal door or edging strip on the communal stairs. |
| Car park repairs | Sometimes things in your car park need replacing or repairing. This could be, amongst other things, repairing a broken barrier gate or repairing the road surface. |
| Estate repairs | Sometimes things in the estate need replacing or repairing. This could be, amongst other things, repairing broken paving or fixing a broken light. |
| Other repairs | On rare occasions, there will be a repair performed which does not fall into these categories but are recoverable as a service charge. In these instances, we will include these here. |

| Health and safety compliance | |
|-------------------------------------|---|
| Electrical testing (Communal) | Where there is an electrical supply in a communal area, we will perform regular electrical testing. |
| Fire Risk Assessments | To ensure that developments are as safe for residents as possible, regular Fire Risk Assessments (FRA's) are performed at blocks. These provide an understanding of specific risks faced by each development and any actions required to limit these risks. |
| Lift safety inspection | If your development has a lift, these need to be regularly inspected to ensure they are safe to use. |
| Suspended access inspection | So it is safe to use, inspections of any suspended access system is performed regularly. |
| Water hygiene testing | To ensure that any water systems are free from harmful water borne bacteria such as legionella (the cause of Legionnaire's disease), testing is performed each year. |
| Management Costs | |
| Administrative costs | There may be certain tasks performed which fall outside of the management fee but are still recoverable. These are often administrative tasks, such as amending documents and leases, or writing to residents on issues that relate to the management of the development. |
| Buildings insurance | This relates to the insurance premium paid to insure your development. This covers the fabric of the building and does not cover home contents, which you should obtain yourself. It should also be noted that as with most insurance products, there is likely to be an excess value relating to works claimed on insurance, which would still need to be contributed to. |
| Engineering insurance | Sometimes it will be necessary to insure your plant and equipment at your development for things that wouldn't be fully covered within your standard buildings insurance. In these cases, we may obtain engineering insurance. |
| Examination fee | The cost incurred when, under the terms of the lease, a qualified third party is required to examine or audit the accounts and provide a certificate in line with guidance. |
| Management fee | As part of providing your services, we incur costs to manage these services, produce accounts and answer resident enquiries. These and similar costs are covered through your management fee. |
| Sinking fund contributions | Sometimes contributions can be taken for the future funding of large or high-cost items for when they need replacement or refurbishment. This is usually based on the assets within your building / development and their expected life and value. When that item needs replacing, the value of the item can then be taken from the fund, therefore making one-off costs more manageable. |
| Terrorism insurance | It's seen as good practice for loss or damage relating to the fabric of your building to be covered in the event of a terrorist act, which is often excluded from standard insurance products. This will cover the premium cost of providing this cover. |

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