

RENT AND SERVICE CHARGE SETTING POLICY

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Contents

1. Introduction and scope	3
2. Legislation and regulation	3
Affordability	3
3. Responsibility	3
4. Rent Setting	4
5. Service Charge setting	4
6. Reviews, notice and consultation	4
Appendix I: Specialist Supported Housing	6
Appendix II: Rent setting narrative	8
Appendix III – Service Charges	11
APPENDIX IV – Estimated equipment lifespans	17

1. Introduction and scope

- 1.1. This Policy provides details of Elim's approach to the setting of rent and service charges. It applies to all properties owned and managed by Elim Housing Association but does not apply to properties owned or managed by Elim's subsidiary, Lime Property Ventures. Note that where Elim is not the owner of a property, individual arrangements may apply.
- 1.2. Where not governed by legislation or regulation, the approach to rent and service charge setting may change and this will be reflected in subsequent reviews of this document.
- 1.3. Elim's vision is to "*Address housing need and deliver places for people to call home.*" Rent is the main source of income that enables us to pursue this vision. In setting rents and service charges we will always consider the following factors:
 - Legislative and regulatory requirements
 - Affordability for current and future residents
 - Elim's financial requirements

2. Legislation and regulation

- 2.1. As a registered provider of social housing, Elim adhere to the regulatory standards overseen by the Regulator of Social Housing. Rents are set in accordance with the Government's *Rent Standard, April 2023*, and specifically the *Policy Statement on Rents for Social Housing 2019*.
- 2.2. Rent reviews for our Gypsy and Traveller pitches are governed by the *Mobile Homes Act, 1983*.
- 2.3. As we have fewer than 100 units of social housing in Wales, we are not subject to the Welsh Assembly's Policy for Social Housing Rents, however rents will be set in line with recommendations from the Welsh Assembly and we will adhere to the requirements of the Renting Homes (Wales) Act 2016

Affordability

- 2.4. We recognise that if we are to deliver on our vision, it is important that our rents are affordable for our residents. Typically, we will charge social rent for our homes. Social rent is set using a specific formula determined by the Government that ensures a level of rent below the market norm.
- 2.5. Decisions around rent affordability need to be balanced against other considerations:
 - **Delivering on our vision:** whilst we do not make profits for shareholders, we seek to make a financial surplus every year. This allows us to reinvest in our stock, including the development of new affordable homes so that we are better able to meet housing need.
 - **Maintaining and improving our existing housing:** we need to ensure that we collect enough rent to enable us to provide safe, secure, high quality housing for all of our residents.

- 2.7. In making these decisions, we are committed to listening to our residents and being transparent about the reasons for our choices.

3. Responsibility

- 3.1. The Director of Resources and their team will have responsibility for:

- Updating the 'rentplan' that is used to inform annual rent increases.
- Providing rents for any new lets.
- Providing relet rent rates for the current financial year to all Housing Managers/Officers
- Uploading new rents to our housing and rent management system to ensure accurate charging.
- Ensuring appropriate access as required to the rentplan and to QL's rent setting functions.

3.2. Housing Managers and their Officers will be responsible for:

- Notifying the Finance Team of any events that are likely to lead to a change of rent charge.
- Instructing valuations for the relet of Affordable Rent properties.
- Producing and sending notices, cover letters and service charge schedules to notify residents of a change in their rent.

4. Rent Setting

- 4.1. Appendix I provides details around Elim's approach to rent setting and review for it's specialist supported accommodation.
- 4.2. Appendix II provides a narrative detailing Elim's approach to rent setting for it's different tenure and service types. It provides information on rent setting for new lets, re-lets and rent reviews.

5. Service Charge setting

- 5.1. Service charges are collected in addition to rent or ground rent to recover the costs incurred in providing services to a property or estate.
- 5.2. Elim charges fixed service charges to tenants and licensees. This means that the charges are fixed according to our estimated costs.
- 5.3. For leaseholders and shared owners Elim operates a variable service charge. Variable service charges are based on actual costs. Any surpluses or deficits will be credited or invoiced to the leaseholder. This process usually takes place in September-October of each year.
- 5.4. Appendix III contains details of the most common service charges used across our properties.
- 5.5. In estimating costs to set service charges the following factors will be considered. When there is a choice of how to calculate an individual service charge factor, e.g. option a or b, we will choose the measure that we believe is likely to produce the most accurate charge.
 - a) The cost of the service over a 12-month period prior to the setting of the charge
 - b) Any quotes, estimates or fixed contract prices for the service to be received over the coming year
 - c) RPI rate from the September preceding the service charge change date.

6. Reviews, notice and consultation

- 6.1. Rent and service charges will be reviewed annually, with new charges being introduced from the first Monday of April in each year.
- 6.2. Residents will be given at least one month's notice of changes (2-months for Welsh residents) to their rent and service charges in writing. This notice period affords residents the

chance to provide feedback or raise concerns about their charges and/or to notify Universal Credit or Housing Benefit of the changes where appropriate.

- 6.3. Some service charges have specific methodologies for calculation. Appendix III contains further information.

Appendix I: Specialist Supported Housing

1. Specialist Supported Housing

- 1.1. Elim are a developer and provider of specialist supported housing (SSH), working in partnerships with local authorities and health services to ensure that accommodation is available for people that need a high level of support, approximate to the service they would receive in a care home, to enable them to live, or adjust to living, independently in the community.
- 1.2. Elim are not a care provider, and will not contract care providers to work in its SSH. Our role is limited to the development of accommodation and the provision of landlord services to the accommodation.
- 1.3. This appendix sets out assumptions around and our standard approach to the calculations of our SSH rents, however it should be noted that much SSH is by its nature unique. As such, unique arrangements may be entered into that have a bearing on the rent charge. In such cases, Elim is committed to transparency in the calculation of its rent charges and the assumptions on which they are based.

2. Rent Standard Exemption

- 2.1. SSH Accommodation is exempt from the Rent Standard, 2023 (S2.2, Rent Standard 2023) provided it fulfills specific criteria. These criteria are detailed below:

- 2.1.1. It must be low cost rental accommodation. Low cost rental accommodation is defined in S69 of the Housing and Regeneration Act 2008 as accommodation that:
 - a) **Is made available for rent,**
 - b) **Where the rent is below market rate.** Where possible, we will demonstrate that the rent is below market rate through obtaining a red book valuation, however it is widely acknowledged that obtaining a market rate for accommodation that is by definition specialist can be problematic. In these cases, core rent will be capped at social rent level, with additional charges itemised and levied in keeping with this Rent and Service Charge Policy.
 - c) **Is made available in accordance with rules designed to ensure that it is made available to people whose needs are not adequately served by the commercial housing market.** Our agreements with partner agencies – typically local authorities and NHS bodies – relating to the accommodation will serve as evidence that the accommodation is made available to people whose needs are not adequately met by the commercial housing market.
- 2.1.2. To qualify as SSH, the accommodation must first satisfy the requirements of S2 of the Policy Statement on Rents for Social Housing, updated December 2022, as accommodation that:
 - a) is made available only in conjunction with the supply of support;
 - b) is made available exclusively to households including a person who has been identified as needing that support; and
 - c) falls into one or both of the following categories:
 - i. accommodation that has been designed, structurally altered or refurbished in order to enable residents with support needs to live independently;
 - ii. accommodation that has been designated as being available only to individuals within an identified group with specific support needs.
- 2.1.3. SSH is further defined in S5.5 of the Policy Statement, as accommodation:

- a) which is designed, structurally altered, refurbished or designated for occupation by, and made available to, residents who require specialised services or support in order to enable them to live, or to adjust to living, independently within the community;
- b) which offers a high level of support, which approximates to the services or support which would be provided in a care home, for residents for whom the only acceptable alternative would be a care home
- c) which is provided by a private registered provider under an agreement or arrangement with a local authority or a health service (within the meaning of the National Health Service Act 2006);
- d) for which the rent charged, or to be charged, complies with the agreement or arrangement mentioned in paragraph (c); and
- e) in respect of which at least one of the following conditions is satisfied:
 - i. there was no, or negligible, public assistance, or
 - ii. there was public assistance by means of a loan (secured by means of a charge or a mortgage against a property).

2.1.4. We will evidence that the requirements outlined in 1.2.2. and 1.2.3. above are fulfilled through records of the accommodation development/refurbishment and financing and through our agreements with a local authority or health service.

3. Rent calculation

3.1. Elim's rents for SSH will be charged weekly and will comprise of the following:

3.1.1. **Core rent.** Core rent will either be charged at formula rent level or calculated on the basis of individual components. These components will include:

- Basic tenancy management (as might be required for a general needs property of equivalent size).
- Responsive repairs responsibility.
- Cyclical repairs and maintenance, including H&S and compliance checks
- Flooring, kitchen, bathroom replacement, and replacement of any other eligible fixtures and/or fittings.
- Redecoration of any communal areas.

3.1.2. **Service charges.** Services will be charged for in line with this Rent and Service Charge Setting Policy.

Appendix II: Rent setting narrative

Home Type	Notes	New lets	Re-lets	Rent reviews
Social rented	<ul style="list-style-type: none"> Social rents will typically be let at formula rent. On occasions, Elim may exercise their right to exceed formula rent by up to 5%. In these cases, a record will be kept of the reasons for making this decision. 	<ul style="list-style-type: none"> New lets to be set at formula rent For a period leading up to the application of new rents (typically at the beginning of April), new lets or relets may be let at the post-April rate. This will usually only take place during the month of March. 	<ul style="list-style-type: none"> Where a property is re-let to the same tenant, this is considered a continuation of the same tenancy for the purpose of rent setting and no new rent will be set. Where a property is let to a new tenant, the rent will be charged at the formula rent. For a period leading up to the application of new rents (typically at the beginning of April), new lets or relets may be let at the post-April rate. This will usually only take place during the month of March. 	<ul style="list-style-type: none"> Per Rent Standard: typically increase by CPI + 1%, taking the CPI figure from September of the previous year. Where rent exceeds the flexibility level, and increase of just CPI will be applied. No increase in rent or service charge during assured period.
Affordable rent	<ul style="list-style-type: none"> Affordable rent terms only apply in relation to accommodation pursuant to a housing supply delivery agreement entered into between a registered provider and Homes England, or accommodation that has been converted to affordable rent through a framework delivery agreement. 	<ul style="list-style-type: none"> Rent will be calculated at the greater of 80% of the market rent, inclusive of service charges, or formula rent. The market rent should be based on the valuation methods recognised by the Royal Institute of Chartered Surveyors. 	<ul style="list-style-type: none"> On each occasion that a property is re-let, Elim will re-base the rent using the same methodology as for a new let, unless the re-let is to the existing tenant. Where a relet takes place within 12 months of a previous relet in the same or a similar property where a valuation was carried out, the valuation carried out for the first relet can be used. This is at the discretion of the Director of Resources. In areas where affordable rents are widely used, 	<ul style="list-style-type: none"> Per Rent Standard: typically increase by CPI+1%, taking the CPI figure from September of the previous year. No increase in rent or service charge during assured period.

			<p>providing comparable data, Elim may re-base the rent without conducting a new valuation.</p> <ul style="list-style-type: none"> • Note that in homes developed through S.106, an individual S.106 agreement may override the above. 	
Intermediate rent	Intermediate rent levels are above social rent levels but below market rent. Intermediate rents are exempt from the social rent and rent standards.	<ul style="list-style-type: none"> • There will be no future new lets of intermediate rent properties. 	Where an intermediate rent property is re-let, this is considered a continuation of the tenancy for the purposes of rent setting.	<ul style="list-style-type: none"> • Per Rent Standard: typically increase by CPI+1%, taking the CPI figure from September of the previous year. • No rise in rent within 365 days of last increase.
Shared ownership		<ul style="list-style-type: none"> • Currently set at 2.75% of the unsold equity, but we reserve the right to amend this approach. Typically up to 3% is acceptable. Properties delivered through S.106 may be subject to the terms of the S.106 agreement. 	As new let.	<ul style="list-style-type: none"> • Per lease: typically RPI+0.5%, using the RPI rate from the previous September.
Gypsy and Traveller	Different sites will use different RPI at rent review: RPI adjustment (B) is as follows for different sites: Elim owned sites and managed sites in Bristol, Devon and Exeter: September RPI. Elim managed sites, North Somerset: October RPI Elim managed sites, South Somerset: January RPI	<ul style="list-style-type: none"> • We will typically let properties at circa 80% of market value, however due to the lack of RICS valuers able to work with this type of property we will usually conduct a desktop exercise using comparable pitch fees in the South West. 	Where a property is re-let, this will be considered a continuation of the same tenancy for the purposes of rent setting.	<p>Pitch fees are reviewed 12-months from the previous review date. The pitch fee is calculated as $(A+B+C)-D$, where:</p> <p>A = current pitch fee B = RPI adjustment C = recoverable costs (service charge) D = any relevant deductions</p>
Supported Housing	Supported Housing will come under the same rules as Social rented, however some exceptions should be noted:			

- A flexibility of 10% from formula rent is permitted.
- Elim is exempt from the Rent Standard where temporary social housing is developed without public subsidy and in conjunction with the local authority to provide accommodation for the homeless (no current properties)
- Where schemes involve the acquisition of the freehold or long lease using private finance and the properties effectively form part of Elim's stock, the exemption for Supported Housing is extended where the following conditions apply:
 - i. The acquisition has not been funded with social housing assistance or other public funding, and
 - ii. The local authority retains responsibility for finding a permanent home, and
 - iii. The property is let on an assured shorthold basis
- There is a further exemption from the Rent Standard for Supported Housing whether grant funded or not where it is leased and in some cases improved in conjunction with local authorities to provide housing for the homeless where the following conditions are met:
 - i. The property is available for use by Elim for a period of time covered by a lease or license for longer than 2-years and less than 30-years, and
 - ii. The property is not owned by a registered provider, and
 - iii. There is a nominations agreement with a local authority for housing the statutory homeless and the local authority retains the responsibility for finding a permanent home, and
 - iv. The property is let on an AST basis.

Appendix III – Service Charges

Charge description	What charge pays for	Factors taken into account when setting charge
Administration	The administration related to the provision of services	Charge is calculated as 15% of overall service charges. The eligible/ineligible for housing benefit split will mirror that of the service charges it covers.
Building insurance for leaseholders	Buildings insurance for leaseholders of a property owned by Elim.	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year
CCTV provision	The hire, maintenance and repair costs associated with any CCTV provision provided to protect the property through deterrence.	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year
Cleaning of communal areas	The cost of cleaning communal areas of a property, whether performed by a company paid by Elim to provide the service or by Elim staff themselves. May include cleaning materials.	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year
Communal Aerial Provision and Maintenance	The leasing and maintenance costs for communal aerials	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year
Communal equipment repairs	The repairs of any communal equipment provided by Elim not covered in any more specific charge, e.g. furniture in communal lounge.	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year
Communal equipment hire.	The cost of provision of any communal equipment within a property containing more than one household, e.g. door entry equipment, lifts, furniture etc.	Each item of equipment is given an estimated lifespan (see Appendix IV). The cost of this equipment is spread across its lifespan to provide the chargeable amount.

Communal gardening and grounds maintenance	The cost of gardening and grounds maintenance, including tree works, for communal outdoor areas, whether done by a company, whether performed by a company paid by Elim or by Elim staff.	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year
Communal gas, electricity, water rates	The cost of provision of utilities to communal areas of a property containing more than one household.	<ul style="list-style-type: none"> • Where households pay their personal utility costs through service charge, the communal charge is calculated as a proportion of the overall bill for the property. The proportion is based on the square footage of communal and personal areas in the building. • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year
Communal laundry repairs	Repairs to communal laundry facilities	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year
Communal laundry servicing	Servicing of communal laundry facilities, or the provision of communal laundry facilities where the appliances are leased by Elim.	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year
Communal lift helpline	Provision of a helpline service for a communal lift to be used in the event of equipment failure.	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year
Communal lift repairs	Repairs for communal lifts	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year
Communal lift servicing	Regular servicing of communal lifts	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year

Communal lights maintenance	Maintenance of communal lighting	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year
Communal window cleaning	The cost of cleaning windows (excluding ground level windows unless they are for communal areas).	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year • Costs are divided between the number of relevant households.
Communal TV license	The cost of a television license for a communal television.	<ul style="list-style-type: none"> • Protected license cost.
<i>Not eligible for housing benefit</i>		
Council tax	The payment of council tax for any office space on site from which a service is provided to all residents.	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year
Door entry system maintenance	The upkeep of door entry systems, where they are in use in a property containing more than one household.	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year •
Electric, legionella etc. safety testing	The provision of routine safety tests of electric installations, electric appliances provided by Elim, legionella testing of water supply etc.	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year
Fire prevention equipment servicing	The regular servicing of any fire prevention equipment provided by Elim.	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year

Fire prevention equipment repairs	Repairs for any fire prevention equipment provided by Elim	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year
Fire risk assessments	The provision of fire risk assessments for sites containing more than one household.	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year
Furniture and white goods rental	The rental of furniture and white good provided within accommodation across a property containing more than one household.	<ul style="list-style-type: none"> • Where the furniture and white goods are rented by Elim, this cost will be passed on to residents. • Where the furniture or white goods are owned by Elim, an estimated lifespan will be determined for the equipment. The charge will be determined by the cost of the equipment, divided by the no. of years lifespan (see appendix IV for further info).
Hygiene equipment	Provision for disposing of specific waste products, e.g. used sanitary items, in communal areas	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year
Intensive Housing Management (IHM)	Only charged in supported housing. IHM covers the additional housing management costs incurred as a result of providing housing to a specific client group. The costs are usually associated with the nature of the client group and the significantly higher turnover associated with these services, for example increased re-let	<p>IHM is calculated using a formula of (A-B)+C, where:</p> <p>A = the total re-let and maintenance costs for a specified support service.</p> <p>B = the total average re-let and maintenance costs for Elim's social housing in let through a nominations agreement with a local authority.</p> <p>C = the cost of staff time providing the housing management services that are eligible for Housing Benefit payments (where some of this time is covered by grant awarded by service commissioners it will not be recharged to residents).</p>
Personal gas, electricity, water rates.	The provision of gas, electricity and water to individual households within a property containing more than one household, where Elim pays the	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge

Not eligible for housing benefit.	relevant cost on behalf of the household. This charge does not include provision of utilities to communal areas.	<ul style="list-style-type: none"> Any quotes, estimates or fixed contract prices for the service to be received over the coming year Overall costs for the property have the costs for communal areas removed (see Communal gas, electricity, water, above) and are then divided by the number of units.
Pest Control	Services provided to control and eradicate the spread of pests through communal areas of a property.	<ul style="list-style-type: none"> The cost of the service over the 12-month period prior to the setting of the charge Any quotes, estimates or fixed contract prices for the service to be received over the coming year Note that as pest control is a highly unpredictable cost, the overall organisational charge is split across all properties managed by Elim to ensure fairness.
Rubbish disposal	The disposal of waste associated with a site containing more than one household, where Elim pays for this service. In specific sites, this may include a charge for disposal of clinical waste. This charge may also pay for disposal of fly tipped items in communal areas.	<ul style="list-style-type: none"> The cost of the service over the 12-month period prior to the setting of the charge Any quotes, estimates or fixed contract prices for the service to be received over the coming year
Security costs	Provision of a security or concierge service to any site, to protect the fabric of the building	<ul style="list-style-type: none"> The cost of the service over the 12-month period prior to the setting of the charge Any quotes, estimates or fixed contract prices for the service to be received over the coming year
Sewage pumping station servicing	The servicing of any sewage pumping station serving the relevant properties.	<ul style="list-style-type: none"> The cost of the service over the 12-month period prior to the setting of the charge Any quotes, estimates or fixed contract prices for the service to be received over the coming year
Staff time spent delivering eligible services	Only charged in supported housing. This charge covers the time spent by staff working at a specific service delivering eligible housing management activities, rather than support activities. Eligible activities may include work relating to: <ul style="list-style-type: none"> allocations anti-social behaviour rent collection or management of rent accounts enforcing or managing license or tenancy agreements 	This charge is calculated as a percentage of the staff costs apportioned to a specific service.

	<ul style="list-style-type: none"> • health and safety • liaison with contractors on site • time spent on property maintenance • time spent on resident consultation relating to the above • time spent on management functions relating to the above 	
Tenant's internet costs	The provision of internet access to tenants throughout a building or in communal areas.	<ul style="list-style-type: none"> • The cost of the service over the 12-month period prior to the setting of the charge • Any quotes, estimates or fixed contract prices for the service to be received over the coming year
<i>Not eligible for housing benefit</i>		

APPENDIX IV – Estimated equipment lifespans

Please note that these figures are indicative and may vary in specific circumstances. They are provided as a guide and do not cover every item of equipment provided by Elim

Equipment	Estimated lifespan (yrs)	
	General housing	Supported housing
Carpets	10-12	4-5
Central heating boiler - condensing	10-15	10-20
Central heating boiler – non-condensing	10-20	10-20
Cooker	5-8	4-5
Door entry system	15-20	10-15
Emergency lighting	20	20
Fire alarms	15-20	15-20
Fire fighting equipment	8-10	5-10
Furniture	10-12	5-7
Laundry equipment	5-8	4-6
Lift	25-30	25-30
Refrigerator	5-8	4-6
Refuse containers	10	5
Satellite dish	10	10
Solar photovoltaic panels	20-25	20-25
TV aerial	20	20