

Partick Housing Association



Rent Setting Report

Customer Scrutiny Panel

November 2016

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Customer Scrutiny Panel Statement

The Customer Scrutiny Panel aims to review the performance of Partick Housing Association (PHA) and make recommendations based on our findings about how these services could be improved. This report covers all of our research, findings and recommendations - finalising our third project on our chosen topic of Rent Setting.

The Panel is made up of ten volunteer tenants and local residents who have been working with PHA to achieve the shared aim of improving services at the Association. With support from PHA and their staff we are enjoying learning about the different services involved in running the association and how this impacts on customers, including ourselves.

Scrutiny Panel members involved in this report were:

- Barbara Atterson
- David Gibson
- Elaine Gordon
- Liz Kyle
- Gordon McDonald
- Jean McGrehan
- Alison Sherry
- Eileen Sparkes
- Morayo Scanlan
- Lewis Gilmour

Customer scrutiny brings benefits to all involved, including:

- **Customers** - it aims to improve the services tenants and residents receive.
- **PHA/PWL** - it challenges PHA/PWL to tackle areas of underperformance and to aim for continuous improvement in areas of success.
- **Regulator** - it demonstrates compliance with regulatory standards.
- **Partners and stakeholders** - it shows the benefits of partnership working and continuous improvement.

Selecting a service for scrutiny

Before beginning the project The Panel discussed the feedback from the PHA Board that was given to them for the Complaints and the Backcourt Management reports. Everyone was in agreement that the feedback provided was good for Panel morale as it reassured the members that the input they were having was making an impact. It was also agreed that regular feedback from the Board and PHA staff was important and the Panel would like information on how their recommendations are progressing every 6 months.

To get a better understanding of areas within PHA that they could research, the Panel looked over the most recent Customer Satisfaction Survey, conducted by Research Resource in December 2015, along with PHA's Annual Return on the Scottish Social Housing Charter (ARC). After reading and discussing all of the information, everyone was in agreement that the results were very positive.

Through analysing the average rent prices and comparing the costs to Panel members' own rents it was noticed that there was a significant variation in prices. This combined with the result of the Customer Satisfaction Survey question, "*Taking into account the accommodation and services PHA provides, do you think your rent for this property represents good or poor value for money?*" returning a 91% good/very good result, encouraged the Panel to find out more information about how rents are calculated.

As the rent costs had sparked discussion and raised many questions during the Panel meeting it was agreed that Rent Setting would be a suitable topic to research for the next project.

The scrutiny process

The Panel held meetings over a six month period to discuss all aspects of Rent Setting.

On completion of the project, Panel members agreed the positive and negative aspects they had identified, detailed their findings and agreed recommendations that will potentially be of benefit to PHA and its customers.

The resulting Action Plan is shown at the end of this report. It outlines the Panel's recommendations and how they should be taken forward, identifies a staff member who would have responsibility for the action and a completion date.

Throughout the project, Panel members carried out a range of tasks including:

- Interviewing several members of staff; Senior Housing Assistants, Finance Manager, Housing Services Managers, Development Manager and Finance Director.
- Review of PHA's current Rent and Service Charges Policy.
- Site visit to new development at Broomhill Gate.

The information gathered from these exercises is detailed in this report.

Interview with Julie Thomson, Finance Manager and Gregor Colville, Housing Services Manager

The Panel interviewed Julie Thomson, Finance Manager and Gregor Colville, Housing Services Manager to gain an overview of rent setting and how it is determined.

Julie explained that PHA has a 30 year business plan that will take the Association up to 2025. The key aims of this are reviewed every year along with income and expenditure. In order to achieve Scottish Housing Quality Standards PHA looks at costs for increase based on consumer price index and inflation rates.

PHA will be changing the rent increase date this year from 1st September to 1st April. After a consultation period it was decided that it would be fairer to increase by 0.6% in April to see an overall increase of inflation +1%. This means that tenants will have two rent increases within the space of a year, the first being September 2015 and again in April 2016.

Gregor and Julie clarified that as there is a yearly budget and the cost of maintenance/improvements will change on a yearly basis. When considering this it makes sense for the rent increases to happen every year but this is not a legal requirement.

Through discussion with Gregor the Panel established that it would be possible for PHA to look at harmonizing rent prices over a number of years, with the result being that individual households wouldn't have to pay for improvements. These costs would be spread throughout the housing stock by removing the extra charges for different amenities such as central heating.

Julie made it clear that there are restrictions on the surplus money generated from rental income. The Scottish Housing Regulator states that rents cannot be increased without demonstrating good use of this money.

There is a yearly budget for modernising properties at PHA. A modernised void property adds 180 points onto the rental cost which currently equates £103.31 per month. The cost of modernising varies on each property (i.e. one flat may cost £20,000 to renovate and the next could cost £30,000) but the rental points will always be increased by 180.

Gregor described why rent is not calculated on floor space, as every property would need to be measured and getting inside each one would be difficult when tenanted. This would then result in several tiers of rent calculation which is something PHA are attempting to move away from.

Service charges are kept out of the rent for housing benefit purposes. These vary across all properties e.g. lift services, garden maintenance, close cleaning etc.

Findings

- As inflation rates can decrease, The Panel questioned whether rent may also be decreased during these times.
- There was concern around all modernised voids having a rental increase of £103.31 as this seemed unfair considering the cost of works carried out can vary.

Positive Points

- A change in rental increase date to 1st April will provide value for money by aligning budgets for the financial year.
- PHA is clearly committed to improving and upgrading properties.
- The recent changes mentioned combined with the possibility of harmonising rent evidences that PHA appears to be moving towards a better way of setting rents.

Interview with Alison Phillips and Pauline Joyce, Senior Housing Assistants

The Panel met with Alison and Pauline to discuss Fair Rent. Everyone was given rent calculation sheets for Fair Rent properties to demonstrate how these are calculated. Alison and Pauline explained the following information:

Fair rents apply to tenancies that began before 1989 and prices are set through the rent registration process. The value is calculated using PHA's rent point calculation sheet. This is then posted to the Rent Service Scotland (RSS) in Dundee who will decide if this is a reasonable rent charge. RSS often suggest that prices could be set higher but PHA chooses to use its own calculation.

Fair rent is increased every 3 years on the same date that the original tenancy agreement was signed with PHA currently having 150 of this type of tenancy.

The tenant can appeal the decision on the price of their rent. This is then investigated by a surveyor, lawyer and 2/3 members of the appeals panel, paid for by the Scottish Government. Alison and Pauline have found that sometimes appeals and objections to the prices set are due to other issues, such as frustrations with the surrounding area or neighbours. The investigation includes comparing prices with local private lets, looking at the amount of repairs to the property carried out by PHA and any planned maintenance works by the Association (new kitchen, bathroom, windows). Very few people challenge the price set and this is not a regular occurrence with PHA tenants.

This type of tenancy still has the right to buy until 31st July 2016 but this will end with the commencement of the Housing Scotland Act (2014) being introduced as of 1st August 2016.

The Panel asked what the benefits were of having a fair rent compared to a modern rent – the benefit was the right to buy but as this is being abolished questions were raised as to whether it was worth while keeping this type of tenancy. With the amount of staff time spent calculating fair rents and the paperwork involved questions were raised about how financially worthwhile this was for PHA.

Panel member Jean has a fair rent tenancy agreement; she stated that she would be interested in moving to rent increases once a year instead of every three and would consider changing her tenancy agreement after 31st July 2016.

Findings

- As the rent is increased every three years tenants see a sudden rise in price which might make budgeting more difficult.
- The administrative side of increasing fair rent is costly – it takes up a lot of staff time and therefore impacts on PHA financially whereas modern rent increases are system generated.
- Fair Rent tenants no longer have the right to buy. The Panel therefore questioned why these people would be kept on a Fair Rent tenancy.

Positive Points

- PHA chooses to use its own rent calculation rather than the one recommended by RSS, keeping rents lower and more affordable to tenants.
- Rent prices are reasonable, even with the increase happening every 3 years.

Interview with Roddy Matheson, Development Manager

The Panel decided to interview Roddy to gain a better understanding of rent from a new development perspective. This gave everyone the opportunity to ask questions about how the rental prices would be taken into consideration when building new homes and how this also effects funding from Government bodies and private investors.

Roddy explained that the price of rent does not affect the type of building. It is the property that determines the rent cost. When building a new development the amount of properties and size (such as one, two or three bedrooms) is taken into consideration and the cost of the development as a whole. It may work out more cost effective to build 20 smaller units than 10 larger ones i.e. 20 one bedroom properties rather than 10 two bedroom. Although all of this is considered, the decision ultimately comes down to what type of stock PHA is in need of according to tenants looking to transfer and applicants on the waiting list.

At the beginning of a proposed development, a feasibility study is conducted to determine what would be the most appropriate use of the land. There is a minimum requirement for the size of the build according to the funding agency; these include size of property requirements and the site. The build can only be flexible within these parameters.

When private developers' are building new housing the guidelines that they need to adhere to are reduced in comparison to housing for varying needs built by social landlords.

When building there are always two funders – private funding from bank loans and grant funding from the Scottish Government. A calculation is made to figure out the surplus made from the development; this then determines the amount that can be paid back to the loan on a monthly basis. This figure helps to decide how many years the loan will be taken out for.

The Panel were told that before a project begins rental calculations (based on the PHA point sheet) are made to see how much money would be generated from the site. A Quantity Surveyor calculates cost per square meter based on labour, construction and materials. The Association would then look at cost plan figures balancing to be able to calculate what is affordable. The project development is then put out to tender and sometimes the tender comes in at less or more than the predicted cost.

The Westminster Government sets a Local Housing Allowance (LHA) according to the city/town that gives a figure showing the maximum amount of housing benefit that will be paid per week to cover rent costs. Housing Associations should always be looking to charge rents that are lower than the LHA, this way; it is more likely that the full rent will always be paid to them through housing benefit. If the rent is higher than the LHA it can be unaffordable for tenants.

Roddy has discovered that, according to our rent calculation sheet, PHA's future development at Laurel Street would have 1 bedroom properties that cost more than the LHA to rent but the 2 bedroom properties would come in at less than the LHA.

Roddy suggested that he would like to see all PHA new build rents being around 2.5% below the LHA no matter what the additional amenities are.

Findings

- The Panel was particularly interested in how land is developed, what sizes of homes PHA has a shortage of and how information to support this is gathered.
- Although LHA is an important consideration the Panel believes that PHA should not look to set their rents according to this value.

Positive Points

- The Panel surmised that PHA's financial status must be strong as private investors are willing to approve loans.
- Keeping rents low and below LHA is beneficial to current and prospective tenants.
- It is of great benefit to the local community that PHA is building new developments and adding to housing stock.

Interview with Michael Monaghan, Housing Services Manager

Mid market rent (MMR) properties have been mentioned in previous Scrutiny Panel projects as the Association currently has 22 flats at 1 Centurion Way. With plans to build MMR flats in future developments, the Panel was keen to learn more about the difference between them and social rented properties with the main focus on how the rent was calculated.

Michael began by describing how MMR came as an alternative for people who were not entitled to social housing (based on need) but could not afford to pay private let rents or buy their own properties.

To rent mid market properties the household must earn between £22,800 and £40,000. This is set at this amount because the government has recommended that rents should be no higher than 27% of a person's monthly income. If it is higher than this it has been shown to be unsustainable.

Mixed tenure developments (areas of housing containing more than one type of tenancy such as shared ownership, social housing and MMR) were created with the aim of integrating people from different backgrounds. Michael explained that this is partly because areas with only social housing may be perceived as run down and people can be put off living there.

A Scottish Government study showed that Partick would be an ideal place to have mid market rented properties due to the cost of buying, the price of private rents being high and a good rate of employment in the area. However, there are no requirements within Government grant funding to build mid market rent properties.

Michael described the ownership of the MMR properties. PHA owns the MMR properties but it leases them to the subsidiary company that runs the factoring business, Partick Works Limited (PWL). This is because PWL, unlike PHA, is allowed to make a profit that is then gifted back to PHA on a yearly basis. This profit then means that PHA can afford to build more social housing through the funding it gains as a result of the profit PWL makes on mid market rents.

When approaching banks for private funding PHA has to show how it can afford to pay back loans. With the gifted money from PWL, PHA is able to demonstrate this. Building in Partick is costly due to only small, expensive areas of land being available. Michael said that because of this PHA is often outbid by private developers when trying to purchase land.

MMR price is calculated on a point basis (the same as social rent) with a further 33% added to the total cost. At the moment, PHA has two MMR properties that are 16% higher than LHA.

As with social housing rents, to generate enough surplus for PHA to keep building and providing better homes PHA must increase the rent every year. As much as 55% of PHA's surplus goes back into maintaining and building homes.

Findings

- The Panel was interested in why the difference between social and MMR was set at 33%.
- The Panel were interested to find out who the MMR properties were aimed at.

Positive Points

- The increase in funding to PHA through the gifting of PWL profits allows for further expansion of social housing and improvements to existing properties.
- The rental price for the customer is significantly lower than local private lets. The new two bedroom MMR properties at Broomhill Gate will cost £599 per month including service charges. The Panel looked up prices of 2 bedroom flats for rent in the Broomhill area and found tenement flats priced from £795 per month and modern builds from £695 upwards.
- PHA properties are well maintained and will typically be in better condition than privately rented homes.

Review of Current Rent and Service Charges Policy

To help recap on all of the information gathered throughout the project the Panel decided to review the summary of the current PHA Rent and Service Charges Policy, which is available on the PHA website, focussing on the points that were agreed by the various consultation groups.

A house or maisonette is more desirable than a flat and should attract more points and a higher rent.

The Panel agreed with this statement.

The points allocated to new build housing should reflect the quality of the building and building costs.

The Panel questioned how valid this point was as there will come a time when a “new build” is no longer new. As all PHA properties should be up to SHQS standards the Panel felt that surely all properties will then be of similar quality.

New build housing and modernised houses are more desirable and should attract a higher rent than those improved before 2009.

Concerns were raised over the date of 2009, does this mean that as time goes on it will be brought forward i.e. in 2017 will the year the property is improved before move to 2010? There was agreement that modern builds and tenements are equally desirable to different people.

The points allocated for the number of bedrooms should reflect the overall size of the house, with larger bedrooms attracting a higher rent than smaller ones.

The Panel had previously considered whether it was reasonable to calculate rents based on floor space which seemed a reasonable request and increasing rent according to the number of bedrooms relates to this idea. The Panel agreed that although the floor space in a one bedroom may be the same as in a two bedroom, the two bedroom property should have a higher rent price.

The points allocated for the type of kitchen and dining area in the house should reflect the overall size of the kitchen and space available throughout.

There are pros and cons to different types of kitchens, everyone agreed that some people prefer to have open plan kitchens instead of a separate kitchen however, having an extra room that had space for a kitchen and dining table would then mean the property is bigger. The Panel believes that the bigger property should attract the higher rent. Following further discussion the Panel concluded that all kitchen types would be desirable to different people and were unsure whether rent costs should change accordingly.

The points allocated for the type of heating system installed in the house should also reflect how efficient the system is and ongoing maintenance costs.

The Panel agreed that it is fair to have a higher rent price when there is a more efficient heating system in place. Everyone agreed that the points increase for installing a new system and therefore price increase should be set at a lower rate.

Ideally reducing the points allocated from 40, which currently translates to £31.79 down to a level that would result in roughly a £20 increase.

Additional amenities such as en-suite bathrooms, balconies, private sunspaces and parking are all seen as being attractive to tenants and should attract more points and a higher rent.

After much discussion the Panel decided that rents should be higher for those who have private sunspaces, en-suite bathrooms etc especially for private parking as parking is at a premium in Partick. Glasgow City Council will be introducing parking controls throughout Partick and all residents will be required to display a resident's permit that will cost them £50 a year.

Accommodation that is purpose built or specifically designed for wheelchair users have facilities which are costly to maintain and replace, and should attract additional points.

Wheelchair user flats should have a higher rent charge although the Panel felt that this seemed unethical. It would be preferable for the higher rent cost to be absorbed through all of PHA's stock instead of a wheelchair adapted flat having a much higher price per month to recoup costs for maintaining the fabric the property.

The points system should cater for houses that lack basic amenities, specifically, small houses that do not have a bathroom and only have access to a shower room. These houses should benefit from a reduction in rent.

Rents should not be lower for small properties that only have space for a shower. The Panel believes that PHA should charge the same amount for all 2 person 2 apartment (1 bedroom) but PHA should look at reclassifying very small flats to being the same as studios.

Findings

- The Panel was in agreement with some statements but they felt that the current policy had some outdated points that were in need of review.

Positive Points

- It is very helpful that this information is available to the public through the PHA website.

Interview with Eamonn Hughes, Finance Director

Eamonn explained to the Panel that while he worked at South Lanarkshire Council he had been involved in rent harmonisation across the stock. The aim of this was to have all properties of the same composition being charged the same rent price. This would mean that all one bedroom flats would be charged the same rent no matter what the building type, kitchen size or additional amenities such as balconies or parking spaces. When PHA merged with Meadowside and Thornwood anomalies of various rent points were brought along with the different rent setting policies. 55% of PHA properties are one bedroom, Eamonn explained that some of these were only suitable for one person due to the bedroom size having space for a single bed; he believes that it would then be possible to charge a lower price for these properties.

The current standard of Scottish Quality Housing Standards (SHQS) is that each property should have a modern kitchen and bathroom. Another requirement that is necessary by 2020 is central heating but historically PHA has allowed people to refuse this heating type.

Rent harmonisation is carried out to make rents fairer for all tenants. The Housing Association would not make a profit from this as inevitably some rents would be reduced and others would be increased. So as not to make a sudden impact on the Association or tenants, these price differences would be gradually adjusted over a period of years but no longer than five. When a rent is too high it will be reduced each year until a point where it catches up with the average rent and yearly inflation.

To work out the criteria of harmonising it is important to find out what matters to the tenants, i.e. is floor space or number of bedrooms more important? Is a bigger kitchen important enough to pay a higher rent price?

The idea of rent being set according to square footage is too difficult because within PHA stock there have been many internal changes. With tenements being rehabbed in the 1970s and amalgamations there is not a standard flat size. This combined with tenants potentially being unhappy about the Association looking around all of their rooms it is highly unlikely that the exact measurements could be obtained while people live in the property. Eamonn went on to say that even if the square footage was gathered it leaves room for people to dispute the size of their home and therefore dispute the rent price.

Eamonn explained that PHA will soon be conducting a stock percentage survey where they will be able to gather more details about the properties. It would be reasonable to take measurements of homes when they are void and possibly when the yearly gas safety checks happen.

It is important that rent calculation is simplified as much as possible so that all properties of the same size e.g. 1 bedroom, 2 bedrooms etc. are charged the same rent. Some additional costs will need to be retained such as lift services because the regular checks and maintenance cost a high amount per year.

Positive Points

- Harmonising is a hugely time consuming task.
- PHA has a wide variety of property sizes within one bedroom flats.
- A stock percentage survey would be a good basis for moving forward so that PHA is fully aware of the types of properties that it owns.

Findings

- Harmonising PHA rents would make prices fairer across all of the stock.
- PHA seems to want rent costs to be more equal.
- If measurements are taken and PHA has a more accurate idea of what stock is available, allocations will become more efficient.

Site Visit to Broomhill Gate

The Panel visited the mid market rent flats and the social rent townhouses at the new PHA development, Broomhill Gate.

The visit was led by Development Manager, Roddy Matheson who explained that the mid market rent flats will be suitable for up to 4 people, most likely a couple with two children. As these are not allocated on a point basis due to the tenant's living situation, the allocation process is different. This means that a single parent with a child could take on the tenancy. All of the flats are the same size and same layout; a living room with balcony, attached to this is a dining kitchen space with Juliette balcony, hall cupboard, utility space, bathroom and two double bedrooms with built in wardrobe. The flats will not have any private garden space, even the ground floor ones. There will be communal grounds at the front of the building and grass with drying greens at the back of the building. Each flat will have its own allocated parking space with the rent price set at £599 per month, including £50 service charges.

There are 14 townhouses of equal sizes with 3 bedrooms that are suitable for up to 6 people. These are built over 3 levels with the ground floor housing a garage, utility room and cupboard. The first floor contains a dining kitchen, shower room and living room with Juliette balcony and a self contained balcony. There are 3 bedrooms and a bathroom on the top floor. All of the townhouses will be allocated to current PHA tenants through transfers or direct applications from the PHA general waiting list. Each house will have its own front garden and back garden that can be accessed from the dining kitchen. The rent for these properties will be £521 per month. The council tax has not been assessed yet.

Findings

- Council Tax could potentially be high which might put people off renting at Broomhill Gate.
- The development is impressive with grounds containing grass and low maintenance plants, play-park and integration with the Crossreach unit bringing people into the local community.

Positive Points

- Broomhill Gate will provide modern, energy efficient homes for PHA tenants.
- Development of more MMR properties will increase the income to PWL and in turn PHA once the annual profits are gifted.
- Rent prices are low compared to other properties in the area, particularly the townhouses.

Action Plan

Recommendations	Comments	Actions	Responsible Staff Member	Implementation Date
<p>PHA should contact Fair Rent tenants asking them to sign a modern tenancy agreement.</p>	<p>Due to the administrative work and therefore high cost to PHA when manually processing fair rent increases, the Panel believes that changing these tenancies to modern agreements would be a long term cost benefit PHA.</p>	<p>The Panel suggests that an incentive for tenants would be switching to an annual increase instead of a more dramatic increase every 3 years. Each Fair Rent tenant should be written to, encouraging them to make contact to discuss signing a new agreement. If there is no response to this a follow up telephone call is suggested.</p>	<p>Senior Housing Assistants and Housing Assistants</p>	<p>December 2016</p>
<p>Carry out rent harmonisation exercise to bring rent prices in line across all housing stock.</p>	<p>The Panel believes that harmonising all rent prices will make costs more manageable for tenants. In particular those who are currently paying higher than the average price, such as those in modernised void properties.</p>	<p>The Panel understands that this is a huge task to undertake and recommend that PHA conducts a customer consultation beforehand to find out what matters most to tenants i.e. should those with double bedrooms pay a higher rent price than those with single bedrooms. As all PHA tenants had two increases within the space of 12 months (September 2015 and April 2016) the Panel understand that a further large adjustment in April 2017 would be difficult to execute. Realistically, full harmonisation and price adjustments would be best received by tenants with the annual increase in April 2018.</p>	<p>Finance Director</p>	<p>April 2018</p>

<p>PHA should consider reclassifying very small flats to studio flats.</p>	<p>The Panel believes that following harmonisation it would be unfair for those living in very small flats to be paying the same amount of rent as those in standard 1 bedroom properties. There is a significant variation in property sizes when comparing old tenement buildings being rehabbed over the years and the modern new developments PHA owns. This is particularly noticeable in 1 bedroom flats.</p>	<p>This recommendation should be considered while the rent harmonisation is taking place so that any changes would be incurred during the annual increase.</p>	<p>Housing Services Manager</p>	<p>April 2018</p>
<p>PHA should consider revising current rent and service charges policy.</p>	<p>When discussing the key themes of the current policy the Panel noted that some of the points had become outdated.</p>	<p>In order to keep up to date with the changing environment it is important that PHA looks to revise current policies on a regular basis. The Panel understands that re-writing a full policy is a significant task so suggests that PHA looks to review this on an annual basis. This would need to be conducted a number of months before the annual rent increase to give enough time to implement any changes affecting prices.</p>	<p>Housing Services Manager</p>	<p>December 2016</p>
<p>Properties that have access to private parking should have a higher rent cost than those without.</p>	<p>Due to Glasgow City Council bringing in parking restrictions throughout Partick.</p>	<p>PHA new developments often include private parking which is of significant benefit to the tenants living in those properties. The Panel felt that it would be unfair on tenants who live in</p>	<p>Housing Services Manager</p>	<p>This should be considered if and when parking restrictions are</p>

		properties without private parking to pay the same amount in rent, particularly since Glasgow City Council are implementing charges of permits at an annual cost of £50.		introduced by Glasgow City Council
Wheelchair adapted flats should not incur extra points.	The Panel believes that the cost of maintaining adapted flats should be absorbed across the housing stock. The increase in rental calculation points on wheelchair adapted flats compared to standard properties is quite significant. The Panel understands that due to the upkeep of the necessary adaptations there is a higher cost to PHA. When considering this the Panel felt that the occupant should not have to pay a higher rent than those in non adapted properties as they have no choice in the type of home they need.	The Panel proposes that PHA consider removing the additional rental calculation points from wheelchair adapted properties. This should be looked into before the next PHA rent increase so that the impact of rents being adjusted is at the same time.	Finance Director	The Panel recommends that this is considered during the rent harmonisation exercise.