

		Income			Expenditure						Net Operating Balance				Available Capital Funding					Capital Programme			
Year	Year	Net Rent Income	Other Income	Total Income	Tenancy Mgmt	Estate Services	Housing Asset Mgmt	Support Costs	Debt Charges	Total Expenses	Net Operating Expenditure	Balance B/F	CERA	Balance C/F	CERA	MRA	Prudential Borrowing	Capital Receipts	Total Capital Funds	WHOS Capital Programme	SHARP programme	Shortfall	
		£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000								
1	2015.16	(28,365)	(1,033)	30 y	1,573	1,024	8,398	2,280	5,621	18,896	(10,502)	(946)	10,787	(661)	10,787	5,200	5,400		21,387	20,298	900	(189)	
2	2016.17	(29,685)	(1,270)	(30,955)	1,601	1,044	8,201	2,291	7,847	20,984	(9,971)	(661)	9,897	(734)	9,897	5,200	10,500		25,597	21,589	4,017	9	
3	2017.18	(30,959)	(1,547)	(32,506)	1,632	1,065	8,364	2,253	8,355	21,669	(10,837)	(734)	10,813	(758)	10,813	5,200	12,400		28,413	23,004	5,517	107	
4	2018.19	(32,192)	(1,839)	(34,031)	1,664	1,086	8,531	2,296	8,902	22,479	(11,552)	(758)	11,524	(787)	11,524	5,200	8,900		25,624	20,214	5,682	272	
5	2019.20	(33,366)	(1,877)	(35,243)	1,697	1,108	8,700	2,341	9,006	22,851	(12,392)	(787)	12,379	(800)	12,379	5,200	-		17,579	17,217	0	(362)	
6	2020.21	(35,103)	(1,898)	(37,001)	1,730	1,130	8,874	2,387	8,810	22,932	(14,069)	(800)	14,066	(803)	14,066	5,200	3,000		22,266	19,518	0	(2,748)	
7	2021.22	(36,332)	(1,928)	(38,260)	1,765	1,153	9,051	2,435	8,727	23,132	(15,128)	(803)	15,121	(810)	15,121	5,200	-		20,321	22,739	0	2,418	
8	2022.23	(37,604)	(1,959)	(39,562)	1,800	1,176	9,233	2,484	8,531	23,223	(16,339)	(810)	16,336	(813)	16,336	5,200	-		21,536	17,351	0	(4,185)	
9	2023.24	(38,736)	(1,990)	(40,726)	1,836	1,199	9,417	2,534	8,310	23,296	(17,430)	(813)	17,427	(815)	17,427	5,200	-		22,627	17,871	0	(4,756)	
10	2024.25	(39,782)	(2,022)	(41,804)	1,873	1,223	9,605	2,584	8,086	23,372	(18,432)	(815)	18,429	(818)	18,429	5,200	-		23,629	18,407	0	(5,222)	
11	2025.26	(41,643)	(2,064)	(43,707)	1,911	1,248	9,798	2,636	7,871	23,463	(20,245)	(818)	20,241	(821)	20,241	5,200	-		25,441	18,959	0	(6,482)	
12	2026.27	(41,959)	(2,089)	(44,048)	1,949	1,272	9,994	2,689	7,669	23,572	(20,476)	(821)	20,472	(825)	20,472	5,200	-		26,672	19,528	0	(6,144)	
13	2027.28	(43,092)	(2,123)	(45,215)	1,988	1,298	10,193	2,742	7,434	23,656	(21,559)	(825)	21,556	(828)	21,556	5,200	-		26,756	20,114	0	(6,642)	
14	2028.29	(44,255)	(2,158)	(46,414)	2,028	1,324	10,397	2,797	7,203	23,749	(22,665)	(828)	22,662	(831)	22,662	5,200	-		27,862	20,717	0	(7,144)	
15	2029.30	(45,450)	(2,195)	(47,645)	2,068	1,350	10,605	2,853	6,975	23,852	(23,793)	(831)	23,790	(835)	23,790	5,200	-		28,990	21,339	0	(7,651)	
16	2030.31	(46,678)	(2,232)	(48,909)	2,109	1,377	10,817	2,910	6,749	23,963	(24,946)	(835)	24,942	(839)	24,942	5,200	-		30,142	21,979	0	(8,163)	
17	2031.32	(48,861)	(2,281)	(51,142)	2,152	1,405	11,034	2,969	6,540	24,099	(27,043)	(839)	27,038	(843)	27,038	5,200	-		32,238	22,639	0	(9,600)	
18	2032.33	(49,232)	(2,309)	(51,541)	2,195	1,433	11,254	3,028	6,307	24,217	(27,324)	(843)	27,320	(848)	27,320	5,200	-		32,520	23,318	0	(9,202)	
19	2033.34	(50,561)	(2,348)	(52,910)	2,239	1,462	11,479	3,088	6,083	24,351	(28,559)	(848)	28,554	(852)	28,554	5,200	-		33,754	24,017	0	(9,737)	
20	2034.35	(51,927)	(2,389)	(54,316)	2,283	1,491	11,709	3,150	5,889	24,523	(29,793)	(852)	29,787	(858)	29,787	5,200	-		34,987	24,738	0	(10,249)	
21	2035.36	(53,329)	(2,431)	(55,760)	2,329	1,521	11,943	3,213	5,440	24,447	(31,313)	(858)	31,316	(856)	31,316	5,200	-		36,516	25,480	0	(11,036)	
22	2036.37	(54,768)	(2,474)	(57,242)	2,376	1,551	12,182	3,277	5,121	24,507	(32,736)	(856)	32,733	(858)	32,733	5,200	-		37,933	26,244	0	(11,689)	
23	2037.38	(57,330)	(2,532)	(59,862)	2,423	1,582	12,426	3,343	4,779	24,553	(35,309)	(858)	35,307	(859)	35,307	5,200	-		40,507	27,032	0	(13,475)	
24	2038.39	(57,766)	(2,563)	(60,329)	2,472	1,614	12,674	3,410	4,539	24,709	(35,620)	(859)	35,615	(865)	35,615	5,200	-		40,815	27,843	0	(12,972)	
25	2039.40	(59,326)	(2,609)	(61,935)	2,521	1,646	12,928	3,478	4,483	25,056	(36,878)	(865)	36,866	(877)	36,866	5,200	-		42,066	28,678	0	(13,388)	
26	2040.41	(60,927)	(2,656)	(63,584)	2,571	1,679	13,186	3,548	4,314	25,298	(38,286)	(877)	38,277	(885)	38,277	5,200	-		43,477	29,538	0	(13,939)	
27	2041.42	(62,572)	(2,705)	(65,277)	2,623	1,713	13,450	3,619	4,146	25,550	(39,727)	(885)	39,718	(894)	39,718	5,200	-		44,918	30,424	0	(14,494)	
28	2042.43	(64,262)	(2,755)	(67,016)	2,675	1,747	13,719	3,691	3,897	25,729	(41,287)	(894)	41,281	(901)	41,281	5,200	-		46,481	31,337	0	(15,144)	
29	2043.44	(67,268)	(2,822)	(70,090)	2,729	1,782	13,993	3,765	3,765	26,034	(44,056)	(901)	44,045	(911)	44,045	5,200	-		49,245	32,277	0	(16,968)	
30	2044.45	(70,389)	(2,891)	(73,280)	2,783	1,817	14,273	3,840	3,635	26,349	(46,931)	(911)	46,920	(922)	46,920	5,201	-		52,121	33,246	0	(18,875)	

HRA Business Planning - Appendix C										
	Risk	Income Model 1 and 2	2015/16	2016/17	2017/18	Notes	Service Impact RAG	Deliverability	Staffing Implications RAG	EIA RAG
1	LOW	Increased rental income from rent reform inc. agreed inflationary increases	(1,060,928)	(1,319,841)	(1,273,947)	Rent re-structuring will mean an increase in rental income until the target rent is achieved.	Green	Green	Green	Green
2	LOW	Reduction in income arising from phased implementation of gardens and service charges	738,051	522,187	266,271	2014/15 Business plan assumed full implementation in year 1. This reduction in income reflects the revised phased implementation plan.	Amber	Green	Green	Green
		<b>Total</b>	<b>(322,877)</b>	<b>(797,655)</b>	<b>(1,007,676)</b>					

	Risk	Savings Options Model 1 and 2	2015/16	2016/17	2017/18	Notes	Service Impact RAG	Deliverability	Staffing Implications RAG	EIA RAG
3	LOW	Maximise material efficiencies via product mix and pricing 3%	(56,000)	(56,000)	(56,000)	Realise efficiencies through the Travis Perkins contract via price reductions or changing product types.	Green	Green	Green	Green
4	MEDIUM	Fire Alarm Testing in-house	(45,000)	(45,000)	(45,000)	Proposal for Estate Caretakers to carry out function in place of contractors.	Green	Amber	Amber	Green
5	MEDIUM	Mobile Working back office savings	1,056	(21,761)	(21,761)	1 FTE Admin Staff reduction as a result of less paperwork and more efficient back office processes. Replaced with a one year system auditor post for implementation of job shedding	Green	Green	Amber	Green
6	MEDIUM	Mobile working performance and productivity savings	150,000	(24,555)	(24,555)	Void programme of works incorporating a phased move from subcontractors in year 1 to a team of 6 trades staff in years 2 and 3 as a result of increased productivity allowing for the redeployment of resource.	Green	Green	Amber	Green
7	LOW	Reduction in PPE and cleaning products	(10,000)	(10,000)	(10,000)	A reduction in the supply of PPE to supply only essential items and a reduction in the supply of some cleaning materials will result in savings of £10k pa	Green	Green	Green	Green
8	LOW	Remove Tenant Incentive Budget and replace with urgent cases budget	(20,000)	(20,000)	(20,000)	Currently have a budget of £35000 to assist tenants with downsizing.	Green	Green	Green	Green
9	MEDIUM	Review security policy for voids	(100,000)	(100,000)	(100,000)	Review Options for achieving value for money on void security costs	Amber	Green	Green	Green
10	LOW	Reduced expenditure on rent credits on tenancy commencement.	(27,000)	(27,000)	(27,000)	Prospective tenants are now provisionally allocated properties well in advance of the tenancy start date so there is a reduced need to provide rent free weeks at the start of the tenancy	Green	Green	Green	Green
11	MEDIUM	Van stock management	(10,000)	(10,000)	(10,000)	Fuel reductions due to effective van stock management	Green	Green	Green	Green
12	MEDIUM	Savings on the stores contract	0	(56,000)	(56,000)	This could be achieved through a joint contract with Wrexham or as part of a re-tendered service.	Green	Amber	Green	Green

13	MEDIUM	Introduction of flexible working for trades staff	(22,000)	(22,000)	(22,000)	15% reduction in overtime as some tradesstaff are working until 6pm meaning Emergencies can be dealt with by those working and not through overtime.	Green	Green	Green	Green
14	MEDIUM	Introduce a tree management policy	(18,000)	(18,000)	(18,000)	Essential tree works only on trees in tenants gardens. Medium risk as may increase H&S issues	Green	Green	Green	Green
15	HIGH	Fleet Management	(10,000)	(10,000)	(10,000)	15% reduction on management costs as more efficient processes following Corporate Fleet Review.	Green	Green	Green	Green
16	MEDIUM	Reduced Tenant Group Funding	(2,750)	(2,750)	(2,750)	10% reduction on tenant group funding.	Green	Green	Green	Green
17	MEDIUM	Reduce Inspection Team	(42,580)	(96,588)	(96,588)	Reduce inspection team as trades carry out more trade based inspections - reduction of 3 x FTEs	Amber	Green	Red	Amber
18	LOW	Housing Management Restructure	(116,801)	(116,801)	(116,801)	Assumptions made about salary grades as JEQs yet to be assessed.	Amber	Amber	Red	Green
19	LOW	Business Improvement Officer	(34,410)	(34,410)	(34,410)	Deletion of post in HAM as work is being absorbed within the current resources.	Green	Green	Red	Amber
20	MEDIUM	Reduce external conference events for tenant groups	(3,650)	(3,650)	(3,650)	A reduction in the funding for external conferences from £7650 to £4k.	Amber	Amber	Green	Green
21	LOW	Reduce postage costs / increase electronic communications	(3,500)	(7,000)	(7,000)	Lower saving in Year 1 to incentivise switch to electronic.	Green	Amber	Green	Green
22	MEDIUM	Increase insurance excess	(46,849)	(46,849)	(46,849)	Insurance excess can be increased to reduce cost of insurance. Medium risk as savings could be offset by number of claims.	Amber	Green	Green	Green
23	LOW	One off decant costs	(132,591)	(132,591)	(214,782)	Budget for regeneration of Flint. Once complete savings can be made. Majority of occupiers have now been re-housed.	Green	Green	Green	Green
24	Low	One year IT post ended	0	(30,358)	(30,358)	One year IT project post for Job scheduling and service charges.	Green	Green	Green	Green
25	Low	One off Redundancy Costs	(183,600)	(183,600)	(183,600)	Redundancy costs will be found via in year staff vacancy savings	Green	Green	Green	Green
26	Low	Reduce bad debt provision	(20,000)	(20,000)	(20,000)	Budget realignment	Green	Green	Green	Green
		<b>Total</b>	<b>(753,675)</b>	<b>(1,094,913)</b>	<b>(1,177,105)</b>					

3.00%	4.50%	107,573,324
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	Stock Condition Survey	Eco Funding/Non Trad. Properties	Internal Works	Envelope Works	Fire Risk	External works	Off Gas Cost	Environmental Works	Asbestos	DDA/Smoke Alarms	Empty Properties	Welfare Reform Remodelling	Contingency/Ur gents	Fees	WHQS Total	DFG	Flintshire Regen	Non WHQS Total	WHQS P.U	Other Capital P.U	Total Capital P.U	Stock
	£	£					£		£				£	£	£	£						
2015.16		2,800,000	8,391,450	3,914,950	500,000	475,000	1,100,000	0	350,000	50,000	500,000	100,000	446,442	669,663	19,297,505	1,000,000	900,000	1,900,000	2,676	264	2,940	7,210
2016.17		550,000	11,952,550	2,581,150	150,000	475,000	750,000	950,000	350,000	50,000	750,000	100,000	520,761	781,142	19,960,603	1,030,000	4,017,000	5,047,000	2,768	700	3,552	7,210
2017.18		700,000	9,853,450	5,834,900	150,000	475,000	500,000	950,000	350,000	50,000	350,000	100,000	547,901	821,851	20,683,101	1,060,900	5,516,680	6,577,580	2,861	910	3,945	7,230
2018.19		0	6,825,000	7,051,850	150,000	475,000	0	950,000	350,000	50,000	350,000	100,000	478,556	717,833	17,498,239	1,092,727	5,682,180	6,774,907	2,407	932	3,562	7,270
2019.20		0	2,662,500	7,286,600	150,000	475,000	0	1,900,000	350,000	50,000	350,000	100,000	389,223	583,835	14,297,158	1,125,509	0	1,125,509	1,956	154	2,355	7,310
2020.21		0	662,500	10,718,750	150,000	475,000	0	1,900,000	350,000	50,000	350,000	100,000	432,188	648,281	15,836,719	1,159,274		1,159,274	2,161	158	2,663	7,330
2021.22	11,728,000		2,123,550	1,967,800		150,000		350,000			500,000		489,581	734,371	18,043,301	1,194,052		1,194,052	2,462	163	3,102	7,330
2022.23	11,728,000										500,000		351,840	527,760	13,107,600	1,229,874		1,229,874	1,788	168	2,367	7,330
2023.24	11,728,000										500,000		351,840	527,760	13,107,600	1,266,770		1,266,770	1,788	173	2,438	7,330
2024.25	11,728,000										500,000		351,840	527,760	13,107,600	1,304,773		1,304,773	1,788	178	2,511	7,330
2025.26	11,728,000										500,000		351,840	527,760	13,107,600	1,343,916		1,343,916	1,788	183	2,587	7,330
2026.27	11,728,000										500,000		351,840	527,760	13,107,600	1,384,234		1,384,234	1,788	189	2,664	7,330
2027.28	11,728,000										500,000		351,840	527,760	13,107,600	1,425,761		1,425,761	1,788	195	2,744	7,330
2028.29	11,728,000									A	500,000		351,840	527,760	13,107,600	1,468,534		1,468,534	1,788	200	2,826	7,330
2029.30	11,728,000										500,000		351,840	527,760	13,107,600	1,512,590		1,512,590	1,788	206	2,911	7,330
2030.31	11,728,000										500,000		351,840	527,760	13,107,600	1,557,967		1,557,967	1,788	213	2,999	7,330
2031.32	11,728,000										500,000		351,840	527,760	13,107,600	1,604,706		1,604,706	1,788	219	3,088	7,330
2032.33	11,728,000										500,000		351,840	527,760	13,107,600	1,652,848		1,652,848	1,788	225	3,181	7,330
2033.34	11,728,000										500,000		351,840	527,760	13,107,600	1,702,433		1,702,433	1,788	232	3,277	7,330
2034.35	11,728,000										500,000		351,840	527,760	13,107,600	1,753,506		1,753,506	1,788	239	3,375	7,330
2035.36	11,728,000										500,001		351,840	527,760	13,107,601	1,806,111		1,806,111	1,788	246	3,476	7,330
2036.37	11,728,000										500,002		351,840	527,760	13,107,602	1,860,295		1,860,295	1,788	254	3,580	7,330
2037.38	11,728,000										500,003		351,840	527,760	13,107,603	1,916,103		1,916,103	1,788	261	3,688	7,330
2038.39	11,728,000										500,004		351,840	527,760	13,107,604	1,973,587		1,973,587	1,788	269	3,798	7,330
2039.40	11,728,000										500,005		351,840	527,760	13,107,605	2,032,794		2,032,794	1,788	277	3,912	7,330
2040.41	11,728,000										500,006		351,840	527,760	13,107,606	2,093,778		2,093,778	1,788	286	4,030	7,330
2041.42	11,728,000										500,007		351,840	527,760	13,107,607	2,156,591		2,156,591	1,788	294	4,151	7,330
2042.43	11,728,000										500,008		351,840	527,760	13,107,608	2,221,289		2,221,289	1,788	303	4,275	7,330
2043.44	11,728,000										500,009		351,840	527,760	13,107,609	2,287,928		2,287,928	1,788	312	4,403	7,330
2044.45	11,728,000										500,010		351,840	527,760	13,107,610	2,356,566		2,356,566	1,788	321	4,536	7,330