



Regeneration, Culture and Environment

Overview and Scrutiny Committee

20 January 2026

Housing Revenue Account Capital and Revenue Budgets 2026/27

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Summary

This report presents the Housing Revenue Account (HRA) capital and revenue budgets for 2026/27 and provides details of proposed rent and service charge levels for 2026/27.

The report also contains the latest revised forecasts of the HRA Business Plan.

The comments of this Committee will be collated for onward despatch to Cabinet and Council.

1. Recommendations

1.1. The Committee is asked to recommend the following to Cabinet:

- a) A proposed social rent increase of 4.8% (CPI of 3.8 plus 1%) for the social rent housing stock as set out in Appendix A (based on 52 collection weeks) with effect from 01 April 2026. All new tenancies issued during 2026/27 to be set at either the formula rent or rent cap for social rent dwellings, whichever is lower.
- b) A proposed affordable rent increase of the lower of Local Housing Allowance (LHA) rate or 4.8% (CPI of 3.8 plus 1%) for the affordable rent properties as set out in Appendix B (based on 52 collection weeks) with

effect from 01 April 2026. All new tenancies during 2026/27 to be set at either 80% of market rent or the LHA rate for affordable rent dwellings, whichever is lower.

- c) A proposed rent increase of 4.8% to be applied to all garage tenure types with effect from 01 April 2026 as stated in section 5.
- d) That the service charges increases/decreases as set out in Appendix C of the report for 2026/27 be approved.
- e) That the revenue budget for the HRA service for 2026/27 as per Appendix D be approved.
- f) That the provision for the estimated repayment of debt, based on annuity-based payment as set out in section 7.3, on the HRA's outstanding debt for 2026/27 be approved.
- g) To delegate authority to the Assistant Director, Culture and Community or Chief Housing Officer to agree weekly rental values presented by the Head of Tenant Services for any in-year completed HRA acquisitions and/or new builds during 2026/27.
- h) That Members approve the 30-year HRA Business Plan model as attached at Appendix E.

2. Budget and policy framework

- 2.1. The Council is required by law to carry out a review of Council rents from time to time and to ensure that the HRA does not fall into a deficit position.

3. Background

- 3.1. The 'Self-financing' regime for the HRA came into place on 1 April 2012 and the previous subsidy regime and the complex calculations that accompanied it were then abolished. For the most part, at the time, this left the HRA free of Government intervention and with the responsibility for managing and maintaining the Council's housing stock within the rental stream that the stock generates. This report concentrates on proposals for 2026/27 including:

- Rent and Service Charges
- Performance Management – voids, welfare reform and debt collection
- Expenditure assumptions
- Housing repairs
- 3 Year Capital Budget
- New House Building Programme update
- Borrowing and Debt
- Revised forecasts for the HRA Business Plan

- Revenue Budget for 2025/26

4. Rent

4.1. The Government announced on 2 July 2025 their new “***Delivering a decade of renewal for social and affordable housing***” which was based on a 5-step programme. Step 2: Rebuild the sector’s capacity to borrow and invest in new and existing homes included a new 10-year rent settlement commencing April 2026.

4.2. Following the Autumn statement 2024 and the subsequent consultation paper, social housing landlords are permitted to increase their rents for social and affordable properties by Consumer Price Index (CPI) plus 1% from April 2026.

4.3. The rent setting for the financial year 2026/27 has reverted to the Rent Standard set out in October 2024; CPI plus 1% based against September’s CPI. Therefore, the permitted increase from 1 April 2026 – 31 March 2027 is 4.8%.

4.4. The Rent Standard also sets out the guidance for calculating formula rent and rent caps, formula rent increases are based on September CPI plus 1% while the rent cap is calculated at September CPI plus 1.5%. All empty properties (voids) will have the rent re-set based on the Rent Standard when they are re-let.

4.5. Rents under social rent arrangement exclude service charges, which are charged separately and are based on actual expenditure and any known increases/decreases. Details are set out in section 6 of this report. Affordable rent charges are inclusive of service charges.

4.6. The Department for Levelling Up, Housing and Communities (DLUHC) Policy Statement on Rents for Social Housing (issued Feb 2019) states that, at the start of a new affordable rent tenancy, the rent must not exceed 80% of the market rent (inclusive of service charges) and should not be lower than the potential formula rent. This rent can then be increased by the social housing rent policy each year. When a dwelling of affordable rent is relet to a new tenant, rent must be recalculated again to ensure new rent is no more than 80% of the market rent at that time.

4.7. Appendix A (social rent) and Appendix B (affordable rent) set out the details of the proposed average rent increase by property type, which is based on social and affordable housing rent, and is in line with Government’s current guidance as detailed above.

4.8. The increase in weekly rent of 4.8% will result in an increase of £931,749 in budgeted rental income from dwellings against 2025/26 yearly rental income. This increase includes budgeted rental income of £735,408 from 141 affordable rent properties. 56 of these affordable rental properties are new

acquisitions for the start of 2026/27, the budgeted rental income assumes the properties will be occupied from the 1st April 2026.

- 4.9. The proposed charges will give an average rent of £108.22 per week for social rent and £173.64 per week for affordable rent, based on 52 weekly payments on current properties.
- 4.10. As of 01 April 2026, with the implementation of proposed increases of rent capped at 4.8%, the Council will have all social rent dwellings below formula rent. It is proposed that any new tenancies issued during 2026/27, are set at formula rent or rent cap for social rent dwellings, whichever is lower. New tenancies for affordable rent dwellings to be set at lower of 80% of market rent or the LHA rate.
- 4.11. It is recognised that, during the current cost of living challenges, any increase in rent increases strain on households. Unfortunately, the cost of delivering safe and well-maintained housing stock is also increasing, challenges in respect of materials and labour have been widely reported. However, the Council continues to ensure that its residents are supported with the cost of living.

5. Garage Rents

- 5.1. Garage rents are currently £13.91 per week for both council and non-council tenants.
- 5.2. It is proposed that for 2026/27, the baseline rent for all tenants will be increased by 4.8% to £14.58 per week or £758.16 per annum. Non-council tenants will also pay VAT at the standard rate.
- 5.3. It is estimated that this will generate a potential additional income of approximately £14,528 based on current letting rates.
- 5.4. The service has also created a new garage strategy for 2026, which will look to further improve garage rental income amounts and reduce void garage assets.

6. Service Charges

- 6.1. Service charges for 2026/27 have been calculated using estimated costs based on the actual charges for previous years and any known increases or decreases.
- 6.2. Guidance states that whilst social landlords should aim to confine service charge increases to inflation plus 1%, providing charges are fair, transparent and set at a level where they cover costs for a particular service, without profit or subsidising another, then the authority can use its discretion to charge a rate where costs are fully recovered.

6.3. Overall, the average weekly service charge increase for 2026/27 (excluding housing related support eligible charges) will be £0.25 per week (paid over 52 weekly basis) when compared with 2025/26. Appendix C details the average percentage increase/decrease required against each type of projected weekly service charge in comparison to 2025/26.

7. Performance Management

7.1. The financial management of the HRA is directly linked to key performance in a number of operational areas (void management, rent collection and arrears recovery).

7.2. Void Management

7.2.1. There is a direct correlation between the time a property remains void and the rent foregone.

7.2.2. The target for void property rent loss for 2025/26 was set at 1.73% of the rent debit, equating to £281,659.

7.2.3. Provision for void rent loss for 2026/27 has been set at 2.88%, or in financial terms £523,608, against the 2026/27 rent debit.

7.3. Rent Collection/Bad Debt Provision

7.3.1. The current tenants' rent arrears at the end of the financial year 2024/25 totalled £186,501 which accounted for 1.12% of the annual rent debit. As of the end of November 2025 the outstanding arrears totalled £241,758 (1.31% of total debit raised), this follows expected patterns for this period in the financial year however it is noted that last year's arrears totalled 1.58% of the debt role at the end of November).

7.3.2. The current and former tenant arrears (rent and other housing related debt) totalled £538,311 as at the start of 2025/26.

7.3.3. It is estimated that current and former tenant rent arrears (rent and other housing related debt) at year end 2025/26 will be approximately £536,857.

7.3.4. It is estimated that as at 31 March 2026 the total bad debt provision will be £448,000. Therefore, the bad debt provision budget for 2026/27 is set at £24,500 based on current year's performance.

7.4. Universal Credit (UC)

7.4.1. UC has been 'live' in Medway since May 2018, and it currently affects new claimants or existing benefit claimants who have a change in circumstances that triggers a move from the old benefits system to UC. As at the end of November 2025, there were 1,617 (around 53% of all tenancies) council tenants on UC.

7.4.2. To assist customers that are struggling with the cost-of-living crisis, the Tenancy Sustainment Team hold drop-in services for tenants to attend at Twydall library. They will also signpost and assist customers with accessing relevant services such as food banks and applying to the Household Support Fund, for help with energy costs, food, clothing etc.

8. HRA Expenditure

- 8.1. Generally, it is expected that expenditure will increase in 2026/27 compared to 2025/26 levels. To reflect the current economic climate and in line with the Medium-Term Financial Plan, various budgets will be realigned, such as rising cost of utility services, materials and labour, contracts that are subject to contractual annual uplifts and contracts which are due to be re-tendered, including any corporate and Government determinations such as increase in staff salaries and cost of implementing various new regulations. Where, through streamlining and service improvement, some budgets have regularly underspent, these have been revised down, as these budget reductions have been achieved through genuine savings.
- 8.2. It has been agreed internally that due to the time difference in preparing the HRA and the General Fund budgets, the existing SLA recharges between the HRA and the GF services will remain the same as 2025/26 for 2026/27 HRA budget. However, these will be reviewed during the GF budget build and any changes will then be reflected in the HRA budget. Any increase/decrease will be shown as an unidentified expenditure/savings to ensure correct SLAs are charged to the HRA based on the actual costs.
- 8.3. The revenue expenditure budget funds all general day to day repairs, emergency repairs, repairs to void properties, lift maintenance, estate improvements, repairs programme and central heating maintenance.
- 8.4. Planned maintenance to HRA stock is driven by stock condition data that determines when components need to be replaced or upgraded. To ensure that tenants homes are safe and repaired to a decent standard, a £1.76m budget will be required as a contribution to the Capital Programme for 2026/27.

9. Housing Repairs

- 9.1. Housing repairs expenditure covers both planned and responsive maintenance, some of which is capital funded. Government guidelines have stated that local authorities should be moving away from responsive repairs and towards increased planned maintenance expenditure, to achieve a spend ratio of 30:70. The HRA will also need to consider other legislative and regulatory changes such as changes to the Decent Homes Standard, Building Safety Act and the Housing Health & Safety Rating System (HHSRS).
- 9.2. Based on the proposed combined capital and revenue work programmes, the financial split in 2026/27 is anticipated as follows:

- Responsive maintenance £3.717m
- Planned/Capital maintenance £8.668m (excluding new build/acquisition and carried forward budgets)

9.3. When rounded to the nearest whole number, this split will equate to 30:70 spend ratio for 2026/27. This is in keeping with the threshold to meet good practice guidelines of 30:70.

9.4. Three-Year Capital Works Budget

9.4.1. The current three-year capital works budget was agreed as part of the 2024/25 HRA budget build. 2024/25 was the first year of the new three-year planned maintenance and disabled adaptations capital works programme (2024/25, 2025/26 and 2026/27). The agreed projected planned work and development expenditure is set out in the table 9.4.3. Included in the table is additional budget that is required for further acquisitions of properties such as Right to Buy (RTB) buy backs, purchasing units and the delivery of phase 5 and 6 of the HRA new build programme.

9.4.2. Any under-spend/slippage on the planned maintenance, adaptations capital programme and new build/acquisition capital programmes will be rolled forward in to future financial years.

9.4.3. Three-year Planned and Capital Programme Budget agreed in February 2024:

	2024/25 £000	2025/26 £000	2026/27 £000
Planned Maintenance	8,671	5,657	9,391
Disabled Adaptations	200	200	200
New build/Acquisition programme	4,500	8,875	2,225
Total	13,371	14,732	11,816

9.4.4. Three-year proposed Capital Programme Funding (February 2024):

	2024/25 £000	2025/26 £000	2026/27 £000
Major Repairs Reserves	4,397	4,485	4,575
Revenue Contribution to Capital	1,756	1,756	1,756
Borrowing	7,218	8,491	5,485
Other External funding	0	0	0
Contribution from 1-4-1 RTB Capital Receipts for new build/ acquisition programmes	0	0	0
Total	13,371	14,732	11,816

9.4.5. 2025/26 Round 3 HRA Capital monitoring:

	2024/25 Outturn £000	2025/26 Forecast £000	2026/27 Forecast £000
Planned Maintenance	5,443	8,668	10,319
Disabled Adaptations	117	334	200
New Build/Acquisition Programme	5,232	21,728	10,928
Total	10,793	27,580	21,447

9.4.6. Forecast includes £27.7m capital programme budget rolled from 2023/24.

9.4.7. The total HRA Capital programme at the start of 2025/26 was £57.4m, forecast capital programme is expected to be £36.8m at the start of 2026/27,

10. House Building Development Programme

- 10.1. Prior budget reports have detailed the previous four phases of HRA development. All previous programmes have been delivered from HRA reserves, borrowing and ring fenced Right to Buy (RTB) 1-4-1 capital receipts.
- 10.2. The Council aim to increase council owned housing by 1% year on year after projected right to buy sales over the next ten years. As the HRA has exhausted sites within existing ownership, further growth will be delivered through;

- Potential purchase opportunities. This relates to units that the HRA previously sold under RTB, that have become available to re-purchase and/or open market acquisitions where appropriate.
- Options to appropriate land and/or assets to the HRA from the general fund.
- Acquiring/purchasing private land to develop on.
- Purchasing units from the open market/S106 Units.
- Major estate regeneration.
- Joint ventures and partnership opportunities.

10.3. The HRA is now bringing forward phases 5 and 6 which once completed, will deliver an additional 81 units. Phase 5 entered into contract in August 2024 and the build is underway with completion anticipated for mid 2026. Phase 6 is progressing well and due to complete in anticipated Spring 2026.

11. HRA Working Balances

11.1. There is a requirement to maintain a working balance to safeguard against unplanned and unavoidable increases in expenditure or losses of income. As of April 2025, the working balance stood at £7.2m. For several years the actual HRA balance has exceeded the recommended good practice guideline of £450,000 and our set minimum reserve balance of £750,000. As part of the business plan review an optimum reserve level of £1.9m was agreed (based on 10% of turnover) consulted with the Tenant Panel and the Portfolio Holder.

11.2. Considering the optimum reserve level in conjunction with the view to reduce borrowing at high rates, £5.2m from the reserves will be used to fund the 25/26 capital programme.

11.3. Round 3 (2025/26) budget monitoring predicts an underspend of £394,000 resulting in a working balance at the 31 March 2025 of £2.19m.

11.4. The proposed 2026/27 HRA Budget as presented at Appendix D, produces a projected breakeven budget for the year.

12. Self-Finance Arrangements - Borrowing and Debt

12.1. To comply with Medway Council's provision for debt repayment policy, the HRA debt repayment or Minimum Revenue Provision (MRP) is made on an annuity basis. 2026/27 estimated MRP repayment will be £0.53m.

12.2. As per 2025/26 R3 budget monitoring, it is estimated that on 01 April 2025, the HRA opening debt will be £56.56m, subject to repayment of 2025/26 MRP payment of £0.51m. With further borrowing for future phases of the new build and housing purchase programmes, and subject to 2026/27 MRP payment of £0.53m, closing debt for year 2026/27 is estimated to be £67.29m. The debt position has been reviewed and is within our debt cap.

13. HRA Business Plan Update – an update on the below will follow prior to pre-cabinet meeting
 - 13.1. Local authorities are required to produce and maintain a HRA Business Plan that meets the Government's 'fit for purpose' criteria. The Business Plan is also a statement of the viability of the Council's HRA. It does not set the budget for the HRA but reports on the plans already agreed, including those reported to Members in this HRA Budget Report.
 - 13.2. The housing stock represents one of Council's highest value assets and its repairs and maintenance is a significant liability, therefore planning for its sustainable future is important.
 - 13.3. Effective and efficient management of the housing assets play an important part in delivering many of Council's corporate priorities and strategic objectives and the Asset Management Strategy (AMS) provides the long-term planning, provision and viability of assets.
 - 13.4. The Council maintains a set of long-term financial forecasts for its Housing Revenue Account. These forecasts inform the HRA Business Plan and enable the authority to model the impact of potential changes on the authority's ability to manage its housing stock as well as identifying and helping to mitigate the potential risks it faces.
 - 13.5. The HRA Business Plan was last approved by Members of Full Council in February 2025. The HRA Business Plan has been revised by Savills Housing Consultancy [in July and November 2025] and details of the 30-year business income and expenditure charts can be found at Appendix E. The assumptions are based on the following optional aspects:
 - High levels of inflation – driving both salary, maintenance and new development costs up by greater increments than assumed.
 - 10 Year Rent Settlement based on September CPI + 1%
 - Substantial increases for the cost of new borrowing reflecting both base rate changes and more importantly gilt rate rises. To date, no cap has been introduced for 2025/26.
 - Continual increases for the cost of new borrowing reflecting both base rate changes and more importantly gilt rate rises.
 - The loss of properties through the Right to Buy.
 - The investment into the Development Phases 5 and 6 with additional acquisition and development programmes a total investment in 95 new homes, delivered from April 2023.
 - Repayment of loans through an MRP mechanism, based on existing annuity values.
 - 13.6. Whilst the business plan is sustainable at its base position and with the development of new stock the funding needed to meet the decarbonisation of the stock requires more borrowing and this would be unsustainable for the

HRA. It is important to note that the position assumes no subsidy for these measures.

- 13.7. The Council will need to bid for funding to undertake the full programme of works needed, equally, more favourable changes in interest rates will improve the position. As recommended in the review, more regular reviews of the business plan may be required on an ongoing basis to make key strategic decisions.

14. Advice and Analysis

- 14.1. A Diversity Impact Assessment (DIA) has been completed at Appendix F.
- 14.2. The DIA recommends that proposed budget with the actions detailed put in place to ensure that any adverse impacts are mitigated.
- 14.3. The majority of changes that will be brought into effect in the 2026/27 Budget Report will not impact on our tenants in terms of the protected characteristics. Changes to charges and service delivery will be applied to all relevant tenants, not on an individual basis.
- 14.4. Where dwelling rent charges, service charges and garage rents have been increased there may be some negative impact on lower income groups. The HRA Landlord Service will continue to monitor and provide support to those in terms of income and welfare.

15. Risk management

Risk	Description	Action to avoid or mitigate risk	Risk rating
HRA Balance.	There is a requirement to ensure that the balance on the HRA does not fall into deficit and a business plan is required to model this need over a thirty-year period. The major factor with the potential to impact on this requirement, is the level of expenditure required for housing repairs.	Ongoing stock condition surveys undertaken to provide a sound basis on which to model future repairs investment. Regular monitoring by senior officers of the budgets and actions agreed to avoid deficit occurring.	C1

No up-to-date Business Plan in place.	Local authorities are required to produce and maintain a HRA business plan that meets the Governments 'fit for purpose' criteria.	The adoption of the business plan following the full implications of the housing and planning bill, as understood, would allow the Council to continue to meet this requirement.	D1
Significant change in income from rent or service charges affects business plan.	Arrears escalate above predicted 'bad debt' provision.	<p>Dedicated team in place to manage income.</p> <p>Weekly reports produced to robustly monitor performance and take prompt and effective action.</p> <p>Weekly and monthly reporting in place for arrears and other income.</p> <p>Regular reviews undertaken of alternative methods of delivery, which may improve customer service and value for money.</p>	CIII
Change of stock number	Significant change in stock numbers due to increase in Right to Buy or Strategies to review stock retention and assets such as garages.	Significant changes will be monitored, and the business plan refreshed as necessary.	CIII
Changing regulation and national targets	Changes to the decent home's standard, introduction of Awaabs Law and	Maximise opportunities to attract external funding to offset considerable energy	AII

	energy efficiency targets	expenditure. Review existing information and planned work programs to ensure they are aligned to targets.	
Likelihood		Impact:	
A Very likely		I Catastrophic	
B Likely		II Major	
C Unlikely		III Moderate	
D Rare		IV Minor	

16. Consultation

- 16.1. The Housing Act 1985 requires the issue of written notification to each tenant, a minimum of four weeks in advance of the date any rent charge adjustments become operative. For 2026/27 the latest date for posting the notices is Friday 27 February 2026.
- 16.2. The Council has developed a resident engagement statement detailing how officers consult and engage with tenants in partnership with tenants' forums. To ensure tenants are informed of the change's, tenants will be consulted on any changes to their rents and service charges. A workshop took place in early December to discuss the details of the HRA budget and business plan, including the rent increase.

17. Climate change implications

- 17.1. The Council declared a climate change emergency in April 2019 - item 1038D refers and has set a target for Medway to become carbon neutral by 2050.
- 17.2. Housing stock represents a significant contributor to Co2 emissions. Improvement to the thermal efficiency and energy consumption of homes presents a significant opportunity to reduce emissions whilst also making homes warmer, more cost efficient and healthier for those that live in them.
- 17.3. The HRA continues to ensure that its properties have decent windows, doors, loft insulation as well as many other components that will help tenants to reduce the amount of energy they consume.
- 17.4. As highlighted in the business plan review, it is estimated that approximately £20,000 will be needed per property for it to become carbon neutral and expected expenditure of over £60m to achieve this across all of the housing stock. Officers are continuing to assess the areas in the most need of new measures following the nationally accepted "worst first" approach. The

service is close to achieving 100% valid EPC certification for the stock which will enable the HRA to identify what properties need to be considered first.

18. Financial implications

- 18.1. The financial implications are contained within the body of this report and the appendices.

19. Legal implications

- 19.1. Under Section 76 of the Local Government and Housing Act 1989, the Council is required, in advance of the financial year, to formulate proposals which satisfy the requirement that on certain stated assumptions, the HRA for that year does not show a debit balance. The Council is obliged to implement those proposals and from time to time to determine whether the proposals satisfy the 'breakeven' requirement. If not, then the Council shall make such provisions, as are reasonably practicable, towards securing that the proposals, as revised, shall satisfy the requirement.
- 19.2. Under Section 24 of the Housing Act 1985, the Council can make such reasonable charges as it determines for the tenancy or occupation of its houses. The Council is obliged, from time to time, to review rents charged and make such changes, as circumstances may require. This is a decision for Full Council as it forms part of the Council's budget and policy framework.
- 19.3. A decision to adjust rent constitutes a variation of the terms of a tenancy. Under Section 103 of the Housing Act 1985, in respect of secure tenancies, a notice of variation (specifying the variation and date on which it takes effect) must be served on each tenant. For non-secure tenancies (excluding introductory tenancies), a notice must be served that complies with Section 25 of the Housing Act 1985.
- 19.4. In considering the recommended rent adjustments and other matters proposed in this report, the Cabinet is exercising a public function. It must therefore comply with the duties in section 149 Equality Act 2010 to have 'due regard' to the need to eliminate discrimination, advance equality, and foster good relations between those with a protected characteristic (pregnancy and maternity, age discrimination, disability, gender reassignment, marriage and civil partnerships, race, religion or belief, sex and sexual orientation) and those who do not share it. A Diversity Impact Assessment is annexed to this report at Appendix E to assist committee members to fulfil these duties.
- 19.5. The Cabinet must consider tenants' human rights, in particular Article 8 of the European Convention on Human Rights (right to respect for a person's home) and Article 1 of the First Protocol (right to peaceful enjoyment of possessions), when considering what recommendations to make to Cabinet. Members will need to consider whether the proposals strike a fair balance between the rights of the individuals who may be adversely affected by them, and the legitimate aims of the Council, setting a balanced budget, targeting social housing at those who are most in need and generating income that can be

invested back into social housing so that more people in need can benefit from it.

20. Suggested Reasons for Decision

- 20.1. The Council is required to carry out a review of rents and notify tenants not less than 28 days prior to the proposed date of change. The Council is required under the Local Government and Housing Act 1989 to ensure that the Housing Revenue Account does not fall into a deficit position.

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Appendices

- Appendix 1 – Average Social Rent Increases by Property Type
- Appendix 2 – Average Affordable Rent Increases by Property Type
- Appendix 3 – HRA Average Service Charges Summary
- Appendix 4 – Revenue Budgets for HRA Service for 2025/26
- Appendix 5 – Summary of HRA Business Plan
- Appendix 6 – Diversity Impact Assessment

Background papers

None