

Meeting EXECUTIVE
Portfolio Area Resources/Housing
Date 12 DECEMBER 2018



DRAFT HOUSING REVENUE ACCOUNT (HRA) RENT SETTING AND BUDGET REPORT 2019/20

KEY DECISION

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1. PURPOSE

- 1.1 To update Members on the draft proposals on the HRA budgets and rent setting for 2019/20, to be considered by Council on 30 January 2019.
- 1.2 To propose the HRA rents for 2019/20.
- 1.3 To propose the HRA service charges for 2019/20.
- 1.4 To update Members on the 2018/19 and 2019/20 HRA budget, incorporating the Financial Security options and fees and charges included in the November Financial Security report, together with any revised income and expenditure assumptions identified since that report.

2. RECOMMENDATIONS

- 2.1 That HRA dwelling rents not subject to the 1% rent reduction (currently Low Start Shared Ownership LSSOs) be increased, week commencing 1 April 2019 by 3.4% i.e. £3.86 per week which has been calculated using the existing rent formula, CPI +1% in line with the Rent and Service Charge Policy approved at the January 2018 Council.

- 2.2 That it be noted that HRA dwelling rents, (other than those outlined in 2.1) are subject to the 1% rent reduction from week commencing 1 April 2019 or £0.96 and £1.60 per week for social and affordable rents respectively, as outlined in the Government's Welfare Reform and Work Act 2016.
- 2.3 That the draft 2019/20 HRA budget be approved, as set out in Appendix A. This may be subject to change as a result of consultation and the finalisation of recharges from the General Fund.
- 2.4 That the final HRA rent setting budget for 2019/20 be presented to the Executive on the 23 January 2019 and then Council on 30 January 2019.
- 2.5 That key partners and other stakeholders be consulted and views fed back into the 2019/20 budget setting process.

3. BACKGROUND

- 3.1 In November 2018, the Executive approved a revised HRA Business Plan which is annually updated. Business Plan projections have needed to undergo a number of reiterations, mainly due to the impacts of Government policy which were set out in the 2018 Business Plan update (November 2018 Executive). The most significant of which has been the negative financial impact on the HRA of the four year 1% rent reduction in the Welfare Reform and Work Act 2016. The impact on the HRA is an estimated £225Million loss of income over a 30 year period. 2019/20 represents year four of the four year rent reduction. The Government has announced from 2020 social housing providers can increase rents by CPI+1% for a five year period.
- 3.2 In terms of Government policy for Higher Value Voids levy (HVV) the Government has confirmed (as part of the social green paper) that this will not be introduced, the HRA business plan had assumed £29Million cost over a 30 year period.
- 3.3 The Government has announced its policy on rent increases from 2020 for the following five years (CPI+1%). However the difficulty for planning HRA finances is that it is a 30 year view of debt and borrowing costs particularly due to the payback period for building new social housing with the rent being the major source of income for the HRA and the ability to fund the life cycle of components of a council home. The Social Housing Green Paper has also now stated that the Government will not restrict lifetime tenancies, at the present time.
- 3.4 The Government's recent 'Use of RTB Receipts' paper is consulting on increased flexibilities on the use of 1.4.1 receipts and allowing currently held receipts to be held for five years. These flexibilities will allow councils to use more per new build and keep receipts for longer. However what isn't clear is Government future policy regarding RTB discounts which have more than doubled since 2011/12 from £34,000 to £80,900 in 2018/19. Any increase in the discount rate could influence the level of RTB sales, which again impacts on HRA available resources to fund any improvements or management costs.
- 3.5 In summary current rent regulations in force require the Council to set a 1% rent reduction for social and affordable rents, the exception being low start

shared ownership (LSSOs). There are 87 LSSO properties which equate to 82.15 full house equivalents. Any service charges can be charged at cost and sit outside the rent reduction regulations.

- 3.6 The total number of HRA homes in management at 30 September 2018 is summarised in the table below. The average rents for 2019/20 are based on this housing stock, however any right to buys or new schemes subsequent to the 30 September may change the average rent per property type.

Stock Numbers at 30/9/2018	Social	Affordable	Sheltered	LSSO	Homeless	Total
Number of Properties at 30/9/2018	6,835	18	845	87	129	7,914

- 3.7 The HRA Business Plan presented to the November Executive has been adjusted for changes including the Financial Security Options and Fees and Charges approved at the November Executive. A summary of the assumptions for the budget are shown in the table below.

Financial Assumptions included in the HRA BP and November FS report	2018/19	2019/20
Rent & Service Charge Increases	1% rent reduction for general stock and 1%+CPI (3.4%) for LSSOs and relets to formula rent	
New Build	50% Affordable 50% Social	
Right-to-Buys	50	35
Bad debt rates	0.60%	0.60%
2019/20 Financial Security options	£0	£354,630
2019/20 Growth bids	£0	£190,000
New Build - Number of Units (HRA BP)	37	66
Repayment of Debt	1,241,000	0
New loans	6,400,000	3,056,508
Capital Deficit in the Business Plan	0	0

- 3.8 The Budget and Policy Framework Procedure Rules in the Constitution prescribe the Budget setting process, which includes a minimum consultation period of three weeks. Under Article 4 of the Constitution, the Budget also includes: the allocation of financial resources to different services and projects; proposed contingency funds; setting the rents; decisions relating to the control of the Council's borrowing requirement; the control of its capital expenditure; and the setting of virement limits. The timescale required to implement this process is outlined below.



4. REASONS FOR RECOMMENDED COURSE OF ACTION AND OTHER OPTIONS

4.1 Rents

4.1.1 The continuing impact of the 1% rent reduction on an average rent is illustrated in the table below. Over the four year period a CPI+1% increase is estimated to be a 10.68% increase in average rents, compared to a 3.94% loss of a 1% rent reduction for four years. This gives an overall difference between the two rents of 14.62% and an estimated rent loss per year by year four of £5.9Million and in total £12.6Million. The impact over a 30 year business plan has been estimated at £225Million.

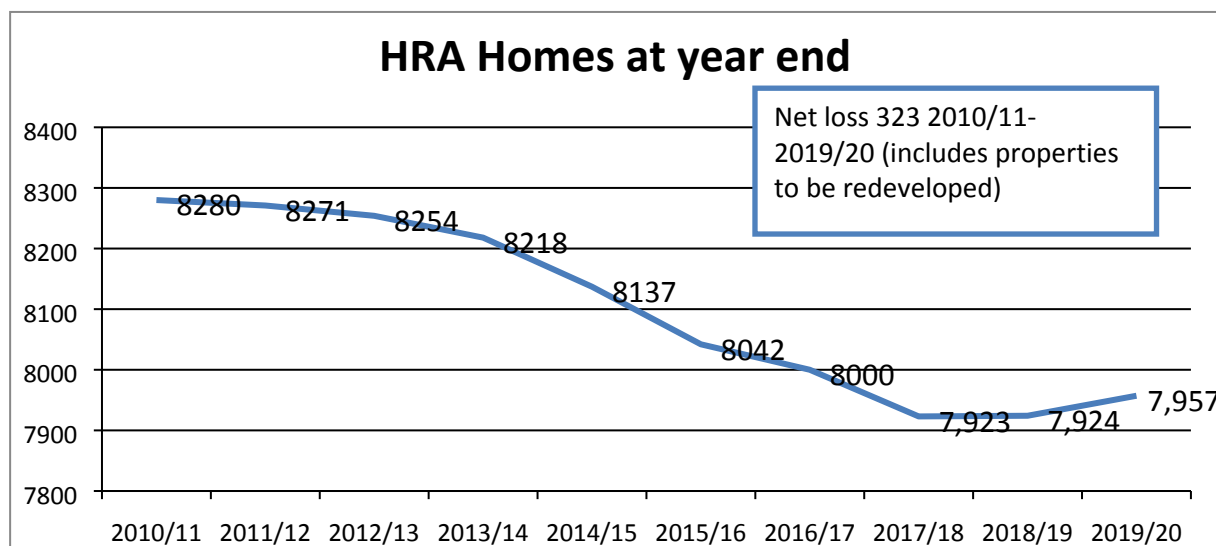
Impact of 1% rent reduction (starting rent £98.59)	2016/17	2017/18	2018/19	2019/20	Incr.(decr.) after 4 years £	Incr./(decr.) after 4 years
Rent based on CPI+1%	£99.48	£101.47	£105.53	£109.11		
Increase per year	£0.89	£1.99	£4.06	£3.59	£10.53	10.68%
Rent with 1% rent reduction	£97.60	£96.62	£95.66	£94.70		
Decrease per year	-£0.99	-£0.98	-£0.97	-£0.96	-£3.88	-3.94%
Overall loss per average property	£1.88	£4.84	£9.87	£14.41	£31.00	14.62%
Rent loss in £'000	2016/17	2017/18	2018/19	2019/20	Incr.(decr.) after 4 years £	Incr./(decr.) after 4 years
Estimated rent loss per year £'000	£771	£1,975	£4,005	£5,852	£12,604	

4.1.2 The exceptions to the 1% rent reduction for Stevenage Borough Council, is Low Start Shared Ownership properties (LSSOs). The Council has 85 LSSO properties and owns 82.15 full house equivalents. This report recommends that these rents are set in line with the rent policy CPI+1% or a 3.4% increase for 2019/20, (2018/19 increase 4%).

4.1.3 The proposed average rents for 2019/20 are set out in the table below, there are currently 10 affordable rented properties (ranging from 4 bedroom-2 bedroom houses and flats).

Average Rents 2019/20	LSSO	Incr./ (decr.) %	social	Increase/ (decrease) %	Affordable	Incr./ (decr.) %
Average Rent 2018/19	£113.55		£95.75		£160.21	
Add rent impact 2019/20	£3.86	3.40%	-£0.96	-1.00%	-£1.60	-1.00%
Total 52 week Rent 2019/20	£117.41		£94.79		£158.61	

4.1.4 The net rental income decrease for 2019/20 is estimated to be £291,280, which includes the impacts of the rent reduction and estimated right to buys, offset by estimated new properties and properties taken out of management (awaiting redevelopment). The total number of properties in management is estimated to have reduced by 323 homes between 2010/11 and 2019/20, the 2018/19 & 2019/20 numbers have been temporarily impacted by sheltered properties out of management ready for scheme redevelopment.

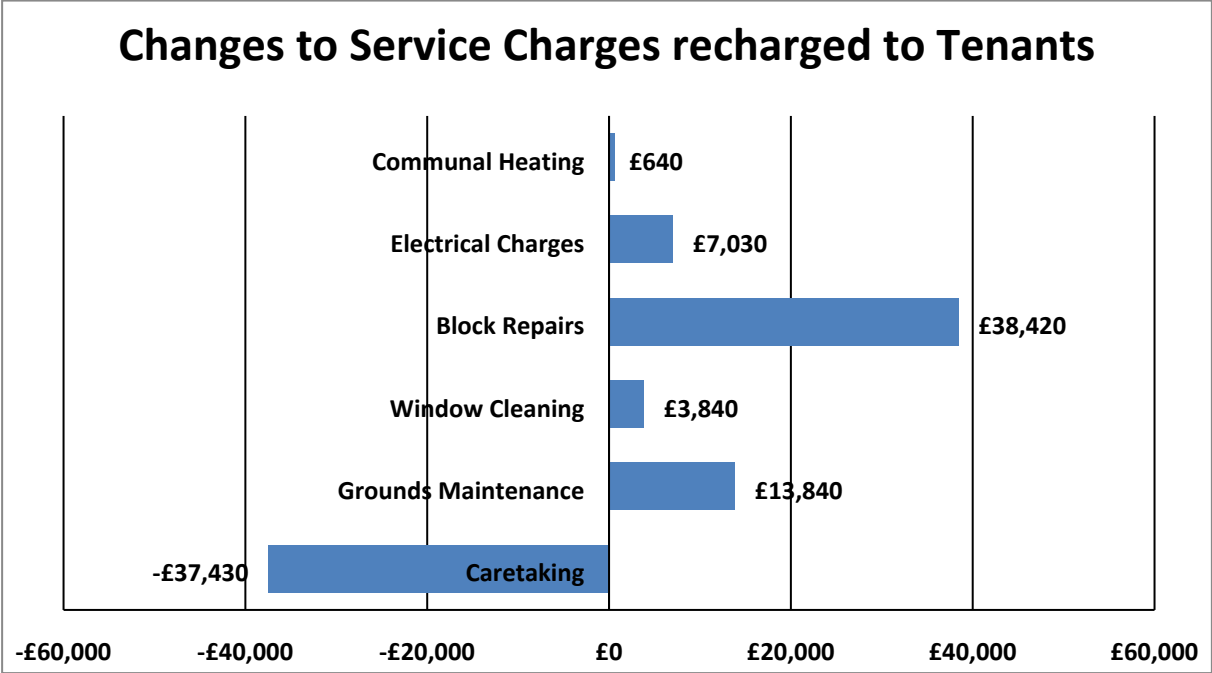


4.2 Service Charges

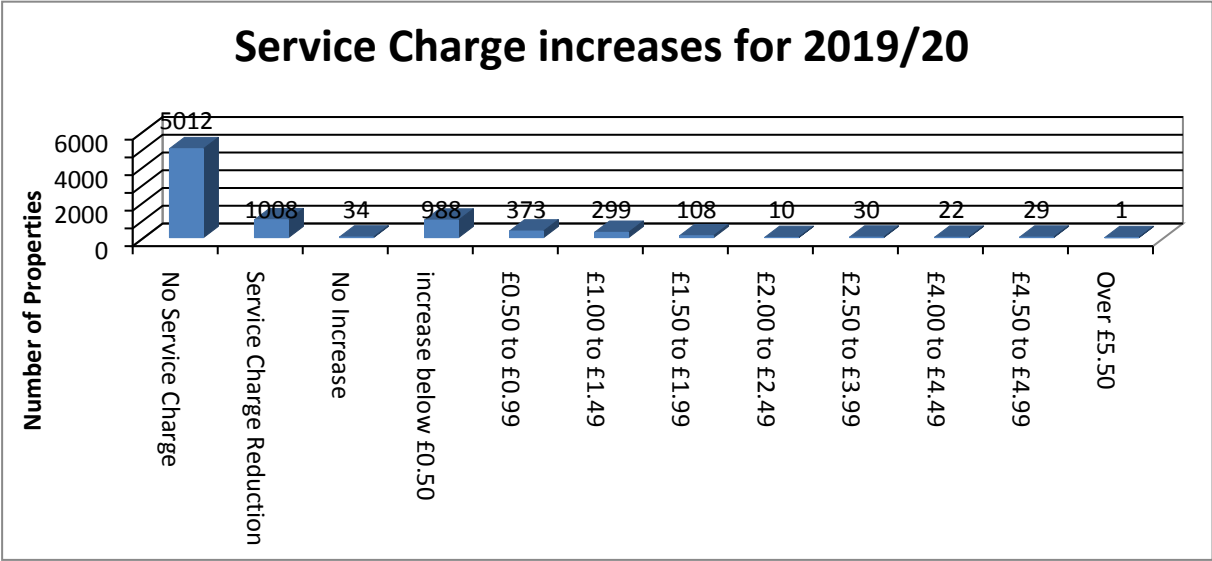
4.2.1 Service charges are calculated for each block individually for 2,902 properties, (2017/18 2,925) or 37% of current SBC tenanted properties. A review of service charges has been started but not concluded in time for the 2019/20 rent setting and still requires tenant and Member consultation. Service charges currently provided, (eligible for housing benefit) are shown below.

Service Charges:
Caretaking
Grounds maintenance
Window cleaning
Block repairs (including pest control)
Electrical charges
Communal heating

4.2.2 Service charges are not subject to the 1% rent reduction regulations, but are based on cost recovery. For 2019/20, service charge costs will increase with inflationary pressures and changes in usage. The chart below identifies the changes between 2018/19 and 2019/20 for service charges. The increase in grounds maintenance and block repairs has impacted on a number of tenants as identified in paragraph 4.2.3.

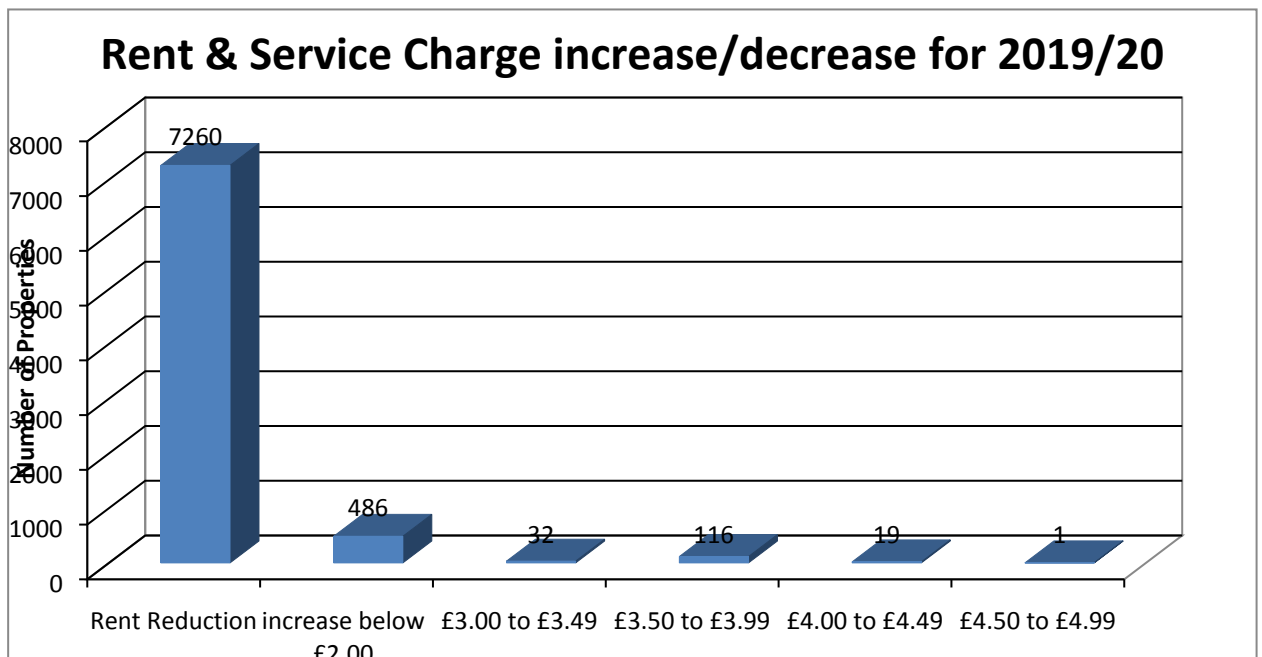


4.2.3 The spread of service charge increases for all tenants in 2019/20 is shown in the chart below. The impact of the changes in service charges (including caretaking), means 1,008 or 35% of homes (who get a service charge) will receive a service charge reduction, even though service charges have fluctuated between individual services as shown above. There are 30 properties with an increase above £4.50, of which one home has an increase over £5.50 due to in part increased costs for block repairs.

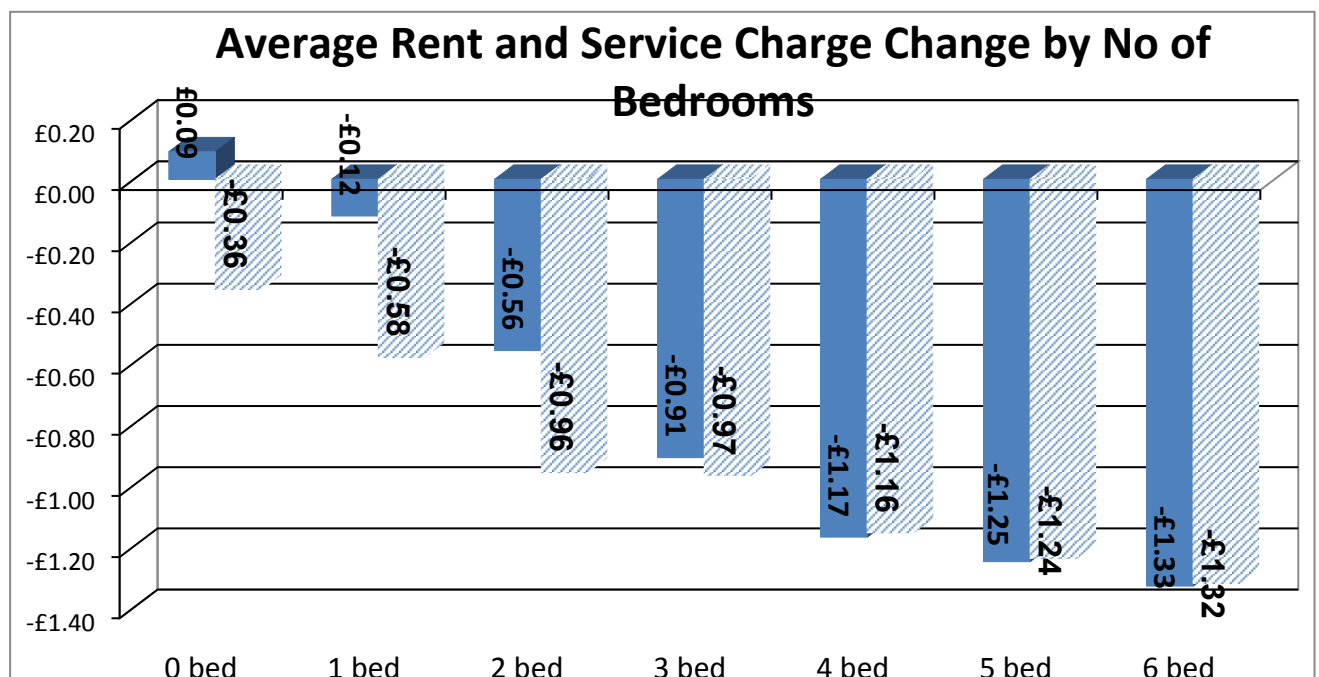


4.3 Rents and Service Charges

4.3.1 The 2019/20 rent reduction and service charges impact is that 7,260 (or 92% of council tenants) compared to 84.6% in 2018/19 receive a rent and service charge reduction. There are 136 properties with an increase of more than £3.50 with one home with an increase between £4.50-£4.99. The spread of the 2019/20 rent and service charge changes are summarised in the chart below.



4.3.2 The average rent and service charge increase/(decrease) by bedroom size has also been calculated and summarised in the chart below and compared to the 2018/19 data.



4.3.3 The comparison between HRA property rents per week and private sector rents per week for one to four bedroom properties is shown in the chart below. A three bedroom private sector rental property costs an additional 140%, (2017/18,138%) more per week than a SBC council home and 40% more than the affordable let properties,(2017/18 38%).

	SBC Social Rent	SBC Affordable Rent	Median Private Rent	Local Housing Allowance (LHA) 2018/19	Median % v SBC Social	Median % v SBC Affordable
1 Bed Property	£80.96	£126.06	£160.00	£129.81	98%	27%
2 Bed Property	£94.32	£154.59	£213.00	£160.03	126%	38%
3 Bed Property	£105.33	£180.92	£253.00	£197.81	140%	40%
4 Bed Property	£116.07	£223.56	£322.00	£253.34	177%	44%

Private rent Data from Home track housing intelligence system re Oct-17 to Nov-18 (Updated Nov 2018). SBC rents are 2019/20 and the private rents are 2018/19 rents

4.3.4 **The Local Housing Allowance (LHA)** shown in the table above is the maximum amount of housing benefit payable by property size for private rented properties.

4.4 Borrowing

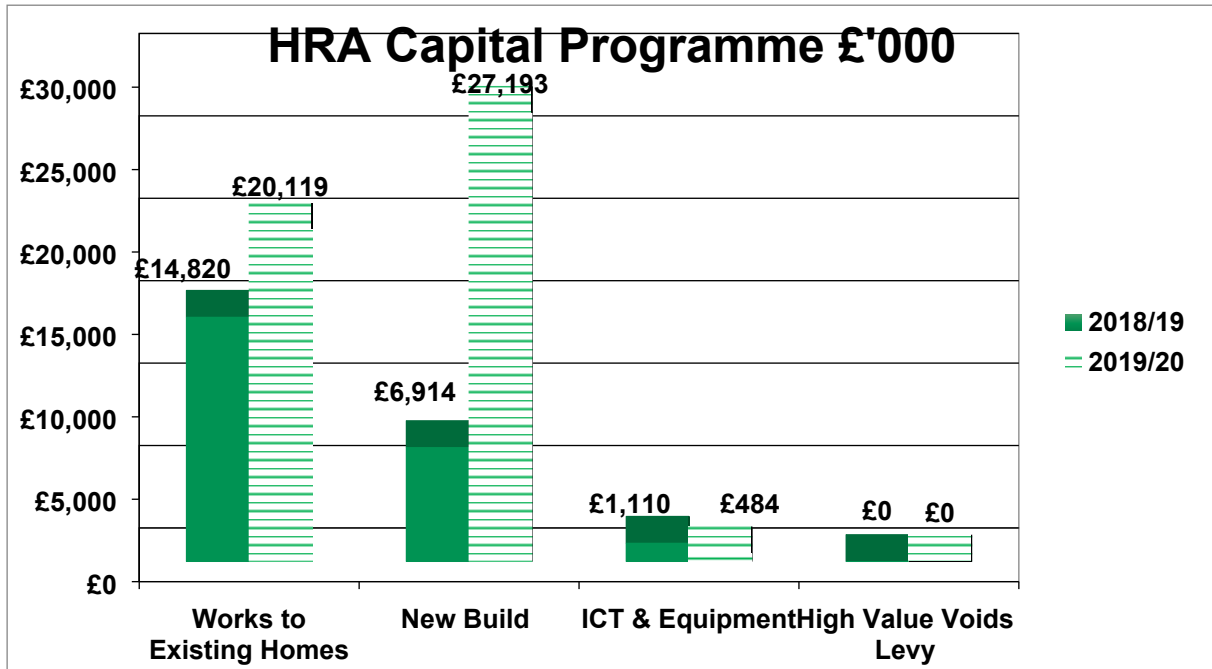
4.4.1 The HRA Business Plan's (HRA BP) existing loans have an average interest rate of 3.37% based on £205.614Million of borrowing. The current business plan makes allowance for new loans totalling £6,400,000 in 2018/19 and £3,056,508 in 2019/20. The decision when to take the new borrowing will be reviewed, weighing up the cost of carry and the prevailing PWLB rates. The interest payable in 2018/19 and 2019/20 is estimated to be £6,866,152 and £6,960,900 respectively.

4.4.2 The HRA Business Plan update to the November 2018 Executive identified that in light of the lifting of the HRA borrowing cap by the Chancellor, the HRA would not be constrained by the £217.685Million borrowing cap set as part of the self-financing settlement. The HRA Business Plan needed to look at a revised approach to borrowing, versus using revenue contributions to capital. This will be based on the HRA need to borrow and affordability as identified in the action plan, (Appendix A to the November Executive report).

4.5 Contributions to Capital Expenditure

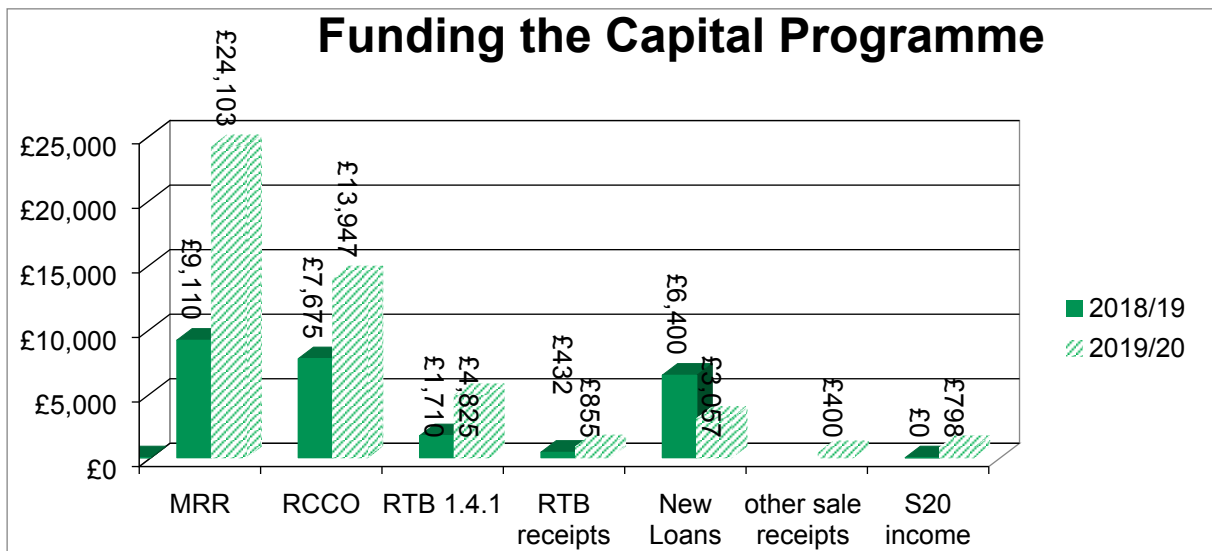
4.5.1 A large part of the capital programme has been funded from HRA revenue resources and the HRA BP has identified a further £105Million over the next 15 years. As stated in 4.4.2 above the HRA action plan will review revenue contributions to capital and this will be brought back to Members in 2019/20. The level of revenue contribution for 2018/19 and 2019/20 are £7,675,440 (unchanged from the working budget) and £13,948,110 respectively.

4.5.2 The 2019/20 budgeted depreciation allowance to be transferred to the Major Repairs Reserve (MRR) to fund the capital programme is £12,156,450, (a small increase of £15,550 to the November MTFS). A summary of the 2017/18-2018/19 capital programme is shown in the chart below



4.5.3 The increase in the size of the 2019/20 capital programme compared to the 2018/19 programme, is due to two significant schemes, the Major Repairs Contract (works to flat blocks) and costs related to the redevelopment of Kenilworth Close (new build scheme).

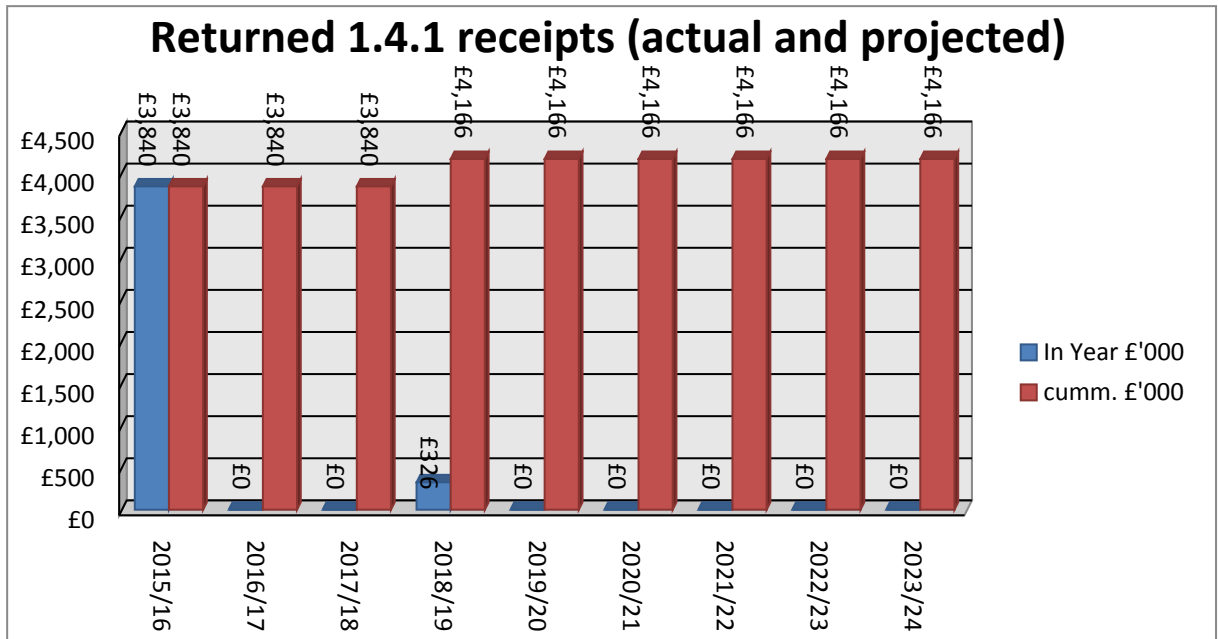
4.5.4 The capital programme funding for 2018/19 and the draft HRA capital programme 2019/20 is summarised in the chart below.



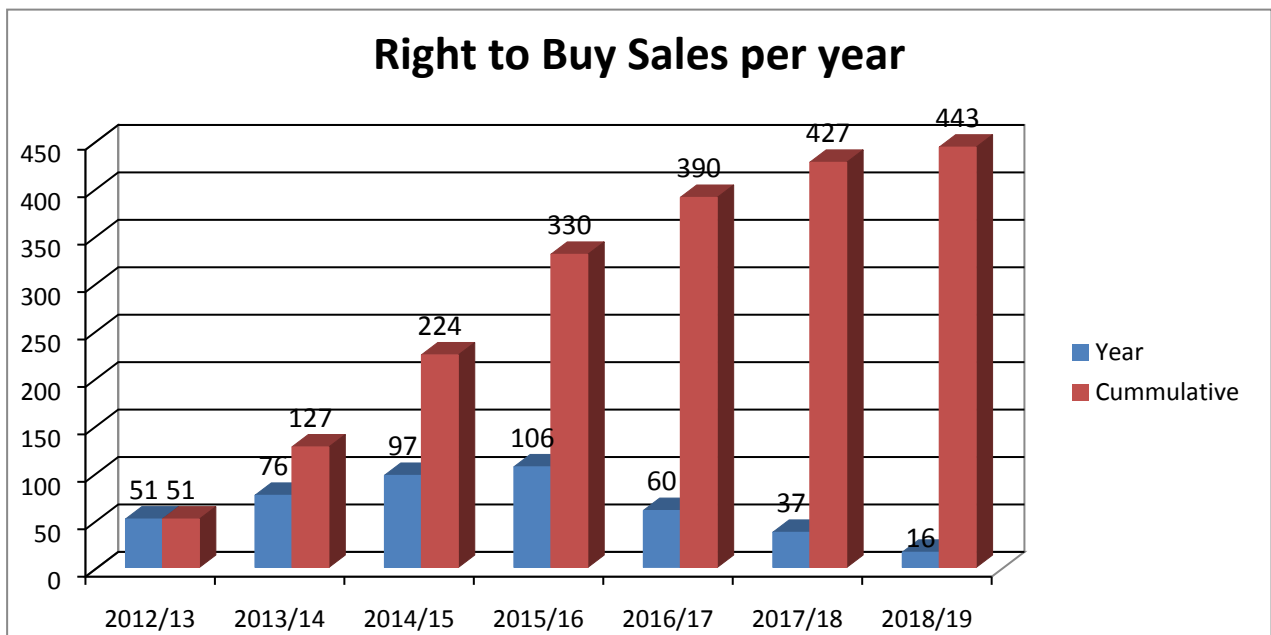
- 4.5.5 The funding of the capital programme may change as a result of the actions outlined in paragraph 4.4.2.
- 4.5.6 Over the next 15 years of the Business Plan the HRA is projected to use £105Million of revenue receipts because prior to the lifting of the debt cap the HRA had very little room to borrow. However, with the subsequent lifting of the cap there is scope to convert this to borrowing to increase the size of the capital programme based on identified need but this must be also based on affordability. This review will come back to Members during 2019/20.
- 4.5.7 The Capital programme for 2019/20 onwards does include two schemes which were submitted to the Government prior to the lifting of the debt cap and this borrowing totals £9.05Million and was also included in the HRA Business Plan to the November Executive.

4.6 Use of One for One Receipts

- 4.6.1 The new build programme was introduced in 2012/13 alongside HRA self-financing and the 2018 Business Plan projects to spend £581Million with an estimated 2,132 new council homes (including 107 replacement properties) over a 30 year period.
- 4.6.2 Despite having an ambitious new build programme, the value of 1.4.1 receipts has continued to increase with house prices and the number of RTBs has increased in previous years, peaking at 106 in 2015/16, with 2018/19 projected to be 25 sales (16 sales as at 26 November). To date only £3.9Million of receipts have been returned to the Government to avoid the punitive interest rate penalties (4% above the Bank of England base rate).
- 4.6.3 Based on the current capital programme and estimated 1.4.1 receipts, £326,000 (a reduction of £97,000 from the November BP update) have to be returned in 2018/19. Projections are very much dependent on the level of sales and profiling of capital expenditure.
- 4.6.4 The chart below identifies that there will be some receipts which may need to be returned in 2018/19.



4.6.5 Future projections on returned receipts are based on future estimated sale receipts, officers will keep this under review to minimise the cost to the HRA, however the level of 1.4.1 receipts projected to be returned as reduced as the level of RTB sales has gradually reduced as shown in the table below.



*2018/19 based on sales at 26 November 2018

4.7 Draft Budget Proposals

4.7.1 The Draft 2019/20 HRA budget is estimated to be a net expenditure of £8,889,450, which is an increase of £450,357 over that reported in the November HRA Business Plan to the November Executive. The reasons for the changes are summarised in the table below.

Summary of 2019/20 budget movements		
November MTFs (21 November Executive)		£8,439,093
Increases in Income/Reductions in Expenditure:		
Additional Rental Income (reduced number of RTB's, refurbishing for temp accommodation, increase number of units in 2019/20 to be delivered)	£(238,860)	
Reduction in borrowing costs from deferral of new debt (now scheduled to be taken March 2019)	£(90,970)	
Roundings	£7	
Decreases in Income/Increases in Expenditure:		
Re-phasing of decant costs to align with redevelopment of Kenilworth Close	£22,720	
Reduction in Income and charges from non-housing rents	£14,190	
Increased inflation pressures	£72,530	
Increase in ICT Licence costs	£64,710	
Adjustment to capital funding (Revenue contribution to capital -RCCO) due to lower RTB receipts and schemes approved November BP (£290K) new capital bids £166K) schemes.	£506,030	
Financial Security Implementation Fund (one year only) approved Financial Security report November Executive.	£100,000	
Total Changes:		£450,357
Draft HRA 2019-20 budget		£8,889,450

4.7.2 The **rental income** projection has increased for the HRA as a result of:

- Lower projected RTB's in 2018/19 (now estimated to be 25 RTBs reduced from 35 RTBs);
- Use of out of management properties for temporary accommodation (15 properties);
- Two schemes projected to be delivered in the last quarter of 2019/20
- An additional eight open market acquisitions in 2019/20 than reported in the November Business Plan;
- Conversion of existing accommodation to produce an additional 10 properties

4.7.2 **Loans** due to be taken in 2019/20 are scheduled to be taken at the end of 2019/20 (rather than the beginning) reducing the cost to the HRA by £90,970.. This will also avoid taking loans after the March Brexit date and any potential volatility in the market.

4.7.3 There has been an increase in **inflation** to the HRA of £72,530, while salary inflation has reduced due to the Senior Management Restructure (SMR) as

services were realigned between the HRA and General Fund , however recharges from the General Fund to the HRA have increased. The recharges are currently being reviewed as part of the General Fund and HRA budget setting process and may change between the draft and final HRA budget.

- 4.7.4 **Revenue Contribution to Capital (RCCO)** has increased by £506,030, this is as a result of increased cost of staff time charged to capital (£75,000) and the two growth bids approved at the November Executive totalling £290,000. In addition there were additional requested budgets of £141,030 relating to fire safety module, infrastructure investment and mobile technology for staff, which will be included in the Draft Capital Strategy to the January Executive for approval.
- 4.7.5 The **2018/19 HRA projected working budget** is estimated to be £3,967,090 which is £424,830 lower than the working budget approved as part of the November BP update. This relates to a revised projection for decant costs which is now projected over the period 2018/19-2020/21, with a reduction of £423,890 in 2018/19.
- 4.7.6 The 2019/20 HRA projected year-end balance is now projected to be £11,258,130, the summary of balances is shown in the table below. All HRA balances in excess of the minimum balances held for assessed risks in year, are required to fund the HRA 30 year capital programme, subject to any review as outlined in 4.4.2.

HRA Balances:	2018/19 £	2019/20 £
HRA Balance 1 April	(24,114,668)	(20,147,580)
Use of balances in Year	3,967,090	8,889,450*
HRA Balance 31 March	(20,147,580)	(11,258,130)
Minimum Balances	(2,074,000)	(2,000,000)*

* *subject to confirmation at the January Executive*

- 4.7.7 The Assistant Director (Finance and Estates) will be risk assessing the level of balances required in 2019/20 for the HRA. This will be included in the final HRA budget report to the January Executive and Council.

4.8 Consultation –review and update as per HRA BP

- 4.8.1 The Council remains committed to working in partnership with council tenants and leaseholders to shape, strengthen and improve council housing services and sets out a range of options to enable housing customers to be involved. The Business Unit review in Communities and Neighbourhoods will seek to further develop the offer of engagement to the wider community.
- 4.8.2 The Housing Management Advisory Board (HMAB) acts as an advisory body to the Executive for council housing-related matters, including participation in the HRA budget-setting process and the development of the HRA Business Plan. HMAB currently includes one leaseholder and five tenant representatives in addition to Member and officer representation. The Board receives quarterly reports on progress in delivering HRA Business Plan commitments. Feedback from resident and STAR surveys (see below) is also considered by HMAB to give a broader context. On 16th August and 25th

October 2018, HMAB received presentations on the HRA Business Plan and MTFS update.

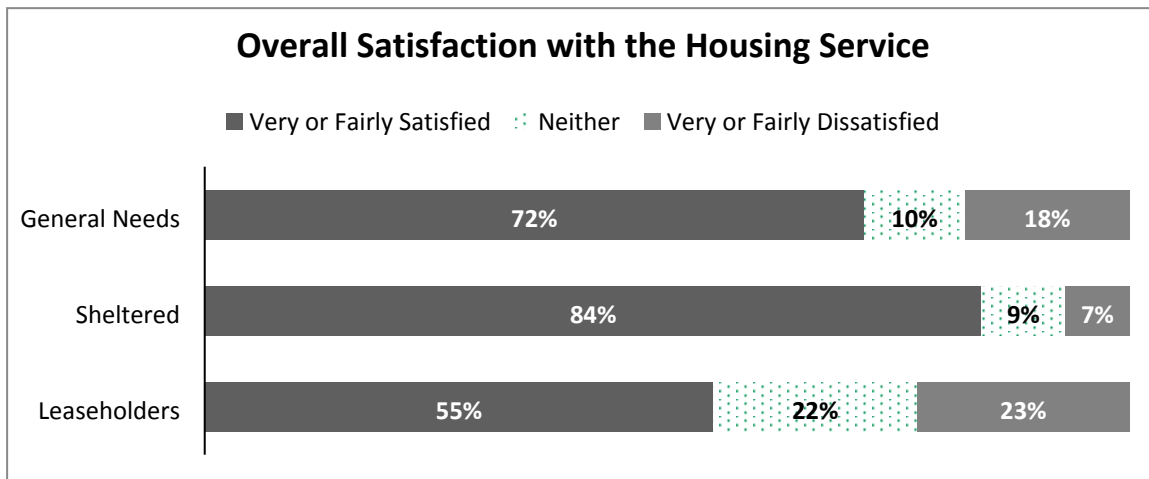
- 4.8.3 The draft HRA budget and rent setting proposals contained in this report are scheduled to be presented to HMB at their meeting on 17 January 2019 and their comments will be fed back to the Executive prior to the final budget report being recommended to the Council.
- 4.8.4 Targeted consultation will be carried out with staff, customers and stakeholders directly affected by the financial security options agreed by the Executive in November 2018. All tenants will be notified of changes to their rent and service charges in February/March 2019.
- 4.8.5 There are plans to review service charges ahead of implementing a new and more transparent service charge model in 2020/21. This review will include consideration of both service charges and support charges and will involve consultation with tenants and leaseholders
- 4.8.6 The Council periodically seeks the views of housing customers through a postal survey of a sample of housing customers. This 'STAR' survey is used across the housing sector and enables the council to assess levels of customer satisfaction and to identify customer priorities. The most recent STAR survey was undertaken in early 2018 and for the first time included leaseholders and sheltered housing tenants in addition to general needs tenants.
- 4.8.7 Respondents were asked to say what was most important to them from a list of options. The top five priorities for each group of customers are shown in the table below:

STAR Survey respondents' top five priorities

Priority*	General Needs Tenants	Sheltered Tenants	Leaseholders
1	Repairs & maintenance (87%)	Repairs & maintenance (60%)	Repairs & maintenance (74%)
2	Overall quality of your home (61%)	Emergency call system (50%)	Value for money for service charges (64%)
3	Value for money for rent and charges (35%)	Supported housing manager (34%)	Overall quality of your block of flats (58%)
4	Neighbourhood as a place to live (26%)	Overall quality of your home (33%)	Dealing with ASB (39%)
5	Keeping residents informed (25%)	Keeping residents informed (33%)	Keeping residents informed (23%)

* 1= most important

- 4.8.8 Overall satisfaction with the housing service is summarised in the following chart and the survey also drilled down into satisfaction with specific areas of the service.



4.8.9 Satisfaction levels with value for money for rent, service charges and support charges were as follows:

- 68% of general needs tenants and 83% of sheltered tenants were satisfied that their rent provides value for money
- 55% of general needs tenants, 72% of sheltered tenants and 33% of leaseholders were satisfied that their service charges provide value for money
- 76% of sheltered tenants were satisfied that their support charges provide value for money

4.8.10 Officers have drawn up action plans in response to the survey outcomes, much of which is closely aligned to the investment and improvement plans associated with the HRA Business Plan and MTFs.

4.9 Leaders Financial Security Group

4.9.1 The LSFG chaired by the portfolio holder for Resources on behalf of the Leader and with cross party representation met in October and the group;

- Reviewed the HRA assumptions regarding the 2019/20 onwards saving target
- Review of the HRA 2019/20 Financial Security package
- Reviewed the HRA 2019/20 Fees and charges

4.9.2 The LSFG considered the options above and scored the Financial Security options, growth and fees and charges for inclusion in the draft HRA budget.

5. IMPLICATIONS

4.3 Financial Implications

5.1.1 Financial implications are included in the body of the report

4.4 Legal Implications

4.4.2 Legal implications are included in the body of the report

5.3 Staffing Implications

5.3.1 The unions are being consulted on the options approved at the November Executive on 19 December 2018. Human Resources staff are co-ordinating centrally the implementation of any staff related savings. However there are no compulsory redundancies within the options for the HRA

5.4 Risk Implications

5.4.1 There is considerable risk in setting HRA spend as there have been so many Government policy changes concerning rent and welfare reforms, making medium to long term planning difficult. Between 2014/15-2020/21 there will be four different rent policies, with an estimated loss of £225Million from the four year 1% rent reduction between 2016/17-2019/20. The HRA has one main income source and changes in Government policy can have a significant impact on the affordability of revenue and capital plans, particularly if there is a move to convert revenue resources into borrowing

5.4.2 There is the impact of Universal Credit (UC) and other welfare reforms on tenants, currently 54% or £20Million of benefit is paid to the HRA from the benefits system rather than to tenants and experience has shown that for other local authorities, arrears have increased significantly with the roll out of UC.

5.4.3 There is a potential adverse financial impact on the HRA as a result of high inflationary pressures, when rents are suppressed. If inflation rises above that assumed in the business plan, as a result of BREXIT, further reductions in spend may need to be made.

5.4.4 Since 2012/13 the RTB discount has increased from £34,000 to £80,900 in 2018/19. Reducing the cost of purchase for a property has a double negative effect on the HRA, not only does it lose the rental supporting the capital programme, it also cannot afford to replace the property with the resulting receipt.

5.4.6 As a result of the number of risks outlined above the authority did not borrow up to the now removed debt cap. With the change in focus on using borrowing rather than using revenue receipts, revenue headroom will be required to be retained for unforeseen events as opposed to borrowing headroom.

5.4.7 The HRA has an annual Financial Security target to achieve, which for 2020/21 is £253,000 and £200,000 thereafter.

5.5 Equalities and Diversity Implications

5.5.1 In carrying out or changing its functions (including those relating to the provision of services and the employment of staff) the Council must comply with the Equality Act 2010 and in particular section 149 which is the Public Sector Equality Duty. The Act replaced three previous equality legislations – the Race Relations Act (section 71), the Sex Discrimination Act (section 76A)

and the Disability Discrimination Act (section 49A). The Council has a statutory obligation to comply with the requirements of the Act, demonstrating that as part of the decision-making process, due regard has been given to the needs described in the legislation. These duties are non-delegable and must be considered by Council when setting the budget in January 2019.

- 5.5.2 To inform the decisions about the Budget 2019/20 officers have undertaken Brief Equality Impact Assessments (EqIAs) for service-related budget savings proposals. Where there is a potentially negative impact, officers have identified further action needed to inform a final decision and to mitigate the impact where this is possible. These EqIA were included in the November Report and will be appended to the final HRA Budget report together with an EQIA for the rent and service charges increase for the January Executive.

BACKGROUND DOCUMENTS

BD1 Housing Revenue Account Business Plan and Medium Term Financial Strategy (2018/19-2022/23) - November Executive

APPENDICES

Appendix A - Draft HRA Summary