



CUSTOMER SERVICE EXCELLENCE

Housing

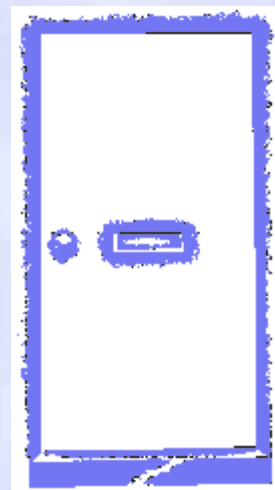


INVESTOR IN PEOPLE

Housing Revenue Account Business Plan

2008 – 2009

Director of Housing
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March 2008

Copies of this Business Plan are available in Large print.

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Plain English Summary

1. Introduction

This is a Plain English Summary of the eighth Housing Revenue Account Business Plan that we have produced. In very simple terms, the Housing Revenue Account (HRA) is the “bank account” that we keep to record income and expenditure on our Council homes. It is different from the “bank account” that we keep to record our income and expenditure on other Council services, which is called the General Fund. There are strict rules that say councils cannot pass money between the two accounts.

The main Business Plan provides a helpful “Glossary of Terms” as an appendix, which explains all of the technical words that we refer to. Another appendix gives a “Key Contact List”, to enable readers to speak to someone to get more information about specific issues referred to in the Business Plan.

In the Business Plan, we:

- cover all of the important issues relating to the way we manage and maintain the Council’s homes;
- set out our aims and objectives for the housing service that we provide, and explain our priorities;
- explain the current position and our performance as landlord in previous years;
- estimate the money that we need over the next 30 years to manage our tenants’ homes and ensure that they are properly maintained; and
- compare how much money we need with the amount that will probably be available.

The Government requires all councils to produce HRA Business Plans – but we find it very useful to have a Business Plan anyway, because we think it’s important to plan for the future.

We have talked to the Tenants and Leaseholders Federation about the Business Plan, and they have said:

- Once again, the Business Plan is comprehensive, well thought out, interesting and well written;
- it is clear and easy to read, especially the Plain English Summary;
- they agree with the objectives, the key housing priorities and the action plan;
- they are pleased that the revised Financial Plan does not identify a deficit on the Housing Revenue Account for 28 years, which is a significant improvement on the forecast in the previous year’s Business Plan of 21 years; and
- they are particularly pleased to learn of the enhanced service opportunities on offer through the new telecare service where technology is used to monitor the well-being of older people in their own homes.

2. Who makes the decisions ?

We have a “Cabinet” of senior elected councillors who make most of the Council’s important decisions. They are guided by the “Housing Portfolio Holder”, who is a member of the Cabinet with special responsibility for housing matters. He/she makes most of the decisions on housing.

Council officers are professional people who advise councillors on housing matters, carry out their decisions, and manage the Council on their behalf. The most senior officer is the Chief Executive. The Director of Housing is responsible for managing and maintaining the Council’s homes. The Director of Finance/ICT is responsible for managing the Council’s finances.

3. Our housing objectives

We have six main objectives for housing. Each one has a number of more detailed objectives, that are explained in the main Business Plan. The main ones can be summarised as follows:

- Manage our homes efficiently and effectively;
- Ensure that all our tenants live in a decent home, and that we properly maintain our homes;
- Keep improving the housing service we provide to our tenants, and obtain “best value”;
- Improve the energy efficiency of our homes;
- Help tenants and leaseholders get involved with decisions about their housing. Provide them with clear information, and consult them on things that affect them;
- Manage the Council’s money effectively and efficiently.

4. About the Council’s housing

In April 2007, we owned around 6,550 homes, excluding our Homeless Persons Hostel and some other homes not counted. Some interesting information about these is given below:

- Around 2,190 are in Loughton, and about 1,600 are in Waltham Abbey. Around 480 Council homes are in “sheltered housing”, receiving a support service and having an alarm system;
- Around 6,110 Council homes have been sold under the Right to Buy Scheme since 1977. We have around 915 flats and maisonettes that have been leased under the Right to Buy. We still have certain responsibilities for these homes, including certain repairs and housing services, which the leaseholders pay for; and
- In April 2007, we had 110 empty homes

In November 2007, we completely changed how we allocate Council homes, by giving housing applicants much more choice about which home is let to them, using an approach called “choice based lettings”. We are working with our five neighbouring councils and the housing associations that work in our area to operate the scheme jointly. This reduces the costs of the scheme.

We have a computer system that covers all of the main housing services. This gives a lot of information to housing managers, to help them monitor how our housing services are being provided and see where there are problems that need to be dealt with. Many housing services can now be obtained from our housing website, including reporting repairs and paying rent.

5. Involving tenants and leaseholders

We have worked hard to enable tenants to become involved with decisions about their housing, and things that affect them, if they want to. We have a Tenant Participation Officer, who has set up a number of tenants associations around the District – there are currently 5 recognised tenants associations, but more are being developed. We have written “Tenant Participation Agreements” with these tenants associations, that explain the help we will give them. It also explains how we will consult the tenants in their areas about housing issues that affect them.

We have also set up a Leaseholders Association that represents all of the Council’s leaseholders, a Sheltered Housing Forum comprising representatives from the Council’s sheltered housing schemes, and a Rural Tenants Forum to represent the views of tenants in the villages of the District. They all meet regularly with Council officers.

A district-wide Tenants and Leaseholders Federation has been formed, that has a committee to which two representatives from each of the tenants associations, the Leaseholders Association, the Sheltered Housing Forum and the Rural Tenants Forum are invited. The Federation meets every six weeks with the Housing Portfolio Holder and senior housing officers. The Federation is asked their views on possible changes to housing policies and procedures, and tells us what they think about the housing service. We also have a Tenant Participation Agreement with the Federation.

6. Tenant satisfaction

We last did an updated Tenant Satisfaction Survey in 2006 to find out what tenants thought about the housing service we provide. It was done by an independent market research company. A good response was received, with almost three quarters of all tenants surveyed responding. We found that:

- 85% of tenants are generally satisfied with the overall housing service provided by the Council - this compares with 84% three years ago and the national average of 77%;
- 85% of tenants were satisfied with the repairs and maintenance service (compared to the national average of 73%). The Council ranked a strong first amongst a designated group of similar local authorities for all 6 aspects of the repairs and maintenance service measured.
- The Council's tenants recorded more positive responses for all 4 of the aspects measured relating to customer contact with the Housing Directorate than any of the other similar landlords. 72% of the Council's tenants were satisfied with the final outcome of their contacts - 10% higher than average.

The only disappointing results were that only 67% of tenants felt that the Council took account of their views) and only 49% felt that they were given opportunities for involvement in the management of their homes. We will be undertaking a more detailed survey on tenant participation later in the year to get more information.

The consultants that undertook the survey for us said that the Council's tenants believe that we continue to provide an excellent housing service. Tenants are much more likely to be satisfied with most of the landlord services they receive than the tenants of most other social landlords.

We will undertake another tenant satisfaction survey in 2008/9.

7. Ensuring all tenants live in a "decent home"

(a) Introduction

Probably the most important part of the HRA Business Plan, is the Repairs and Maintenance Business Plan. This is one of the appendices and includes a detailed section that explains how we will ensure all tenants live in a "decent home".

(b) Stock Condition Survey

In 2001, we carried out a "stock condition survey". We looked at the outside of all of our homes, and 20% of our homes inside. Since then, we have started to carry out surveys of all of our properties, on a rolling basis, every five years. With the information that we gathered, we now have a very good idea of the condition of all our homes. We have been able to use this information to work out:

- a programme of repairs and improvements over the next 30 years; and
- the number of homes that are not "decent", according to the Government's definition (see below).

(c) The Government's "Decent Home Standard"

The Government has set a "Decent Home Standard". They say that tenants' homes are decent if they:

- meet the *legal* standard of condition; **and**
- are in reasonable condition. This means that it must not have:
 - Ø any important parts of the building in an old or poor condition
 - or
 - Ø two or more other parts of the building that are old and need to be replaced or repaired; **and**
- have reasonably modern facilities. This means that the home must not lack more than two things you would expect to see in a modern home (e.g. modern kitchens and bathrooms); **and**
- keep people warm enough. This means it must have effective insulation and heating.

The Government has also set all councils and housing associations a target. They say we must make sure that all of our homes are decent by 2010.

(d) How many of our homes are non-decent ?

Based on our stock condition survey, updated with information since then, we have worked out that we currently have around **350 homes** that are not decent, according to the Government's definition. This is around just **5.3 %** of all our homes.

(e) Meeting the Decent Homes Standard

Knowing how many non-decent homes we have (and will have), we have worked out how much we need to spend over the next 2 years to make sure that all of our homes are decent by 2010 (including those that will become non-decent soon).

We are confident that we will be able to meet the Government's 2010 target.

(f) How we will spend the money ?

We have made up a Maintenance Programme of work and repairs, based on the

- numbers of non decent homes;
- what our stock condition survey told us;
- the amount of money we think will be available; and
- what we think tenants would like us to spend money on (based on what the Tenants and Leaseholders Federation has told us).

We have broken this Maintenance Programme of work down into two programmes:

- a 5 Year Maintenance Programme; and
- a 30 year Maintenance Programme.

However, we know that there is not enough money to do all the repairs and improvements that we need to do, to keep our homes in a good condition. We need to spend around **£40 million** over the next 5 years. However, there will only be around **£31 million** available. So, there is a "gap" of around **£9 million** between how much we need to spend and how much we will have available to spend. Over 30 years, the gap is even wider – around **£30 million**.

This "gap" is one of the things that our "housing stock options appraisal" looked at very carefully (see below)

8. Supporting People

In April 2003, the Government introduced a new "supporting people" budget. This brought together all the money that was previously spent by councils, housing associations and others on "supported housing" into one "pot" covering the whole county. Supported housing is where the tenants need help - for example, sheltered housing for the elderly or housing for physically disabled people.

Previously, most of the costs of this help was included within individual tenants' rents. However, from April 2003, tenants living in supported housing have had to pay a separate charge for this help. Tenants receiving housing benefit do not have to pay anything, and there are safeguards to make sure that tenants in supported housing before March 2003 do not pay any more for the help they get than they did previously.

9. Working with other organisations

We work with many other organisations to properly manage and maintain our homes and provide housing services to our tenants. These include the Essex Social Care, Essex Police, health organisations and the three citizens advice bureaux in the District.

10. People needing housing

We did a survey in 2003 to find out about people's housing circumstances in our District. This included both tenants and non-tenants. We got responses from around 3,000 people.

This found that;

- around 10% of people felt that their housing was OK;
- around 90% of people living with other people (e.g. their parents), who want to live in their own home, could not afford to buy in the District. This was because of the high house prices;
- around half of all the people who felt they would move within the next five years, said they would have to move outside of the District. Around 40% of these said it was because of the high house prices; and
- 3,325 new homes for rent are needed by 2009. These are unlikely to be provided, due to a lack of money.

We had around 3,630 people on our Housing Register in April 2007 (slightly less than the previous year). We let 632 homes in 2006/7 (around 10% more than the previous year) and nominated around a further 100 housing applicants to vacancies in homes owned by housing associations.

11. Setting tenants' rents

The Government has said that, by 2012, the rents for council homes and housing association homes should be almost the same. They have also said that everyone's rent should be calculated in a similar way. They should mainly be based on:

- the property's value;
- average local wages; and
- the number of bedrooms.

We started calculating rents in this new way from April 2003, and produced a "target rent" for each property. This could have been much higher or lower than the previous rent. The actual rent tenants pay must then increase, or decrease, to this target rent up until 2016/17. However, we are aiming for as many council properties as possible to reach target rents by 2012.

We worked out that, on average, rents would need to increase by around 9% to reach these target rents. Around $\frac{3}{4}$ of all tenants would have rent increases, and around $\frac{1}{3}$ would have rent reductions. However, as a safeguard, rents cannot increase or decrease by more than £2 per week in any year, above inflation + $\frac{1}{2}$ %.

We decided that the fairest way would be to make the changes by equal amounts over the 10 year period. This applies to both rent increases and rent reductions.

12. The future of Council housing

The Government has said that councils must carefully consider the options open to them to select the most appropriate ownership and management of their homes, in order to get the most money to maintain them.

This could include transferring council homes to a housing association (called "large scale voluntary transfer" - LSVT), or it could involve councils setting up their own company to manage and maintain their homes (called an "arms length management organisation") - some councils that do this can get extra money from the Government. Either of these options would need to be agreed by the majority of tenants. Or, it may be that it is best for the Council to keep its homes.

In 2002, we appointed consultants to look into this for us. This is called a "housing stock options appraisal". We asked them to do four things:

- Look at the available options;
- Work out how much could be spent on managing and maintaining tenants' homes for each option;
- Talk to the Tenants and Leaseholders Federation and our tenants to get their views on the options; and
- Send information to all of our tenants and leaseholders about the options, and ask them to fill in a survey form telling us what they think.

The consultants completed their work in 2004. They told us that, bearing in mind tenants' views, the best option for the Council was to keep the housing stock and not to transfer it to a housing association, or set up

an arms length management organisation. The Council's Cabinet agreed with this view, and decided that the Council should keep its housing stock for the time being. Nothing has changed since that time to suggest that the Council should follow a different course of action.

However, we have transferred two sheltered housing schemes (Robert Daniels Court, Theydon Bois and Wickfields, Chigwell) to a housing association. This is because both schemes were in need of major improvements, and we worked out that the overall cost to the Council would be less if the housing associations carried out the improvements.

13. The overall financial picture

We have worked out how much we will get from rent and other money over the next 30 years. We have compared this with how much we need to spend on running the housing service over the same period.

This has shown us that, although there may not be enough money available over the whole of the next 30 years, there should be enough money to run the housing service for at least the next 20 years. Since this is a long time for councils, there is nothing for us to worry about at the moment.

14. Action Plan

The Business Plan has an "Action Plan" which explains what we will be doing, and when, over the next year:

- to meet our objectives;
- improve our housing services; and
- to make the changes we have to deal with because of new laws or Government policies.

15. Key housing priorities

Section 3 above says what our housing objectives are. But we can never do everything we want to. So, we have to decide which things are the most important, that will help us the most to meet our housing objectives. These are called our "Key Housing Priorities".

Our "Key Housing Priorities" for the next year (2008/9) are:

- Continue to manage and maintain our homes effectively and efficiently;
- Reduce further the number of our non-decent homes, to ensure that we reach our target of having no non-decent homes by 2010;
- Review the structure and procurement for the delivery of the Council's repairs service and improve the time it takes to undertake non-urgent repairs;
- Complete a major £4m improvement scheme at Springfields, Waltham Abbey
- Introduce a web-based Mutual Exchange Register and Housing Application Form, to assist housing applicants register for housing and move to other Council properties within the District and throughout the UK

1. Introduction

1.1 Introduction

This is the eighth annual Housing Revenue Account (HRA) Business Plan that the Council has produced. It complies with the requirements of the Government's financial framework for the HRA.

This Business Plan has been produced in accordance with both the "Guidance on Business Plans" and the guidance on "Effective Housing Strategies and Plans" issued by the predecessor to the Department for Communities and Local Government in June 2000 and April 2002. The Plan has been developed by a corporate team of officers from Housing and Finance/ICT. The Plan was adopted by the Council's Housing Portfolio Holder after consultation with the Council's Housing Scrutiny Panel and the Epping Forest District Tenants and Leaseholders Federation.

An important part of this Business Plan relates to the Council's objectives, strategies, plans and standards relating to the repair and maintenance of the Council's housing stock, and how the Government's Decent Homes Standard will be met. In view of its importance, as in previous years, the Council has produced a separate Repairs and Maintenance Business Plan, that complements and is an integral part of the HRA Business Plan. The Repairs and Maintenance Business Plan is attached as Appendix 1.

In order to assist readers, a comprehensive Glossary of Terms is provided at Appendix 2. A Key Contact List is given at Appendix 3. A Plain English Summary, particularly aimed at tenants and staff, has been provided at the beginning of the Business Plan.

1.2 Fit for Purpose Standard

In May 2003, the Council's HRA Business Plan was assessed as being fully "fit for purpose" by the Government Office for the East of England (GO-East). For the HRA Business Plan to be designated as "fit for purpose", it has to meet stringent "fit for purpose" criteria laid down by the DCLG. There are 33 separate criteria against which HRA Business Plans are assessed. Councils must meet every criterion, in full, to be designated as fit for purpose.

Having an HRA Business Plan that is assessed as fit for purpose also brings a number of other benefits for the Council. For example, it is not necessary for the Council to submit copies of the Business Plan to the Government Office for assessment each year, just a brief annual update.

1.3 Links with the Council's Housing Strategy

In past years, the Council has produced its own Housing Strategy, which assesses the overall housing needs of the District, and sets out the Council's objectives and plans for meeting those needs. However, following guidance from the DCLG and GO-East, the Council now contributes towards the Sub-Regional Housing Strategy of the London Commuter Belt Sub-Region and plans to only produce a short Housing Strategy Statement and Local Action Plan, setting out how the Council will contribute towards the sub-regional housing priorities. Since around 14% of the District's properties are currently owned by the Council, the management and maintenance of its stock plays an important part in meeting the Council's strategic objectives for housing. In particular, there are important overlaps between the two documents in the following areas:

- Provision of affordable housing for rent
- Meeting the Decent Homes Standard and the Decent Homes Targets
- Restructuring and convergence of social housing rents
- Dealing with anti-social behaviour

1.4 Purpose of the Business Plan

The purpose of this Business Plan is to:

- Set out the Council's overall medium term aims
- Set out the Council's objectives for the housing service, as landlord
- Analyse the current position

- Plan how to achieve the objectives, through the formulation of an Action Plan
- Provide a framework for monitoring and evaluating progress in delivering the Business Plan
- Communicate the Council's plans to the Government, key stakeholders (particularly tenants), partners and the wider community

1.5 Development of the Business Plan in 2008

The Council has developed its Business Plan consistently, since the time the first one was produced in 2001. In past years, the Business Plan has been produced around April and has updated statistical information relating to the previous financial year. However, this has not been possible this year, since the Council's new Audit and Governance Committee has, understandably, required that all the Council's Business Plans are completed and published by 31 March - before the end of the financial year. Therefore, all the statistics and information relating to the "last financial year", and the most up to date information, relates to 2006/7, which is the last year that full year statistics are available.

The development of the Business Plan and the main changes this year include:

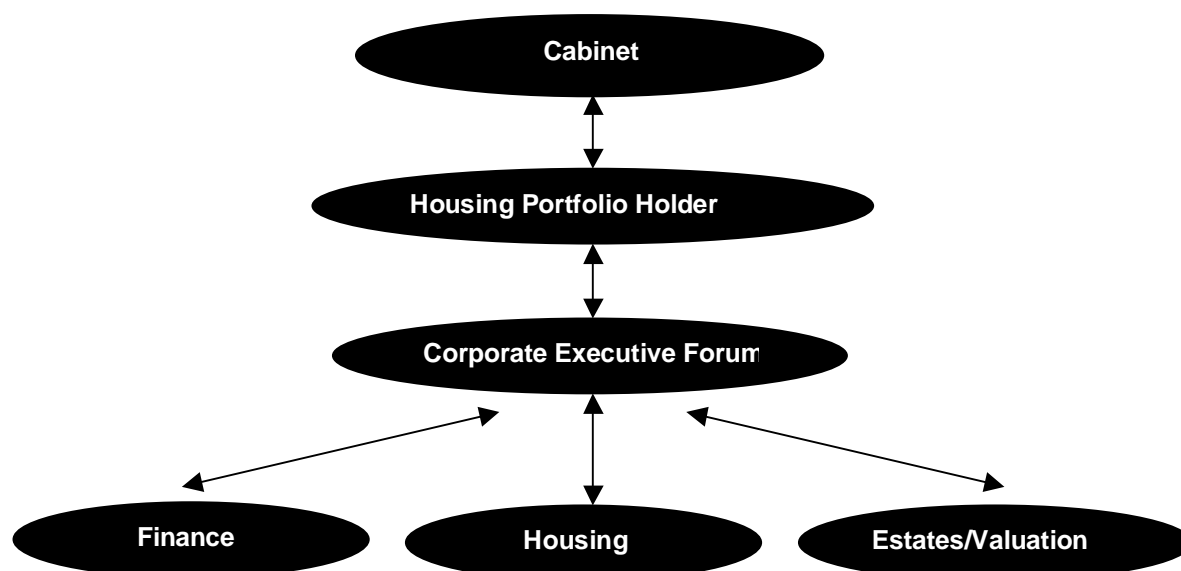
- Revised Financial Plan (Chapter 11)
- New Action Plan (Chapter 13)
- An updated Repairs & Maintenance Business Plan (Appendix 1)

1.6 HRA Commercial Properties

The Council owns a number of freehold commercial properties that are accounted for within the HRA, since they are held under Housing Act powers. However, since the planning and development proposals for the management and maintenance of these commercial properties are included within the Council's Asset Management Plan, which is produced separately, they have not been included within this HRA Business Plan.

1.7 Management Structure – Policy and Priority Setting

The HRA Business Plan is a corporate document, with officers from different services having responsibility for its production and ensuring its delivery. The hierarchy of responsibility can be summarised as follows:



<i>Cabinet</i>	Comprises senior councillors. Overall responsible for policy making, setting priorities and the production, review and delivery of the Business Plan
<i>Housing Portfolio Holder</i>	Responsible for detailed consideration of the Business Plan on behalf of the Cabinet and recommending to the Cabinet policy changes and priorities.
<i>Corporate Executive Forum</i>	Responsible for ensuring the Business Plan is produced and delivered

<i>Housing</i>	Lead directorate for producing the Business Plan and delivering the elements of the Plan relating to HRA residential properties, including the implementation of policy and achieving the Council's agreed priorities
<i>Finance</i>	Responsible for the production of all the Business Plan's financial forecasts
<i>Estates and Valuation</i>	Responsible for the HRA Stock Valuation and delivery of the financial aspects of the Business Plan relating to HRA commercial properties.

1.8 Comments of the Epping Forest Tenants and Leaseholders Federation

Section 4.8 explains the role of the Epping Forest Tenants and Leaseholders Federation. The Federation has been consulted on this latest version of the Business Plan. The draft version was considered at the meeting of the Federation held on 13 March 2008. Having considered the Business Plan, the Federation said:

- Once again, the Business Plan is comprehensive, well thought out, interesting and well written;
- it is clear and easy to read, especially the Plain English Summary;
- they agree with the objectives, the key housing priorities and the action plan;
- they are pleased that the revised Financial Plan does not identify a deficit on the Housing Revenue Account for 28 years, which is a significant improvement on the forecast in the previous year's Business Plan of 21 years; and
- they are particularly pleased to learn of the enhanced service opportunities on offer through the new telecare service where technology is used to monitor the well-being of older people in their own homes.

2. Strategic Context and Linkage to Other Plans

2.1 The Epping Forest District

The Epping Forest District comprises a mix of rural and urban character, covering an area of 131 square miles, with a population of around 120,000. There is no major centre of the District. There are around 12 towns and larger villages, ranging in population size from 2,000 to 30,000. It is an attractive Metropolitan Green Belt area, with good road and rail links to London, so is popular with commuters.

The southern parts of the District border Greater London and are more populous and urbanised, including Loughton, Chigwell, Buckhurst Hill and Waltham Abbey. There was a total of 53,167 dwellings in the District as at April 2007, of which 12% were Council-owned.

The District falls within the East of England and the Secretary of State is currently consulting on the East of England Plan (Regional Spatial Strategy (RSS) 14), following an Examination in Public of the East of England Regional Assembly's (EERA) Draft Plan. The Plan sets out the proposed number of additional homes that should be provided within the Region and the District. The Secretary of State proposes that an additional 3,500 homes should be provided within the District by 2021, including 2,300 outstanding commitments, together with an unspecified additional number of homes within the District to assist with the planned growth of neighbouring Harlow.

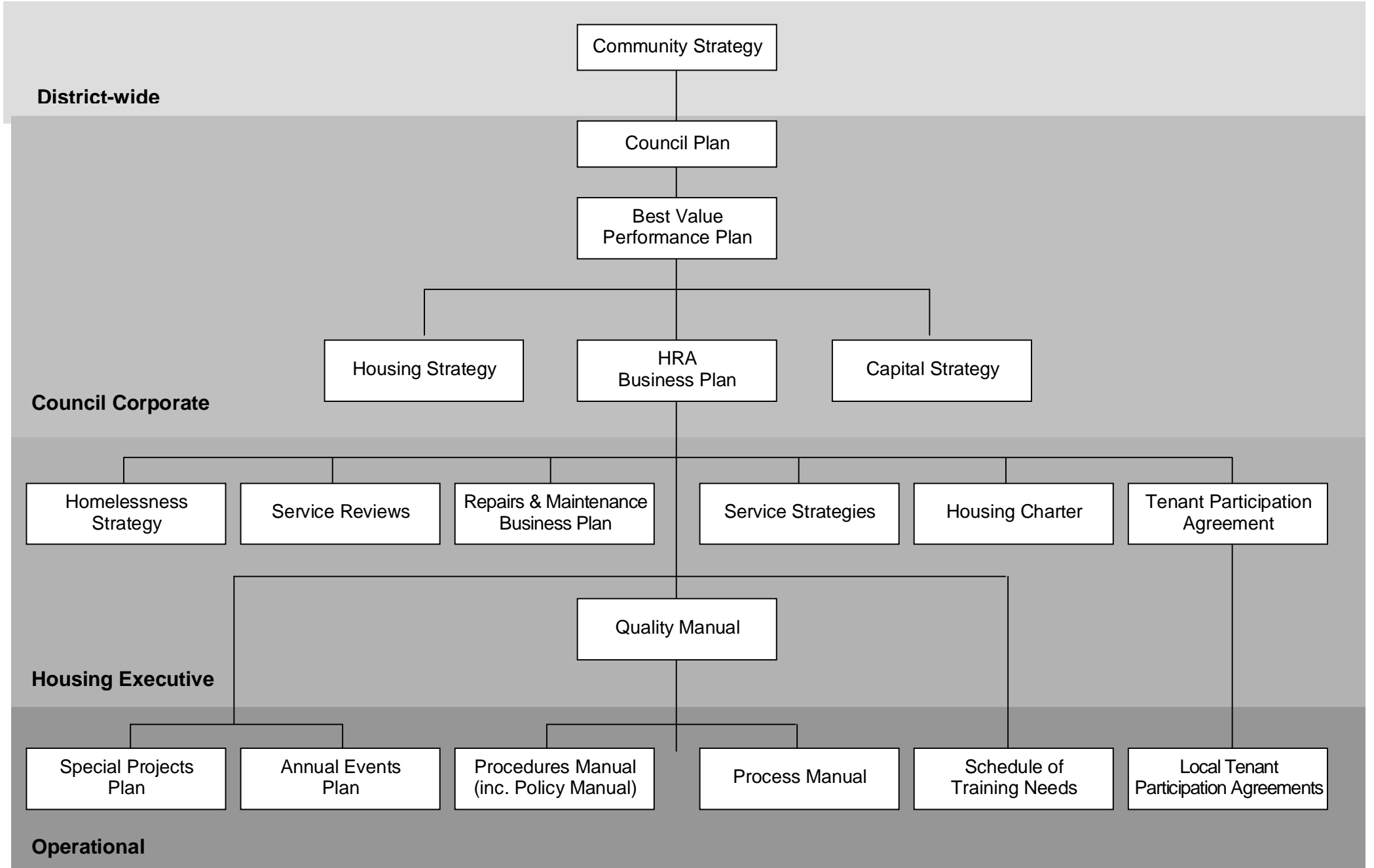
2.2 Housing Service Planning Matrix

The HRA Business Plan is only one of a range of complementary and inter-related strategic documents and plans produced by the Council. It is essential that the Council has a clear, cohesive and well thought out approach to the delivery of its housing services. In producing this Business Plan, careful regard has been had to relevant corporate objectives and strategies and housing objectives and strategies. This section of the Business Plan sets out where the Plan sits in relation to other strategies and plans, and how they inter-relate.

The Housing Planning Matrix reproduced on the next page illustrates, in graphical form, how the Council's housing services are planned and delivered.

Housing Directorate

Service Planning Matrix



A brief explanation of the main strategies and plans, including a number not shown on the matrix, is set out below.

Community Strategy	The long term vision for the District, produced by the Epping Forest Local Strategic Partnership. The Partnership comprises all of the statutory agencies working in the District, including the Council, together with representatives of the voluntary sector.
Council Plan	The Council's prime strategic document, that sets out the Council's strategic direction for the planning and delivery of all its services over a four-year period (currently 2006-2010). The Council Plan follows the same thematic approach as the Community Strategy, rather than following a traditional service structure, which enables greater flexibility to respond to the changing internal/external environment.
Best Value Performance Plan	Sets out, on annual basis, the Council's plans for the following year to meet its Corporate Plan objectives, reviews performance on the previous year's plans and sets targets for performance improvement. This takes the same thematic approach as the Community Plan and was also produced following extensive consultation.
Housing Strategy	See Section 1.3 above.
Homelessness Strategy	The Council's statutory strategy, updated in 2006, which reviews the Council's approach to homelessness, and sets out the Council's plans for dealing with homelessness.
Housing Service Plans/Strategies	A series of separate documents, produced to a common format, that set out how individual housing services and strategies are delivered in detail (eg. rent arrears, tenant participation, empty properties). They provide detailed objectives, policies, targets, performance information and financial/staffing resource availability.
Tenant Participation Agreement	An agreement (compact) between the Council (as landlord) and the Epping Forest District Tenants and Leaseholders Federation (on behalf of the Council's tenants and leaseholders), first signed in March 2000 and updated in 2002 and January 2006 for a three year period. It sets out the approach the Council and the Federation will take to ensure that tenants and leaseholders are able to participate in the delivery of their housing services, receive good quality information and are consulted on housing issues. The Council has also entered into six Local Tenant Participation Agreements with individual recognised tenants associations on how tenant participation will be delivered locally (see Section 4.8).
Leaseholders Participation Agreement	An agreement (compact) between the Council and the Epping Forest Leaseholders Association, which was formed through a Council initiative in March 2001.
Housing Charter	Sets out the principles by which housing services will be delivered from the clients' point of view and what clients can expect.
Capital Strategy	Provides the Council's strategies on how capital projects will be planned, funded, delivered and monitored, together with details of the Council's HRA and General Fund Capital Programmes. The Strategy is updated annually.
Fuel Poverty Strategy	Sets out the Council's plans to alleviate problems relating to fuel costs in respect of those on low incomes.
Crime & Disorder Strategy	Sets out the Council's approach to reducing crime and disorder within the District.

2.3 Capital Strategy 2007/10 - Housing as a Corporate Priority for Investment

The Council's Capital Strategy 2007/10, last updated in September 2007, sets out the Council's eight key strategic priorities for capital investment, in a ranked priority order. Since its introduction, "Improving the Council's housing stock" has continuously been ranked as the highest key strategic priority for investment.

3. Business Plan Objectives

3.1 The Council's Corporate Medium Term Aims

The Council has three medium term aims and priorities, which are set out in the Council Plan 2006-2010. They are:

(1) *The District is a safe, healthy and attractive place*

- (a) Maintain the special character and advantage of the District, and address local environmental issues
- (b) Address housing need
- (c) Create safe communities
- (d) Encourage sustainable economic development
- (e) Address leisure need

(2) *The Council is an organisation that listens and leads, to resolve local issues*

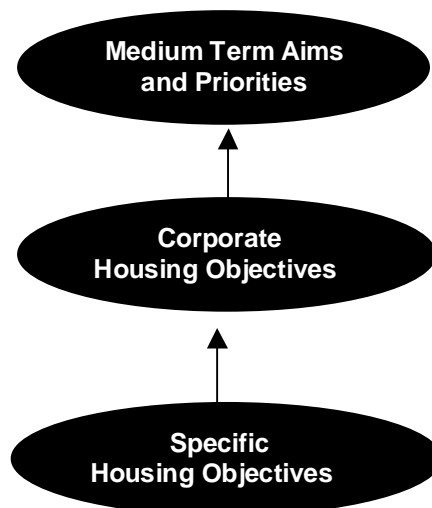
- (a) Political leaders give clear direction
- (b) Communicate with the public
- (c) Prioritise objectives and services
- (d) Co-operate and plan with partners

(3) *The Council provides affordable improving services*

- (a) Identify and target resources: realise capacity and manage performance
- (b) Procure services in the most beneficial and cost effective way
- (c) Develop services, staff and the working environment

3.2 Hierarchy of Objectives

In order to make the best use of its housing assets and deliver an effective housing service, in consultation with representatives of the Tenants and Leaseholders Federation where appropriate, the Council has set Business Plan Objectives at various levels within the organisation, from the high level medium term aims and priorities to individual housing objectives. The hierarchy of objectives can be summarised as follows:



3.3 Corporate Housing Objectives

The Council's Corporate Housing Objectives set out the ultimate objectives that the Council strives to achieve on housing issues. The Corporate Housing Objectives relevant to this Business Plan are:

HO1 – Value for Money	Provide a high quality housing service, having due regard to the cost of providing the service.
HO2 - Housing Management	Manage the Council's housing stock efficiently and effectively, obtaining good value for money, to deliver high quality housing services.
HO3 - Repairs and Maintenance	Ensure that all tenants live in a decent home, and that the Council maintains its properties and housing estates to a standard that protects and enhances their value, and provides a safe and satisfactory environment for tenants and leaseholders.
HO4 - Tenant Participation	Enable the Council's tenants and leaseholders to participate in the delivery of their housing service, through the receipt of good quality information, adequate and appropriate consultation on relevant housing issues and opportunities to provide feedback to the Council, in accordance with the <i>Epping Forest Tenant Participation Agreement</i> .
HO5 - Housing Finance	Manage the Council's financial housing resources effectively, efficiently and prudently, through the maximisation of rental and other income, Government grants and subsidies, and capital receipts, together with the formulation of effective revenue and capital spending priorities and plans and the achievement of good financial performance against targets.

3.4 Specific Housing Objectives

In pursuit of the Council's Corporate Housing Objectives, the Council has more detailed Specific Housing Objectives. The Specific Housing Objectives of this Business Plan are as follows:

(a) Value for Money:

- (a) Provide consistent quality housing services
- (b) Understand the relationship between housing performance and the cost of service provision
- (c) Involve representatives of the Tenants and Leaseholders Federation in consideration of housing performance and new policy development.
- (d) Achieve the annual targets set out in the Best Value Performance Plan.

(b) Housing Management:

- (a) Provide a decentralised housing management service through two area housing offices based in Epping and Loughton and an Estate Office at Limes Farm, Chigwell.
- (b) Ensure that the Council's housing estates provide an attractive and practical environment for local residents.
- (c) Review the Council's Housing Allocations Scheme annually to ensure it continues to be appropriate and gives choice to applicants, following consultation with registered social landlords, local councils and the Tenants and Leaseholders Federation.
- (d) Review applicants registered on the Council's Housing Register on an ongoing basis to ensure the lists are up to date.
- (e) Keep the number of empty Council properties, the period they are left empty, and the associated rental loss to a minimum.
- (f) Keep underoccupation of the Council's housing stock to a minimum.
- (g) Minimise the extent of breaches of tenancy conditions.
- (h) Take firm action against anti social behaviour, through notification, mediation or legal action as necessary.

- (i) Ensure that current rent arrears do not exceed 2.0% of the annual debit.

(c) *Repairs and Maintenance:*

These objectives are set out in detail as part of the Council's Repairs and Maintenance Business Plan attached as Appendix 1 to this Business Plan.

(d) *Tenant Participation:*

- (a) Consult individuals, groups and organisations on important matters relating to the provision of housing services, particularly on issues where clients have an element of choice or where decisions will have a major effect on them.
- (b) Comply with the Council's Housing Charter relating to the approach and philosophy towards the provision of housing services.
- (c) Comply with the commitments set out in the *Epping Forest Tenant Participation Agreement*.
- (d) Provide information to tenants that is timely, in plain English, of good quality and tailored to both the general and individual needs of tenants.
- (e) Recognise the special needs of certain tenants and respond positively to those needs.
- (f) Obtain feedback from tenants, in a variety of ways, on the Council's performance in the delivery of housing services.
- (g) Encourage, support and develop tenants associations within the District.
- (h) Keep the Council's tenant participation structure under review.
- (i) Consult tenants on major improvement schemes, housing initiatives and matters of general housing management to ensure full awareness of proposals and to obtain their views.
- (j) Encourage, support, consult and develop the District Tenants and Leaseholders Federation, and work in partnership with the Federation to maximise the benefits that can be achieved from tenant participation to improve the delivery of housing services.
- (l) Consult the Federation on the Council's housing services and policies in accordance with the District-wide Tenant Participation Agreement.
- (m) Ensure that appropriate training on tenant participation is made available for tenants and Council officers and members.
- (n) Ensure that appropriate funding is made available to support and develop tenant participation.

(f) *Housing Finance:*

- (a) Manage the Council's financial housing resources effectively, efficiently and prudently.
- (b) Maximise the Council's entitlement to Government grants and subsidies.
- (c) Keep under review housing management and maintenance expenditure to ensure that expenditure within the Housing Revenue Account does not exceed income.
- (d) Plan to ensure that the HRA remains in surplus, each year, for a period of at least 20 years.
- (e) Consider the level of fees and charges to be made for housing services on an annual basis.
- (f) Ensure that working balances for the Housing Revenue Account are not forecast to fall below £3m or to exceed £4m at the end of any five-year forecast period.

3.5 Summary of Key Activities and Achievements in 2007/8

The key housing achievements and activities in 2007/8, relating this Business Plan, can be summarised as follows:

- The Council implemented its new HomeOption scheme, which is a choice based lettings scheme for council housing vacancies and housing association nominations in partnership with, initially, 2 neighbouring councils, with the remaining 3 joining during 2008. The scheme gives housing applicants the opportunity to express their interest in vacant Council and housing association properties, giving them greater choice and providing more transparency in how properties are allocated.
- The Council's Housing Directorate received the Cabinet Office's Charter Mark for Customer Service Excellence in the Public Sector for the whole of the Directorate's work, for a further three years.
- The Council introduced 81 new Housing Service Standards, giving a further commitment to its tenants, leaseholders and housing applicants about the standard of service they can expect from their housing service

3.6 Key Housing Priorities and Action Plan to Meet the Objectives

The Council's Key Housing Priorities for the next year (2008/9) are set out below.

- Continue to manage and maintain our homes effectively and efficiently;
- Reduce further the number of our non-decent homes, to ensure that we reach our target of having no non-decent homes by 2010;
- Review the structure and procurement for the delivery of the Council's repairs service and improve the time it takes to undertake non-urgent repairs;
- Complete a major £4m improvement scheme at Springfields, Waltham Abbey
 - Introduce a web-based Mutual Exchange Register and Housing Application Form, to assist housing applicants register for housing and move to other Council properties within the District and throughout the UK.

There are a number of factors and sources that have influenced the Key Housing Priorities, which were formulated in conjunction with the District-wide Tenants and Leaseholders Federation.

The Key Housing Priorities were selected by the Council having regard to:

- The views of the Tenants and Leaseholders Federation
- National and regional housing policies and priorities, including the need to meet decent homes targets
- The outcome of the Best Value Service Review of Housing Services in 2004
- The objectives, targets and action plans within the Council's Housing Strategy
- The recommendations of the Council's Housing Portfolio Holder and Director of Housing, based on the "Business Plan Analysis" within Chapter 4 of the Business Plan
- The principles of best value

The Action Plan to meet the Council's objectives is set out in Chapter 13.

4. Business Plan Analysis

4.1 Introduction

In formulating the objectives and plans in respect of the HRA, the Council's strengths and weaknesses relating to HRA activities have been examined. At the same time, an analysis has been undertaken of the impact that the external environment has, or will have, on the HRA, and available options have been identified and analysed, in order to formulate cohesive and achievable strategies.

4.2 Information Sources

In order to formulate this Business Plan, a number of data sources have been studied. Some of the more relevant data has been included within the Business Plan itself; other data has been used for reference. The main sources of information are as follows:

(a) *Internal:*

- Housing Strategy
- Property attributes database
- Stock Condition Survey
- District-wide Tenant Participation Agreement
- Historical HRA data
- EFDC Council Plan
- Housing Service Plans/Strategies
- Housing stock information
- Council house sales statistics
- District-wide Housing Needs Survey 2003
- Local Tenant Participation Agreements
- Tenants and Leaseholders Federation
- EFDC Best Value Performance Plan
- EFDC Risk Register

(b) *External:*

- Government Comprehensive Spending Review
- Halifax House Price Index
- DCLG Guidance on HRA Accounts
- DCLG "Sustainable Communities: Building for the Future"
- DCLG Guidance on Business Plans
- DCLG Guidance on Stock Options Appraisals
- Housing Green Paper
- The Council's Use of Resources Assessment
- Housing Bill 2007

4.3 The Council's housing stock

The Council owned the following HRA stock as at 31st March 2007, for which the Council's Housing Directorate is responsible for management and maintenance:

- 6,549 residential properties
- 914 leasehold properties
- 2,839 garages
- 1 Homeless Persons Hostel comprising 38 rooms and 10 chalets

A number of these properties were transferred to the Council from the former Greater London Council (GLC) in 1980. The housing stock continues to decline due to the effects of the Right to Buy; 6,112 properties have been sold since 1977 (See Section 4.12 below).

An analysis of the Council's housing stock as at April 2007 (excluding the 48 rooms at the Council's Hostel, 7 residential scheme managers' properties and 20 properties "out of charge") is detailed below.

COUNCIL HOUSING STOCK BY TYPE AND YEAR (Excluding Homeless Persons Hostel)					
	April 2003	April 2004	April 2005	April 2006	April 2007
Houses	2,872	2,813	2,789	2,765	2,755
Flats	2,645	2,578	2,538	2,507	2,476
Maisonettes	541	530	525	521	525
Bungalows	800	789	790	789	793
TOTAL	6,858	6,710	6,642	6,582	6,549

COMPARISON OF PRE AND POST WAR COUNCIL HOUSING STOCK BY TYPE (As at 1st April 2007)					
	Pre-1944		Post 1945		TOTAL
	No.	%	No.	%	
Houses	356	5 %	2,399	37 %	2,755
Flats	14	< 1 %	2,462	38 %	2,476
Maisonettes	0	0	525	8 %	525
Bungalows	12	< 1 %	781	12 %	793
TOTAL	382		4,605		6,549

PROPERTY MIX OF COUNCIL HOUSING STOCK BY BEDROOM SIZE (As at 1st April 2007)		
	No.	%
Bedsits	330	5 %
1 Bedroom	2,327	36 %
2 Bedroom	1,831	28 %
3 Bedroom	1,898	29 %
4/5 Bedroom	163	2 %
TOTAL	6,549	

GEOGRAPHICAL SPREAD OF COUNCIL HOUSING STOCK (As at 1st April 2007)								
	Buckhurst Hill / Chigwell		Loughton		Waltham Abbey		Epping / Ongar / Rural Areas	
	No.	%	No.	%	No.	%	No.	%
Houses	189	7 %	941	34 %	608	22 %	1,017	37 %
Flats	320	13 %	908	37 %	782	32 %	466	19 %
Maisonettes	256	49 %	191	36 %	65	12 %	13	2 %
Bungalows	15	2 %	147	19 %	145	18 %	486	61 %
TOTAL	780		2187		1600		1,982	
% of Total		12 %		33 %		24 %		30 %

4.4 Stock Valuation

Under DCLG guidelines, the valuation of residential properties is based on Social Housing - Existing Use (SH-EH) value. In 2001, the Council first commissioned the Valuation Office to undertake a formal valuation of the Council's housing stock, as at April 2000. Following, desk-top revaluations being undertaken between 2002 and 2005, in 2006, the Valuation Office undertook a full revaluation as at 1 April 2005.

The HRA Stock Valuation for residential dwellings as at 1st April 2006 was £551 million.

4.5 Overview of the Management of the Council's Housing Stock

(a) Introduction

The Council's housing stock is a major asset, and it is therefore essential that it is properly managed and maintained. This section of the Business Plan sets out how the Council's stock is managed.

(b) Housing Directorate

The lead directorate for the management and maintenance of the Council's housing stock is Housing, under the management of the Director of Housing.

The permanent Staff Establishment of the Housing Directorate comprises 91 full-time and 37 part-time members of staff. However, this will increase by a further 6 full-time and 6 part-time staff when the private sector housing function is incorporated within the Housing Directorate from April 2008. Appendix 4 sets out the Staffing Structure of the senior management of Housing from April 2008, together with the main responsibilities of each of the nine sections.

Most of the staff within Housing are centrally based at the Civic Offices in Epping. However, the following services are decentralised.

Area Housing Office (South) Based in the heart of The Broadway Shopping Centre, Loughton, the office provides a comprehensive housing and estate management service to tenants in the south of the District (See Section 4.6(a) below).

Limes Farm Estate Office Based on the Limes Farm Estate, Chigwell, the Estate Office provides a localised housing and estate management service to the tenants of the Estate. The office is open every morning during the week, managed by the Assistant Area Housing Manager.

Careline Control The Council provides an older peoples alarm network, Careline, which is managed from Careline Control based at Parsonage Court, Loughton. The service is managed by the Housing Manager (Older People's Services), based at Careline Control (See Section 4.6(k) below).

Sheltered Housing The Council has 13 sheltered housing schemes for older and frail older people, each managed by a Scheme Manager. In addition, 3 Area Scheme Managers provide a visiting service to older tenants on housing estates (See 4.6(m) below).

(c) Corporate Executive Forum

The Corporate Executive Forum (CEF), comprising the Chief Executive and Deputy Chief Executive, is responsible for the overall management of the Authority.

(d) Management Board

The Management Board comprises the members of CEF and five Service Directors.. Its purpose is to ensure a corporate approach to the delivery of Council services. The Management Board meets on a fortnightly basis.

(e) Support Services

The Housing Directorate is supported by a number of other services within the Council to deliver its housing management and maintenance. The following lists the main support services:

Accountancy The Council's Finance & ICT Directorate provides a comprehensive accountancy service under the management of the Director of Finance & ICT, including the provision of financial advice, financial planning, budget formulation and monitoring, invoicing, payments, sundry debtors and creditors.

Audit The Council's audit function is undertaken by the Chief Internal Auditor in accordance with the Council's three year Audit Plan.

Estates and Valuation The Estates and Valuations Division manages and co-ordinates the maintenance of HRA commercial properties.

Grounds Maintenance The Council's grounds maintenance is undertaken by the Environment and Street Scene Directorate. The arboricultural contract is undertaken by a private contractor.

Housing Benefits Housing Benefits is administered within Finance under the management of the Asst Director of Finance & ICT (Benefits).

Information & Communication Technology (ICT) Although the integrated housing system is supported by Housing Services, the network is managed by the Finance and ICT Directorate.

Legal The Corporate Support Directorate provides a comprehensive legal service to Housing including conveyancing, litigation, advocacy, contract administration and legal advice.

Human Resources	The Corporate Support Directorate is responsible for strategic HR issues, industrial relations, recruitment and other HR operations.
Performance Management	The Performance Management Unit, within the Deputy Chief Executive's directorate, is responsible for the co-ordination of performance management data.
Public Relations & Marketing	Although the Housing Directorate has an in-house housing information service, a corporate public relations service is provided by the Public Relations and Marketing Section within the Deputy Chief Executive's Directorate.
Works Unit	The main maintenance contractor for housing is the in-house Building Maintenance Section within the Works Unit, under the management of the Chief Works Officer. The Section has around 60 craft workers and currently undertakes the majority of responsive and void repair work. It is likely that the Building Maintenance Section will transfer to the Housing Directorate from May 2008.

4.6 Delivery of Housing Services

(a) Estate Management

Estate management is undertaken by the two Area Housing Offices under the direction of the Area Housing Managers. The Area Housing Office (North), based at the Civic Offices, Epping, manages around 3,520 properties in the north of the District, including the towns of Epping, Waltham Abbey and Ongar. Most of the properties in the rural part of the District are also managed by the Area Housing Office (North). As outlined above, the Area Housing Office (South) is based in The Broadway Shopping Centre, Loughton and manages around 2,800 properties in Loughton, Buckhurst Hill, Chigwell and the immediately surrounding areas. The office also provides a cash office facility, managed by Finance, for the payment of all Council charges, including rents.

Within the Area Housing Offices, Housing Officers (Management) manage around 800 properties each. They are responsible for dealing with breaches of tenancy conditions, including rent arrears recovery and estate management. In addition to ad-hoc estate inspections, staff in the Area Housing Offices undertake an annual programme of planned estate inspections covering the whole of the District.

The Council undertakes the cleaning/cleansing of estate and sheltered housing schemes in-house, and employs three full time caretakers for two large estates in the District and 14 full and part-time cleaners.

(b) Rent Collection

The collectable rent debit in 2006/7 was £24.4m (an increase of 0.4% from 2005/6). Rent is collected through a variety of methods. Due to the rural nature of the District, Post Office Giro is extensively used to enable tenants to pay their rent at local post offices. In addition, the Council's rent collection administrator, Allpay, provides a number of rent payment points in convenient locations (e.g. supermarkets, garages etc.) throughout the District. The Council also provides three cash desks based in Epping, Waltham Abbey and Loughton. Direct debit and standing orders are also offered to tenants, as well as a facility for rent payments to be made by debit card or through the internet.

The rent collection rate in 2006/7 was increased to 98.83% 0.25% higher than the collection rate of 98.5% in 2005/6.

(c) Current and Former Rent Arrears

The Council's approach towards rent arrears recovery is set out in the Housing Service Strategy on Rent Arrears. The Council has a historically good record of rent arrears recovery, especially when compared to the national trend of rent arrears increases. The level of current rent arrears amounted to £404,578 as at 1 April 2007, representing 1.69% of the annual debit - an increase on the 1.53% rent arrears in 2005/6.

Technically, former tenant arrears amounted to £393,972 as at 1 April 2007, of which £284,868 were due to former dwellings arrears (the rest due to former garage, housing benefit, court costs and tolerated trespasser arrears).

During 2006/7, £91,991 of former tenant arrears (0.38% of the annual debit) was written off. Former tenant arrears of £119,465 were collected in 2006/7, an increase of 88.6 % on the amount collected in 2005/6).

d) Anti-Social Behaviour

Although serious anti-social behaviour amongst the Council's tenants is uncommon, there has been a marked increase in the number of anti-social behaviour cases in recent years. The Council therefore takes seriously its responsibility to minimise such behaviour, through the enforcement of its tenancy conditions and other available remedies. Often, such behaviour can be curtailed simply by a housing officer visiting or writing to the alleged perpetrators. Alternatively, the Council facilitates mediation by an independent third party. However, if the anti-social behaviour is serious or continues, the Council uses one or more of the following remedies:

- Repossession – Under the Housing Act 1996, the Council can seek to repossess a property if a tenant, resident or visitor causes (or is likely to cause) a nuisance to other residents in the locality, or if they are convicted of using their property for illegal purposes, or convicted of an arrestable offence in or near the property.
- Demoted Tenancy Orders (DTOs) – The Council can seek from the court a DTO if a tenant is causing anti-social behaviour. If granted, a DTO removes the tenant's security of tenure for a period of one year. If there are further incidences of anti-social behaviour within that period, the Council can obtain return to court and obtain a possession order without having to give any grounds. The Council has resolved to seek DTOs in appropriate cases.
- Introductory Tenancies (ITs) – The Council started to use ITs in 2006, following an extensive consultation exercise with all tenants and partners in 2005. All new tenants are now given an IT (instead of a secure tenancy) for the first year of their tenancy. If the new tenant causes anti-social behaviour, or breaches any other tenancy conditions within that period, the Council can obtain a possession order, without having to give any grounds. If there are no breaches within that year, the tenancy automatically converts to a secure tenancy.
- Injunctions - Also under the Housing Act 1996, the Council can seek an injunction from the courts to prohibit a person from causing a nuisance to other residents in the area, or using premises for illegal purposes. However, these can only be granted if violence is used or threatened, and if there would be a significant risk of harm if an injunction was not granted.
- Anti-social behaviour orders (ASBO's) – Under the Crime and Disorder Act 1998 and the Anti-Social Behaviour Act 2003, the Council or the Police, in consultation with each other, can seek an ASBO from the courts if there is ongoing criminal type behaviour. The person must be over 10 years of age and be acting anti-socially towards others, causing harassment, alarm or distress. The ASBO prohibits the person from continuing with the anti social behaviour. A breach of the order is a criminal offence, with a maximum penalty of 5 years imprisonment.

(e) Empty Properties

In order to maximise rental income and effectively meet housing need, it is essential that the number of empty properties, and the associated re-let period, is kept to a minimum. There were 92 empty properties as at 1st April 2007, representing an increase of 38 properties (70%) over the previous year's number of 56. The rental loss from empty properties in 2006/7 amounted to 1.01% of the annual debit, an increase on the 0.74% rent loss in 2005/6.

(f) Difficult to Let Properties – Low Demand

Generally, the Council does not experience any of the problems faced by many northern authorities of "low demand" and has a high demand for most of its properties. However, some difficulties are experienced in letting certain types of properties in sheltered housing and schemes for frail older people ("Part 2.5"). As at 1st April 2007, there were only 3 vacant properties meeting the "difficult to let" criteria (all bedsits in sheltered housing schemes).

(g) Review of the Housing Register

In order to ensure that the Housing Register is up to date, a rolling programme of annual reviews of applicants is undertaken on a monthly basis.

(h) Choice Based Lettings

The Government, through the Homelessness Act 2002 and its Five-year Housing Plan, "Homes for All", is encouraging local authorities to introduce "choice based lettings" by 2010, whereby housing applicants are able to choose the property that is let to them, rather than being "allocated" properties. Offers of accommodation are made to applicants who have expressed in specific vacant properties who are in the highest priority band, in date order.

In November 2007, the Council successfully introduced its HomeOptions Scheme, a choice based lettings scheme operated in partnership with two neighbouring councils (Brentwood and Uttlesford). During 2008, three further councils will join the partnership (Chelmsford, East Herts and Broxbourne). The scheme is operated by Locata, a choice based lettings agency. The six councils were successful in obtaining £96,000 funding from the former ODPM in 2005 to jointly commission the scheme

(i) Homeless Persons Hostel

The Council's Homeless Persons Hostel in North Weald comprises 38 rooms and 10 "chalets" with shared kitchen and bathroom facilities. Managed by a Hostel Manager, who is supported by two Assistant Hostel Managers, it provides an invaluable facility to provide temporary accommodation to homeless families, to reduce the use of bed and breakfast accommodation. In 2004, a two-phase improvement scheme for the Hostel was completed, at a cost of around £1.5m.

(j) Leasehold Services and Service Charges

The Council had 914 properties leased under the Right to Buy as at 31 March 2007 (which would have been 924 properties had 10 flats not been repurchased by the Council during the year to facilitate a major improvement scheme at Springfields, Waltham Abbey). 32 properties were leased between 1st April 2006 and 1st April 2007. Leaseholders are charged two main types of service charges; annual charges are made for the provision of ongoing communal services (eg cleaning, grounds maintenance, responsive repairs etc); charges are also made for larger planned repairs and improvements following consultation in accordance with the Housing Act 1985.

(k) Careline Service

The Council operates an alarm network for older people (Careline Service) to the following categories of older people in the District (as at 1 April 2007):

Council tenants	1,320
Private occupiers	1,167
RSL tenants	74
Total	2,561

The number of users receiving the service increased by around 5% during 2006/7. The monitoring and response service is provided by Careline to private occupiers on a permanent basis, and to other residents when their Scheme Manager goes off duty. The Careline Service is available 24 hours per day, 365 days per year and is based at Parsonage Court, Loughton. Response times are monitored and, in 2006/7, 98.9% of all calls were responded to within 30 seconds (compared to 98.8% in 2005/6). The average time to respond to calls was 6.3 seconds (compared to an average of 6.0 seconds in 2005/6).

Charges to Council tenants for the service are included within the "support charge" applied through the Supporting People programme (See Section 4.9. Charges are also made to private occupiers to meet the costs of the initial alarm purchase and to contribute towards the running costs of the Careline Service.

One of the outcomes of the Best Value Service Review of Housing Services undertaken in 2004 was that the Council should seek to provide the service to other landlords, especially when tenders are invited, in order to increase the viability of the Careline Service.

(l) Telecare

Telecare is a relatively new initiative being pursued by Essex County Council's Adult Social Care Service in order to reduce the costs of 24-hour care provided to older people. It utilises technology to monitor the well-being of older people in their own homes. The County Council has allocated funding of £775,000 in 2006/7 and £1.3m in 2007/8 to develop telecare within the County. The Council is currently evaluating how it can best utilise its existing Careline Service to provide a wider telecare service and is arranging training for Carline staff to be able to assess clients for this new type of enhanced service.

(m) Sheltered Housing & "Very Sheltered" Housing

The Council has 477 sheltered housing properties within 12 sheltered and grouped housing schemes throughout the District, with each one managed by a Scheme Manager. From April 2003, sheltered housing tenants have paid a "support charge" that represents the costs of providing them with the sheltered housing service.

The Council also owns and maintains a "Part 2½" scheme for frail older people in Waltham Abbey, which is managed by Essex Social Care under a partnership arrangement.

In addition, three "Area Scheme Managers" visit 345 older people in properties situated within general needs housing estates that have been designated as especially suitable for older people. Visits are made on a "call category" basis, dependent on the assessed level of risk, as follows:

BREAKDOWN OF CALL CATEGORIES FOR PROPERTIES DESIGNATED AS SPECIALLY SUITABLE FOR THE ELDERLY (As at 1st April 2007)		
Category	Frequency of Visits	No.
A	Once every week	27
B	Once every fortnight	44
C	Once every month	274

In August 2004 and October 2006, the Council transferred sheltered housing schemes at Robert Daniels Court, Theydon Bois and Wickfields, Chigwell respectively to Warden Housing, along with the sitting tenants, to facilitate major improvement schemes. (See Section 9.7(b)&(d) for more details).

(n) Housing ICT Strategy and Implementing Electronic Government (IEG) for Housing Services

The Housing Directorate has a Housing ICT Strategy that is reviewed bi-annually, and sets out the vision and objectives for implementing electronic government (IEG) and improving housing services, which complements the Council's corporate IEG Strategy.

In 1999, following an analysis of available systems on the market, the Council purchased the Open Housing Management System (OHMS), an integrated housing computer system, from Anite Housing. The system integrates seven separate modules (e.g. rents, allocations, repairs etc), enabling staff users to access different areas of information and to provide a one-stop approach to the provision of information to tenants and applicants. The system also gives essential management and performance indicator information.

Since 2001, the Council has provided an interactive housing service on the Council's website, in order to increase the accessibility to housing services for tenants via the internet. This includes the following sections:

- "Repairs Reporter" – an on-line repairs reporting facility, enabling tenants to report repairs 24 hours per day, with user friendly graphics of property components.
- "A-Z of Housing Services" – providing a description of each housing service provided (eg "Abandoned Vehicles"), the ability to send an e-mail to the appropriate person dealing with that service and the ability to request any leaflets relating to the service.
- "Contact Us" - listing the main sections and offering the ability to send an e-mail by launching the users' e-mail software with a pre-addressed e-mail.

- "Housing Publications" - enabling users to download certain publications and to request any housing leaflets through the completion of an on-line form.
- "Latest News" - providing regularly updated housing-related press releases and information.
- "Feedback" – enabling tenants and other housing clients to provide feedback on housing services and the housing website.
- "Consultation" - where consultation documents and plans can be viewed and downloaded.
- "Payments" – enabling tenants to pay rent and other housing charges via the internet.

During 2008/9, it is intended to provide a web-based Mutual Exchange Register, via the Council's website and the HomeOptions website, enabling Council tenants who want to move to provide information, photographs and contact details of their property on the website, and to search for properties of tenants in the District and throughout the country who are wanting to move to their sized accommodation.

4.7 Partnership Working

The Council cannot deliver its Business Plan alone, in many cases it must work in partnership with other organisations. Examples of effective partnership are as follows:

Citizens Advice Bureaux The three CABx in the District provide an invaluable additional advice service for the Council's tenants. Good working relationships have been built up over a number of years. Quarterly Liaison Meetings are held between CAB Managers and senior housing officers.

Older People's Joint Management Team The OPJMT comprises representatives of statutory and voluntary organisations involved with elderly people at the local level, including the Council. Meeting on a regular basis, the OPJMT oversees the co-ordination of joint care provided to elderly people and identifies and develops new initiatives.

Essex County Council The Council works closely with Essex Social Care and Children and Young Peoples Services in respect of all client groups. Particularly intense co-operation is undertaken in respect of anti-social behaviour and allocations of accommodation to vulnerable people. The Council works in partnership with the County Council's Supporting People Commissioning Team on the development of the supporting people programme at both the strategic and operational level.

Essex Police The Council works closely with Essex Police on a number of issues. These are mainly in relation to dealing with anti social behaviour, crime prevention, the management of dangerous offenders, responding to "hate incidents" and the removal of abandoned vehicles. The Council and Essex Police have agreed a joint protocol for the use of anti social behaviour orders.

London Commuter Belt Group In view of the growing importance of working sub-regionally on housing issues, the Council, together with 4 other Essex authorities, all the Hertfordshire authorities and the RSLs that operate within the London Commuter Belt Sub Region have formed a Sub-Regional Housing Group. The Sub-Regional Group has produced its own Sub-Regional Housing Strategy, which includes a detailed Action Plan. The Action Plan is now being implemented and includes a number of joint initiatives.

Maintenance Partnering Agreement Appendix 1 gives details of the Partnering Agreement the Council has introduced with consultants and contractors to deliver housing maintenance and improvement projects, embracing the "Egan Principles".

Tenants and Leaseholders Federation The Federation comprises representatives of the five recognised tenants associations within the District, and the district-wide Leaseholders Association and Sheltered Forum, that meets every six weeks. It is consulted on, and provides feedback on housing issues, and monitors the Council's housing performance (see Section 4.8 below).

4.8 Tenant and Leaseholder Participation and Consultation

The Council is committed to involving tenants with the delivery of their housing services and has made good progress with developing tenant participation. The Council has a detailed Tenant Participation Strategy (which was updated in 2007) and has a dedicated Tenant Participation Officer to deliver the commitments set out in the Tenant Participation Agreement (see below) and to further develop tenant participation in the District.

The Council has facilitated the formation of seven recognised tenants association throughout the District, although one has subsequently been disbanded and another was for a sheltered housing scheme that was transferred under a small-scale stock transfer, leaving five currently in existence. In addition, the Council has established the district-wide Leaseholders Association, which represents the views of the Council's leaseholders and with whom the Council can consult on leasehold issues, including service charges. In 2004, the Council also established the Epping Forest Sheltered Forum, comprising representatives from most of the Council's sheltered housing schemes across the District.

In 2006/7, it established the Rural Tenants Forum to represent the tenants of the more rural parts of the District, not large enough to sustain their own residents organisations. Representatives from 12 different rural villages/parishes have joined the Forum, which meets four times each year. The Forum also has representation on the Tenants and Leaseholders Federation.

A number of years ago, the Council established the Epping Forest Tenants and Leaseholders Federation, which represents all the Council's tenants and leaseholders, with whom the Council consults and briefs on matters of interest. The Federation has an Executive Committee, comprising two representatives from each of the five recognised tenants associations, and two representatives from the Leaseholders Association, the Sheltered Forum and the Rural Tenants Forum. The Federation meets with the Housing Portfolio Holder and senior housing officers every six weeks, and is chaired by one of the Federation's representatives.

The Federation is consulted by the Housing Portfolio Holder and senior housing officers on all proposed changes to housing policy or procedures that affect all (or the majority of) tenants, before decisions are made. The Federation's comments on such proposals are included in reports to Portfolio Holders or the Cabinet. The Chairman of the Federation is also a member of the Council's Housing Scrutiny Panel.

The Council's first District-wide Tenant Participation Agreement (Compact) between the Council and the Tenants and Leaseholders Federation was signed in March 2000. Following regular reviews and consultation with all tenants, the Agreement has been updated and signed in November 2003 and January 2006. The Agreement is a statement of commitment by both the Council and the Federation, which sets out in writing the intentions of the Council and the Federation in the approach they will take for;

- the provision of information to tenants
- consultation with tenants on housing policy issues
- the operation of the Federation.

The Agreement has been drafted in accordance with the guidelines set out in the "*National Framework for Tenant Participation Compacts*" produced by the former ODPM.

In addition, *Local* Tenant Participation Agreements have been signed with each of the recognised tenants associations. A unique Leaseholders Participation Agreement has also been signed between the Council and the Leaseholders Association, which sets out how leaseholders will be informed of, and consulted on, relevant issues.

The Council has a good record of consulting tenants and others on housing issues that affect them, both at the District level and at the local level. Elsewhere in this Business Plan, details are given of the consultation undertaken on:

- Tenant satisfaction
- Housing Needs Service Review
- "Consultation" Section of Housing Website
- Tenants & Leaseholders Federation
- Tenant Participation Agreement
- Stock Options Appraisal
- This Business Plan

4.9 Supporting People

The Government's "Supporting People" programme went "live" with effect from April 2003, which has had a significant effect on both the HRA and the provision of supported housing and welfare services by the Council. From this date, the costs of welfare services in respect of Council tenants have not been met by the HRA, but from the new Supporting People Budget, managed by a county-wide commissioning body.

The main effects on the HRA have been as follows:

- The Council receives Supporting People Grant from the Commissioning Body for most of its support costs, except for tenants of sheltered housing schemes who took up occupation after 1 March 2003 who are not in receipt of housing benefit, who have to pay the charge themselves.
- As a result of separating out welfare/counselling/support costs from the HRA, rents could have been reduced. However, the former ODPM stated that such rent levels must not be reduced, but must be maintained at similar levels. The resultant effect was that additional ("windfall") rental income in excess of £300,000 per annum has been received into the HRA from April 2003.
- The Council must meet the cost of "transitional supporting people protection". This is an allowance given to tenants of sheltered housing schemes who are not in receipt of housing benefit, and is equivalent to the difference between their (higher) support charge and the previous "scheme manager charge" that they paid. This transitional protection is applied until the tenant vacated the property.

In recent years, the amount of grant provided by Essex County Council to the Council and other supported housing providers as the Administering Authority has not increased, representing annual grant reductions in real terms. However, it has been agreed that the first increase for a number of years will be made from April 2008.

4.10 Fees and Charges

In addition to rents, the Council makes a number of other charges for housing services, which are reviewed annually in November by members in order to feed into the budget making process. Generally, fees and charges are increased annually in line with inflation. The general increase applied for 2008/9 is 4%. However, each charge is considered on its own merits and variations are made to this approach for strategic reasons.

4.11 Repairs, Maintenance and Improvements

Probably the most important elements of this Business Plan are the:

- analysis of the condition of the Council's housing stock
- assessment of the number of the homes that do not meet the Government's "Decent Home Standard"
- assessment of the likely availability of funding for repairs, maintenance and improvements
- assessment of priorities for repairs, maintenance and improvements to meet the Government's Decent Home Targets
- formulation of standards and policies for repairs, maintenance and improvements

In view of this importance, the Council has developed a Repairs and Maintenance Business Plan which, although a free standing document, forms an integral part of the overall HRA Business Plan. The Repairs and Maintenance Business Plan is attached as Appendix 1.

4.12 Right to Buy and Rent to Mortgage Sales

Under the Housing Act 1985, the Council is required to sell Council properties to eligible sitting tenants at a discount. Local authorities also have discretion to sell properties on a voluntary basis outside the right to buy provisions. Until a few years ago, the Council operated such a voluntary sales policy. Between 1st April 1977 and 31st March 2007 (30 years), the Council has received 11,459 applications to purchase, resulting in 6,112 sales (53%), of which 4,556 were under the right to buy.

In 2006/7, 111 applications to purchase under the right to buy were received (the same number as in 2005/6), which resulted in 46 sales (compared to 36 sales in 2005/6 and 61 in 2004/5). The average open market valuation in 2006/7 was £149,675 per property. The current maximum right to buy discount for the

Council's region is £34,000, which was actual discount provided in 2006/7, with the exception of 1 reduced discount (due to a previous discount being provided) and 1 rents-to-mortgage sale. The average purchase price of was £114,655 per property, (compared with £111,400 per property in 2005/6).

4.13 The District's Housing Needs Relevant to the HRA Business Plan

(a) Introduction

It is important that the HRA Business Plan reflects the known housing need in the area and the predictions of how this might be expected to change in the future. In particular, if the projected housing need is low or diminishing, it could affect future rental income streams. However, the District does have a high level of housing need, that cannot be met by the current and projected supply of affordable accommodation. Unlike other areas of the country, it is predicted that this position will not change in either the short or longer term.

(b) Housing Needs Survey 2003

A comprehensive Housing Needs Survey of the Epping Forest District first carried out in 1999. In order to ensure that the Council has current and up to date information, a further Housing Needs Survey was undertaken in 2003. The purpose of the latest survey was to find out more about the current level of housing need in the District. Both the latest and the previous surveys were carried out on behalf of the Council by David Couttie Associates (DCA). The latest survey involved a postal survey of 11,212 resident households in 20 sub areas, with a good response rate of 27%. DCA also carried out an in-depth study of house prices (See Section 4.15(g) below).

The Survey established that 88% of respondents felt their housing was adequate. However, the Survey identified that around 90% of people wanting to form their own, separate, household could not afford to buy in the District - based on the income and home price data. This can be compared with around 75% in 1999.

Around 7,000 new or existing households were expected to move away from the district within the next five years. Many of those expecting to move away were young people who were living with their families. They wanted to buy or rent a property but could not afford local prices.

The survey established that a proven need for more affordable rented housing exists, particularly in the more densely populated southern area. Over the five years to 2008, the survey assessed that there will be a total affordable housing need of 1,169 homes *per annum*, compared to the projected supply of 527 homes *per annum* over the period, based on current levels of re-lets of existing stock and the development of new properties by registered social landlords. Therefore, the new *annual* outstanding need is 642 homes.

Another finding of the Survey, relevant to this Business Plan, was that around 9,000 households (18%) include someone with a disability. 53% of these had walking difficulties. Furthermore, of the 560 households that contained someone who was a wheelchair user (7% of those with a walking disability) around 60% live in housing without suitable adaptation.

(c) Strategic Housing Market Assessments

The Government has moved away from promoting housing needs surveys as the main indicator of housing need and demand in local areas and has now issued guidance to local authorities that they should undertake strategic housing market assessments, in collaboration with other local authorities that operate within the same housing market.

Planning Policy Statement 3: Housing defines housing need as 'the quantity of housing required for households who are unable to access suitable housing without financial assistance' and housing demand as 'the quantity of housing that households are willing and able to buy or rent'. Housing market areas are 'geographical areas defined by household demand and preferences for housing. They reflect the key functional linkages between places where people live and work'.

Strategic Housing Market Assessments help local authorities and regional bodies to develop a shared evidence base to inform the development of spatial housing policies. In addition, they help to inform decisions about the policies required in housing strategies.

Strategic housing market assessments do not provide definitive estimates of housing need, demand and market conditions. However, they do provide valuable insights into how housing markets operate both now and in the future.

The Council is working with neighbouring councils in the M11 Corridor to undertake a strategic housing market assessment during 2008/9 to inform future housing strategies

(d) Population Changes

DCA used Essex County Council population forecasts and other data sources to study changes in the age of the population. The results show that, between 2001 and 2021, the number of people aged between 45 and 64 years of age is likely to increase significantly, by around 2,900 people (9.5%). The most significant increase is expected in the 65 years + age group, which will increase by 1,400 people (6.7%) between 2006 and 2011 alone. These statistics indicate an ageing population, which will have an impact on the housing situation. Many older people will stay in their own homes, which may need adaptations, while others will eventually need sheltered housing or residential care.

(e) Housing Register Data

The numbers of applicants on the Housing Register confirm the levels of households seeking social housing in the District. The following table illustrates the levels of need over the past two years, based on the numbers registered on the Housing Register.

COMPARISON OF HOUSING NEED (2006 – 2007)				
	March 2007	March 2006	Difference (2006 – 2007)	
			(Nos.)	%
1 Bed	2,336	2,368	- 32	- 1.4 %
2 bed	817	863	- 46	- 5.3 %
3 bed	403	411	- 8	- 1.9 %
4 Bed	77	90	- 13	- 14.4 %
TOTAL	3,633	3,732	- 99	- 2.7 %

(f) Need for Affordable Housing

The Survey identified that around 90% of people wanting to form their own household could not afford to buy in the District - based on the income and house price data. It also established that some 5,512 households anticipated moving away from the District over the next 5 years, representing around half of all those who intended moving. In the case of existing households intending to move, around 40% needed to do so because of the lack of affordable housing.

The Survey assessed a total affordable housing need for 5,845 households over the next five years. Excluding anticipated relets, a need for 3,325 new affordable homes was established, representing 665 per annum.

(g) Social Housing Turnover

Social housing turnover (in both the Council's own stock and that of registered social landlords) has also been taken into account in the preparation of this Business Plan. The following table compares turnover of Housing Register, homeless and other applicants for vacancies in the Council's housing stock over the last two years. As can be seen, turnover increased by 10.1% in 2006/7, compared to the previous year.

HRA HOUSING STOCK TURNOVER		
	2005/6	2006/7
Housing Register (inc homeless)	485	547
Mobility Scheme	0	0
Mutual exchanges	89	85
TOTAL	574	632

In addition, 97 applicants were nominated and accepted in 2005/6 for vacancies in stock owned by registered social landlords, compared with 76 in 2005/6.

(h) Local Housing Market

Local market factors can have a significant bearing on future housing demand and/or the sustainability of current rent structures. Indeed, the Council's future rent levels under the Government's proposed rent

reforms are affected by property values.

As part of the Housing Needs Survey, DCA analysed the local housing market using the Halifax House Price Index database. The most notable feature of the results was the high cost of housing in relation to a typical household's income. The average price for all properties at the time of the survey was £251,000. At an average price of £248,000, the cost of a semi-detached house (the property type with the highest percentage of sales) was around 48% higher than the Essex average. The average price for a terraced property house was £200,000 and for flats was £160,000. Incomes of around £30,000 are needed to purchase a one bedroomed flat.

4.14 Staff Training and Development

The Council operates a comprehensive Performance Development Review (PDR) process. Formal, structured PDR interviews are held between line managers and all their staff on an annual basis. The PDR process covers:

- Performance over the previous year (including achievements, progress on meeting targets, obstacles encountered and areas of weakness)
- Personal development, and training received, over the previous year
- Assessment of areas for development over the forthcoming year, including training needs, with targets
- Formulation of a Personal Action Plan for the forthcoming year, with targets.

The training needs of all housing staff are then collated annually into a Schedule of Identified Training Needs, which is then monitored by line managers throughout the year. As training needs are met, a record is kept for each member of staff in the Schedule of Completed Training Needs.

The Council also has a Corporate Training Programme and a Member Training Programme, which is formulated each year following an assessment of the most common identified training needs. The Programme comprises a range of training courses, from one day courses to twelve day supervisor/management development programmes held over the period of a year.

4.15 The External Environment

In order to ensure a robust Business Plan, in addition to analysing the "internal environment" within which the Council operates, it is essential to also analyse the "external environment" which, although outside the Council's control, has an effect on the Council. The following external issues have been identified as having an effect on the Council and have been taken into account in the formulation of this HRA Business Plan:

<i>Comprehensive Spending Review</i>	In 2007, the Government announced its latest Comprehensive Spending Review (CSR) for the period 2007/8 – 2009/10. This sets out the Government's detailed spending plans on housing nationally. Clearly, these levels have an effect on the amount of Government support the Council receives. .
<i>Housing Green Paper – "Homes for the future: more affordable, more sustainable"</i>	Outlines the Government's plans for delivering more homes, including social housing, backed by ambitious building targets, increased investment, and new ways of identifying and using land for development.
"Ends & Means: The future Roles of Social Housing in England"	Commissioned by the Government, which reported in February 2007. Undertaken by Professor John Hills, it establishes the context and assesses the current state of social housing against criteria such as quality, affordability, social inclusion and opportunities for social and economic mobility.

5. Provision of Quality Housing Services

5.1 Comprehensive Performance Assessment (CPA)

In 2004, the Council had its first Comprehensive Performance Assessment (CPA) undertaken by the Audit Commission. Comprehensive performance assessment (CPA) measures how well councils are delivering services for local people and communities. It is a complex set of judgements reflecting the nature of local authorities themselves and the services that they provide. The strength of CPA is that it looks at performance from various perspectives which, taken together, provide a more complete picture and a better understanding of where to target activities to secure improvement.

The Council's CPA for the whole Council was "good" (the second highest of five assessments). Part of the CPA process was a "diagnostic" of the Council's Housing Service. The Council received 4 "A"s for this Housing Diagnostic Assessment, the best score possible.

Since 2004, the Audit Commission has reviewed its approach to CPA, and now only undertakes CPAs at the district level if triggered by evidence that a council's score may need to be reviewed. Moreover, the Audit Commission is now moving towards the introduction of Comprehensive Area Assessments (CAAs), which will provide the first holistic independent assessment of the prospects for local areas and the quality of life for people living there.

5.2 Charter Mark – Housing Directorate

In November 2004, the whole of the Council's Housing Service was awarded the Cabinet Office's prestigious Charter Mark Award for a three year period. The Charter Mark was awarded to the Housing Service for a further three years in 2007. The Charter Mark is the national standard for customer service for organisations delivering public services. It is independently and rigorously evaluated and assessed. To meet the standard, organisations must demonstrate that they: listen to their customers; learn what aspects of their service are most important to them; deliver a service that is tailored to customers' needs; and continuously improve. Very few local authority housing departments nationally have achieved the Charter Mark for the whole of their Housing Service. Having a Charter Mark gives confidence to the Council's tenants, applicants and other clients that the Housing Directorate provides a customer-focused service to them that also strives to continuously improve.

5.3 ISO 9001:2000 Quality Accreditation – Housing Directorate

It is essential that the Council has processes and procedures in place to ensure that quality housing services are provided to its clients on a consistent basis. Therefore, the Housing Directorate has invested a lot of time and effort to ensure that a robust and properly audited system is in place to ensure that quality services are provided.

ISO 9001:2000 is an internationally recognised quality assurance accreditation that confirms that, following a rigorous assessment by a licensed external assessor, the service provided is of a consistently high quality. Since 2002, the whole of the Housing Directorate has been accredited with the ISO 9001:2000 Quality Award. The accreditation includes the following specific areas of the Housing Directorate's work:

- Housing Repairs
- Housing Assets
- Housing Management
- Housing Needs
- Older Peoples Housing (incorporating Careline and Sheltered Housing)
- Housing Resources (incorporating House Sales, Leasehold Services, Housing Information & Strategy, Rents Administration and Support Services)

The external assessments of the Housing Directorate were carried out by Lloyds Register Quality Assurance, who undertook a number of visits, audits, inspections and site visits as part of their overall initial assessment. The award lasts for three years, during which time regular audits/inspections are undertaken by Lloyds Register Quality Assurance to ensure that the standards and quality are maintained. The Council was re-accredited with the status for a further three years in May 2005, and further re-accreditation will be sought in

May 2008, which may include the private sector housing function, which will transfer to the Housing Directorate in April 2008.

The Housing Directorate's Quality Management System comprises:

- A **Process Manual**, that sets out the main processes carried out by the Housing Directorate
- A **Quality Manual**, that sets out the approach taken to ensure consistent quality
- A **Policy Manual** that provides a record of all the agreed Council policies relating to housing
- A **Procedures Manual**, documenting every individual task undertaken by Housing Directorate staff (totalling almost 800 tasks)
- **Regular internal audits** by Council staff, formally trained and certificated to undertake ISO 9001:2000 internal audits.

Epping Forest was one of the first local authorities in the country to receive the award for *all* of its housing services.

5.4 Tenant Satisfaction

The Council is encouraged by the Government to undertake a detailed Tenants Satisfaction Survey every three years. The Council's first survey was undertaken in 2001, with the latest undertaken in 2006. The next survey will be undertaken during in 2009.

The findings of the last survey were analysed by the independent consultancy that undertook the survey, the National Housing Federation (NHF), who produced both a detailed report on the findings, as well as an Executive Summary. The main headline results from last survey are set out below.

A standard questionnaire and survey process called "STATUS" was used. STATUS is a standardised tenant satisfaction postal survey that was developed by the National Housing Federation (NHF). The STATUS questionnaire is endorsed by the Department of Communities and Local Government (DCLG) and the Housing Corporation (HC).

The STATUS questionnaire is designed to be used by social landlords to survey tenants in general needs housing and sheltered accommodation. It is designed to be a baseline survey, which can be repeated after a number of years. It allows for comparison of data between different social landlords and provides a valuable tool to help social landlords achieve best value and continuous improvement in service delivery.

Around 1,400 tenants (22% of all the Council's tenants) were randomly selected by the NHF to be surveyed. An exceptionally high response for a postal survey of 72% was received, giving a 3% margin of error at the 95% confidence level. This means that if the Council surveyed all 100% of its tenants, there is a 95% certainty that the results for all the questions would be somewhere between 3% less and 3% more than the results from the sample survey.

Based on their findings, the NHF concluded that:

"The Council's tenants have shown they believe the Council is continuing to provide an excellent housing service. They are much more likely to be satisfied with most of the landlord services they receive than the tenants of most other social landlords. In particular, they are exceptionally pleased with the Council's repairs and maintenance services and also with the contact they have with the Council's staff. They usually find that staff are helpful and good at dealing with their problems. The survey identified no weak service areas."

Overall satisfaction with the housing service remains consistently high, increasing slightly from 84% in 2003 to 85% being satisfied (compared to the national average of 77%). 85% of tenants were satisfied with the repairs and maintenance service (compared to the national average of 73%). The Council ranked a strong first in its Peer Group for all 6 aspects of the repairs and maintenance service measured.

The Council's tenants also recorded more positive responses for all 4 of the aspects measured relating to customer contact with the Housing Directorate than any of the other Peer Group landlords. Indeed, 72% of the Council's tenants were satisfied with the final outcome of their contacts - 10% higher than average.

The only disappointing results were that only 67% of tenants felt that the Council took account of their views (1% less than the national average) and only 49% felt that they were given opportunities for involvement in the management of their homes (6% less than the national average) – although it should be noted that only 7% of tenants thought that involving tenants in the management of their homes was important. Accordingly, a further survey focussing on tenants' views about tenant participation will be undertaken towards the end of 2007.

5.5 Customer Perspective Programme

As a front line service, the provision of a high quality housing service to our customers that meets their needs, properly informs them of the service being received and provides them with sufficient information to make appropriate choices is essential.

In continuous pursuit of customer excellence, in Autumn 2007, the Housing Directorate initiated a "Customer Perspective Programme". The purpose of the Programme is to look at how the housing service is provided to customers (tenants, housing applicants and others) *from their perspective*.

A group has been set up, chaired by the Director of Housing, comprising staff from each of the sections in the Housing Directorate and the Chairman of the Tenants and Leaseholders Federation. Over the period of a year, the group is considering and analysing all aspects of "interfaces" that individual sections of the Housing Directorate have with customers, and consider where and how the service can be improved further. This may be in relation to leaflets, forms and other information given to customers, procedures that they are expected to follow and policies that the Council operates.

Each meeting of the Customer Perspective Group concentrates on a specific aspect of front line Housing Services. In advance of the meeting, the Housing Manager responsible for the function being challenged is asked to circulate to the Group copies of documents given to customers. The Housing Manager then attends the meeting and explains all the various customer interfaces in relation to the Section's work.

The Group then discusses with the representative any suggestions for improving the experience of customers. Agreed suggestions are then incorporated within a Customer Perspective Action Plan, the progress of which is regularly monitored.

5.8 Investors in People

Investors in People is a nationally recognised standard for employers, whereby an external assessor analyses the organisation's:

- Approach to planning, ensuring that there are clear aims and objectives which are understood by everyone
- Commitment to developing its people, in order to achieve its aims and objectives
- Development of its staff
- Understanding of the impact its investment in people has on its performance

In 2002/3, the whole of the Council was first awarded "Investors in People" status, including the Housing Directorate. In February 2005, the "Investors in People" status was awarded for a further three year period. The Council is seeking re-accreditation in 2008.

5.9 Project Management

All special (i.e. non routine) housing projects are detailed in the Housing Directorate's Special Projects Plan. This is a project management tool (using Microsoft Project software) that, for each project, sets out:

- The task
- The officer responsible
- The baseline period for commencement and completion of the task
- The latest anticipated completion date of the task
- The percentage of the task completed to date
- Critical paths and linkage with other task

Housing Managers provide information on progress with each project for which they are responsible on a quarterly basis. The Project Plan is then updated and reviewed at a quarterly meeting of housing managers, chaired by the Director of Housing.

A similar plan, the Annual Events Plan, details all activities that must undertaken by the Housing Directorate on a periodic basis (eg annually, quarterly etc) and is also updated and monitored quarterly at the same meeting.

6. Value for Money

6.1 Corporate Approach to Value for Money and Use of Resources

Since early 2006, the Council has adopted a corporate approach to ensuring value for money in the delivery of its services.

The Audit Commission undertakes an annual Use of Resources (UoR) Assessment, which evaluates how well councils manage and use their financial resources. The assessment focuses on the importance of having sound and strategic financial management, to ensure that resources are available to support the Council's priorities and improve services, covering five themes. One of the five themes is "Value for Money" (VFM).

The Council has set up a Use of Resources (officer) Working Party to study the latest Audit Commission's Key Lines of Enquiry (KLOEs) and the Council's latest Audit Score Feedback in respect of the Use of Resources and to identify and oversee the introduction of those recommended improvements/tasks that are required to enable the Council to move to the next level for each KLOE.

In November 2007, the Audit Commission reported on its latest UoR Assessment for the Council. Overall, out of a possible score of 1-4, it gave the Council a score of "3 – Consistently above minimum requirements – performing well". For the last assessment, the scores for 4 of the 11 KLOES had increase, one had decreased and all scores were more than Level 1 (the lowest score, which could trigger a CPA).

6.2 Value for Money Strategy

In August 2006, the Council's Cabinet adopted a corporate Value for Money Strategy. The Strategy's Policy Statement recognises the Council's responsibilities as a custodian of public funds to strive for value for money in the delivery of services.

It explains that the Council seeks to achieve, and where possible improve, value for money by ensuring that:

- Costs compare well with other local authorities, and where appropriate other sectors, allowing for external factors
- Costs are commensurate with service delivery, performance and outcomes achieved
- Costs reflect policy decisions
- Performance in relation to value for money is monitored and reviewed
- Improved value for money and efficiency gains are achieved
- Full long term costs are taken into account when making procurement and other spending decisions.

The strategy sets out the Council's approach to achieving these aims, together with the responsibilities of members and officers for the delivery of value for money.

6.3 Performance Management

In order to ensure that clients are receiving good levels of service, and to identify any deteriorating performance at an early stage so that actions can be put in place to remedy emerging problems, it is essential to have effective systems to monitor performance. The Council therefore has a corporate Performance Management Framework.

The Housing Directorate also has its own Performance Management System, that complements the corporate framework, to monitor key areas of performance throughout the year. These key areas are primarily related to the best value and local performance indicators contained within the Best Value Performance Plan, along with a number of other relevant internal performance management indicators.

Under the regime, performance indicators are collected and collated on a quarterly basis (sometimes more frequently),

Formal performance management meetings are held at the end of each quarter, between the Director of Housing, the relevant Asst Director of Housing and the Housing Manager responsible for the area of activity. Actual quarterly performance is then compared with the targets for the year and areas of under-performance are identified and discussed with the Housing Manager, with an action plan agreed to improve performance in the following quarter.

The Performance Management Reports are provided to members of the Tenants and Leaseholders Federation, and discussed at the scheduled meetings quarterly.

Progress on the achievement of key performance indicators are then monitored quarterly by the Finance and Performance Management Scrutiny Panel.

6.4 Comparing the Council's Performance with Previous Years

It is important for the Council to compare its housing performance with previous years to establish trends. In addition to the statutory Best Value Performance Indicators (BVPIs) that are prescribed nationally, the Council has a further 12 local performance indicators on housing, that it publishes and monitors.

The Council has also selected, corporately, a suite of around 40 BVPIs and Local PIs which it considers the most important (referred to as Key Performance Indicators – KPIs), 4 of which relate to the Council's housing performance as landlord. Action Plans have been produced for each of the KPIs to either attain or maintain top quartile performance for all district councils nationally. All the KPIs are monitored quarterly by the Council's Finance and Performance Management Scrutiny Panel.

6.5 Value for Money Analysis - Corporate

It is important that the Council has information on its costs, and knows how these compare to other organisations and how they relate to the quality of the Council's services. Stated linkages of performance and associated costs with the Council's overall objectives, contained within the Council Plan, are also important.

In order to better understand the Council's unit costs for services and how they relate to the Council's performance and compare with other organisations, in 2006, the Council formulated a unique Value for Money (VFM) Analysis, which the Audit Commission has now recommended to other organisations as good practice. The purpose of the VFM Analysis is to provide an initial "indicator" of the relationship between performance and costs for services, to prompt discussion, and to identify areas where further - more detailed and targeted analysis - may be required, which may then lead to a need for some form of corrective action or additional resource allocation.

The VFM Analysis is separated into the nine Council Services that have BVPIs and LPIs. Most Services are then broken down into distinct areas of activity within the Service, for which BVPIs and LPIs are available. When looking at the information for each service, there are three distinct groupings of data, relating to each service area activity, as follows:

- Clutches of BVPIs and LPIs
- Clutches of cost information
- A short commentary on the relationship between performance and cost

In accordance with the Council's Value for Money Strategy, the VFM Analysis is considered annually by a member-level scrutiny panel, who then identify if a more detailed service review is required of particular service areas, through a member-level task and finish group or other means.

6.6 Value for Money Analysis – Housing

The Value for Money Analysis of the housing service is based on a comparison of housing performance indicators and costs, the latter of which is obtained using a national housing benchmarking organisation called "Housemark", which enables housing organisations to submit detailed information on their performance and costs, and then to compare these with other housing organisations nationally.

Housemark enables member organisations to compare themselves with user-defined data sets. For example, the Council can compare itself with all housing organisations nationally; all district councils; all local authorities; or all housing associations. It can also define the locations (by regions) of those organisations to be included within the comparison, and can restrict the comparison to housing organisations of more or less than a defined number of properties.

The last benchmark exercise of housing costs was undertaken in Autumn 2006, when all the required performance and cost data for the Housing Directorate relating to 2005/6 was uploaded to the Housemark website. This data was then verified by Housemark. The Housing Directorate then produced a report on the benchmarking exercise, which was considered in detail by both the member-level Housing Scrutiny Panel and the Tenants and Leaseholders Federation.

The Benchmarking Report sets out the benchmarking results with all the 51 housing organisations in the Eastern and London Regions who provided Housemark data returns for 2005/6.

The report gives information on the benchmarking process, summarises which quartile of organisations EFDC is placed for each benchmarked data set, and provides all the detailed tables (including the Council's rankings) for each data set from Housemark's webpages.

The table below summarises the Council's quartile placings for all 76 benchmark results:

Quartile	Explanation	No. of EFDC Placements in Quartile
Top	EFDC is within the top 25% of housing organisations for this activity (i.e the costs are low or the performance is high)	37 (49%)
2 nd	EFDC is within the range between the top 25% and the top 50% of housing organisations for this activity	13 (17%)
3 rd	EFDC is within the range between the bottom 50% and bottom 25% of housing organisations for this activity	16 (21%)
Bottom	EFDC is within the bottom 25% of housing organisations for this activity (i.e. the costs are high or the performance is low)	10 (13%)

6.7 Annual Efficiency Savings

In July 2004, Sir Peter Gershon CBE produced his Independent Review of Public Sector Efficiency for HM Treasury, called "Releasing Resources to the Front Line". The "Gershon Review" considered the scope for efficiency savings across all public expenditure, including local government, and made recommendations to Ministers for stretching efficiency targets for the period 2005/6 to 2007/8, to feed into the Government's Spending Review 2004. The Review concentrated on improving productivity – getting more from the same resource, or achieving the same results for less resource. Cuts in service do not count as efficiency gains.

As part of the Government's Spending Review 2004, local government was required to achieve efficiency gains totalling at least £6.45 billion by 2007/8. Over the three year period 2005/6-2007/8, each local authority is expected to achieve 2.5% per annum efficiency gains compared to their 2004/5 baseline. For this Council, the 2.5% per annum efficiency savings amount to the following targets:

2005/6	£435,000
2006/7	£850,000
2007/8	£1,200,000

Local authorities have been given full flexibility on how and where to achieve those gains. However, at least half of the efficiency gains made should be "cashable", which means that they must release funding for use elsewhere, either for reinvestment in frontline services or holding down Council Tax.

Local authorities must report the gains that they have made through an Annual Efficiency Statement. The Statement must include a “forward-looking” part, where authorities outline their expected efficiency gains and the strategy for achieving them, and a “backward-looking” part on the efficiency gains achieved in the previous year.

Although the calculation of the Council's overall required savings target does not take into account HRA expenditure, efficiency gain from the HRA can be included within the savings claimed by the Council.

For the 3-year period 2004/5-2006/7, the Housing Directorate made cumulative efficiency savings of over £34M, which are expected to increase to £1.15m over the 4-year period, including 2007/8.

7. Diversity & Equality in the Provision of Housing Services

7.1 Corporate Approach to Diversity and Equality

The Council is sensitive to the needs of the diverse communities that it serves, and is committed to provide facilities and services that are free from unlawful discrimination. The Council recognises its position as a large provider of services and employer in the District and its particular role in the community. It is committed to providing services to the community that reflect the needs and diversity of all its customers and service users. The Council recognises that discrimination in society exists and seek to provide services fairly to all.

The Council promotes equality of provision in council services, provided either directly by the Council, its contractors, partners or related agencies

Additionally, many individual services produce their own service equality statements, giving details of how their services comply with equal opportunities best practice.

The Council has therefore adopted the following corporate policies relating to equality and diversity:

- Race Equality Scheme
- Disability Equality Scheme
- Gender Equality Scheme

7.2 The Housing Directorate's Approach to Diversity and Equality

In pursuance of this corporate commitment, the Council has formulated and adopted two relevant housing service strategies relating to diversity and equality:

- Housing Service Strategy on Diversity and Equality
- Housing Service Strategy on Harassment

The Service Strategy on Diversity and Equality sets out the Housing Directorate's approach to promoting equality and diversity in line with the Council's corporate equality schemes and its statutory duties as a public authority to promote equality. This includes actions designed to:

- Eliminate unlawful discrimination and promote equality of opportunity
- Recognise and value the needs and contributions of individuals and identifiable groups within the wider community served by the Council
- Ensure that everyone who needs housing advice and services is fully able to access them
- Promote understanding and tolerance of different cultures and good relations within the communities served by the Council.

Progress with the action plan is regularly monitored. In addition, Equality Impact Assessments have been produced in respect of the following housing-related services, which also include action plans:

- Housing Strategy and Development
- Housing Information and Tenant Participation
- Housing Needs
- Housing Management
- Housing Repairs and Maintenance
- Older People's Housing Services

Equality Impact Assessments are also produced as part of any proposed major policy changes considered by the Cabinet.

The Council has introduced a "Hate Management Panel" comprising representatives of the Police, Social Care and the Council, which oversees and develops policy relating to the management of hate incidents (eg racial and homophobic harassment), and meets on a regular basis to discuss reported hate incidents, and to agree and monitor an action plan for each case.

7.3 Black and Minority Ethnic Groups

The 2001 Census established that the ethnic make-up of the District, compared to Essex and England and Wales, is as follows:

Ethnic Population			
Ethnic Group	Epping Forest	Essex	England/Wales
White	95.1%	97.1%	92.1%
Mixed	1.1%	0.9%	1.2%
Asian / Asian British	2.4%	1.0%	4.0%
Black / Black British	0.8%	0.5%	2.0%
Other	0.6%	0.5%	0.8%

Although BME groups only comprise around 4.9%% of the District's population (compared to 2.4% in 1991), there is a need for greater understanding of their requirements. This is the situation throughout Essex.

The Council has complied with the Commission for Racial Equality's Code of Practice in Rented Housing since it was introduced in the 1990's, and has an Equal Opportunities Statement in the Provision of Housing Services. This includes ongoing monitoring of the ethnicity of applicants on the Housing Register and of applicants allocated Council accommodation or nominated to RSLs. An annual review is undertaken to ensure that there is not a significant mismatch between the ethnicity of those applicants registered and those housed. There has never been a mismatch of more than 5%.

The Council has worked closely with the other Essex housing authorities and RSLs to undertake and fund an Equality and Diversity Study by the University of Salford, called "Facing Facts", on the needs of BME communities in Essex. The Project was completed in Summer 2003 and assessed the best ways of ensuring that equal access is given to all housing services for people from BME groups, and that a culture exists that will empower BME communities, and integrate their needs and aspirations into everyday housing provider activities. The research was jointly-funded by Essex local authorities and RSLs (who provided £20,000) and the Housing Corporation, following a successful bid for an Innovation and Good Practice Grant of £30,000. Following completion of the study, the Essex Housing Officers Group (EHOG) formed an Equality and Diversity Project Team to formulate an Essex-wide Action Plan and subsequently appointed and funded a Housing Equalities and Diversity Development Officer for a two-year period to take forward the Action Plan.

8. Rents Strategy

8.1 Background

The Government has previously determined that rent setting by local authorities and RSLs be based on a common system based on relative property values and local earnings; rents should move towards comparable rents using an approach which could be readily and easily understood. In March 2001 the Government issued the *Guide to Social Rent Reforms* which set out how the reforms would be achieved and

detailing a standard methodology (or formula) for use by both RSL's and local authorities for the calculation of rents.

The basis of the formula is as follows:

- 30% of a property's rent should be based on relative property values compared to national property values;
- 70% of a property's rent should be based on relative local earnings compared to national earnings;
- a bedroom factor so that, all other things being equal, smaller properties have lower rents.

The formula also takes account of national average Council and RSL rent levels and produces a target rent which the local authority originally had to seek to achieve by 2012. By 2012, a property's rent should normally be no more than 5% higher or lower than the target level.

However, during 2007, the Government determined that the date by which local authority rent levels have to generally equate to RSL levels would be put back 5 years, until April 2017.

Under the rent reforms, the Government has also stated that local authority rent guidelines should rise by no more than 1% per annum in real terms, meaning that the target rent for each property will increase in line with the average for the local authority sector. However, no tenant should be subject to a change in their rent as a result of the combined influence of restructuring and convergence of more, or less, than £2 a week in any year above the normal increase for inflation.

8.2 Valuation

The relative property values are based on 'existing use value'. The valuation base was set at January 1999. The Valuation Office, on behalf of the Council, has valued 198 separate "beacon properties" (many of which were used for the resource account valuation) for this rent restructuring exercise. Each beacon property is an example of a main property type owned by the Council in each of the main towns and villages and are representative of the total housing stock. These valuations were then used for all the other similar properties sharing the same characteristics and location.

These valuations are not revisited, unless an individual property's characteristics have considerably changed.

8.3 Implementation

The Council introduced its Rents Strategy, to implement the rent restructuring requirements, from April 2003, at the same time as introducing separate service charges and support charges (see below).

8.4 Strategic Approach

When the Council first introduced its Rents Strategy, there were various options open to the Council in terms of achieving the implementation of target rents. However, the Council was mindful that rent restructuring would increase rents for the majority of tenants in real terms. Therefore, it was considered that the fairest way forward would be to implement rent changes by equal amounts over the remaining 9 year period. This applies to both rent increases and rent reductions.

Moreover, when the Government gave local authorities the choice in January 2008 to restructure rents either before April 2012 or April 2017, the Council decided to pursue its original policy of endeavouring to ensure that all Council rents met target levels by 2012, rather than 2017. This resulted in additional rental income being received in the short term.

8.5 Calculation of Target Rents and Effects of Rent Restructuring

In 2002, the Council analysed the pattern of rent changes from April 2003 over the following 9 years, from which the information below emerged.

- The average real terms rent increase across all properties in order to reach target rents would be 8.72%. This average included properties that would have a rent reduction.

- 71% of properties would have a real terms rent increase. Generally the properties where rents would have to rise were the larger properties, particularly houses.
- 29% of properties would have a real terms rent decrease. These properties were predominantly smaller properties and in particular flats.
- 8% of properties would not reach the target rent over the nine-year period.

8.6 Service Charges

Target rents (and therefore the actual restructured rents) can only take into account all property related services and those services that may relate to a group of dwellings. Examples of services covered by target rents include:

- Repairs and maintenance
- Management of properties
- Publicity and consultation
- Administration of rents

Examples of services not covered include:

- Grounds maintenance
- Cleaning of communal areas
- Lighting of communal areas
- Supporting people costs

The other services not covered by rent restructuring are subject to further Government guidance on their treatment. This guidance advocates the separation of service charges from rents, to enable a more transparent charging regime for tenants. Although not compulsory, the Council has followed the guidance and has separated out the costs of services relating to non-property related services for all its blocks of flats, and applied separate service charges to tenants. Under the Government's guidance, service charges cannot be increased by more than RPI + ½%.

8.7 Support Charges

From April 2003, following the introduction of the Government's Supporting People programme, the Council has separated out from its rents the revenue costs of providing supported housing (e.g. sheltered housing) and made a separate support charge. Under the Supporting People arrangements, the Council receives reimbursement for these charges, for all tenants in receipt of housing benefit, from Essex County Council as the Supporting People Administering Authority. Tenants not in receipt of housing benefit must pay the charge themselves, although the Council will meet the cost of "transitional protection" in perpetuity for tenants in occupation prior to 1 March 2003, which amounts to the difference between the former "scheme manager charge" tenants were paying prior to introduction of supporting people and the new support charge.

Due to real term reductions in the amount of grant that the Essex Supporting People Team has received from the Government, for a number of years, the amount of supporting people grant provided to supported housing providers in Essex has been frozen, representing real term annual reductions. However, it has been agreed that, with some exceptions, an inflationary increase of 2.5% will be received in April 2008.

9. Housing Stock Option Appraisals

9.1 Introduction

The Government has previously required all stock-holding local authorities to carefully consider the options open to them for increasing investment in, and improving the quality of, their housing stock, including the possibility of a large scale voluntary transfer (LSVT) of their stock to an RSL, or the formation of an arms length management organisation (ALMO). Such a transfer would have to be with the consent of the majority of tenants.

9.2 Housing Stock Options Appraisal 2002/4

In 2002, the Council appointed Beha Williams Norman Ltd (BWNL), specialist housing consultants, to undertake a detailed Housing Stock Options Appraisal. The Options Appraisal was undertaken in two initial stages, as set out below, followed by a third stage of further tenant consultation.

The Housing Stock Options Appraisal 2002/4 considered five main options:

- Large scale stock transfer (LSVT)
- The formation of an arms length management company
- Use of the private finance initiative
- Securitisation (a private sector financing technique which involves the sale of the future rental income in return for finance)
- Retention of the stock

The Council was committed to ensuring that tenants were involved with the appraisal process. Therefore, the Tenants and Leaseholders Federation were fully involved from the outset (including the appointment of consultant). In the first instance, BWNL were asked to undertake a two-stage approach to the Options Appraisal, as set out below, in an attempt to enable a clear picture to emerge not only of the financial effects, but also of the attitudes of tenants and members to the alternative options:

Stage 1 A detailed financial appraisal of the options, which included an indicative valuation of the stock based on cash flow forecasts, stock condition and “catch up repairs”, and an analysis of each of the options.

Stage 2 (a) Postal surveys of all the Council's tenants and leaseholders, seeking their views on whether they would be interested in considering (without commitment) any of the alternative options to stock retention. This included examples of what benefits could result, and balanced information on the main issues to consider; and

(b) A survey of members to gauge their informal views on the issues.

9.3 Findings and Conclusions of the Initial Stock Options Report (Stages 1 and 2)

BWNL's Initial Report was completed at the end of 2002 and provided a detailed financial appraisal of the options (Stage 1), together with the results of the Stage 2 Tenants and Leaseholders Attitudes Survey. The report also provided detailed conclusions and findings. In summary, at that time, BWNL concluded that although the Council could meet the decent homes standard, it was unlikely to have sufficient resources to be able to bring all of its housing stock into a fully maintained condition in the foreseeable future, and that stock transfer was probably the best financial option. However, the results of the Stage 2 Tenants and Leaseholders Attitude Survey showed a clear preference for the Council to retain its housing stock. Therefore, BWNL recommended that a further in depth consultation exercise should be undertaken with a selection of tenants to explain the issues relating to stock retention and stock transfer in more detail, and to gauge their subsequent views, through the appointment of an Independent Tenant Adviser (ITA) familiar with this type of exercise. This was agreed by both the Council and the Tenants and Leaseholders Federation,

Insights were therefore appointed as Independent Tenant Adviser, in consultation with the Tenants and Leaseholders Federation, and undertook the further consultation during 2003 in a number of different ways.

9.4 Summary of the Findings of the Further Tenant Consultation by Insights

The report from Insights on their further consultation was received in February 2004. Their main findings were as follows:

- The most important issue for tenants was keeping rents affordable
- The majority of tenants rated the services as “good” and expressed satisfaction with the Council
- Many tenants expressed a view that they were strongly against any change of landlord.
- Tenants wished the Council to follow the stock retention option.
- Tenants felt they had already told the Council their views and wished the Council to stop asking the same questions

9.5 Update Report by BWNL

In view of the Council's decision to undertake the further consultation of tenants before reaching a decision on the preferred option, BWNL were re-appointed to undertake a further appraisal of the options and produce an "Update Report", taking into account the developments that had occurred over the previous year, both at the national and local level. In particular, BWNL appraised the following developments that had occurred since their Initial Report.

- The Government's policy document, "Sustainable Communities: Building for the Future"
- The effects of the Government changes to the local authority housing capital finance regime.
- The implications of the Government's changes to the housing subsidy system and, in particular, the effect of the new way in which management and maintenance allowances are calculated.
- The effects of the Council's debt free status.

BWNL's main conclusions were as follows:

- The Council, under current arrangements, can meet the Government's Decent Homes Target .
- With the additional resources through the new management & maintenance allowances for Housing Revenue Account (HRA) Subsidy (£1.7m per annum), the HRA can sustain itself for the short to medium term future and allow contributions of some £15 million to be made towards capital programmes over the next 20 years.
- The level of resources available for investment in the housing stock has also changed as a result of the Council becoming debt-free (an additional £8.6m over the next three years). Nevertheless, a shortfall of some £12 million remains in the level of resources needed to meet the full investment programme over the next 10 years.
- Since the Council has resources to achieve investment levels well above the basic Decent Homes Standard, it is doubtful whether bids for either the ALMO or PFI programmes could be justified.
- Stock transfer continues to offer some very real benefits
- However, the case from the existing tenants perspective is less convincing and, based on the consultation carried out so far, it is very doubtful that tenants would support a stock transfer proposal.

BWNL therefore recommended that the Council should continue with the existing arrangements for management and ownership of the housing stock, at least for the time being, but review the situation in the light of any further developments in Government housing policy or local circumstances, and in any event in five years time.

9.6 Council Decision on the Preferred Option

The Tenants and Leaseholders Federation considered the findings and recommendations of the two consultants' reports and recommended to the Council that the housing stock should be retained. The Options Appraisal and the views of the Federation were considered by one of the Council's Overview and Scrutiny Committees on the 4 March 2004, when the Committee agreed to recommend the stock retention option to the Cabinet in April 2004. The Cabinet agreed with the Overview & Scrutiny Committee's recommendation

The Council's Stock Options Appraisal was signed-off in September 2004.

9.7 Small Scale Voluntary Transfers

(a) Introduction

It is clearly important that the Major Repairs Allowance and other available resources are invested to produce optimum benefit. The ODPM's Guidance on Business Plans therefore emphasises the importance of local authorities carrying out detailed investment appraisals looking at strategic options for a particular group of properties, or in a selected estate or area, for incorporation within the overall Business Plan.

Separate from LSVT, the Council has successfully undertaken four small scale transfers over the years. The first at Green Close, Epping Green and Pancroft / The Mead, Abridge in the 1990's, enabling two former sites of PRC properties to be redeveloped by RSLs. The most recent stock transfers have been of sheltered housing schemes:

(b) Small Scale Voluntary Transfer - Robert Daniels Court, Theydon Bois

In January 2001, following a detailed Options Appraisal, the Council agreed to undertake an extension/conversion scheme at Robert Daniels Court, Theydon Bois (one of the Council's sheltered housing schemes for the elderly) through a small scale voluntary transfer to an RSL.

Robert Daniels Court comprises predominantly bedsits, which had become difficult to let (with vacancies in some cases in excess of a year) since they no longer met the needs and aspirations of the latest generation of elderly people. Moreover, since the elderly residents had combined bedrooms/lounges and had to share communal bathroom facilities, the quality of accommodation was not as high as that provided at other Council sheltered schemes.

A Detailed Feasibility Study was completed in March 2000 to undertake a major improvement scheme, predominantly providing an extension of nine flats and the conversion of the 28 bedsits into 19 self contained flats

A detailed Options Appraisal concluded that the cost to the Council overall of undertaking the scheme through a stock transfer would be around £400,000 less than if the Council undertook the scheme itself. This is because, although the HRA would lose rental income of around £350,000 over the next 30 years through transfer (at net present value), there would be a saving of around £750,000 in the capital cost. As part of the Options Appraisal, the tenants were consulted on the options which established support from the tenants for such an approach.

In view of the significant financial saving to the Council, it was agreed to undertake a small scale voluntary stock transfer. Following a competitive exercise involving three RSLs, a Selection Panel selected Home Housing to work with the Council and tenants to effect the transfer. A formal consultation exercise was undertaken in accordance with the requirements of the Housing Act 1985, which resulted in a positive ballot. The transfer successfully took place in August 2004.

(c) Small Scale Voluntary Transfer – Wickfields, Chigwell

Following the success of the stock transfer of Robert Daniels Court, in 2005, the Council undertook an options appraisal to assess the most cost effective way of improving another sheltered housing scheme at Wickfields, Chigwell, which comprises 16 bedsits, 8 self contained flats and the former Scheme Manager's house. The options appraisal estimated the costs of the improvement/conversion scheme at £1.67m, excluding professional fees and revenue costs. The options appraisal concluded that the cost to the Council would be far less if the improvement scheme was undertaken through a stock transfer to a housing association, than if the Council undertook the improvement scheme itself. Not only would the total capital cost to the Council (including fees etc) of £1.1m be £800,000 less, the overall cost to the Council over a 30 year period (expressed as the net present value (NPV)), would also be around £1.4m less.

As a result, all the residents were formally balloted on a stock transfer, again to Home Housing, in order to facilitate the improvements. The majority of tenants were in favour and, accordingly, the stock transfer took place in October 2006. The improvement scheme was completed in late 2007.

10. Risk Management

10.1 Introduction

Risk management can be defined as the consideration of the social, economic, political and other factors involved in risk analysis, to determine both the acceptability of damage that could result from an event or exposure and what action, if any, should be taken to minimise the risk of that damage.

10.2 Corporate Risk Register

A corporate Risk Management & Assurance Group has been established, made up of officers from each Council Service, to produce and regularly review a Corporate Risk Register, and to collate service based risk assessments. The Asst Director of Housing (Property) is the representative of the Housing Directorate on the Group. The Corporate Risk Register is also periodically reviewed by the Council's Finance and Performance Management Cabinet Committee.

10.3 Housing Risk Register

In 2005, the Housing Directorate produced its first Housing Risk Register, which is updated annually and identifies the strategic and operational risks affecting the Housing Directorate. Strategic risks are those that have an effect on the Council as a whole, where individuals, sections or even the whole of the Housing Directorate have no total control over the outcome of risk management. Operational risks are those that affect individuals or sections of the Housing Directorate, or the Housing Directorate as a whole, and will have little or no impact on other services of the Council. The Housing Risk Register is reviewed and updated annually.

Within the Housing Directorate, all managers have responsibility and accountability for identifying, assessing and managing the risks that threaten their own area of activity.

Information is provided in the Housing Risk Register on the following for each risk:

Vulnerability	A description of why and how the Housing Directorate is vulnerable to the risk
Trigger	The identification of what occurrence(s) may set off the risk. There may be more than one trigger for each risk.
Consequence	An assessment of the consequences if the risk is triggered, which may include multiple consequences. Some consequences may be local or operational, some may be strategic.
Action Plan	Details of what actions are, or need to be, taken in order to minimise the risk.

Risk management is applied to each of the identified risks, through exploring the best options to reduce either likelihood or impact or both. Not all risks can be reduced, but they can be managed. Any new actions than need to be taken are included within the Housing Special Projects Plan. Periodic actions are included within the Housing Annual Events Plan (See Section 8.4)

The main risks within the Housing Risk Register are included within the Council's Corporate Risk Register.

10.4 Key Housing Operational Risks and Housing Risk Matrix

The Housing Risk Register identifies 21 **Key** Housing Operational Risks" and a further 26 other housing operational risks. For each risk, the entry in the Risk Register provides information on:

- A description of the risk (vulnerability)
- Identification of the trigger(s) that are the most likely to result in the risk arising
- The consequence of the risk
- The actions taken / to be taken to minimise the risk
- The responsible officer
- The assessment of the degree of risk, in terms of likelihood and impact

The risk assessment makes the following judgements in terms of likelihood and impact:

Likelihood:

A - Very High
B - High
C - Significant

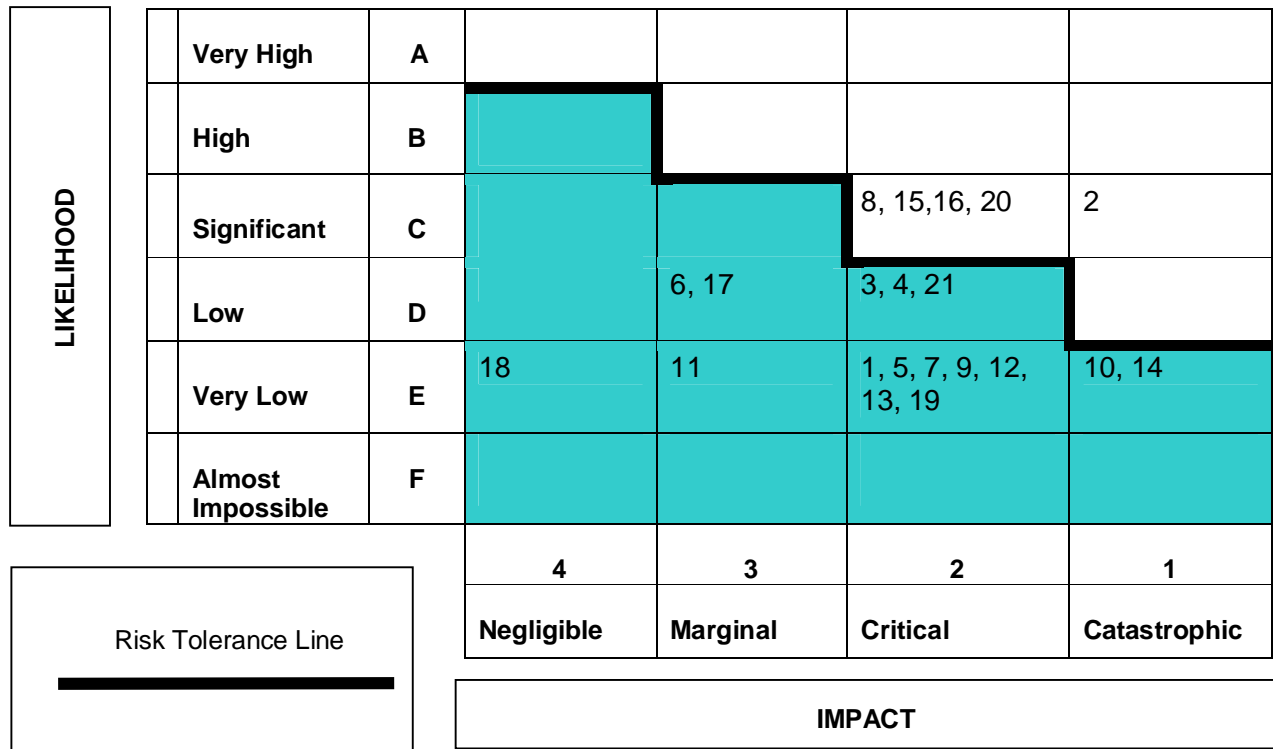
Impact

D - Low
E - Very Low
F - Almost Impossible

1 - Catastrophic
2 - Critical
3 - Marginal
4 - Negligible

A summary of the Key Housing Operational Risks is given on the next page, showing both the *current* risk assessment and, where action is required to reduce the likelihood or impact, the *target* risk score.

These assessments have been plotted within a Risk Matrix as shown below, to set a “tolerance line”. Those risks in the white boxes above the tolerance line require further scrutiny and action, whereas those in the shaded boxes below the line can be considered to have sufficient controls in place.



10.5 Housing Business Continuity Plan

As part of the Housing Directorate’ approach to risk management, a Housing Business Continuity Plan has been produced, which complements the Council’s Corporate Business Continuity Plan. This sets out in detail:

- Roles and responsibilities of senior staff with corporate management responsibility, and individual service areas
- Working practices by individual service area
- Anticipated threats to service delivery, including the full or partial loss of staff, accommodation, ICT facilities and paper records for each of the sections within the Housing Directorate
- The approach to be taken in the event of a flu pandemic
- Ways of minimising the threat/risk
- Disaster recovery and priorities - service-wide and for each section
- Initial actions to be taken within the first week following a disaster

Summary of Key Housing Operational Risks – 2007/8

Risk No.	Current Risk Score	Target Risk Score	Risk
1	2E		That the Council does not meet the Decent Homes Standard by 2010
2	1C	2D	That the HRA goes into deficit.
3	2D		The Council has a large number of properties in Sheltered Schemes and Homeless Hostel at Norway House. In cases of emergency / major incident, the Council has limited properties that could be used to accommodate elderly residents.
4	2D		Broadway and Limes Farm Decentralised Housing Offices delivering local service
5	2E		All day-to-day management of the Housing Service is recorded and monitored on the OHMS database, which is provided through one supplier (Anite).
6	3D		Non-performance of contractors and consultants working on our behalf.
7	2E		The Careline Service is provided via the Piper Network Controller (PNC), which is provided by one supplier – Tunstall Telecom
8	2C	3C	Alarm systems are located in residents property, where the council has no control over the security and integrity of the parts
9	2E		The Council has a duty care to the health and safety & welfare of its staff, tenants and contractors.
10	1E		With around 30 planned maintenance contracts undertaken each year with varying complexity and value, there is a risk of a significant overspend either singularly or globally if not managed.
11	3E		The Council enters into numerous contracts each year, and uses a variety of different forms of contract. Often non-standard bespoke conditions are inserted.
12	2E		With thousands of orders being placed for works or goods annually, cash handling, collection of energy charges, service charges etc amounting to an income of around £ per annum and an expenditure of around £ per annum, there is a risk that fraud, corruption or theft could occur.
13	2E		Financial Services operate a cash desk taking rent, council tax payments etc in Broadway Housing Office
14	1E		The Housing Directorate hold a number of different hard copy files for different purposes, such as house files, former tenant files, sold property files, structural files, Homeless applications etc. These are all stored at different locations and not easily accessible to all.
15	2C	2D	The Council can no longer use B&B accommodation for the provision of interim accommodation for homeless families. The Council only has its hostel at Norway House as an alternative to B&B.
16	2C	2D	With the demise of CCT, the DSO, who provide the repairs service, are no longer regarded as a contractor. We must ensure this service continues to be cost effective and provides value for money
17	3D		The Council actively promotes and supports individual recognised Tenant Associations and the Tenants and Leaseholders Federation. These organisations are essential when consulting on the service we provide and identifying ways to improve our service to them.
18	4E		The service that is provided to tenants relies on good relations and communications between residents and the Council
19	2E		That Officers continue to meet with the public, both in interview rooms and at tenants homes.
20	2C	3D	The Council currently does not insure its housing stock for structural movement, subsidence, heave or landslip. All repairs associated with this type of damage are funded through the Capital Programme
21	2D		The Council has to give 4 weeks notice of its intension to increase rents each year. This notification is normally given so that increased rent is collected from the beginning of the new financial year.

10.6 Housing Emergency Plan

Separate from the Housing Business Continuity Plan (which considers the way the Housing Directorate will respond to a disaster affecting the Council as an organisation), a Housing Emergency Plan has been produced, which complements the Council's main Emergency Plan, and prescribes the Housing Directorate's arrangements for preparing for, and dealing with, housing-related emergencies that affect the local community. The Housing Emergency Plan also provides essential information that is likely to be required by housing staff in the event of emergencies.

The Housing Emergency Plan covers both minor emergencies out of office hours and major emergencies in or out of office hours. A major emergency is defined as any circumstance where the lives or safety of the public, or their property, may be considered to be endangered by any incident of such magnitude as to be beyond the normal resources of the emergency services, and requires the additional manpower of the District Council. An out of hours minor emergency is defined as an event that cannot wait to be dealt with until the following working day.

The main types of emergencies that may occur and needing a response by the Housing Directorate are:

- Major Emergencies
- Homelessness
- Careline faults
- Minor housing maintenance
- Evacuation / Re-housing
- Severe weather and associated repairs

In the event of a major emergency, the Council's Emergency Response Team (ERT) will be activated. The Director and two Assistant Directors of Housing are the representatives for the Housing Directorate on the ERT. They will provide the link between the ERT and housing staff dealing with the emergency and will normally be based at the Emergency Control Centre in the Civic Offices. The Asst Director of Housing (Operations) will normally lead on the establishment and operation of a rest centre.

11. Financial Plan

11.1 Introduction

The Council's consultants Accra Consulting have prepared the Financial Plan on behalf of the Council, which has been based on the revised budgets for the HRA for 2007/8. Where appropriate, updated financial data has been used to ensure that the model is as accurate as possible, including final subsidy determinations and budgets for 2008/9.

11.2 The 30-Year Financial Plan – Whole of the HRA

The Council's 30-Year Financial Plan for the whole of the HRA (both as an Operating Account and a Cash Flow) is shown at Appendix 5.

11.3 The 30-Year Financial Plan – Disaggregated HRA Asset Groups

In accordance with DCLG Guidance, disaggregated financial forecasts for three HRA asset groups have been formulated. These are for:

- Sheltered housing
- Homeless Hostel (Norway House)
- General needs accommodation

The 30-Year Financial Plans (Cashflows) for these three asset groups are shown at Appendix 6.

11.3 Executive Summary of the Plan

This latest review of the Financial Plan has identified that the assessed Decent Homes standard can be maintained to 2026/27 (Year 20) and a balanced HRA for the same period.

It should be noted that projections for future rent increases and subsidy payments are within existing CLG guidance. However, this has become uncertain as the subsidy system and the HRA is currently subject to a thorough review, with consultation identifying the outcomes due in Spring 2009. This could detail the basis for the ability to withdraw from the subsidy system, potentially for an initial one-off payment, or other options.

Therefore a review of these projections will be required once the consultation is released. In addition, consideration could be given to externally updating the stock condition survey, given that the base data could be potentially seven years old at the time of consultation.

11.4 Underlying Assumptions

The figures within the Financial Plan have been based on the revised out-turn for the HRA for 2007/8. Where appropriate, updated financial data has been used to ensure that the Financial Plan is as accurate as possible, including final subsidy determinations and budgets for 2008/9.

Types Of Stock

Various types of housing stock can be entered into the model used to produce the Financial Plan as categories, for example, estates, bedsizes, or need basis. The Financial Plan has been structured around average properties using one category only, to simplify the analysis, given that there are no plans for stock reorganisation or appraisal. The total number of units stands at 6,619 as at 1st April 2007, according to the standard definition given in the current Housing Revenue Account Manual.

Interest Rates

The recommended rate for RPI of 2.5% has been used throughout the Financial Plan, with the exception of rental increases for 2008/9 (3.9%; RPI for September 2007). The consolidated interest rates have been provided by the Council's Finance Service, at 6.45% and 6.22% for the two years respectively. The rates are predicted to reduce to 6%, and to be constant throughout the Financial Plan to form a basis of consistency, corresponding with RPI.

Interest on HRA balances is estimated at 6%, again constant throughout the Plan.

Average Rents and Increases

The average rent of £68.09 is net of current service charges as at 1st April 2007, based on a 52 week rent year, although 53 weeks are accounted for.

Latest guidance from the Government is unclear as to the treatment of future increases. Existing guidance is that actual rents are to converge with formula rents by 2011/12. The latest subsidy determination has thrown doubt on this, in that guideline rents have been modelled to converge by 2016/17. As the determination is for one year only, pending the conclusion of the ongoing review, this is very much subject to reassessment.

Therefore, as explained in the chapter on the Council's Rents Strategy, authorities have effectively the choice to model their 2008/09 rent increases on the basis of convergence in 2011/12 or 2016/17.

The Council has agreed the 2008/9 rent increases for convergence by 2011/12. This has been done to maximise rental income and to assist rent convergence if the 2016/17 target was subsequently brought forward. This approach may have a small negative impact of the subsidy determination for 2009/10, which is discussed later in the report, but is difficult to substantiate.

In effect, the average rent increase agreed for 2008/9 is 6.69% (to £72.65), as opposed to 5.82% (to £72.09) if the later convergence date was modelled. The difference between the two rates quoted provides an estimated additional rental income of £198,000 in 2008/9.

The rent increase is not as high as would be expected, since 3,494 properties will have their rent restricted to an increase of 3.9% (RPI) + 0.5% + £2.00, in accordance with Government guidance.

From the latest subsidy determination, the average formula rent for 2008/9 is £80.16 per week, a difference of some £7.51 from the projected average actual rent. The limit rent of £74.97 is not exceeded.

Rent increases have been modelled from 2009/10 to converge with formula rents by 2016/17, which increase by 0.5% above RPI.

It has been assumed that rent increases from 2009/10 onwards will be based on rent convergence by 2016/17, and this assumption has been continued within the subsidy projections.

Convergence with target rents is not possible for 1,098 properties by 2016/17, as they are affected by the restrictions of the maximum individual rental increase of RPI + 0.5% + £2.00.

The projected rent increases based on 52 weeks, including RPI (2.5%), can be seen in the table below:

Rent:	2007/0 8	2008/0 9	2009/1 0	2010/1 1	2011/12	2012/1 3	2013/1 4	2014/1 5	2015/1 6	2016/17
Actual £	68.09	72.65	75.74	78.95	82.28	85.72	89.30	93.00	96.83	100.80
Target £	76.79	80.16	82.57	85.04	87.59	90.22	92.93	95.72	98.59	101.55

It should be noted that, in overall terms, there is a £0.75 variance between actual and formula rent by 2016/17. If convergence in 2011/12 was modelled from 2009/10, a significant 813 properties would still remain below formula rent, with the variance reducing to £0.73. Even in 2021/22 (Year 15), it is forecast that 277 properties will remain below formula rent, using either method of convergence.

Voids and Bad Debts

The figures used in the Plan relate to those in the 2007/08 budget, which translate to:

Type	%	Amount
Voids	0.96 %	£239,000
Bad Debts	0.44 %	£106,000

These percentages remain consistent throughout the plan.

Service Charges

The figures used in the Plan relate to those in the 2007/8 budget, which translate to:

Type	2007/8	2008/9
Tenanted	£772,480	£778,950
Leaseholders	£120,880	£126,880

These are projected to increase by RPI + 0.25%, matching the increases for service management costs contained within the Plan.

Miscellaneous Income

The following are additional sources of income for the HRA:

Source of Income	Amount (2007/8)	Amount (2008/9)	Assumed Increases (Future Years)
Business Premises	1,670,000	1,667,000	RPI Only
Garages	820,000	799,000	RPI Only
Miscellaneous income	122,310	122,360	RPI Only
Rent/Wayleaves	35,000	35,000	RPI Only
Mortgage Interest	18,000	17,000	Reducing to Nil in 10 years
Sheltered charges	483,370	483,370	RPI Only
Contributions from General Fund	291,000	323,000	RPI + 0.25%

Due to leap years and calendar timings, the additional week's rental income - which will be generated every six years - has been accounted for within this section,

Right To Buy

The following levels of Right to Buy per annum have been projected:

Year/s	Sales	Year/s	Sales	Year/s	Sales
2	30	7	20	16-20	6
3	28	8	18	21-25	4
4	26	9	16	26-30	2
5	24	10	14		
6	22	11-15	8		

This leaves the Council with 95% of its existing stock at the conclusion of the Financial Plan.

It should be noted that the HRA Capital Programme does not benefit from the proceeds of Right to Buy sales.

Other Stock Changes

There are no further stock reductions in this plan.

Subsidy

Management and Maintenance Allowances

With the review of management and maintenance allowances concluded and identified in the latest determinations, the 2008/9 final allowances have been included.

The position is as follows:

Allowance	Actual Allowance (p/property)	Target Allowance (p/property)
M&M Repairs	£1,032.00	£1,028.70
M&M Management	£528.71	£498.49

Both allowances are higher than the target, and cash protection has been included until the eligible percentage of target is not exceeded.

Target allowances have been forecast to increase by RPI only.

Rent Restructuring

The formula rent real increase used is 0.5%, in accordance with the DCLG's guidance.

The Financial Plan assumes that both the limit rent and the guideline rent converge with the formula rent by 2016/17, to match the approach for actual rent increases from 2009/10.

The DCLG's final subsidy determination identified that the "Caps and Limits" provisions would be reintroduced, but only in certain areas. In effect, this looks to address the restrictions that have been placed on the Council, such that it was not able to increase rents to achieve formula rent convergence. Details as to how this will be calculated are not available, but an allowance of £1.70 per property per week was provided by the DCLG in 2007/08, in the form of the "rental constraint allowance".

An estimated reduction of £0.85 against guideline rent has been included in the Plan, reducing up to 2016/17. The increase applied to the 2008/9 rents, on the basis of convergence in 2011/12, may have an impact on this figure, but this is unknown until the DCLG releases the formula in Spring 2008.

Supported Borrowing Approvals

These are not included, due to the Council's debt free status.

Major Repairs Allowance

The 2008/9 Major Repairs Allowance (MRA) of £697.77 has been used in these projections and will increase by RPI only.

Supervision and Management Costs

The costs identified in the Financial Plan for general and special management costs reflect those in the 2007/8 projections and 2008/9 budgets. However, to reflect savings through loss of freehold properties due to the right to buy, a variable cost reduction of £40 per unit has been applied to reflect this.

Costs are forecast to increase by RPI + 0.25%, to reflect probable pay awards and other service cost increases above the standard rate of inflation. This is higher than provided for in increases to subsidy allowances. This is at a future cost to the Council, but is slightly offset by similar increases in service charges.

Rent Rebates

There are no current or future costs projected.

Responsive Repair Costs

The Council currently operates a Revenue Repairs account (referred to as the Housing Repairs Fund), which is funded by fixed contributions from the HRA and accounts for all revenue repairs expenditure. A summary of the position can be seen in the table below:

Year	Repairs Op Balance	HRA Contribution	Actual Repairs Day to Day	Actual Repairs (Cyclical)	Closing Balance	General Ave Stock	HRA Contribution Per Prop	Actual Per Prop
2007.08	3,248,000	5,700,000	3,417,000	2,236,000	3,295,000	6,541	871	864
2008.09	3,295,000	6,000,000	3,669,000	2,296,000	3,330,000	6,510	922	916
2009.10	3,330,000	6,000,000	3,843,000	2,408,000	3,079,000	6,481	926	965
2010.11	3,079,000	6,000,000	4,026,000	2,524,000	2,529,000	6,454	930	1,015
2011.12	2,529,000	6,000,000	4,219,000	2,648,000	1,662,000	6,429	933	1,068
2012.13	1,662,000	6,000,000	4,420,000	2,774,000	468,000	6,406	937	1,123
2013.14	468,000	6,941,820	4,552,600	2,857,220	-	6,385	1,087	1,161
2014.15	-	7,625,640	4,685,200	2,940,440	0	6,366	1,198	1,198

In 2014/15 the actual repairs forecast of £1,198 per property has been used, inflated by RPI in future years.

Catch-Up and Major Works and Improvements

The Council's Stock Condition Survey was undertaken in June 2002 by market leaders Savills, based on 7,132 properties.

In addition, costs agreed by the Council's Cabinet for Years 1 to 5 for the Council's Capital programme, have been used, which will cover more than the cost of achieving decent homes.

From Year 6 onwards, 72.5% of the Stock Condition Survey has been used as an assumed level of expenditure to meet the Decent Homes standard, having uplifted the June 2002 costs by 35% as the basis of projecting forward from 2012/13.

Where appropriate, these figures have been amended for stock sensitivities. Fees of 3% have been added from Year 6 to reflect current levels of procurement.

Major Repair costs have been forecast to increase by RPI only, matching projected MRA increases.

The table below shows the forecast for the second year (2008/9) of the Financial Plan for the HRA.

Income	£
Net Rent Income	(25,189)
Other Income	(3,447)
Expenditure	£
Management	7,680
Revenue Repairs	6,000
Other Costs	13,899
RCCO	1,135
(Surplus)/Deficit	78

11.5 Sensitivities

The following chart shows how the projected outcomes would change, by applying reasonable sensitivities:

Sensitivity:	HRA Balanced to:	Decent Homes Funded to:
Base Position	Yr 20	Yr 20
Rents and subsidy converge by 2011/12	Yr 14	Yr 13
Rents and subsidy converge by 2011/12 and “Caps and Limit” of £1.70	Yr 15	Yr 15
“Caps and Limit” of £0.00	Yr 16	Yr 15
Revenue repairs reduced by £100 per property from Year 8	Yr 30	Yr 30
RPI of 2%	Yr 19	Yr 18
RPI of 3.5%	Yr 24	Yr 23
Management costs and service charges increase by RPI only	Yr 23	Yr 23
Voids to 1.5%	Yr 17	Yr 17
Capital repairs real inflation - 0.5% Year 6 onwards	Yr 18	Yr 17
Capital repairs real inflation - 1% Year 6 Onwards	Yr 16	Yr 16

11.6 Commentary on the 30-Year Plan

The 30 Year Financial Plan shows that there is sufficient income to meet the necessary level of expenditure on repairs and maintenance, although the HRA is not in as healthy state as last year. Although the HRA is not estimated to fall into deficit until Year 20 (2033/34), (compared to the forecast of Year 28 (2033/34) in last year’s Financial Plan), significant levels of revenue contributions to capital outlay (RCCO) have been included, which can be removed to increase the amount of HRA balances. In any event, at that time, any number of the assumptions could vary significantly.

12. Reviewing the Business Plan

12.1 Introduction

The HRA Business Plan is a dynamic, working document. Consequently, it is essential that it is reviewed and updated on an annual basis.

In addition, it is very important that progress on the Action Plan and the achievement of performance targets are reviewed throughout the year.

12.2 Financial Monitoring

The Financial Plans for 2008/9 will be monitored throughout the year by officers, the Housing Portfolio Holder and the Cabinet as appropriate.

12.3 Monitoring the Business Plan's Action Plan

Chapter 13 of this Business Plan sets out a detailed Action Plan. It is important that progress with the Action Plan is monitored. This is done at two levels.

At officer level, the actions are incorporated within the Housing Directorate's Special Project Plan referred to in Section 5.8 above. At member level, the Housing Scrutiny Panel receives and considers a six-month progress report on the Action Plan, around October each year.

12.4 The HRA Business Plan Review process

The review process will commence in January 2008, which will result in the production of a draft HRA Business Plan and Repairs & Maintenance Business Plan 2009/10, on which the Tenants and Leaseholders Federation and Housing Scrutiny Panel will be consulted, prior to the final version being approved by the Housing Portfolio Holder around the end of March 2009.

13. Action Plan

13.1 Introduction

Chapter 3 sets out the Council's Corporate and Specific Housing Objectives. The table on the following pages sets out the Council's Action Plan for meeting those objectives over the next few years. The Action Plan is "SMART" (specific – measurable – agreed – realistic – timebound).

HRA Business Plan 2008/9
ACTION PLAN

Action	Corporate Housing Objective	Responsibility for Achievement	Target Date	Expected Outcome
Housing General				
Analyse the information obtained from the census of Council tenants	HO 2	Principal Housing Officer (Information/Strategy)	Sept 2008	Up to date information on tenants and other occupants of Council properties
Seek re-accreditation of the ISO 9001:2000 quality assurance award for a further three years	HO 1 / 2 / 3 / 4 / 5	Principal Housing Officer (Information/Strategy)	June 2008	Re-accreditation by LRQA for a further three years.
Complete the Customer Perspective Programme for the whole of the Housing Directorate, examining the all interfaces between Housing and customers	HO 1 / 2 / 3 / 4 / 5	Director of Housing	March 2009	Improved services to housing customers (primarily tenants, leaseholders and applicants) potentially leading to even greater levels of tenant satisfaction
Housing Management				
Introduce the Leasehold Services module of the integrated housing IT system	HO 1 / 2	Housing Resources Manager	April 2009	More efficient administration of the leasehold service charges processes. Quicker information provided to leaseholders. Increased management information.
Introduce a pilot scheme for the provision of home ownership grants, enabling tenants to purchase their own home and vacate their Council property for occupation by a housing applicant	HO 1	Housing Resources Manager	Dec 2008	Provision of 5 home ownership grants and a review of the success of the pilot scheme
Produce a Leaseholders Handbook and circulate it to all leaseholders	HO 2	Housing Resources Manager	May 2008	Leaseholders to be better informed of their rights and obligations.

Review the success of the implementation of the HomeOption choice based lettings scheme, in conjunction with the five neighbouring councils.	HO 2	Asst Director of Housing (Operations) / Housing Options Manager	August 2008	An understanding of the effectiveness of the new scheme and any required actions to improve the service further.
Introduce a computerised facility for tenants to register for a mutual exchange and to search for suitable properties for an exchange on line	HO 2	Housing Options Manager	July 2008	Use of an online registration and search facility for use by tenants
Introduce a facility for tenants to apply for the Housing Register on-line	HO 2	Housing Options Manager	Sept 2008	Additional and more convenient way for housing applicants to register for housing
Tenant Participation				
Facilitate the formation of two additional recognised tenants associations within the District	HO 4	Tenant Participation Officer	April 2008	The formation of two tenants associations that meet the Council's recognition criteria and become members of the Tenants and Leaseholder Federation.
Develop further the Rural Tenants Forum (comprising representatives in rural locations that have no recognisable estates and where formal associations are difficult to establish) into a successful, sustainable body.	HO 4	Tenant Participation Officer	June 2008	Formulation of a Constitution with elected Chairman and Vice-Chairman.
Undertake a more detailed and focussed survey on tenant participation, as a follow-up to the Tenant Satisfaction Survey, ensuring that surveyed tenants are properly informed of the current arrangements	HO 4	Principal Housing Officer (Information / Strategy)	Sept 2008	A better understanding of tenant's views on the Council's approach tenant participation, based on a proper understanding of the Council's approach.
Investigate the publication of a calendar for tenants, promoting the activities of the Tenants and Leaseholders Federation	HO 4	Tenant Participation Officer	Dec 2008	Publication and dispatch of the calendar to all the Council's tenants, at minimum cost to the Council.

Introduce "Tenant Talkback Panels", providing fora to provide qualitative feedback on housing services	HO 2 / 3 / 4	Tenant Participation Officer	April 2009	Establishment of at least three Tenant Talkback Panels.
Supporting People and Supported Housing				
Review the viability and future of the Council's Careline Service	HO 1 / 2	Asst Director of Housing (Operations)	Sept 2008	An understanding of the costs and income of the Careline Service; an assessment of the Service's viability and value for money; and a decision on the future approach to the service, having regard to service performance, clients' views and client satisfaction levels
Seek accreditation of the Council's Careline Service from the Association of Social Alarm Providers (ASAP)	HO 2	Housing Manager (Older People's Services)	Sept 2008	Accreditation of ASAP.
Housing Repairs and Maintenance				
<i>HO 3</i>		<i>See Action Plan within the Repairs and Maintenance Business Plan at Appendix 1</i>		

Key to Corporate Housing Objectives

- HO 1 - Value for Money
- HO 2 - Housing Management
- HO 3 - Repairs and Maintenance
- HO 4 - Tenant Participation
- HO 5 - Housing Finance

15. Appendices

Appendix 1	Repairs and Maintenance Business Plan
Appendix 2	Glossary of Terms
Appendix 3	Key Contact List
Appendix 4	Senior Staff Structure – Housing Directorate
Appendix 5	30 Year Financial Plan (Whole HRA - Operating Account and Cash Flow)
Appendix 6	30 Year Financial Plan (Asset Groups)

Appendices

Repairs & Maintenance Business Plan

Affordable housing	Subsidised housing for rent or shared ownership, for people who cannot afford to purchase a property on the open market.
Arms length management organisations	Companies (or other legal bodies) set up and owned by the Council - but operating separately from it and governed by its own board or committee - to manage services on behalf of the Council.
Asset Management Plan	A plan the Council produces every year, explaining how it manages its non residential land and buildings.
Benchmarking	The process of comparing an organisation's costs and performance with other similar organisations.
Best Value	The process of ensuring the continuous improvement of public services, through service reviews, <i>benchmarking</i> , consultation and inspection.
Black and minority ethnic (BME) groups	Groups of people within local communities whose race is either black, or another race, that is in the minority within the UK.
Cabinet	An important Council committee, comprising ten senior councillors, each responsible for a <i>portfolio</i> , that makes corporate Council decisions.
Capital expenditure	Money spent to buy or improve assets (e.g. land or buildings)
Capital receipt	Money received for the sale of a capital asset (eg land or buildings)
Catch-up repairs	Repairs that should have been undertaken earlier, and now need to be undertaken within the next 5 years.
Choice-based lettings	A scheme whereby people in need of <i>affordable housing</i> can ask to be considered for specific vacant Council or <i>RSL</i> accommodation. This is instead of such accommodation being allocated to applicants on waiting lists on the basis of housing need, with only a very limited choice being given.
CIPFA	The Chartered Institute of Public Finance Accountants. The body that sets the guidelines for Council financial accounts.
Comprehensive Spending Review	A review by the Government on how much money should be spent on all the different types of public services (e.g. housing) over a set period (usually three years).
Crime and Disorder Reduction Partnership	Representatives of local statutory and voluntary organisations with an interest in, or responsibility for, reducing crime within the District, including the Council, Essex Police, Probation Service, Epping Forest CVS, Social Services.
Direct Service Organisation (DSO)	A Council department that provides the same service as a private contractor, and operates in the same way as a private contractor.
East of England Region	The region of England in which the Epping Forest District is situated, covering the counties of Bedfordshire, Cambridgeshire, Essex, Hertfordshire, Norfolk and Suffolk.
Egan principles	The principles of improved working practices, advocated by Sir John Egan in his report " <i>Rethinking Construction</i> ".
Floating support	Practical support provided to those in need by a support worker for a temporary period, until such time as the support is no longer required, when the support is discontinued and provided to others who have a need.

Fuel poverty	When a household needs to spend more than 10% of their household income to achieve a satisfactory standard of heating.
General Fund	The Council's financial account that deals with income and expenditure relating to all the Council's services, part of which is the ring fenced <i>HRA</i> .
Halifax House Price Index	A source of information, operated by the HBOS Bank, that provides details of average house prices and house price trends in local areas, based on information providing by mortgage applicants.
Housing association	See <i>Registered Social Landlord</i> .
Housing Corporation	The Government agency that regulates and funds <i>registered social landlords (RSLs)</i> .
Housing Revenue Account (HRA)	The Council's financial account, within the <i>General Fund</i> that deals with income and expenditure relating to the management and maintenance of the Council's housing stock.
Housing Revenue Account (HRA) Business Plan	An annual plan produced by the Council that analyses issues relating to the Council's own housing stock and sets out the objectives, targets, plans, income and expenditure for the management and maintenance of its housing stock over the next 5-30 years.
HRA subsidy	An annual revenue subsidy provided to local authorities by the Government to assist with the management and maintenance of their housing stock.
ISO 9001:2000	An internationally recognised system of ensuring the provision of quality services, that is checked by external assessors.
Major repairs allowance (MRA)	An annual Government subsidy given to local authorities to assist with the maintenance of their housing stock, calculated by a formula based on the type and age of the housing stock.
Department of Communities and Local Government (DCLG)	The Government department that replaced the Office of the Deputy Prime Minister (ODPM) and has responsibility for formulating and implementing the Government's housing policy at a national level and allocates resources for different national housing programmes.
Out of charge properties	Properties for which the Council cannot use for a long time, and for which no rent is being received.
Partnering	An <i>Egan principle</i> whereby a client and contractor have a closer relationship, sharing the risk, often avoiding the time and cost of tendering.
Portfolio Holder	A senior councillor, who is a member of the <i>Cabinet</i> , responsible for specific areas of Council work (eg housing, finance etc). The Council has 10 portfolio holders.
Private Finance Initiative (PFI)	A way of enabling private companies to provide large amounts of money to construct or purchase public buildings, and then manage them over a long period, in return for a management fee paid by the public organisation responsible for providing the service.
Prudential borrowing	A new system being proposed by the Government, that would not restrict how much councils could borrow to fund capital expenditure. However, councils would only be able borrow money that they know they could pay back over the years of the loan, from their day-to-day income.

Registered Social Landlord (RSL)	A non-profit making organisation (usually a housing association) that is registered with, and regulated by, the <i>Housing Corporation</i> . They are run by a voluntary Board of Management, and employ professional housing officers to manage the organisation.
Rent restructuring and rent convergence	A Government requirement that all councils and <i>RSLs</i> must re-calculate their rent levels, by reference to individual property values, regional and national earnings, national average rent levels and numbers of bedrooms. Nationally, council and <i>RSLs</i> must also ensure that their rent levels are brought in line with each other by 2010.
Resource accounting	A way of accounting for income and expenditure, that takes into account the value of the assets (e.g. properties) and their depreciation.
“Rethinking Construction”	A report by Sir John Egan on ways to reduce construction costs and improve the quality of construction projects, through different working practices, including <i>partnering</i> .
Revenue contributions to capital outlay (RCCO)	Rental or other income used to pay for capital expenditure.
Right to Buy	A Government scheme that allows Council tenants, who have held tenancies for more than two years, to buy their own home from the Council. Discounts are currently given of up to £34,000, depending on how many years they have held tenancies.
Securitisation	A private sector financing technique which involves the sale of the future rental income in return for finance.
Sheltered housing	Independent accommodation provided to elderly people, with support from a Scheme Manager and an emergency call facility, usually having a communal lounge facility.
Single Capital Pot	An allocation given by Government Offices to local authorities specifying how much the Council can borrow to spend on capital expenditure. Discretion is given to local authorities on what capital schemes the allocation is used for.
Social exclusion	The situation where individuals, or groups of individuals, within the community do not have the means, material or otherwise to participate in social, economic, political or cultural life.
Social Housing – Existing Use Value	A way of valuing Council or housing association properties, taking into account the fact that the rents charged are much lower than for private properties.
Social Housing Grant (SHG)	Capital funding provided to <i>RSLs</i> by the <i>Housing Corporation</i> to enable them to build or acquire <i>affordable housing</i> .
Social inclusion	The process whereby people do not experience <i>social exclusion</i> .
Social landlords	Generally, <i>RSLs</i> and local authorities.
Standard Assessment Procedure (SAP)	A measure of how energy efficient a property is, between a score of 0 –120 (previously 0 –100). A score of 120 is the most energy efficient.
Stock condition survey	A survey of the inside and the outside of some of a council’s properties, that gives an indication of the condition of all the properties
Stock Options Appraisal	A process to determine the most appropriate future ownership and management of the Council’s housing stock.
Supported housing	Housing where the tenants need help – e.g. sheltered housing for the elderly or housing for people with physically disabled people.

Supporting People	A Government initiative introduced in April 2003, which brings together sources of funding for supported housing into county-wide “pots” for distribution to supported housing providers within the County, based on locally determined priorities, through agreed contracts. County-wide “commissioning bodies” produce Supporting People Strategies explaining how the funding will be distributed.
Supporting People Commissioning Team	The team of County Council officers responsible for managing and administering <i>Supporting People</i> at the county level.
Target rent	The individual rents for properties that councils and housing associations should aim to charge by 2012, based on a Government formula.
Tenant management organisation (TMO)	Organisations formed and run by groups of tenants to manage and/or maintain their own homes. Budgets are delegated by their landlord and staff can be employed.
Tenants participation compact / agreement (TPA)	Written agreements between <i>social landlords</i> and groups of tenants, at both district and estate level, setting out the agreed approach to tenant participation.
“Very sheltered” housing (Part 2.5 housing)	Sheltered housing for more frail elderly tenants, with additional care and support provided, usually including 24 hour cover.
Void properties	Empty (vacant) properties.

Contact List

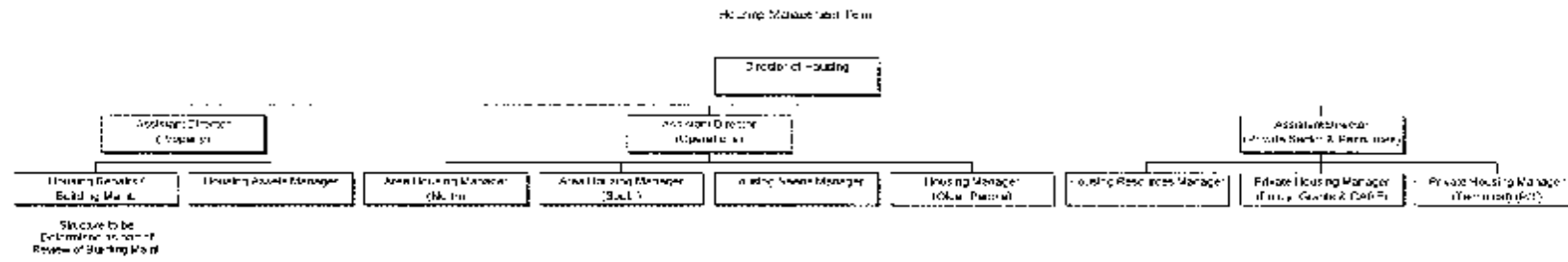
Appendix 3

EPPING FOREST DISTRICT COUNCIL CONTACTS Civic Offices, Epping, Essex CM16 4BZ

Subject	Name	Designation	Telephone	e-mail
Area Housing Office (North)	Nich Taylor	Area Housing Manager	01992 564005	ntaylor@eppingforestdc.gov.uk
Area Housing Office (South)	David Barrett	Area Housing Manager	01992 565183	dbarrett@eppingforestdc.gov.uk
Best Value Performance Plan	Steve Tautz	Senior Performance Management Officer	01992 564180	stautz@eppingforestdc.gov.uk
Careline Service	Denise Pegler	Housing Manager (Older Peoples Services)	020 8508 8596	dpegler@eppingforestdc.gov.uk
Chief Executive	Peter Haywood	Chief Executive	01992 564080	phaywood@eppingforestdc.gov.uk
Council Plan	Steve Tautz	Senior Performance Management Officer	01992 564180	stautz@eppingforestdc.gov.uk
Director of Housing	Alan Hall	Director of Housing	01992 564004	ahall@eppingforestdc.gov.uk
Energy Efficiency (Council Properties)	Haydn Thorpe	Housing Assets Manager	01992 564162	hthorpe@eppingforestdc.gov.uk
HRA Business Plan	Alan Hall	Director of Housing	01992 564004	ahall@eppingforestdc.gov.uk
Homelessness	Russell Wallace	Housing Options Manager	01992 564490	rwallace@eppingforestdc.gov.uk
Housing Finance	Julie Bissell	Principal Accountant	01992 564455	jbissell@eppingforestdc.gov.uk
Housing Maintenance	Haydn Thorpe	Housing Assets Manager	01992 564162	hthorpe@eppingforestdc.gov.uk
Housing Management	Roger Wilson	Asst Director of Housing (Operations)	01992 564419	rwilson@eppingforestdc.gov.uk
Housing Portfolio Holder	Cllr David Stallan	Housing Portfolio Holder	01992 564004	ahall@eppingforestdc.gov.uk
Housing Repairs	Derek Pinner	Housing Repairs Manager	01992 564161	dpinner@eppingforestdc.gov.uk
House Sales	Marie Thorpe	Principal Housing Officer (Home Ownership)	01992 564015	mthorpe@eppingforestdc.gov.uk
Housing Strategy	Alan Hall	Director of Housing	01992 564004	ahall@eppingforestdc.gov.uk
Leasehold Services	Marie Thorpe	Principal Housing Officer (Home Ownership)	01992 564015	mthorpe@eppingforestdc.gov.uk
Rents Administration & Strategy	Sandy Lindsay	Housing Resources Manager	01992 564035	slindsay@eppingforestdc.gov.uk
Sheltered Housing	Denise Pegler	Housing Manager (Older Peoples Services)	020 8508 8596	dpegler@eppingforestdc.gov.uk
Supporting People	Roger Wilson	Asst Director of Housing (Operations)	01992 564419	rwilson@eppingforestdc.gov.uk
Tenant Participation	Richard Jones	Tenant Participation Officer	01992 565184	rjones@eppingforestdc.gov.uk

OTHER PARTNERS CONTACTS

Organisation	Contact	Tel. No	e-mail
Citizens Advice Bureau – Epping	Rachel Poulter	01992 574989	bureau@eppingcab.cabnet.org.uk
Citizens Advice Bureau – Loughton	Susan Britton	0208 502 0031	bureau@loughtoncab.cabnet.org.uk
Citizens Advice Bureau – Waltham Abbey	Maureen McDermott	01992 710353	bureau@walthamabbeycab.cabnet.org.uk
Voluntary Action Epping Forest	Jaqui Foile	01992 564178	jfoile@vaef.org.uk
Epping Forest Tenants and Leaseholders Federation	Molly Carter	01992 564292	csobey@eppingforestdc.gov.uk
Essex County Council Supporting People Team	Simon Harniess	01245 240020	simon.harniess@essexcc.gov.uk
GO-East	Solma Ahmed	01223 372500	solma.ahmed@goeast.gsi.gov.uk



Appendix 5

Epping Forest District Council
Business Plan Assumptions
Total Cashflow
 (expressed in 000s terms)

Year	Year	Income							Expenses							Operating Surplus (Deficit)				
		Grant Income	Service Charge Income	Service Charge Income	Voids & Ref. Debt	Net Rental Income	Other Income	Misc Income	Other Capital Resources	HRSA Subsidy	Total Other Income	Housing Mgmt Costs	Service Charge Costs	Other Revenue	Res. & Repairs & Maint		Planned Maint	Gen. of Outstanding Charges	Other Fixed Asset Repairs	Est. Spend
		£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	
1	2009-10	25,311	772	121	(245)	23,966	1,253	291	29	(2,842)	18,825	(4,154)	(3,393)	(257)	(5,799)	(6,050)	(2)	0	(18,440)	785
2	2009-10	24,640	779	127	(363)	23,185	1,234	322	30	(2,811)	17,522	(4,513)	(3,567)	(369)	(6,000)	(6,813)	(29)	0	(21,899)	(3,671)
3	2009-10	22,582	797	132	(271)	21,134	1,266	332	30	(1,329)	18,255	(4,431)	(3,459)	(378)	(6,000)	(5,273)	(160)	0	(18,756)	(20)
4	2010-11	23,555	815	136	(291)	23,115	1,275	341	30	(1,291)	18,255	(4,552)	(3,554)	(385)	(6,000)	(5,071)	(115)	0	(18,199)	562
5	2011-12	25,567	824	141	(308)	25,135	1,285	350	30	(1,368)	19,523	(4,672)	(3,651)	(394)	(6,000)	(5,071)	(157)	0	(18,646)	868
6	2012-13	25,619	854	146	(321)	25,195	1,312	360	30	(1,311)	20,071	(4,800)	(3,751)	(403)	(6,000)	(6,015)	(155)	0	(19,822)	196
7	2013-14	25,714	875	151	(347)	25,304	1,338	370	30	(1,311)	21,015	(4,921)	(3,851)	(413)	(6,000)	(6,140)	(154)	0	(17,104)	155
8	2014-15	26,824	896	156	(355)	27,433	1,314	380	30	(14,395)	20,002	(5,072)	(3,951)	(423)	(7,743)	(6,178)	(112)	0	(22,133)	(1,491)
9	2015-16	27,041	919	161	(372)	27,650	1,335	391	30	(15,578)	21,153	(5,212)	(4,051)	(433)	(7,743)	(6,418)	(131)	0	(22,085)	(7,215)
10	2016-17	27,277	942	166	(388)	27,896	1,365	401	30	(16,770)	21,153	(5,353)	(4,151)	(443)	(8,058)	(6,563)	(136)	0	(22,196)	(2,101)
11	2017-18	27,264	966	171	(401)	27,898	1,407	412	30	(17,777)	21,153	(5,494)	(4,251)	(453)	(8,451)	(6,714)	(149)	0	(22,320)	(1,521)
12	2018-19	26,298	991	176	(415)	26,947	1,411	412	30	(17,777)	21,153	(5,635)	(4,351)	(463)	(8,451)	(6,860)	(154)	0	(24,140)	(1,441)
13	2019-20	26,562	1,017	181	(424)	27,028	1,424	425	30	(18,399)	21,318	(5,806)	(4,451)	(474)	(8,451)	(6,975)	(145)	0	(24,785)	(1,451)
14	2020-21	27,460	1,046	187	(437)	28,111	1,436	427	30	(18,982)	21,951	(5,967)	(4,551)	(485)	(8,850)	(6,570)	(144)	0	(26,110)	(1,451)
15	2021-22	28,588	1,071	192	(450)	29,287	1,440	430	30	(19,295)	21,601	(6,131)	(4,651)	(496)	(8,850)	(6,784)	(147)	0	(26,110)	(1,451)
16	2022-23	29,765	1,099	198	(463)	30,479	1,454	432	30	(19,225)	21,508	(6,300)	(4,751)	(507)	(8,850)	(7,221)	(140)	0	(27,203)	(1,451)
17	2023-24	30,982	1,128	203	(476)	31,711	1,464	435	30	(19,681)	21,508	(6,474)	(4,851)	(518)	(8,850)	(7,660)	(139)	0	(27,939)	(1,511)
18	2024-25	32,237	1,157	209	(489)	32,955	1,475	438	30	(19,601)	21,700	(6,651)	(4,951)	(529)	(8,850)	(8,101)	(138)	0	(28,531)	(1,491)
19	2025-26	33,520	1,187	215	(502)	34,297	1,492	442	30	(19,254)	22,467	(6,831)	(5,051)	(540)	(8,850)	(8,541)	(135)	0	(29,471)	(1,501)
20	2026-27	34,805	1,217	221	(515)	35,653	1,500	446	30	(19,999)	23,225	(7,011)	(5,151)	(551)	(8,850)	(8,981)	(134)	0	(30,411)	(1,511)
21	2027-28	36,172	1,247	227	(528)	37,077	1,515	451	30	(20,754)	23,977	(7,191)	(5,251)	(562)	(8,850)	(9,421)	(133)	0	(31,351)	(1,511)
22	2028-29	37,526	1,277	233	(541)	38,514	1,527	456	30	(21,509)	24,722	(7,371)	(5,351)	(573)	(8,850)	(9,861)	(132)	0	(32,291)	(1,461)
23	2029-30	38,921	1,307	240	(554)	39,955	1,544	461	30	(22,264)	25,466	(7,551)	(5,451)	(584)	(8,850)	(10,301)	(131)	0	(33,231)	(1,461)
24	2030-31	40,359	1,337	246	(567)	41,421	1,561	467	30	(23,019)	26,210	(7,731)	(5,551)	(595)	(8,850)	(10,741)	(130)	0	(34,171)	(1,461)
25	2031-32	41,834	1,367	253	(580)	42,914	1,578	473	30	(23,774)	26,954	(7,911)	(5,651)	(606)	(8,850)	(11,181)	(129)	0	(35,111)	(1,461)
26	2032-33	43,341	1,401	260	(593)	44,439	1,599	479	30	(24,529)	27,700	(8,091)	(5,751)	(617)	(8,850)	(11,621)	(128)	0	(36,051)	(1,461)
27	2033-34	44,887	1,436	267	(606)	45,996	1,620	485	30	(25,284)	28,446	(8,271)	(5,851)	(628)	(8,850)	(12,061)	(127)	0	(37,001)	(1,461)
28	2034-35	46,471	1,471	274	(619)	47,587	1,646	491	30	(26,039)	29,192	(8,451)	(5,951)	(639)	(8,850)	(12,501)	(126)	0	(38,001)	(1,461)
29	2035-36	48,094	1,511	281	(632)	49,217	1,677	497	30	(26,794)	30,000	(8,631)	(6,051)	(650)	(8,850)	(12,941)	(125)	0	(39,001)	(1,461)
30	2036-37	49,754	1,551	288	(645)	50,899	1,713	503	30	(27,549)	30,811	(8,811)	(6,151)	(661)	(8,850)	(13,381)	(124)	0	(40,001)	(1,461)

Applying Forest Disaster Account
 Business Plan Assumptions
 Operating Account
 3 spread sheet pages

Year	Year	Income				Expenditures						Net Operation (1,799,600 000)	Provider to Operational Costs (2,000 000)	Transfer to FRR (100 000)	RCCO (2,100 000)	Debt (2,600 000)	Surplus (Deficit) for the Year (2,000 000)	Surplus (Deficit) for the Year (2,600 000)	Surplus (Deficit) YTD (2,600 000)	
		Net Income (1,000 000)	Other Income (2,000 000)	Misc. Income (5,000 000)	Inv. Income (1,000 000)	Manag. (5,000 000)	Deprecia- tion (5,000 000)	Maint. (1,000 000)	Other Revised (2,000 000)	Capital Expend. (1,000 000)	Inv. Expend. (1,000 000)									Adj. Op. Costs (2,000 000)
1	2007.06	1,194	3,781	291	21,282	71,367	(82,422)	15,764	(324)	(1,842)	(51,861)	1,247	(2,093)	0	1,072	(1,965)	833	(144)	689	5,632
2	2008.09	25,160	3,134	371	28,255	11,490	(88,890)	25,000	(100)	(8,540)	(21,660)	1,925	(1,779)	20	2,021	(1,132)	726	(804)	(75)	6,243
3	2009.09	26,134	3,200	352	29,261	17,880	(88,862)	29,261	(235)	(11,225)	(24,465)	1,760	(1,694)	0	4,132	(1,729)	630	(1,613)	(152)	4,205
4	2010.01	5,117	3,194	331	9,038	28,162	(91,671)	10,762	(384)	(11,797)	(25,257)	1,125	(1,454)	20	4,222	(1,463)	597	(666)	(48)	5,811
5	2011.12	25,127	3,339	350	31,545	11,321	(92,288)	16,800	(194)	(11,066)	(79,164)	1,117	(1,354)	0	2,522	(1,359)	639	(140)	392	5,742
6	2012.11	29,189	3,142	326	32,690	15,337	(95,479)	16,800	(407)	(12,111)	(73,455)	1,126	(1,109)	0	4,417	(1,442)	1,171	(91)	1,080	7,240
7	2013.14	35,364	3,288	319	39,351	14,791	(98,471)	16,950	(117)	(12,542)	(74,521)	1,151	(1,429)	20	4,253	(1,429)	524	(44)	765	7,548
8	2014.12	31,455	3,614	350	35,442	15,851	(99,321)	17,245	(434)	(14,290)	(61,144)	1,151	(1,140)	0	4,610	(1,467)	(87)	(47)	416	10,652
9	2015.11	32,630	3,701	351	36,712	16,221	(101,154)	17,920	(436)	(14,578)	(63,272)	1,157	(1,175)	0	4,373	(1,475)	554	(66)	494	10,747
10	2016.12	33,890	3,765	351	38,041	16,511	(102,991)	18,610	(434)	(14,738)	(65,197)	1,156	(1,160)	0	4,216	(1,477)	527	(1,024)	(19)	10,752
11	2017.15	34,894	3,817	347	39,348	16,763	(104,581)	18,210	(440)	(14,727)	(66,454)	1,149	(1,173)	0	3,919	(1,479)	396	(919)	(139)	10,349
12	2018.16	35,947	3,814	344	40,445	16,967	(106,162)	18,470	(442)	(14,744)	(67,600)	1,147	(1,167)	0	3,670	(1,479)	378	(958)	(128)	9,782
13	2019.20	37,028	3,814	335	41,677	17,215	(107,905)	18,654	(441)	(14,819)	(68,747)	1,145	(1,171)	20	3,419	(1,479)	248	(951)	(105)	9,282
14	2020.21	38,111	3,816	317	42,344	17,470	(109,615)	18,860	(440)	(14,882)	(69,813)	1,144	(1,170)	0	3,169	(1,479)	109	(1,050)	(75)	8,600
15	2021.22	39,287	3,820	310	43,317	17,725	(111,311)	19,070	(439)	(14,945)	(70,857)	1,142	(1,169)	0	2,919	(1,479)	666	(1,050)	(84)	7,957
16	2022.23	40,479	3,821	302	44,502	17,980	(113,017)	19,280	(438)	(15,008)	(71,777)	1,140	(1,168)	0	2,669	(1,479)	608	(1,050)	(75)	7,297
17	2023.24	41,671	3,823	295	45,694	18,235	(114,731)	19,490	(437)	(15,071)	(72,657)	1,139	(1,167)	0	2,419	(1,479)	536	(1,050)	(75)	6,665
18	2024.25	42,863	3,825	288	46,891	18,490	(116,445)	19,700	(436)	(15,134)	(73,497)	1,137	(1,166)	0	2,169	(1,479)	456	(1,050)	(75)	5,983
19	2025.26	44,055	3,827	281	48,093	18,745	(118,159)	19,910	(435)	(15,197)	(74,297)	1,135	(1,165)	0	1,919	(1,479)	376	(1,050)	(75)	5,297
20	2026.27	45,247	3,829	274	49,293	18,999	(119,873)	20,120	(434)	(15,260)	(75,097)	1,133	(1,164)	0	1,669	(1,479)	296	(1,050)	(75)	4,607
21	2027.28	46,439	3,831	267	50,493	19,258	(121,587)	20,330	(433)	(15,323)	(75,897)	1,131	(1,163)	0	1,419	(1,479)	216	(1,050)	(75)	3,917
22	2028.29	47,631	3,833	260	51,691	19,513	(123,301)	20,540	(432)	(15,386)	(76,697)	1,129	(1,162)	0	1,169	(1,479)	136	(1,050)	(75)	3,227
23	2029.30	48,823	3,835	253	52,889	19,768	(125,015)	20,750	(431)	(15,449)	(77,497)	1,127	(1,161)	0	919	(1,479)	56	(1,050)	(75)	2,537
24	2030.31	50,015	3,837	246	54,087	20,023	(126,729)	20,960	(430)	(15,512)	(78,297)	1,125	(1,160)	0	669	(1,479)	(114)	(1,050)	(75)	1,847
25	2031.32	51,207	3,839	239	55,284	20,278	(128,443)	21,170	(429)	(15,575)	(79,097)	1,123	(1,159)	0	419	(1,479)	(194)	(1,050)	(75)	1,157
26	2032.33	52,399	3,841	232	56,480	20,541	(130,157)	21,380	(428)	(15,638)	(79,897)	1,121	(1,158)	0	169	(1,479)	(274)	(1,050)	(75)	467
27	2033.34	53,591	3,843	225	57,676	20,804	(131,871)	21,590	(427)	(15,701)	(80,697)	1,119	(1,157)	0	91	(1,479)	(354)	(1,050)	(75)	(203)
28	2034.35	54,783	3,845	218	58,871	21,067	(133,585)	21,800	(426)	(15,764)	(81,497)	1,117	(1,156)	0	66	(1,479)	(434)	(1,050)	(75)	(493)
29	2035.36	55,975	3,847	211	60,066	21,330	(135,299)	22,010	(425)	(15,827)	(82,297)	1,115	(1,155)	0	41	(1,479)	(514)	(1,050)	(75)	(783)
30	2036.37	57,167	3,849	204	61,261	21,603	(137,013)	22,220	(424)	(15,890)	(83,097)	1,113	(1,154)	0	16	(1,479)	(594)	(1,050)	(75)	(1,073)

Appendix 6

**Epping Forest District Council
Business Plan Assumptions
Cashflows for General Purpose properties
(expressed in money terms)**

Year	Year	Income							Expenses						Operating Surplus (Deficit) £,000	
		Rental Income	Contracted Services Charge	Leasehold Service Charge	Void & Bad Debts	Net Rental Income	Other Income	R/R Sales Receipts	Total Overall Income	Housing Mgmt Costs	Service Costs	Other Revenue	Response Repairs & Maint	Planned Maint		Other Spend
		£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	
1	2017/08	22,161	772	121	(345)	22,509	2,108	2,406	28,221	(1,116)	(2,251)	(223)	(5,200)	16,988	(12,487)	8,737
2	2018/09	24,592	729	127	(364)	24,135	1,667	2,750	29,132	(2,275)	(2,256)	(234)	(6,000)	(8,815)	(22,658)	6,474
3	2019/10	25,526	797	132	(377)	26,078	1,709	2,246	30,032	(2,390)	(2,427)	(240)	(6,000)	(8,277)	(19,034)	10,698
4	2010/11	26,496	815	136	(391)	27,037	1,751	2,152	30,961	(2,510)	(2,521)	(246)	(6,000)	(8,071)	(19,348)	11,613
5	2011/12	27,506	874	141	(405)	28,076	1,795	2,051	31,922	(2,624)	(2,618)	(252)	(6,000)	(8,071)	(19,374)	12,548
6	2012/13	28,556	854	146	(421)	29,125	1,840	1,941	32,916	(2,751)	(2,712)	(258)	(6,000)	(8,071)	(20,749)	12,167
7	2013/14	29,648	875	151	(437)	30,237	2,448	1,823	34,506	(2,891)	(2,819)	(265)	(6,000)	(8,144)	(22,042)	12,461
8	2014/15	30,786	896	156	(453)	31,385	1,933	1,650	35,008	(3,026)	(2,923)	(271)	(7,247)	(8,275)	(23,246)	11,762
9	2015/16	31,969	919	161	(470)	32,519	1,982	1,549	36,109	(3,167)	(2,933)	(278)	(7,220)	(8,418)	(23,810)	12,299
10	2016/17	33,202	942	166	(488)	33,821	2,031	1,358	37,250	(3,305)	(2,741)	(285)	(8,098)	(8,551)	(24,793)	12,557
11	2017/18	34,487	966	171	(505)	34,821	2,119	824	37,764	(3,451)	(2,255)	(292)	(8,286)	(8,124)	(24,409)	13,451
12	2018/19	35,819	991	176	(518)	36,268	2,271	849	38,358	(3,600)	(2,322)	(300)	(8,482)	(8,200)	(25,024)	14,264
13	2019/20	37,201	1,017	181	(534)	37,946	2,325	875	40,146	(3,754)	(2,492)	(307)	(8,684)	(8,115)	(25,656)	14,430
14	2020/21	37,575	1,044	187	(550)	38,056	2,379	902	41,337	(3,912)	(2,616)	(315)	(8,890)	(8,270)	(26,103)	15,053
15	2021/22	38,002	1,071	192	(565)	39,200	2,435	929	42,564	(4,075)	(2,742)	(323)	(9,100)	(8,270)	(26,656)	15,298
16	2022/23	39,675	1,099	198	(583)	40,389	2,520	718	43,627	(4,242)	(2,871)	(331)	(9,218)	(8,291)	(28,054)	15,572
17	2023/24	40,889	1,128	204	(601)	41,621	2,579	739	44,939	(4,413)	(2,906)	(339)	(9,241)	(8,465)	(28,766)	16,172
18	2024/25	42,141	1,158	210	(619)	42,890	2,639	761	46,291	(4,589)	(2,944)	(347)	(9,271)	(8,646)	(29,407)	16,794
19	2025/26	43,431	1,189	215	(635)	44,198	2,721	784	47,682	(4,770)	(2,985)	(356)	(10,205)	(8,829)	(30,216)	17,437
20	2026/27	44,761	1,211	222	(653)	45,546	2,782	807	49,112	(4,956)	(3,031)	(365)	(10,210)	(8,017)	(31,015)	18,103
21	2027/28	46,057	1,233	229	(671)	46,922	2,861	834	50,287	(5,147)	(3,080)	(374)	(10,205)	(8,546)	(32,120)	18,148
22	2028/29	47,418	1,287	235	(697)	48,344	2,928	870	51,742	(5,344)	(3,133)	(383)	(10,240)	(8,752)	(32,961)	18,780
23	2029/30	48,830	1,321	242	(717)	49,856	2,996	887	53,236	(5,546)	(3,191)	(393)	(11,010)	(8,965)	(33,805)	19,434
24	2030/31	50,242	1,357	249	(738)	51,110	3,066	934	54,799	(5,753)	(3,253)	(403)	(11,275)	(9,183)	(34,670)	20,109
25	2031/32	51,716	1,393	256	(760)	52,606	3,138	922	56,365	(5,966)	(3,210)	(413)	(11,532)	(9,407)	(35,558)	20,807
26	2032/33	53,247	1,431	262	(782)	54,134	3,013	920	57,489	(6,185)	(3,290)	(423)	(11,856)	(9,710)	(36,144)	21,344
27	2033/34	54,837	1,470	271	(805)	55,737	3,091	939	59,176	(6,410)	(3,366)	(434)	(12,128)	(9,540)	(37,072)	21,009
28	2034/35	56,448	1,510	278	(829)	57,407	3,168	938	60,913	(6,641)	(3,440)	(445)	(12,422)	(9,770)	(38,034)	21,879
29	2035/36	58,123	1,551	286	(854)	59,106	3,247	948	62,701	(6,879)	(3,514)	(456)	(12,734)	(10,016)	(39,076)	22,685
30	2036/37	59,847	1,593	294	(879)	60,955	3,328	958	64,647	(7,123)	(3,592)	(467)	(13,048)	(10,263)	(40,024)	23,518

**Epping Forest District Council
Business Plan Assumptions
Cashflows for Norway House**
(expressed in money units)

Year	Year	Income							Expenses				Operating Surplus (Deficit)	
		Rental Income	Estimated Service Charge Income	Household Service Charge Income	Volets & Bac Debits	Net Rental Income	Other Income	RTB Sales Receipts	Total Overhead Income	Managing Costs	Service Charge Costs	Other Revenue spend		Total Spend
		£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000
	2007.08	54	0	0	0	54	820	0	874	124	(20)	(42)	(87)	787
1	2008.09	54	0	0	0	54	799	0	853	(26)	(25)	(44)	(95)	758
2	2009.10	56	0	0	0	56	819	0	875	126	(21)	(45)	(92)	783
3	2010.11	58	0	0	0	58	839	0	897	(27)	(21)	(46)	(94)	803
4	2011.12	61	0	0	0	61	860	0	921	(28)	(22)	(47)	(97)	824
5	2012.13	63	0	0	0	63	882	0	945	(29)	(22)	(49)	(100)	846
6	2013.14	66	0	0	0	66	904	0	970	(29)	(23)	(50)	(102)	868
7	2014.15	69	0	0	0	69	927	0	997	(30)	(24)	(51)	(105)	891
8	2015.16	72	0	0	0	72	950	0	1,021	(31)	(24)	(52)	(108)	914
9	2016.17	75	0	0	0	75	974	0	1,048	(32)	(25)	(53)	(111)	938
10	2017.18	77	0	0	0	77	998	0	1,075	(33)	(26)	(54)	(113)	961
11	2018.19	79	0	0	0	79	1,023	0	1,102	(34)	(26)	(55)	(116)	986
12	2019.20	82	0	0	0	82	1,048	0	1,130	(35)	(27)	(56)	(119)	1,011
13	2020.21	84	0	0	0	84	1,075	0	1,159	(36)	(28)	(59)	(123)	1,035
14	2021.22	87	0	0	0	87	1,101	0	1,189	(37)	(29)	(61)	(126)	1,060
15	2022.23	90	0	0	0	90	1,129	0	1,219	(38)	(29)	(62)	(129)	1,084
16	2023.24	93	0	0	0	93	1,157	0	1,250	(39)	(30)	(64)	(132)	1,110
17	2024.25	96	0	0	0	96	1,186	0	1,282	(40)	(31)	(65)	(136)	1,146
18	2025.26	99	0	0	0	99	1,216	0	1,314	(41)	(32)	(67)	(140)	1,175
19	2026.27	102	0	0	0	102	1,246	0	1,348	(42)	(33)	(69)	(143)	1,201
20	2027.28	105	0	0	0	105	1,277	0	1,382	(43)	(34)	(70)	(147)	1,225
21	2028.29	108	0	0	0	108	1,309	0	1,417	(44)	(35)	(72)	(151)	1,266
22	2029.30	111	0	0	0	111	1,342	0	1,453	(45)	(35)	(74)	(155)	1,298
23	2030.31	115	0	0	0	115	1,376	0	1,490	(47)	(36)	(76)	(159)	1,331
24	2031.32	118	0	0	0	118	1,410	0	1,528	(48)	(37)	(78)	(163)	1,365
25	2032.33	122	0	0	0	122	1,445	0	1,557	(49)	(38)	(80)	(167)	1,399
26	2033.34	125	0	0	0	125	1,481	0	1,607	(51)	(40)	(82)	(172)	1,435
27	2034.35	129	0	0	0	129	1,518	0	1,647	(52)	(41)	(84)	(176)	1,471
28	2035.36	133	0	0	0	133	1,556	0	1,688	(53)	(42)	(86)	(181)	1,508
29	2036.37	137	0	0	0	137	1,595	0	1,732	(54)	(43)	(88)	(185)	1,546

Hpping Forest District Council
Business Plan Assumptions
CashFlows for Wardens' properties
 (expressed in money terms)

Year	Year	Income							Expenses				Operating Surplus (Deficit)	
		Rental Income	Unsettled Service Charge Income	Household Service Charge Income	Wards & Bad Debts	Net Rental Income	Other Income	RTH Sale Receipts	Total Over/Under	Housing Manag. Costs	Surv. Co. Charge Costs	Other Revenue		Total Spend
		£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000	£,000
1	2007.08	0	0	0	0	0	35	0	35	(14)	(13)	(72)	(49)	(63)
2	2008.09	0	0	0	0	0	35	0	35	(14)	(13)	(76)	(53)	(66)
3	2009.10	0	0	0	0	0	36	0	36	(15)	(13)	(78)	(54)	(68)
4	2010.11	0	0	0	0	0	37	0	37	(15)	(13)	(80)	(56)	(70)
5	2011.12	0	0	0	0	0	38	0	38	(15)	(13)	(82)	(57)	(71)
6	2012.13	0	0	0	0	0	39	0	39	(16)	(13)	(84)	(58)	(72)
7	2013.14	0	0	0	0	0	40	0	40	(16)	(13)	(86)	(59)	(73)
8	2014.15	0	0	0	0	0	41	0	41	(17)	(13)	(88)	(60)	(74)
9	2015.16	0	0	0	0	0	42	0	42	(17)	(13)	(90)	(61)	(75)
10	2016.17	0	0	0	0	0	43	0	43	(18)	(14)	(92)	(62)	(76)
11	2017.18	0	0	0	0	0	44	0	44	(18)	(14)	(94)	(63)	(77)
12	2018.19	0	0	0	0	0	45	0	45	(19)	(14)	(96)	(64)	(78)
13	2019.20	0	0	0	0	0	46	0	46	(19)	(14)	(100)	(64)	(79)
14	2020.21	0	0	0	0	0	47	0	47	(20)	(15)	(102)	(65)	(80)
15	2021.22	0	0	0	0	0	48	0	48	(20)	(15)	(105)	(65)	(81)
16	2022.23	0	0	0	0	0	49	0	49	(21)	(15)	(107)	(66)	(82)
17	2023.24	0	0	0	0	0	51	0	51	(21)	(15)	(110)	(66)	(83)
18	2024.25	0	0	0	0	0	52	0	52	(22)	(15)	(113)	(66)	(84)
19	2025.26	0	0	0	0	0	53	0	53	(22)	(15)	(116)	(66)	(85)
20	2026.27	0	0	0	0	0	55	0	55	(23)	(15)	(119)	(66)	(86)
21	2027.28	0	0	0	0	0	56	0	56	(24)	(15)	(121)	(66)	(87)
22	2028.29	0	0	0	0	0	57	0	57	(24)	(15)	(123)	(66)	(88)
23	2029.30	0	0	0	0	0	59	0	59	(25)	(16)	(126)	(66)	(89)
24	2030.31	0	0	0	0	0	60	0	60	(26)	(16)	(131)	(66)	(90)
25	2031.32	0	0	0	0	0	62	0	62	(26)	(16)	(134)	(66)	(91)
26	2032.33	0	0	0	0	0	63	0	63	(27)	(16)	(137)	(66)	(92)
27	2033.34	0	0	0	0	0	65	0	65	(28)	(16)	(141)	(66)	(93)
28	2034.35	0	0	0	0	0	67	0	67	(29)	(16)	(144)	(66)	(94)
29	2035.36	0	0	0	0	0	68	0	68	(29)	(16)	(148)	(66)	(95)
30	2036.37	0	0	0	0	0	70	0	70	(30)	(16)	(152)	(66)	(96)



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