



Haverling
LONDON BOROUGH

Service Revenue Budget Monitoring Period 10 – January 2025

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High Level Summary

The Council overall is forecasting a **£17.40m UNDERSPEND** as at Period 10 (end of January 2026.) This is an **improvement of £9.97m** since P6 which was the last full monitoring report to Cabinet.

TOTAL NET	Revised Budget 2025-26	Actuals YTD as Period 10	Outturn Forecast at end of January	Forecast Outturn Variance	As % of Budget	Forecast Variance P6	Change in Forecast Variance to P6
	£m	£m	£m	£m	£m		
TOTAL NET							
PEOPLE	200.12	173.99	203.26	3.15	2%	7.38	(4.23)
PLACE	19.75	17.24	16.37	(3.37)	-17%	-3.31	(0.06)
RESOURCES	29.36	20.29	29.88	0.52	2%	0.65	(0.13)
TOTAL SERVICE DIRECTORATES	249.23	211.52	249.51	0.30	0%	4.72	-4.42
Corporate Budgets	45.53	(10.18)	27.84	(17.70)	-39%	(12.15)	(5.55)
HRA & DSG - Contribution to Corporate	(2.37)	0.00	-2.37	0.00	0%	0.00	0.00
TOTAL COUNCIL REVENUE	292.39	201.34	274.99	-17.40	-6%	-7.43	-9.97
Budget Financing	(292.39)	(203.42)	(292.39)	0.00	0%	0.00	0.00
TOTAL NET	0.00	-2.08	-17.40	-17.40	-6%	-7.43	-9.97

Throughout the year the main overspend has been in People services where demographic and other demand for Social Care and Housing Support has been a continuing pressure. However demand growth appears to be stabilising and the pressure is now only £3.15m which is fully offset by £3.37m of income achievement and other underspends in Place. Including £0.5m overspend in Resources the **Services overspend is now only £0.3m which is a less than 1% variance.**

There are also significant underspends in Corporate Budgets meaning that overall the Council is forecasting to underspend against the approved budget. However this will in itself still require **EFS capitalisation/borrowing of £53m.**

The Council is forecasting a **£17.40m** underspend against its mid-case scenario, requiring exceptional financial support to the value of **£53m**.

As described in the previous slide overall the position has been improving especially within People Services where Ageing Well is balanced and Starting is now showing a small underspend. There has also been a large improvement in Living Well Housing Demand in recent months with more Housing Benefit being processed. However, there are still serious pressures. The level of activity/demand in children's social care remains high and there is an overspend in residential placements for LAC. This is offset by underspends in support for Care Leavers (from a strong programme of reviews) and staffing vacancies especially in Early Help where there is a restructure. There is also a significant pressure in Social Care placements for Working Age adults especially those with Learning Disabilities where the costs of care can be very high.

There has been a strong performance against income targets in Environment especially in Parking following changes to the fines regime and the installation of additional cameras. However, there is now a pressure in Planning and Public Protection primarily due to revised estimates for the EHDC project (increased costs £0.507m and re-profiling of income due to 2026/27 £0.431m.)

There is an overall pressure of £0.5m in Resources largely the result of bereavement income being under target, loss of HB subsidy on exempt accommodation and a shortfall in Bailiff's enforcement income.

These service pressures are all offset by very large underspends in the central corporate budgets including treasury management surpluses, contingencies not being required and other underspends.

The Council is forecasting a **£17.4m** underspend against its mid-case scenario, requiring exceptional financial support to the value of **£53m**. This is our central estimate.

As we approach the end of the year the total level of risks and opportunities does narrow. However, there remain a number of risks and opportunities that have been identified by the service – the most significant of which are shown in the next two slides.

The next table shows the most significant financial risks currently faced. Where possible we have put a financial value to them but that has not been possible for all of them. There also remain a similar amount of opportunities (material is over £0.5m). Based on these risks and opportunities we estimate that the final outturn **could vary by up to £2m** (less than 1%) in either direction. This would mean the final outturn in the range of £15m to £19m.

It is possible but much less likely that further risks could materialise before the end of the financial year. There is still **£17.8m** being held corporately to accommodate the worst-case budget scenario but it does not look likely that we will need this (barring a totally unexpected catastrophic event). Even with the realisation of all recognised risks, and no opportunities we should not exceed the worst-case budget and are likely to be underspent against the mid case. This will ease the MTFs slightly as lower capitalisation costs will accrue – however there is still a persistent budget gap that needs to be addressed in the coming years.

High Level Risks – Please Review

Risk	Directorate	Description	Value	RAG
Bad Debt	People/Ageing Well	The bad debt position could fluctuate as we approach year end – the income team have been doing additional work on bad debts and figures are yet to be received by the finance business partnering team. There could be an increase/decrease to the position	Up to £1m	Amber
Launders Lane – following Judicial Review	Place/PPP	There could be further costs associated with this land but is not possible to quantify at this time. The landowner should be liable but uncertain if defaults.	Non-quantifiable	Amber
Planning Performance Agreement (PPA) - EHDC	Place/PPP	The authority has committed expenditure to the project and must meet milestones to receive compensation (currently on track.) The authority is required to recover additional expenditure from the project promoter which requires an additional re-negotiation of the PPA.	The total value of the PPA is £2m.	Green
Rental Income	Place - Housing & Property	Issues with void properties, some of which have been impacted by the Regeneration Programme. Renegotiated leases, being less than previous agreements. Stock numbers reduced due to the Regeneration Programme.	TBC	Red

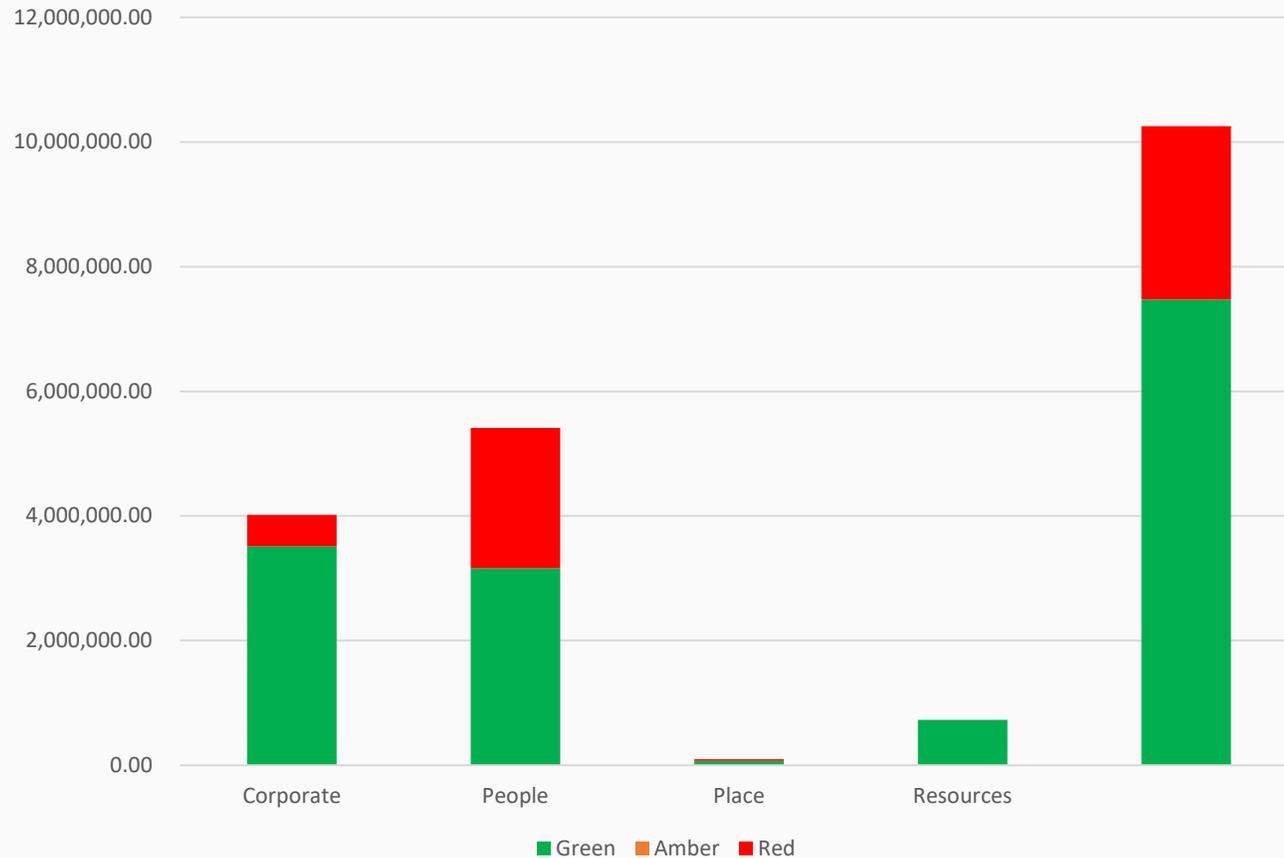
*Key: Opportunities should be RAG rated - Red means opportunity is unlikely to materialise– Anything under 34% chance of probability should be red. Amber is significant chance of materialising - 35 – 79% probability. Green the opportunity is likely to materialise – 80% + Finance would recommend green opportunities are included in the forecast

Opportunity	Directorate	Description	Value
Housing Benefit Income	Living Well	There is potential for additional Housing Benefit to be received, there are still claims outstanding so this is hard to estimate at this point so is not included in the forecast	500k - 1m
Placement Contingency	People	There are contingencies being held in all three phases of Social Care services to protect from unforecast increases in commitment from new placements. Although this is a prudent approach to forecasting as we approach year end it is possible that some of this contingency will not be called upon.	£1m in total – £0.3m LAC £0.2m other Starting Well care costs £0.3m Ageing Well £0.2m Living Well

*Key: Opportunities should be RAG rated - Red means opportunity is unlikely to materialise– Anything under 34% chance of probability should be red. Amber is significant chance of materialising - 35 – 79% probability. Green the opportunity is likely to matieralise – 80% + Finance would recommend green opportunities are included in the forecast.

High Level Summary of Savings Delivery

Savings Delivery



The Council is forecasting delivery of £7.48m savings target. A further £2.78m are rated red.

These red savings mostly relate to People services and include: increasing internal fostering and providing family support in house within Starting Well and the family welcome centre, placement and transitions reviews.

Some of these savings are delayed rather than not achievable and further analysis needs to be carried out for presentation to OSC and Cabinet.

The forecast across People is a pressure of **£3.15m OVERSPEND** which is 2% of the budget. This is an improvement of £4.23m since Period 6.

PEOPLE	Revised Budget 2025-26	Actuals YTD as Period 10	Outturn Forecast at end of January	Forecast Outturn Variance	As % of Budget	Forecast Variance P6	Change in Forecast Variance to P6
	£m	£m	£m	£m	£m	£m	£m
PEOPLE							
People - Starting Well	82.78	69.69	82.65	-0.13	0%	0.59	(0.72)
People - Ageing Well	62.23	54.90	62.16	-0.07	0%	0.81	(0.88)
People - Living Well	55.11	49.40	58.45	3.35	6%	5.98	(2.63)
TOTAL PEOPLE	200.12	173.99	203.26	3.15	2%	7.38	-4.23

The People Pillar continues to be the main driver for the Council's overspend position, reporting a **£3.15m** overspend against the mid-case budget position. This is a £4.23m reduction in the forecast since period 6.

Housing Demand has recognised additional Housing Benefit Income, this relates to an under accrual from last year being recognised in this year and an increased run rate in the claims being processed. Prior to this month the implementation of a new system and internal process had prevented claims from being assessed and processed. Now the new system is up and running it appears that the number of new claims is in excess of those forecast based on previous run rates.

Ageing Well has reduced its forecast based on levelling out client numbers and the market continuing to accept Havering's rates. Starting Well is now forecasting an underspend across the whole service.

PEOPLE: Starting Well

The position in Starting Well is now a forecast underspend of £0.13m. This is an improvement since P6 Of £0.67m.

People - Starting Well

	Revised Budget 2025- 26	Actuals YTD as Period 10	Outturn Forecast at end of January	Forecast Outturn Variance	As % of Budget	Forecast Variance P6	Change in Forecast Variance from P6
	£m	£m	£m	£m	£m	£m	£m
PEOPLE - STARTING WELL							
Education	15.38	10.88	15.58	0.21	1%	0.24	-0.03
Starting Well Central Costs	1.93	1.27	2.11	0.18	9%	0.18	0.00
Early Help and Partnerships	5.06	5.61	4.88	-0.18	-4%	-0.17	-0.01
Safeguarding and Corporate Parenting	57.88	50.53	58.32	0.43	1%	0.81	-0.38
Principal Social Worker	2.53	1.40	1.76	-0.76	-30%	-0.76	0.00
TOTAL PEOPLE - STARTING WELL	82.78	69.69	82.65	-0.13	0%	0.54	-0.67

Education There is an overspend in Home to School Transport of £0.38m which is linked to the traffic issues around Gallows Corner which is causing delays resulting in one extra route being necessary and longer journeys resulting in higher costs. This is offset by underspends elsewhere including in the SEND service where there have been delays in procurement an Educational Psychology contract which is also linked to a backlog in EHCP assessments.

Safeguarding and Corporate Parenting The forecast overspend in LAC has reduced to £1.76m and is offset by an underspend on Care Leavers as a result of a successful review programme. However there are still risks around increasing UASC numbers and residential care placements. Staffing budgets have been realigned but there is a net overspend of £0.11m for social work staffing – partly some short term additional staff.

Early Help and Partnerships Changes in this area are driven by a review and update of staffing costs across the service following phase 2 of the Starting Well restructure being implemented.

Savings in **Children's Principal Social Worker** are offset by **Departmental Central Costs** as the staffing budgets span across both areas. The total variance movement from P6 across the 2 areas is minimal

Ageing Well is forecast a underspend of **£0.07m** which is almost balanced against budget.

People - Ageing Well	Revised Budget 2025-26	Actuals YTD as Period 10	Outturn Forecast at end of January	Forecast Outturn Variance	As % of Budget	Forecast Variance P9	Change in Forecast Variance	Forecast Variance P6	Change in Forecast Variance from P6
	£m	£m	£m	£m	£m	£m	£m	£m	£m
PEOPLE - AGEING WELL									
Adult Social Care	59.77	52.54	59.70	-0.07	0%	-0.09	0.02	0.78	-0.85
Ageing Well Principal Social Workers	0.73	0.60	0.73	0.00	0%	0.00	0.00	0.01	-0.01
Adult Safeguarding	1.72	1.75	1.73	0.01	1%	0.02	-0.01	0.02	-0.01
TOTAL PEOPLE - AGEING WELL	62.23	54.90	62.16	-0.07	0%	-0.07	0.00	0.81	-0.88

The Ageing Well period 10 position is currently showing an almost balanced position with a small underspend of £0.07m. The market rate the Council is offering is now being widely accepted which is a positive change in market behaviour. Complexity is a clear area of focus for in year mitigation with double handling and 121s being under constant review by the service.

There has been a reduction in the forecast pressure of £0.880m from period 6 to period 10 and this is due to releasing £0.500m of the contingency that was built into the budget for placement growth and increases in complexity. The remainder is due to a reduction in the placement forecast due to assumptions being slightly less than forecast. After balancing the period 10 position £0.326m remains in the forecast as contingency. This is not being released due to additional risks that may materialise which include a further reduction in the income forecast and a potential increase to the bad debt position.

Living Well is forecast a pressure of **£3.35m overspend** which is 6% of the budget.

	Revised Budget 2025-26	Actuals YTD as Period 10	Outturn Forecast at end of January	Forecast Outturn Variance	As % of Budget	Forecast Variance P6	Change in Forecast Variance from P6
	£m	£m	£m	£m	£m	£m	£m
PEOPLE - LIVING WELL							
Housing Demand	11.22	8.04	12.33	1.11	10%	3.65	-2.54
Culture & Leisure	-0.17	2.59	-0.52	-0.35	206%	0.00	-0.35
Living Well ? Adult Social Care	44.06	38.77	46.64	2.58	6%	2.33	0.25
TOTAL PEOPLE - LIVING WELL	55.11	49.40	58.45	3.35	6%	5.98	-2.63

Living Well is forecasting a pressure of **£3.35m** overspend, which is 6% of Budget. This is being driven by Housing Demand and Living Well Social Care. Culture and Leisure is forecasting an underspend driven by the SLM contract negotiation.

Housing Demand is seeing a constant demand in temporary accommodation; the cost increase is being driven an increase in the length of stay of people in temporary accommodation and the hand back of PSL properties which is driving demand at the front door and a lack of supply of accommodation to move people out of temporary accommodation. There has been a reduction of £2.54m in the housing demand forecast from period 6 to period 10. £1.5m of this reduction is due to an increase in the anticipated housing benefit due to be received in Housing Demand. Previously due to a change of systems the data was not robust enough to forecast confidently. The remaining £1.00m reduction is driven by a reduction in the FYO forecast, a slight reduction in the Hotels forecast and using some of the additional grant funding announced in December 2025.

Living Well Social Care pressure is being driven by the complexity and volume of cases against the assumptions in the budget.

Clients within this group can be extremely expensive and one placement coming into the service can have a significant impact. After the in year use of the contingency, £0.637m is remaining. However, there are also £376k of savings at risk which are now not forecast to be achieved by year end leaving £0.260m to cover any additional high cost placements until year end.

Forecast (**£3.367m**) underspend (17% of budget) for the Place pillar, there has been a minor improvement of **£0.060m** overall since last quarter.

PLACE	Revised Budget 2025-26	Actuals YTD as Period 10	Outturn Forecast at end of January	Forecast Outturn Variance	As % of Budget	Forecast Variance P6	Change in Forecast Variance to P6
	£m	£m	£m	£m		£m	£m
PLACE							
Place - Planning & Public Protection	5.14	5.03	5.23	0.09	2%	(0.24)	0.33
Place - Environment	12.68	5.09	9.47	(3.20)	-25%	(3.08)	(0.12)
Place - Housing & Property	1.93	7.12	1.67	(0.26)	-13%	0.01	(0.27)
TOTAL PLACE	19.75	17.24	16.37	(3.37)	-17%	(3.31)	-0.06

Planning & Public Protection £0.092m An overspend in Public Protection £0.33k offset by underspends in other services There has been a £0.330m deterioration in the forecast since prior quarter, primarily caused by EH Data Centre project through re-profiling of income due now in 2026/27 £0.383m. EH Data Centre Planning Performance Agreement (PPA) has a major risk £1.2m not included in the Outturn (see risk), overall risk of £2.056m.

Environment (£3.203m) underspend largely driven by Parking (**£2.535m**) where PCN fees have risen since April 7th and additional cameras have been introduced. Business Support, Ground Maintenance and AD vacancies (**£0.435m**), Parks income (**£0.050m**), Waste and Street Cleansing contracts (**£0.183m**) make up the rest. Overall, there has been a movement of (**£0.120m**) from prior Quarter from staffing underspends within Business Support and Ground Maintenance.

Housing and Property (£0.256m) underspend. There has been a (**£0.270m**) positive movement from prior quarter due to increased rental income from lease reviews, utilisation of UKSPF Grant, increased Rainham and Beam Park commercial income, increased PTS external income, and energy rebates.

RESOURCES and oneSource Summary

RESOURCES	Revised Budget 2025-26	Actuals YTD as Period 10	Outturn Forecast at end of January	Forecast Outturn Variance	As % of Budget	Forecast Variance P6	Change in Forecast Variance to P6
	£m	£m	£m	£m	£m	£m	£m
RESOURCES							
Resources - Public Health	-0.09	-6.94	-0.09	0.00	0%	0.00	0.00
Resources Non-Shared LBH	1.34	1.81	1.67	0.32	24%	0.23	0.09
Resources - HR & OD	2.62	2.28	2.63	0.02	1%	0.05	(0.03)
Resources - Customer Services Transformation & IT	3.69	5.93	3.86	0.18	5%	0.02	0.16
Resources - Finance	6.57	5.44	6.31	-0.26	-4%	(0.30)	0.04
Resources - Communication	0.86	1.28	0.89	0.02	2%	0.03	(0.01)
Resources - Partnerships	0.55	1.85	0.59	0.04	7%	0.30	(0.26)
oneSource Cost Share LBH Adjustment	10.88	5.28	11.08	0.20	2%	0.35	(0.15)
Resources - Public Health - Non Grant	2.93	3.36	2.94	0.00	0%	(0.03)	0.03
TOTAL RESOURCES	29.36	20.29	29.88	0.52	2%	0.65	-0.13

Forecast £0.50m overspend at period 10 which is 2% of budget and an improvement of (£0.15m) compared to period 6.

Of the forecasted improvement, (£0.26m) relates to partnerships where the application of one-off funding has now been assumed pending growth being approved as part of the 26/27 budget setting process. This has been partially offset by a worsening within Customer Services, Transformation and ICT owing to a reduction in forecasted cremation related income.

The outturn of £0.5m is made up of:

- £0.2m income shortfall against target for bereavement services; a review of costs will take place in 2026/27;
- £0.2m loss of housing benefit subsidy paid to residents in non-commissioned exempt accommodation; and
- £0.3m bailiff enforcement income shortfall against target – the forecasted net surplus is £0.240m against a £0.540m target.
- The above pressures are partly offset by (£0.26m) vacancy management within the Finance Service.

CORPORATE	Revised Budget 2025- 26	Outturn Forecast at end of P10	Forecast Outturn Variance
CORPORATE	£m	£m	£m
Treasury Management and Capital Financing	18.2	11.4	-6.8
Pension Fund Contributions	8.5	6.7	-1.8
Concessionary Fares	7.3	7.2	-0.1
Levies	18.8	18.8	0.0
Returned service growth – food waste	3.9	0.0	-3.9
Grant Income held Corporately	-43.3	-43.3	0.0
Contingency and contribution to general reserves	6.0	3.6	-2.4
Other Corporate Budgets	6.0	3.34	-2.7
Worst Case Contingent budget held centrally	17.8	17.8	0.0
TOTAL CORPORATE	43.2	25.5	-17.7

Minimum Revenue Provision (GF Underspend £1.1m)

The Council sets its Capital financing budgets each February based on the latest forecast of capital expenditure at that time. The MRP for 2025/26 is calculated using the Capital Financing Requirement as at 31st March 2025. As there was capital slippage between budget setting and outturn there is an underspend of £1.1m on the MRP budget for 2025/26

Budgeted contribution to reserves not required in 2025/26 (GF Underspend £0.28m)

Within the Capital financing budgets there is a planned contribution to reserves of £0.28m. The adequacy of capital reserves was reviewed at year end for 2024/25 and it was concluded that the reserves were sufficient that this contribution was not needed in 2025/26.

Regeneration Income on MLH Loans (Forecast Underspend £0.6m)

The Council budgets for income due on known loans from MLH. The Council is expected to receive £0.5m of income above that budgeted due to interest due on the working capital loan to MLH

Reduction to the borrowing cost for EFS and General Borrowing (gf Underspend £5.1m)

The Council has used internal borrowing to delay the need for external borrowing for both EFS and general Capital spend resulting in a GF underspend

Increased interest receivable (GF Underspend £1.5m)

The Council has been able to generate additional interest to forecast budget on its short term deposits creating an underspend

Contributions to the pension fund: (GF underspend £1.8m)

In advance of the next actuarial review the actuary has indicated that the Council can reduce its past fund contribution in 2025/26 by £2.0m. This contribution reduction will be split between the HRA and the general fund with a reduction to the General Fund of approximately £1.8m

Food Waste (GF Underspend £2.1m)

Food waste collection rollout is now forecast to commence in 2026/27 resulting in a saving to the planned budget

Returned Growth from Services (GF Underspend £1.8m)

A review of service budgets identified growth which could be returned to the Corporate centre and presented as an underspend

Shortfall in Savings (GF Overspend 0.5m)

There are two Corporate savings which are likely to underachieve creating a £0.5m shortfall. These are the agency levy saving (£0.1m) and the Business Rate Pool £0.4m). The agency levy shortfall is due to reduced agency levels across the Council which overall is good financially but results in a shortfall in the levy. The Business Rate Pool shortfall is due to a reduction in the levy Thurrock now is liable to pay to the Government as a result of appeals and retail discounts. This reduction will result in a reduced benefit from the joint pool with Thurrock Havering and LBBD

Concessionary Fares (GF Underspend £0.15m)

Concessionary fares are set each December at a meeting of London Council's technical committee. In March after the Council had set its budget it was announced the Councils would receive a rebate of concessionary fares of £0.15m for 2025/26

Release of Contingent Items (GF underspend £3.7m)

The Council holds contingent budgets in relation to Business Rate underindexation and IT. These budgets will not be needed in 2025/26 and have also been released on an ongoing basis as part of the 2026/27 budget process

Dedicated Schools Grant (DSG) Summary

Forecast £31.4m Overspend 16.3% of Budget – £2.7m (1.5% increase) from previous period reporting

DSG Block	Post-recoupment budget - LA responsible for	Forecasted Expenditure	Forecast Outturn Variance	% of budget	Notes
Schools Block	98,731	98,731	0		0.0% £1.291 transfer from Schools Block to High Needs Block
Central Schools Services Block	1,912	1,912	0		0.0% Expected to be nil or small underspend
High Needs Block	43,721	75,125	31,404		71.8% Projected expenditure based on current demand
Early Years Block	47,819	47,819	0		0.0% Expected to be nil or small underspend
DSG - overall	192,183	223,587	31,404	16.3%	

The material variance within the DSG is in the DSG High Needs Block. The forecasted overspend is reflective of the increasing demand for support, that the current central government formula of distribution does not cover for Havering and other LAs across England. **The cumulative overall DSG deficit forecasted to be carried forward to 2026-27 is expected to be £67.7m.** It should be noted that there is a still one term to go and there is a large backlog of assessments so there is still scope for the forecast to move. ***The range of estimates for the year are from £28m to £34m which would bring the cumulative deficit to £65m to £70m.***

Government regulations have extended the **Statutory Override for DSG until the end of financial year 2027-28**, as part of the phased transition process as part of the SEND reforms. In the Final Local Government Settlement they announced a High Needs Stability Grant that would cover 90% of the accumulated deficit. However the remaining 10% will require a local contribution to be made at an unspecified time. This is forecast to be £6.7m

For Havering this will be in the region of £7m.

Forecast (£2.898m) underspend.

Items	2025/26 Budget (£M)	2025/26 Forecast (£M)	2025/26 Variance (£M)
Dwelling Rents	(62.436)	(62.731)	(0.295)
Service Charges - Tenants	(8.250)	(8.826)	(0.576)
Service Charges - Leaseholders	(3.483)	(3.483)	0.00
Other Income	(0.586)	(0.827)	(0.241)
Interest Receivable	0.00	(1.100)	(1.100)
Total Income	(74.755)	(76.967)	(2.212)
Repairs and Maintenance	14.876	14.986	0.110
General Management	24.715	24.171	(0.544)
Special Services	3.075	4.072	0.997
Other Expenditure	3.515	3.427	(0.0884)
Interest Payable	17.033	16.137	(0.896)
Depreciation	10.877	10.877	0.000
Bad Debt	0.665	0.400	(0.265)
Total Expenditure	74.755	74.070	(0.686)
HRA – (Surplus)/Pressure	0.000	(2.898)	(2.898)

The Period 10 variance (£2.898m), is due to the projected interest accrued from a partner loan in the JV HWR from Wates (£1.100m), the HRA borrowing requirement for 2025/26 being less than the budget by (£0.896m), lower void loss than budgeted of (£0.300m), communal utility bills (£0.270m), less Bad Debt Provision required (£0.265m), higher RTB completions expected (£0.133m), 8% agency costs (£0.105m), the Tenant Incentive Scheme (TIS) (£0.050m), the Insurance recharge less than budget (£0.110m), court costs (£0.110m), income from licenses (£0.040m), Utility Meter Checking post no longer required (£0.050m), recharges not evidenced (£0.114m). staffing underspends (£0.054m) and miscellaneous items (£0.039m).

This has been partially offset by the cost of the Housing Replacement IT System £0.503m and an increase in Hostel costs £0.235m.

The main risk is possible impairment. This may arise if the Council decided to cancel any of the HRA funded regeneration schemes. The movement from Period 9 (£2.611m) is mainly due to higher RTB completions expected (£0.133m), less Bad Debt Provision required (£0.100m), staffing underspends (£0.054m).