

**Classification: Public**

**Key Decision: No**

## **Gravesham Borough Council**

**Report to:** Finance & Audit Committee  
**Date:** 20 July 2021  
**Reporting officer:** Assistant Director (Corporate Services)  
**Subject:** Housing Revenue Account Provisional Outturn Report  
2020/21

### **Purpose and summary of report:**

To present:

- The 2020/21 provisional Housing Revenue Account Outturn and movements in the Housing Revenue Account working balances and earmarked reserves
- The 2020/21 provisional Housing Revenue Account Capital Outturn

### **Recommendations:**

This report is for information only.

#### **1. INTRODUCTION**

- 1.1. The Constitution of the council requires Members to receive reports in respect of the council's finances and financial performance. This report provides details of the provisional budget outturn for the 2020/21 financial year and complements the 2020/21 Financial Statements for the authority. This report was considered by Cabinet on 28<sup>th</sup> June 2021.
- 1.2. Throughout 2020/21 the council has faced and will continue to face unknown challenges posed by the Covid-19 pandemic. Despite these challenges, the council has continued to operate robust budgetary control actions to ensure good financial governance and respond to the pressures on the Council's finances. In addition to the reporting of financial performance through regular budget monitoring reports, these actions include:
  - Requiring all financial decisions and major acquisitions to be brought to Management Team for discussion and approval;
  - Appropriate controls in approving purchase orders;
  - Requiring recruitment activity (relating to both permanent and temporary appointments, and including use of overtime) to be considered and approved by Management Team;

## **2. EXECUTIVE SUMMARY**

### **HRA (Revenue)**

- 2.1. At the end of the financial year, income and expenditure was balanced with a net total positive variance of £1.115m against the original budget. In the 2020/21 original budget, a contribution of £1.389m was needed from the HRA General Reserve to balance the budget, of which, £626k was allocated to support the HRA capital programme. However due to the impact of Covid-19 across a number of areas, the outturn position has seen a reduction in the required funds from the General Reserve to support the revenue and no contribution was needed to support the capital position. Therefore, a reduced contribution of £274k from the HRA General Reserve was required.
- 2.2. The level of Working Balances at the end of the year remained at £3.0m, the minimum level of Working Balances for the HRA.
- 2.3. The significant risk to the HRA's financial position continues to be the lack of clarity regarding funding and regulatory reform.

### **Housing Capital**

- 2.4. The final outturn of the Housing Capital Programme for the year was £13.9m, against budgeted expenditure of £20.5m. Capital Budgets totalling £2.9m have been carried forward to 2021/22 (beyond those approved by Full Council in February), relating to the maintenance of the Council's housing stock, the New Build programme and the provision of Disabled Facilities Grants.

### 3. HOUSING REVENUE ACCOUNT

#### 3.1. Budget 2020/21

3.1.1. The table below sets out the provisional year-end position against the original budget for the Housing Revenue Account (HRA), based on variances during 2020/21.

3.1.2. At 31 March 2021 there was a net total positive variance of £1.115m against the original budget.

Description	Original Budget 2020/21 (£)	Outturn 2020/21 (£)	Variation (£)
Supervision and Management	6,037,100	5,962,430	(74,670)
Repairs and Maintenance	8,022,810	7,354,900	(667,910)
Depreciation	6,888,800	6,907,800	19,000
Intensive Management Fund - Expenditure	662,300	660,780	(1,520)
Capital Finance	8,516,010	7,790,810	(725,200)
<b>Sub Total Expenditure</b>	<b>30,127,020</b>	<b>28,676,720</b>	<b>(1,450,300)</b>
Rents of Dwellings	(25,812,570)	(25,988,630)	(176,060)
Other Rental Income	(33,550)	(12,060)	21,490
Service Charges	(2,115,620)	(1,679,450)	436,170
Non Dwelling Income	(140,000)	(143,890)	(3,890)
Intensive Management Fund - Income	(521,480)	(509,530)	11,950
Other Income	(114,200)	(68,880)	45,320
<b>Sub Total Income</b>	<b>(28,737,420)</b>	<b>(28,402,440)</b>	<b>334,980</b>
<b>Contributions to/(from) reserves</b>	<b>(1,389,600)</b>	<b>(274,280)</b>	<b>(1,115,320)</b>
<b>Net Surplus/Deficit</b>	<b>0</b>	<b>0</b>	<b>0</b>

Table 1: Housing Revenue Account 2020/21

#### 3.2. SUPERVISION & MANAGEMENT – £75k FAVOURABLE VARIANCE

3.2.1. **Vacancy Management: £444k favourable variance** – the HRA staffing budget for 2020/21 incorporated a vacancy allowance of £100k for the year which accounts for natural staff turnover and vacant posts. The year end position is an underspend of £544k therefore giving rise to a net favourable variance of £444k. Whilst the majority of this underspend is attributable to the Supervision and Management budget line, there is an element of savings that is incorporated in the Repairs and Maintenance budget lines.

3.2.2. **Staff Pay Award: £36k adverse variance** - the staff pay award for 2020/21 was agreed at a higher rate than budgeted and has resulted in an increased expense of £36k attributable to salaries.

3.2.3. **HRA Covid-19 Expenditure: £117k adverse variance** – specific Covid-19 costs such as mobile phones and IT equipment enabling remote working, specialist cleaning materials and a specific bad debt provision was all incurred during the year resulting in an adverse variance of £76k.

3.2.4. **Capita Housing System: £38k adverse variance** - the current housing system, Capita, will be supported beyond the previously advised sunset date. The negotiated fee of £75k included a premium for the service extension. Some of the costs were met from the existing budget for software support (£37k), reducing the impact of the negotiated fee to an overspend of £38k. This provided support for the remainder of the financial year, enabling Housing Services to provide an uninterrupted service to tenants while the development and implementation of the new system progressed.

- 3.2.5. **Stock Condition Survey: £30k adverse variance** – an adverse variance was recorded against the original budget due to additional works being carried out within 2020/21. The cost of the additional works have been offset against a carry forward value shown against the working budget. In addition to this, the scope of work altered in order to provide an improved assessment of our current stock conditions. This has given rise to a £30k adverse variance against the original budget.
- 3.2.6. **New Build Preliminary Costs: £125k adverse variance** - the preliminary costs associated with the new build programme are recorded within Supervision and Management until the commencement of the scheme. The costs are then assigned to the capital programme. This has given rise to an adverse variance in 2020/21 of £125k.
- 3.2.7. **Stock Revaluation: £19k adverse variance** - a stock valuation was completed in 2020/21, which included the revaluation of the housing stock. This resulted in an adverse variance of £19k.
- 3.2.8. **Other Net Variance: £4k adverse variance** - a number of minor variances were recorded within Supervision and Management; the net effect of these variances was an overspend of £4k.

### 3.3. **REPAIRS & MAINTENANCE - £667k FAVOURABLE VARIANCE**

- 3.3.1. **Responsive Repairs: £372k favourable variance** - In line with Government guidance, the Responsive Repairs Team only carried out emergency works in the first quarter of the financial year. From July, the team worked tirelessly to respond to the outstanding repairs that were not deemed emergencies in the first lockdown period. In addition to this, the redeployment of staff from the capital programmes enabled a number of repairs to be completed in-house as opposed to engaging external contractors. In these challenging times, the team have delivered efficiencies and savings in its operations that have resulted in a favourable variance of £372k.
- 3.3.2. **External Decoration: £96k favourable variance** – There has been a saving on external decoration works carried out this year due to an in-depth review of the level of asbestos specific work that needed to be completed. This has resulted in a favourable variance of £96k.
- 3.3.3. **Servicing & Maintenance: £201k favourable variance** – Due to a change in the servicing cycle and streamlining the process, the team have been able to deliver efficiencies and savings resulting in a favourable variance of £144k on the gas servicing and £57k across other servicing programmes.
- 3.3.4. **Disabled Adaptations: £116k favourable variance** – Due to the vulnerability of the client base, access issues and a significant reduction in referrals from Occupational Health due to Covid-19, works have not been carried out giving rise to a favourable variance of £116k.
- 3.3.5. **Repairs & Maintenance: £126k adverse variance** – Scaffolding was required on some buildings in the Northfleet area following a mini tornado that hit in December 2020. GBC are liaising with the insurance company, Zurich, to identify any cost that will be eligible for recovery. The year end position is an adverse variance of £126k, however, any insurance pay-out agreed will be reimbursed to GBC in a future period.
- 3.3.6. **Other Net Variances: £8k favourable variance** - the net effect of other variances across the Repairs and Maintenance is a favourable variance of £8k.

### 3.4. **DEPRECIATION - £18k ADVERSE VARIANCE**

- 3.4.1. **Depreciation: £18k - adverse variance** – the depreciation budget for 2020/21 is based on the asset valuation as at December 2019. However, due to a revised depreciation charge for 2020/21 which reflected the higher HRA asset value as at 1 April 2020, there was an increased charge to depreciation of £18k.

### 3.5. **INTENSIVE MANAGEMENT FUND - £1.5k FAVOURABLE VARIANCE**

- 3.5.1. Intensive Management Fund: £1.5k favourable variance - due to a number of minor variances recorded within IHM.

### 3.6. **CAPITAL FINANCING - £725k FAVOURABLE VARIANCE**

- 3.6.1. **Contribution to Capital Programme: £592k favourable variance** – due to the impact of Covid-19 and the delays to the capital programme of works, there was a reduction in the draw from the HRA General Reserve in 2020/21, resulting in a favourable variance of £592k.
- 3.6.2. **Interest Savings: £133k favourable variance** – due to the delays in the new build programme, there has been a lower external borrowing requirement in 2020/21. This

combined with a reduction in the Bank of England base rate, which has reduced the cost of borrowing, has resulted in a favourable variance of £133k against the original budget.

### 3.7. RENTS ON DWELLINGS - £176k FAVOURABLE VARIANCE

3.7.1. **Rents on Dwellings: £176k favourable variance** – the Housing Income Team have been extremely proactive in their approach to the collection of rent in midst of the Covid-19 pandemic. The team continued to work with tenants to ensure their rental account remained up-to-date and supported tenants, where necessary, on a case-by-case basis. In addition to this, due to assigning contracts to new tenants at the formula rent rate has further increased the rental income. This has resulted in a favourable variance of £176k against the original budget.

### 3.8. OTHER RENTAL INCOME - £21k ADVERSE VARIANCE

3.8.1. **Other Rental Income: £21k adverse variance** – as a result of Covid-19, commercial income, income for hall lettings and investment returns have been affected which has resulted in an adverse variance of £21k in 2020/21.

### 3.9. SERVICE CHARGES - £436k ADVERSE VARIANCE

3.9.1. **Service Charges: £436k adverse variance** – there is an adverse variance of £370k due to the original budgeted income being overstated in respect of tenant service charges (£370k). In addition to this, leaseholder service charges had an adverse variance of £66k at year end which included reimbursements of £31k which were not budgeted in 2020/21. A review of the budget setting process for 2021/22 has been completed to ensure that the overstatement of income is not repeated.

### 3.10. NON DWELLING INCOME - £3k – FAVOURABLE VARIANCE

3.10.1. **Garage Income: £49k adverse variance** – the adverse variance is due to a decrease in rental income from garages, this reduction in income was offset by the increase in commercial rent.

3.10.2. **Commercial Rent: £52k favourable variance** – the favourable variance is mainly due to the increased rental income received for the hire of space for telecommunication masts on HRA land and buildings not previously budgeted in 2020/21.

### 3.11. Working Balances and Reserves

3.11.1. The variances outlined in this report have the following effect upon HRA working balances:

	£
Balance Brought Forward from 2019/20	3,000,000
Outturn position 2020/21	(274,280)
<b>Forecast working balances C/Fwd (as at 31 March 2021) including minimum HRA Working Balance</b>	<b>2,725,720</b>
Add: Transfer from HRA General Reserve (Revenue)	274,280
<b>Forecast Usable Working Balances C/fwd (as at 31 March 2021)</b>	<b>3,000,000</b>

Table 2: Effect on Housing Revenue Account Working Balances

3.11.2. The working balances are supplemented by specific reserves established to assist with future funding obligations or initiatives. The table below provides a summary of the forecast movements on these specific reserves during the year.

HRA Specific Reserves	Opening Balance 01/04/2020 (£)	Contributions (Income) (£)	Use of Reserve (Expenditure) (£)	Balance 31/03/2021 (£)
HRA General Reserve (Revenue)	(3,037,750)	0	274,280	(2,763,470)
<b>Total</b>	<b>(3,037,750)</b>	<b>0</b>	<b>274,280</b>	<b>(2,763,470)</b>

Table 3: Analysis of Specific Reserves – HRA

#### 4. HOUSING CAPITAL PROGRAMME

- 4.1. The Housing Capital programme for 2020/21 was £22,366,960, of which £20,658,970 relates to HRA capital schemes and £1,707,990 relates to non-HRA capital schemes. These budgets include £941,660 and £875,190, respectively that are carried forward from 2019/20.
- 4.2. The HRA capital schemes continue to focus on maintaining the minimum decent homes standard for the Council's stock in 2020/21, with £7,330,110 earmarked for this purpose within the Replacement, Improvement, Health & Safety Works and Major Void Works Programmes. An additional £929,000 was agreed which included the replacement Housing Computer System, Fire Doors and Replacement Play Equipment programme. The council also continues its commitment to build new homes with £12,399,860 allocated for this purpose.
- 4.3. The following table details the final outturn for the Housing Capital Programme and the revised original budget for 2021/22, taking into consideration adjustments for the carried forward items approved by the Section 151 Officer and Management Team, and subject to audit.

HOUSING CAPITAL PROGRAMME						
Ref No:	Scheme	2020-21 Original Budget inc C/fwd	2020-21 Final Outturn	Variance	C/fwd to 2021-22	2021-22 Original Budget inc C/fwd
A	Replacement Programmes	4,122,450	2,847,580	(1,274,870)	0	3,910,190
B	Improvement Programmes	1,702,350	1,533,480	(168,870)	29,970	1,771,480
C	Health & Safety Works	1,305,310	1,065,090	(240,220)	188,530	1,984,950
D	Major Void Works	200,000	306,950	106,950	0	250,000
E	New Build & Acquisitions	12,399,860	7,235,540	(5,164,320)	1,256,110	12,582,600
F	Housing Computer Systems	600,000	254,920	(345,080)	345,080	345,080
G	Replacement Play Equipment	103,750	0	(103,750)	0	127,500
H	Bin Housing	13,190	0	(13,190)	13,190	49,470
I	CCTV	37,060	0	(37,060)	37,060	56,960
J	Fire Doors	175,000	0	(175,000)	0	811,000
	<b>Sub Total (HRA Capital Programme)</b>	<b>20,658,970</b>	<b>13,243,560</b>	<b>(7,415,410)</b>	<b>1,869,940</b>	<b>21,889,230</b>
K	Disabled Facilities Grant	1,707,990	638,190	(1,069,800)	1,069,800	1,902,600
	<b>Total (HRA &amp; GF Capital Programme)</b>	<b>22,366,960</b>	<b>13,881,750</b>	<b>(8,485,210)</b>	<b>2,939,740</b>	<b>23,791,830</b>

Table 4: Housing Capital Programme 2020/21

- 4.4. The following works were undertaken or completed in 2020/21 are detailed below:

##### 4.4.1. Replacement Programmes (Ref A)

- 117 kitchen replacements on void properties and planned programme;
- 82 bathroom replacements on void properties and planned programme;

- 1,089 properties had electrical tests and/or remedial works including rewiring, minor works and upgrades to consumer units, 85% of the planned programme complete;
- 48 blocks have had communal electrical tests and/or remedial works completed, 100% of the blocks on the planned programmes have been completed;
- 13 properties and 8 blocks (Chantry Court, Dickens Court, Merston Court and 5 blocks at Fountain Walk) have had roof renewals;
- Windows and door renewals to flats and the communal windows at Carl Ekman are 100% complete, 8 properties had windows and door renewals completed, and 130 flats have had windows and door renewals within the 5 blocks at Shepherd Street and 5 blocks at Fountain Walk;
- Major works at the Fountain Walk site were near completion at year end with the exception of some 11 flats due to access issues. The works comprised of roofing renewals, window and door replacements to flats and communal areas and external refurbishment/decorations works, including the removal of external asbestos cladding and reinstatement with fire-rated cladding.

4.4.2. Across the Replacement Programmes, there was a saving of £300k as a direct result of the reduction to the cost of works associated with bringing the Electrical Programme in line with a five-year cycle and ensuring that statutory regulations were adhered. There has been further savings on the kitchen and bathroom programmes of £420k. This has been a direct result of the programmes being deferred for the best part of the year due to Covid-19. In addition to the savings, a review of the Replacement Programmes was undertaken and £550k has been incorporated into 2021/22 to enable the backlog of programmed works, due to Covid-19, to be completed.

#### 4.4.3. **Improvement Programmes (Ref B)**

- 276 properties had new central heating systems/boilers installed;
- 3 properties had new storage heating installed;
- 4,460 properties had CO (carbon monoxide) detectors installed;
- 49 Wet room installations, 12 over bath installs, 32 stair lifts installed in domestic properties and 1 adapted kitchen have been completed under the Aids and Adaptions programme.

#### 4.4.4. **Health & Safety Works (Ref C)**

- 120 asbestos management re-inspections completed to blocks with communal areas at various sites;
- Chantry Court sprinkler installation has been completed, system went on-line in January 2021;
- 23 door entry systems upgrades have been completed;
- Replacement of communal emergency lighting at Gravesham Court with LED is 100% complete.

4.4.5. Across the Health & Safety Works Programmes, £188k has been rolled forward into 2021/22 to enable the backlog of programmed works due to Covid-19, to be completed.



#### 4.5. **New Build (Ref D)**

4.5.1. The authority signed an agreement with the DCLG to retain part of the Right To Buy (RTB) receipts and use them as part-funding of new build and/or acquisition of additional social housing. The following is the reported position at year end:

- Construction continues on the former Whitehill Tenants Associations Club site where Westridge Construction Limited will deliver 24 x 1 and 2 bed apartments and 8 x 3 bed houses. Works have been severely disrupted due to Covid-19, with reduced labour on site and several sub-contractors scaling back their operations. Despite these challenges, the 8 x 3 bed homes were completed and the handover took place in March 21 with the remaining 24 x 1 and 2 bed apartments due to complete in July 21;
- Westridge Construction took possession of the Valley Drive Site in February 2020 that will deliver 32 x 1 bed apartments for over 55's and 16 x 1, 2 and 3 bed general needs apartments. Commencement was delayed due to the postponement in the disconnection of mains services due to Covid-19. However, work is now moving forward at pace with demolition completed, hoarding and signage installed, and piling complete. Hoarding panels detailing the scheme and nearby Bishops Court have been provided by Britain's Gravesend Manufacturing Company (RBLI). The scheme is due to complete Summer 2022;
- Westridge Construction took possession of the site at St Patrick's Gardens (Bishops Court) in May to construct 23 x 1 and 2 bed apartments and provide a replacement fully equipped play area. Construction is progressing well and residents are being kept updated by Westridge. The scheme is due to complete in Autumn 2021;
- Constable Road has planning permission to construct 7 x 1 bed bungalows and a new play area within the open amenity space. A contractor has been appointed via the South East Consortium with works expected to commence on site in June 2021;
- Planning permission for 4 x 2 bed apartments and 2 x 1 bed bungalows on the former St John's Ambulance site in Armoury Drive was granted in December 2020. The scheme is now out to tender via the Kent Business Portal.

4.5.2. Our partners continue to work hard to maintain business continuity and keep the council informed of any changes and advice from Government and the WHO that could impact business plans. The underlying message was that the health and wellbeing of all staff, clients, and third-party suppliers was of paramount importance, and any measures in respect of social distancing and safe working practice should be implemented without fail. Following government guidance, increased labour on site has meant that work has progressed significantly despite the many challenges. However, due to the increase in positive Covid-19 cases and those having to isolate due to contact with the virus more generally, there may be reductions in available workforce which could cause delays. Our partners are providing regular updates and we are continuing to attend project meetings albeit virtually.

4.5.3. Despite the current impact from Covid-19, the council remains committed to increase the housing supply in the borough and continues to work with its stakeholders in the identification, design, and construction of good quality affordable homes.

4.5.4. The Housing Development Team are currently working on approximately 20 sites that are at various stages of the planning, design and build process from initial conception to works on site.

4.5.5. The council is permitted to retain part of the RTB receipts to repay the debt incurred in 2012 as part of HRA self-financing. As at 1 April 2020, the RTB Allowable Debt reserve

had a nil balance. This was due to the proposal to use any balance from the RTB Allowable Debt reserve to help fund the New Build projects, ahead of any other funding source, as this can either be used to repay debt or finance the capital programme. In April 2021, changes to the rules around the use of retained RTB receipts were announced which include the ability to use 40% of receipts to part-fund delivery within an extended period of 5 years.

4.5.6. Table 13 summarises the one for one receipts retained from the sale of Right To Buy properties, since 2012, along with the level of GBC's contributions required to deliver the New Build programme and a summary of when expenditure needs to be delivered to avoid having to return funds to Central Government.

4.5.7. The Council purchased 147 Wrotham Road. The Christianfields Overage monies were used to fund the purchase from the open market and the balance was sourced from existing HRA resources. The property will provide interim housing to assist vulnerable residents within the borough.

	One for one receipts retained	GBC 70% contribution to new build	Value of new build expenditure expected	Cumulative value of new build expenditure expected	Date of new build expected by
	£	£	£	£	
<b>2012-17 c/f</b>	6,905,580	16,113,020	23,018,600	23,018,620	31-Mar-20
<b>2017-18</b>					
Q1	351,150	819,350	1,170,500	24,189,120	30-Jun-20
Q2	296,150	691,020	987,170	25,176,290	30-Sep-20
Q3	730,460	1,704,420	2,434,880	27,611,170	31-Dec-20
Q4	433,800	1,012,210	1,446,010	29,057,180	01-Jan-21
<b>2018-19</b>					
Q1	694,160	1,619,710	2,313,870	31,371,040	30-Jun-21
Q2	484,630	1,130,800	1,615,430	32,986,460	30-Sep-21
Q3	379,770	886,130	1,265,900	34,252,360	31-Dec-21
Q4	238,610	556,760	795,370	35,047,730	31-Mar-22
<b>2019-20</b>					
Q1	383,470	894,760	1,278,230	36,325,960	30-Jun-22
Q2	1,382,090	3,224,880	4,606,970	40,932,930	30-Sep-22
Q3	544,030	1,269,400	1,813,430	42,746,360	31-Dec-22
Q4	559,730	1,306,040	1,865,770	44,612,130	31-Mar-23
<b>2020-21</b>					
Q1	474,550	1,107,280	1,581,830	46,193,960	30-Jun-23
Q2	39,580	92,350	131,930	46,325,890	30-Sep-23
Q3	400,460	934,410	1,334,870	47,660,760	31-Dec-23
Q4	560,850	1,308,650	1,869,500	49,530,260	31-Mar-24
	<b>14,859,070</b>	<b>34,671,190</b>	<b>49,530,260</b>		

Table 5: New Build

#### **4.7. Housing Computer System (Ref E)**

4.7.1. Despite the challenging operating environment, the Housing IT System project continued to progress throughout the financial year. The Housing module, which will be the first to go live in June 2021, has been configured and tested.

4.7.2. The additional modules, which facilitate agile working and customer relationship management delivery encountered some hurdles with regard to interfacing and the automation of some processes. These issues have been resolved and the modules are expected to go live shortly after the Housing module.

#### **4.8. Replacement Playground Equipment (Ref G)**

4.8.1. A 20-year replacement plan has been agreed and included within the Housing Asset Business Plan. However, due to Covid-19, there has been a delay in the commencement of works. The improvements due to take place in 2020/21 will now commence in 2021/22 following a review with the Housing Management Team.

#### **4.9. Disabled Facility Grants (DFGs) (Ref I)**

4.9.1. The grant funding awarded to the Council in 2020/21, via the Better Care Fund, was £832,800, with additional funding of £121k awarded in February 2020/21. The total fund available for use in 2020/21 was £1,828,980, inclusive of the carry forward amount from 2019/20 of £875,180.

4.9.2. The Council continues to offer the Disabled Facility Grant programme to homes eligible for assistance within the wider remit of the Better Care Fund.

4.9.3. Challenges in relation to Covid-19 were overcome and considerable progress was made in the final quarter of 2020/21, including the backlog of referrals and the completion of adaptations that were approved prior to lockdown.

4.9.4. A total of 136 cases have been processed, of which the breakdown is as follows:

- 22 grant cases were approved
- 21 households had works completed
- 7 applications were cancelled due to changes in the client's circumstances
- 86 grant cases are awaiting approval

4.9.5. In Quarter Four, the Council distributed £215,280 to private homeowners within the borough who qualify for Disabled Facility Grant assistance, including awarding grants associated with the Better Care Fund bringing the total spend in 2020/21 to £638,190.

4.9.6. 69 people have benefited from the Private Sector Housing Assistance Policy, 63 people have been discharged from hospital into a safer home environment and a further 5 people have been assisted with energy measures.

4.9.7. Work around hoarding cases continued, providing support and putting measures in place for patients waiting to be discharged to home.

#### 4.10. Capital Resources

4.10.1. The table below shows the resources available to fund capital projects in future. The use of funding takes into account schemes which are expected to roll balances forward, as indicated in this report.

Housing Capital Resources	Opening Balance 01/04/2020 (£)	Income 2020/21 (£)	Use of Funding 2020/21 (£)	Final Balance 31/03/2021 (£)
Capital Receipts - HRA	(1,160,010)	(244,270)	393,920	(1,010,360)
Capital Receipts - GF Housing	(86,180)	0	0	(86,180)
Capital Receipts - PV Panels	(3,573,000)	0	0	(3,573,000)
Major Repairs Reserve - Dwellings	(86,170)	(6,728,410)	6,729,190	(85,390)
Major Repairs Reserve - Non Dwellings	(849,390)	(128,370)	908,060	(69,700)
New Build Reserve: 1-4-1 Receipts	(6,443,440)	(1,482,310)	1,575,890	(6,349,860)
Right to Buy Allowable Debt Reserve	0	(310,000)	310,000	0
Disabled Facility Grants	(875,220)	(966,590)	638,190	(1,203,620)
Christianfields Overage	(766,000)	0	766,000	0
Meopham Police Station (s106)	0	(24,500)	0	(24,500)
General Reserve (revenue)	(3,037,750)	0	274,280	(2,763,470)
<b>Total</b>	<b>(16,877,160)</b>	<b>(9,884,450)</b>	<b>11,595,530</b>	<b>(15,166,080)</b>

Table 6: HRA and General Fund Housing Capital Resources 2020/21

#### 4.11. HRA Business Plan

4.11.1. Despite the financial challenge faced throughout the year, the HRA has ended the year by drawing significantly less from the HRA General Reserve than originally planned due to a continual effort from officers across the Housing service.

4.11.2. However, the lasting impact of COVID-19 on the Council's HRA finances is unknown and as the Government starts to unwind the support it has given to individuals and business during the pandemic, the long term impact on the HRA business plan, remains difficult to forecast.

IMPLICATIONS	APPENDIX 1
<b>Legal</b>	There are no specific legal matters arising from this report.
<b>Finance and Value for Money</b>	The financial implications are contained within the body of this report.
<b>Risk Assessment</b>	The purpose of this report is to demonstrate financial performance as at 31 March 2021 against the original budget set for the 2020/21 financial year, and illustrate how this affects the Working Balances and Earmarked Reserves held by the Council.
<b>Data Protection Impact Assessment</b>	<i>A data protection impact assessment (DPIA) should be carried out at the start of any major project involving the use of personal data or if you are making a significant change to an existing process.</i>
	<p>a. Does the project/change being recommended through this paper involve the processing of <a href="#">personal data</a> or <a href="#">special category data</a> or <a href="#">criminal offence data</a>?</p> <p>A definition of each type of data can be found on the Information Commissioner's Office website via the above links.</p> <p>N/A</p>
	<p>b. If yes to question a, have you completed and attached a DPIA including Data Protection Officer advice?</p> <p>N/A</p>
<p>c. If no to question b, please seek advice from your nominated DPIA assessor or the Information Governance Team at <a href="mailto:gdpr@medway.gov.uk">gdpr@medway.gov.uk</a>.</p> <p>N/A</p>	
<b>Equality Impact Assessment</b>	<p>a. Does the decision being made or recommended through this paper have potential to cause adverse impact or discriminate against different groups in the community? If yes, please explain answer.</p> <p>No decision – paper is for information only.</p>
	<p>b. Does the decision being made or recommended through this paper make a positive contribution to promoting equality? If yes, please explain answer.</p> <p>N/A</p>
	<i>In submitting this report, the Chief Officer doing so is confirming that they have given due regard to the equality impacts of the decision being considered, as noted in the table above</i>
<b>Corporate Plan</b>	Strategic Objective #3 Progress; Sound Financial Management & Successfully Managing Key Business Risks

<b>Climate Change</b>	Provision has been made within these budget proposals to progress activity to improve the energy efficiency of existing council-owned homes and consider carbon emission in the development of new homes.
<b>Crime and Disorder</b>	No direct implications.
<b>Digital and website implications</b>	No direct implications.
<b>Safeguarding children and vulnerable adults</b>	No direct implications.