Appendix 1 – HRA Budget 2026/27 to 2035/36

	Revised Budget 2025/26 £000's	Forecast 2025/26 £000's	1 2026/27 £000's	2 2027/28 £000's	3 2028/29 £000's	4 2029/30 £000's	5 2030/31 £000's	6 2031/32 £000's	7 2032/33 £000's	8 2033/34 £000's	9 2034/35 £000's	10 2035/36 £000's
Income												
Dwelling Rents	(70,222)	(70,786)	(74,479)	(76,993)	(79,362)	(81,806)	(84,327)	(86,927)	(89,609)	(92,376)	(95,229)	(98,173)
Non Dwelling Rents	(732)	(744)	(904)	(922)	(949)	(977)	(993)	(1,014)	(1,032)	(1,053)	(1,072)	(1,094)
Tenant Service Charges	(6,982)	(7,820)	(7,358)	(7,507)	(7,657)	(7,810)	(7,964)	(8,123)	(8,283)	(8,449)	(8,615)	(8,787)
Leaseholder Service Charges	(3,119)	(3,791)	(3,843)	(3,920)	(3,998)	(4,078)	(4,160)	(4,243)	(4,328)	(4,414)	(4,503)	(4,593)
Other charges for Services	(275)	(350)	(317)	(278)	(282)	(285)	(289)	(293)	(297)	(301)	(305)	(309)
Total Income	**(81,330)**	**(83,491)**	**(86,901)**	**(89,620)**	**(92,249)**	**(94,957)**	**(97,733)**	**(100,600)**	**(103,548)**	**(106,593)**	**(109,723)**	**(112,955)**
Expenditure												
Repairs and Maintenance	15,891	17,387	19,038	19,061	19,442	19,831	20,227	20,632	21,045	21,466	21,895	22,333
Services to Estates	9,350	8,132	8,684	8,858	9,035	9,215	9,400	9,588	9,779	9,975	10,175	10,378
Supervision and Management	22,314	21,656	24,045	24,635	25,126	25,626	26,137	26,657	27,188	27,730	28,282	28,845
Rents, Rates, Taxes and Other Charges	1,003	1,288	1,321	1,347	1,374	1,402	1,430	1,458	1,487	1,517	1,547	1,578
Provision for Bad Debts	583	583	583	595	607	619	631	644	657	670	683	697
Savings Target			(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)
Total Expenditure	**49,142**	**49,046**	**53,470**	**54,296**	**55,383**	**56,493**	**57,624**	**58,779**	**59,956**	**61,157**	**62,382**	**63,631**
Net Cost of Service	**(32,188)**	**(34,445)**	**(33,430)**	**(35,324)**	**(36,865)**	**(38,464)**	**(40,109)**	**(41,822)**	**(43,592)**	**(45,436)**	**(47,341)**	**(49,324)**
Depreciation	14,104	14,104	14,361	15,946	16,239	16,538	16,843	17,154	17,471	17,794	18,124	18,460
Interest Receivable	(1,760)	(1,800)	(1,727)	(1,527)	(1,262)	(1,028)	(1,140)	(1,254)	(1,395)	(1,564)	(1,764)	(1,994)
Interest charges/Cost of Capital	16,724	15,592	17,183	18,157	16,940	17,418	17,957	18,482	19,018	19,567	20,128	20,702
RCCO	2,000	2,000	2,000	2,000	2,000	2,000	3,500	3,570	3,641	3,714	3,789	3,864
Contribution to Reserves	0	0	1,613	0	0	0	0	0	0	0	0	0
(Surplus)/Deficit	**(1,120)**	**(4,550)**	**(0)**	**(748)**	**(2,949)**	**(3,536)**	**(2,949)**	**(3,871)**	**(4,857)**	**(5,925)**	**(7,064)**	**(8,292)**
Reserves c/f	**(6,905)**	**(11,454)**	**(13,068)**	**(13,816)**	**(16,764)**	**(20,300)**	**(23,249)**	**(27,120)**	**(31,977)**	**(37,903)**	**(44,967)**	**(53,258)**
Minimum Reserve Balance (8-10%)	(6,506)	(6,679)	(6,952)	(7,170)	(7,380)	(7,597)	(7,819)	(8,048)	(8,284)	(8,527)	(8,778)	(9,036)
Useable Reserves	(398)	(4,775)	(6,116)	(6,646)	(9,385)	(12,704)	(15,431)	(19,072)	(23,694)	(29,375)	(36,189)	(44,222)

*Services to Estates includes Utility charges, Grounds Maintenance and Caretaking

Figures are provisional and subject to confirmation