



How the Housing Revenue Account (HRA) is spent

Draft Estimates for 2022/23

The purpose of this document is to advise Tenants of the draft 2022/23 budget estimates. It provides a brief breakdown of how the Council plans to spend the rental income collected from tenants within 2022/23.

West Dunbartonshire Council

Housing Revenue Account (HRA)

An explanation of how the Housing Revenue Account (HRA) is spent

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West Dunbartonshire Council

Housing Revenue Account (HRA) - how the Housing Revenue Account (HRA) is spent

2. Introduction

What does the HRA pay for?

The Housing Revenue Account (HRA) is the name of the Council account where all the income and expenditure related to the Council's housing is accounted for. At its core, the HRA pays for the management and maintenance of council-owned housing. The HRA can also fund the provision of new council housing. In consultation with its tenants, a Council may also decide to fund services other than these core services.

What doesn't it pay for?

Other housing services provided by the Council that meets the needs of customers other than tenants of the Council are **not** funded through the HRA. These are funded from the Council's main operational budget, the General Fund. These non-HRA services would include:

- homelessness;
- the provision of wider housing advice;
- housing support;
- housing benefit administration, and
- work related to private sector housing

In 2014, the Scottish Government published its Guidance on the Operation of Local Authority HRAs in Scotland. The purpose of this Guidance was to bring together information on the use of the HRA; how it must operate; who the resources contained within it are meant to benefit; and what outcomes can be expected of those resources. The guidance specified key principles under which the HRA must operate.

HRA OPERATING PRINCIPLES:

- **Compliant with legislation and guidance in relation to accounting practice**
- **Benefits present or prospective tenants**
- **A robust, written methodology is in place**
- **Consultation on financial transparency is carried out**
- **Owners in tenanted blocks are charged for HRA services**

HRA Business Model

WDC use a 30 year HRA business model which ensures the long term position of the HRA is sustainable and that costs of investment are spread over the years rather than having to be paid by rent increases in the year the investments take place . This ensures that rent from future tenants who will benefit from these investments will contribute and also that tenants who leave WDC a few years after investments will not have over contributed .

The Business model is reviewed annually and data that is input includes :-

Current year expected costs and income

Future years estimated budgets

Stock numbers updated for new builds to calculate expected rent

Inflation/ pay rise predications

Cost of Borrowing predictions

Current outstanding debt

Assumptions on Bad debt provision required

The model is set up to show what rent rise is needed to maintain the HRA finances at the required level . The main driver of the business models to ensure that at no time im the 30 year model does the cost of borrowing exceed 50% of the rental income. This is to prevent debt spiralling out of control which could lead to substantial problems if interest rates were to rise whereby large rent rises would be needed.

Key Principle 1 - The HRA must comply with legislation, statutory guidance and accounting codes of practice

Must comply with the Housing (Scotland) Act 1987. Must comply with proper accounting practices. Must correctly assign HRA assets and liabilities. Assets must provide, or be likely to provide a positive return to the HRA. Decisions to retain or dispose of assets must be explained to tenants. Scottish Ministers' consent is required if assets are sold for less than the market value (see March 2016 Scottish Government Guidance, *Disposal of assets from HRA's*). Reserves can be retained to the extent that is prudent. There is a duty to secure Best Value. Ministers have the power to add or remove costs.

Key Principle 2 - HRA assets must benefit present or prospective tenants

The Council must maintain a register of land and buildings. Assets must benefit tenants directly or as an investment. HRA assets must be reviewed regularly. Assets not benefitting tenants must be considered for disposal, transfer or change of use. There is no requirement to dispose of assets immediately. If the asset is significant, then there must be consultation with tenants on its future use.

Key Principle 3 - There is a robust, written methodology for calculating and allocating HRA costs

The methodology (this document) must be in sufficient detail for tenants to follow. It will include explanation of recharges from other council areas. The methodology must be reviewed and updated. It must explain recharges to the HRA and housing activity accounted for in the Council's General Fund. Transparency around the calculation of costs to the HRA must be supported by a systematic recording mechanism. Chargeable costs and the methodology itself should be agreed with tenants.

Key Principle 4 - There are clear and published mechanisms and procedures for discussing financial transparency matters with tenants

The Council should build this activity on existing good practice in broader tenant participation. There should be regular and meaningful discussion with tenants about the HRA. There are relevant legislative responsibilities that must be met: to consult on issues significantly affecting tenants, to develop a tenant participation strategy and to issue notices of increases in rents and service charges, for example. The HRA should clearly meet the outcomes of the Scottish Social Housing Charter, especially outcomes 13, 14 and 15. Tenants must be involved in decisions about significant HRA assets. The council's decision-making must be transparent, whether tenants are in agreement or, especially, if not.

Key Principle 5 - Where legally entitled, non-council tenants living in mixed tenure estates are charged for goods and services

The HRA should seek to charge for services to non-council tenants, for example, the maintenance of common areas and facilities in flatted accommodation, grass cutting in common external areas, maintenance of paths and drying areas in mixed tenure areas. Title deeds specify owners' duties and responsibilities, but there are wide variations. If the deeds are silent, the Tenement (Scotland) Act 2004 allows councils to obtain contributions. Landlords must comply with the Property Factor Code. Charging owners their share of costs protects the HRA, and should be fully explored whenever relevant.

West Dunbartonshire Council
Draft 2022/23 Estimates

	2020/21 Actual	2021/22 Estimate	2021/22 Forecast year end position as reported at period 5	2022/23 Draft Estimate	Mov't between 21/22 Estimate & 22/23 Estimate	Increase in cost/ Decrease in cost
EMPLOYEE COSTS						
Employee Costs	5,830,392	6,271,869	6,230,336	6,512,942	241,073	↑
Employee cost total	5,830,392	6,271,869	6,230,336	6,512,942	241,073	↑
PROPERTY COSTS						
Rates	107,042	105,031	107,042	107,042	2,011	↑
Rent	131,497	122,143	133,469	136,138	13,995	↑
Repairs to Offices	8,006	5,555	5,555	5,555	0	↑
Electricity & Gas	426,287	486,886	472,334	532,915	46,029	↑
Property Insurance	890,285	988,756	929,188	1,008,531	19,775	↑
Contract Cleaning	45,120	56,583	56,583	58,209	1,625	↑
Other Property Costs	133,547	152,155	133,298	152,155	0	↑
Property cost total	1,741,784	1,917,109	1,837,469	2,000,545	83,436	↑
TRANSPORT COSTS						
Car Allowances etc.	82,330	110,500	82,788	111,561	1,061	↑
Transport cost total	82,330	110,500	82,788	111,561	1,061	↑
SUPPLIES & SERVICES						
Clothing & Uniforms	5,983	8,950	8,950	8,950	0	↑
Computer Software & Equipment	181,834	144,165	144,165	145,384	1,219	↑
Security Services (cash uplifts)	-	-	-	-	0	↑
Other Supplies & Services	50,494	44,393	50,494	44,427	34	↑
Postages	531	783	531	783	0	↑
Printing, stationery & photocopiers	19,354	33,306	19,354	33,306	0	↑
Telephones	57,493	46,931	57,404	46,931	0	↑
Tenant Participation Costs	68,020	115,625	108,020	115,676	51	↑
Supplies & Services cost total	383,708	394,154	388,918	395,458	1,304	↑
SUPPORT COSTS						
Allocation of Central Support Costs	2,546,762	2,677,113	2,599,223	2,728,877	51,764	↑
Support cost total	2,546,762	2,677,113	2,599,223	2,728,877	51,764	↑
OTHER EXPENDITURE						
Other expenditure	531,049	497,687	497,602	507,898	10,211	↑
Other Expenditure total	531,049	497,687	497,602	507,898	10,211	↑
NET SUPERVISION & MANAGEMENT	11,116,026	11,868,433	11,636,337	12,257,282	388,849	↑

West Dunbartonshire Council
Draft 2022/23 Estimates

	2020/21 Actual £	2021/22 Estimate £	2021/22 Forecast year end position as reported at period 5 £	2022/23 Draft Estimate £	Mov't between 21/22 Estimate & 22/23 Estimate £
REPAIRS & MAINTENANCE					
Jobbing Repairs	5,829,466	9,392,821	9,307,821	9,824,963	432,141
Adaptations for Disabled	52,315	250,000	250,000	250,000	0
Garden Tidy Scheme (Void, First Cuts & Homeless Properties)	104,799	168,920	168,920	168,920	0
Other Maintenance - gas, lifts, CCTV etc.	1,449,758	1,561,310	1,441,726	1,639,376	78,066
Other Repairs - grants,decants,alarms,pest control etc	516,214	693,522	711,860	715,586	22,065
Open Space Maintenance (contribution towards maintenance across housing areas)	350,000	364,000	364,000	350,000	(14,000)
Tenancy Sustainment	359,404	364,757	364,757	364,757	0
High Rise Fire Safety	26,707	76,875	76,875	80,719	3,844
Repairs cost total	8,688,663	12,872,205	12,685,959	13,394,320	522,115
MISCELLANEOUS					
Bad Debt Provision	886,593	1,060,185	947,699	1,060,185	0
Rents - Unlet Period (houses)	894,882	484,568	844,228	566,524	81,956
Rents - Unlet Period (lockups)	67,583	69,055	86,460	69,055	0
Council tax on void houses	157,674	94,306	148,749	104,803	10,497
Miscellaneous cost total	2,006,732	1,708,114	2,027,136	1,800,567	92,453
LOANS CHARGES					
Principal	5,019,717	6,955,566	6,955,566	7,238,016	282,451
Interest	5,111,392	4,776,784	4,776,784	4,780,254	3,470
Expenses	151,082	145,280	145,280	156,807	11,527
Revenue contribution to Capital	8,636,999	7,821,405	7,821,405	6,724,587	(1,096,819)
Loan Charges total	18,919,190	19,699,035	19,699,035	18,899,664	799,371
GROSS EXPENDITURE	40,730,610	46,147,788	46,048,467	46,351,833	204,045
INCOME					
House Rents	42,439,278	44,419,118	44,267,079	44,573,021	153,903
Lock Up Rents	207,620	209,539	202,384	209,539	0
Other Rents - Shops, sites etc.	113,710	113,851	114,866	115,048	1,198
Factoring / Insurance Charge	1,212,315	1,234,909	1,266,448	1,291,777	56,867
Revenue Interest	24,909	70,518	70,518	55,000	(15,518)
Other Income (reallocated property costs,interest on home loans,etc.)	172,060	99,853	131,449	107,448	7,595
TOTAL INCOME	44,169,893	46,147,788	46,052,745	46,351,833	204,045
NET EXPENDITURE	(3,439,282)	0	(4,277)	0	(0)

This is the rental income required to meet all expenditure. Rental income based on current rent levels will only bring in £xxx so a xx% increase needed to meet anticipated expenditure.

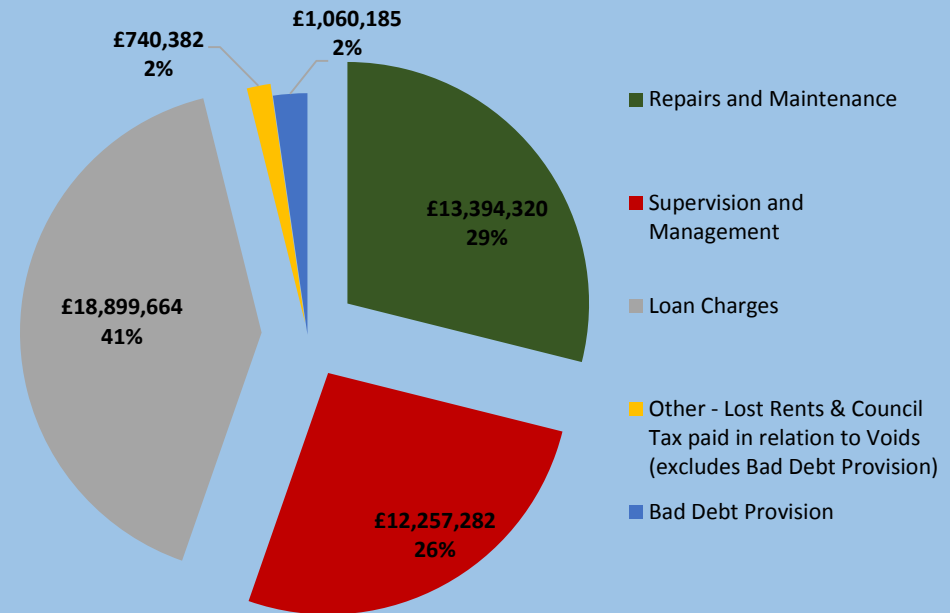
6. Explanation of main 2022/23 budget movements

The following reconciliation shows the main reasons for the additional budget required for 22/23, when compared to the 21/22 estimate:

	£	£	
Estimated 21/22 GROSS EXPENDITURE (excl Loan charges)		26,448,752	<i>This is the estimated expenditure before deducting any income</i>
Adjustments			
<u>EMPLOYEE COSTS</u>			
An increase in relation to payaward & increments	183,434		<i>Allowance for Annual Pay increase and incremental movements upwards on payscale</i>
Additional 1.25% National Insurance increase	57,639		<i>Increase in National Insurance of 1.25%</i>
	<hr/>	241,073	
<u>PROPERTY COSTS</u>			
Increase in property costs	83,436		<i>The main reason for the increase relates to inflation applied to electricity and property insurance costs.</i>
	<hr/>	83,436	
<u>TRANSPORT COSTS</u>			
Hire of vehicles	1,061		<i>The increase relates to inflationary increase of cost of hired vehicles.</i>
	<hr/>	1,061	
<u>SUPPLIES & SERVICES & OTHER EXPENDITURE</u>			
Increase in supplies & services	1,304		<i>This is the inflationary increase on computer software costs.</i>
	<hr/>	1,304	
<u>ALLOCATION IN CENTRAL SUPPORT COSTS (see further information on page 12)</u>			
Increase in central support allocation (CSA)	51,764	51,764	<i>Estimate assumes a similar outturn to 21/22 plus the payaward.</i>
	<hr/>	10,211	
<u>OTHER EXPENDITURE</u>			
Increase in Membership fees and subscriptions	10,211		<i>This is the inflationary increase on membership fees and subscriptions.</i>
	<hr/>	10,211	
<u>TOTAL SUPERVISION & MANAGEMENT COSTS</u>		<hr/> 388,849 <hr/>	<i>This is the total increase in supervision and management costs from the breakdown above.</i>
<u>REPAIRS & MAINTENANCE</u>			
Repairs Inflation	511,615		<i>Estimated inflationary increase in the cost of repairs.</i>
Close Cleaning Upgrades	10,500		<i>Close cleaning approx. 16 closes cleaned per week.</i>
		522,115	
<u>MISCELLANEOUS</u>			
Increase in void council tax and void rent loss	92,453		<i>Reflects the anticipated increase in the number of voids.</i>
	<hr/>	92,453	
22/23 ESTIMATED GROSS EXPENDITURE (EXC LOAN CHARGES)		<hr/> 27,452,169 <hr/>	

7. Main summary of how the Council will spend the rent

HRA Budgeted Expenditure	
Repairs and Maintenance	£13,394,320
Supervision and Management	£12,257,282
Loan Charges	£18,899,664
Other - Lost Rents & Council Tax paid in relation to Voids (excludes Bad Debt Provision)	£740,382
Bad Debt Provision	£1,060,185
Total	£46,351,833



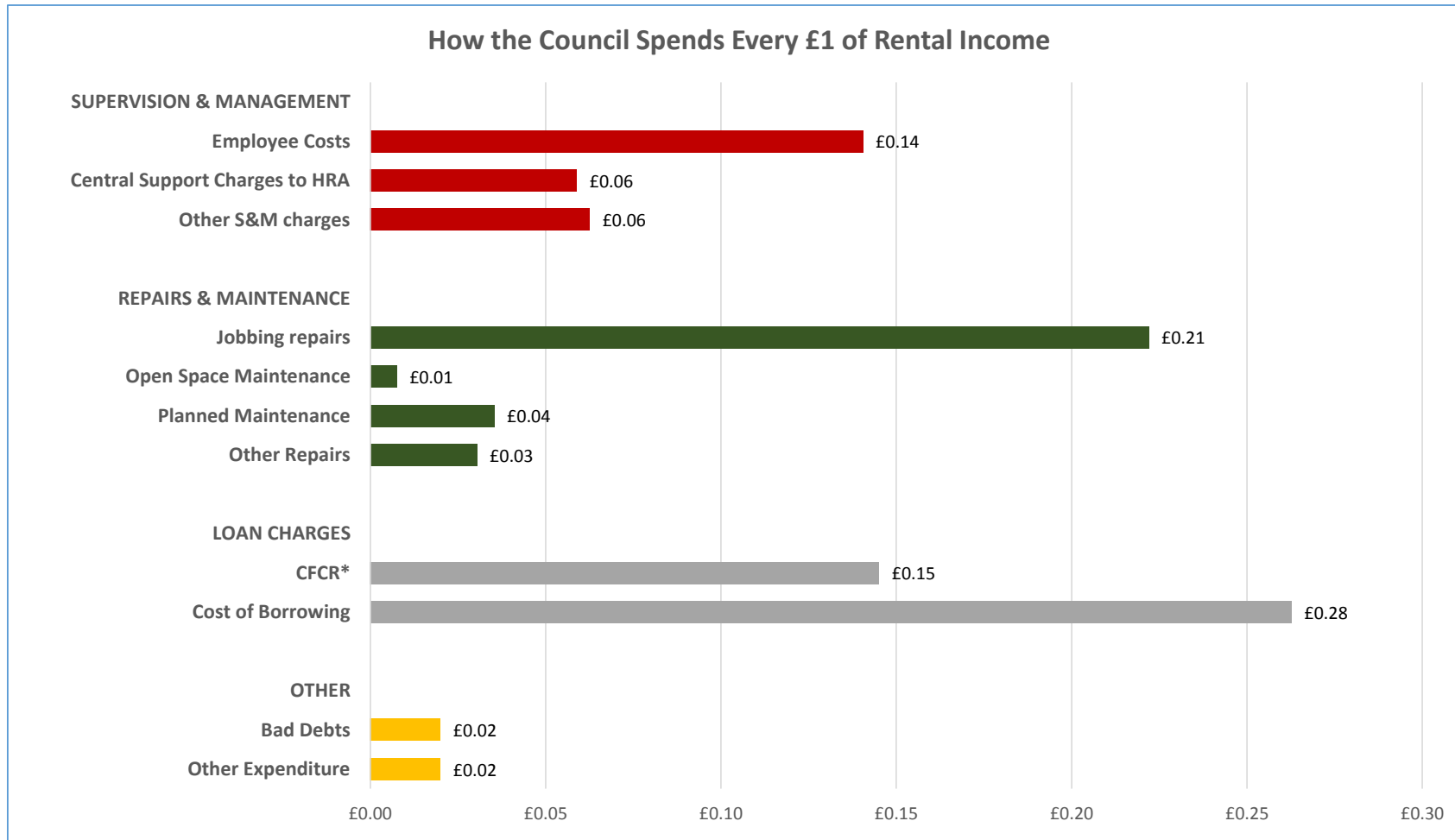
Another way of thinking about this is to say that, for every £1 that will be collected in rental income by the Council will be spent as follows:

Repairs and Maintenance	£0.29
Supervision and Management	£0.26
Loan Charges	£0.41
Other	£0.02
Bad Debt provision	£0.02
Rental Income	£1.00

These headings of expenditure are further broken down on the next page.

8 Breakdown of how the Council will spend the rent

Every £1 that the Council will receive in rent money will be spent as follows:



*CFCR = Capital Funded from Current Reserves.

This, as the name suggests, is when an element of the revenue budget is used to fund capital expenditure.

Each of the above categories of spend is looked at in more detail on the following pages.

9. Supervision and Management

Description	Charge to HRA	Explanation
Employee Costs	£6,512,942	Employee costs including wages, pensions, national insurance etc. Work patterns are maximised to avoid overtime payments but some overtime can be incurred when covering for vacancies and / or urgent out of hour duties.
Property Costs	£992,014	This includes the cost of energy costs for communal areas, the electricity & gas associated with close lighting, lighting in and around the Multi Storey Flats and Standing Charges on void properties. It also includes the use of Aurora House and Church Street by housing services.
Property Insurance	£1,008,531	This includes the cost of insurance premiums for the block insurance policy for mixed tenure blocks, housing properties insurances, public and employers liability insurance and engineering inspection charge.
Travel Expenses	£111,561	Employee travel costs for business and study. It also includes the hire of vehicles and the associated costs such as fuel.
Office Equipment, Print and Stationery	£77,733	Expenses incurred for office equipment, printing and stationery and general office running costs.
Postage and Telephone	£47,715	Costs for postage and telephone charges, including mobile phones.
IT Systems	£145,384	Purchase of IT related software and hardware for all IT functions within Housing Services. Includes software licences and annual maintenance costs to 3rd party software suppliers.
Clothing & Uniforms	£8,950	This includes the cost of clothing and uniforms
Tenant Participation Costs	£115,676	This includes the cost of free lets which are the lets associated with providing premises for tenants and resident's associations. It also includes the running costs for TRAs and any publicity and communication costs ie satisfaction surveys and the production of housing news.
Total Central Support Charges to HRA	£2,728,877	This is the HRA's share of the costs for using the council's internal services such as IT, Human Resources and Finance etc. See section 12 and 13 for full details.
Other expenditure	£507,898	This includes the costs of membership and conference fees, legal expenses in relation to court actions and bank charges and also includes the cost of rent abatements due to void initiatives.
	£12,257,282	

10. Repairs and Maintenance Expenditure

Description	Charge to HRA	Explanation
Jobbing repairs	£9,824,963	<i>The Council is responsible for keeping their homes in a good state of repair. The majority of repairs are carried out by the Council's Building Services; external contractors are used for specialist works, for example woodworm or dampness. Repair categories include routine and emergency. Current and future tenants benefit in keeping homes in a good state of repair. This also includes the costs associated with turning vacant properties into a suitable state to be relet.</i>
Garden Tidy Scheme & Open Space Maintenance	£518,920	<i>The Garden Tidy Scheme includes the costs associated with the upkeep of grounds in relation to void properties, first cuts and temporary accommodation properties. It also includes a contribution towards the cost of open space maintenance across our housing areas.</i>
Planned Maintenance	£1,639,376	<i>Cyclical works that are carried out to Council homes on a planned basis ie Lift, Gas and CCTV Maintenance, Refuse Chute Cleaning and the maintenance of ventilation systems etc</i>
High Rise Fire Safety	£80,719	<i>The introduction of a specific budget for high rise fire safety costs per recommendations following fire risk assessments</i>
Other repairs	£715,586	<i>This includes the cost of communal TV aerials, decants, pest control, community alarms, environmental hit squad etc.</i>
Adaptations for Disabled	£250,000	<i>This is the costs associated by making structural changes to properties for example replacing a bath with a walk in shower, an external ramp, widening of a door frame to allow access or fitting lower work surfaces</i>
Tenancy Sustainability Costs	£364,757	<i>The tenancy sustainment budget is used to assist tenants to set up their tenancies and become settled. It is also used to enable our tenants to overcome difficult situations that are impacting on their tenancy and their ability to remain. This avoids abandonment and terminations which are costly to the council and more importantly detrimental to the tenants and their families and also unsettles communities when we see high turnover of properties</i>
	£13,394,320	

11. Funding Investment

There are primarily two categories of spending under Funding Investment: the Cost of Borrowing and CFCR (Capital Funded from Current Reserves).

Description	Charge to HRA	Explanation
COST OF BORROWING	£12,175,077	<i>To build and upgrade council homes over the years, the Council has borrowed money and just like a homeowner with a mortgage, that debt has to be repaid with interest. The Cost of Borrowing is effectively the Council's interest payments on the money it has borrowed to build council homes. The HRA also pays a fee for Treasury Management to brokers (Loan Charges Expenses)</i>
CAPITAL FUNDED FROM CURRENT RESERVES (CFCR)	£6,724,587	<i>CFCR is funding from the HRA towards building new council homes, and other capitalised programmes such as some repairs and IT investment</i>
	£18,899,664	

Bad Debt Provision

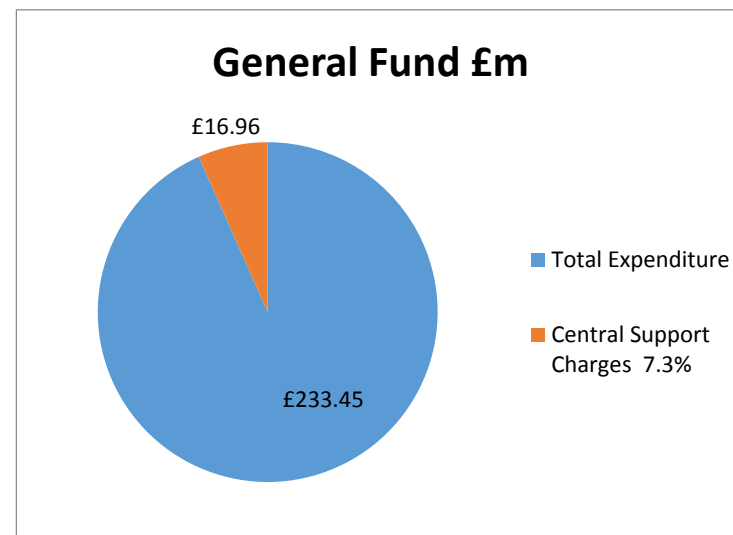
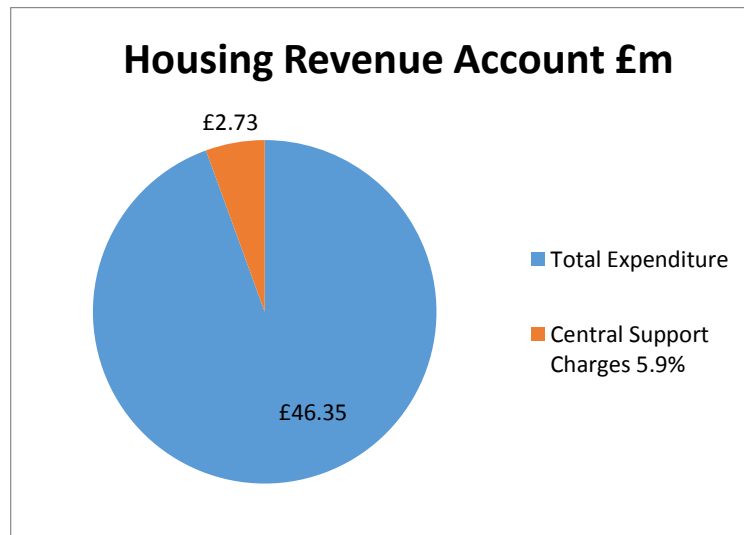
The bad debt provision is money set aside for rent arrears. The amount that is included within the budget each year is the additional amount required to ensure that there is enough provision to cover the anticipated arrears.

Description	Charge to HRA
BAD DEBTS PROVISION	£ 1,060,185
	£ 1,060,185

12. Central Support and Other Internal Charges

The HRA is charged annually for support services that Housing Services receives from other departments of the Council.

The central support charges met by the HRA should be similar in value to those met by the Council's overall General Fund. The chart below indicates the proportion of expenditure spent on Central Support within both the General Fund and the Housing Revenue Account.



The table shown in **section 13** (on page 13), indicates the proportion of total spend on Central Support Services that is recharged to the HRA. Broadly speaking the same proportion of all individual Central Support Recharges should be charged to the Housing Revenue Account. In column d), you can see what proportion of each budget head is recharged to Housing Services. There will be legitimate reasons why more of a certain cost centre would be charged to Housing Services. For example, the HRA is charged more Revenues & Exchequer Services than other council departments, but other cost centres might be expected to be more in line with the overall allocation of spend across the Council as a whole.

13. Breakdown of Internal Charges

a) Service Description	b) 20/21 HRA share of costs	c) 20/21 Total cost of service provided	d) % paid by HRA of the council's total central support costs	e) What is this?
TOTAL SPEND	£2,546,762	£19,307,513	13.2%	
Other Central Support	£332,343	£3,450,954	9.6%	Share of communications, internal audit, change support and contact centre. It also includes the Corporate & Democratic Costs which are costs relating to all aspects of elected members' activities and costs which allows services to be provided & information required for public accountability.
Central Admin Support	£555,738	£2,706,776	20.5%	Provision of clerical support for the day-to- day administrative tasks.
Risk & Insurance	£50,085	£345,508	14.5%	Includes the processing of claims made by/against WDC, providing general advice & developing & implementing risk management practices
IT Services	£73,689	£4,347,626	1.7%	Service and application management, internal customer support, data centre support, IT improvements, technical design and information and policy standards.
Revenue and Exchequer Charges	£1,158,444	£2,062,031	56.2%	The Council's Finance Team is responsible for the recovery of all monies owed to Housing Services. This charge represents the cost of that income recovery activity.
Financial Services	£187,750	£3,086,203	6.1%	Covers all financial management support to Housing Services, including payroll, payments, budgeting and investment services.
Human Resources	£120,058	£2,545,353	4.7%	Recruitment, development management and contract management services, both on a strategic and operational basis
Legal Services	£68,655	£763,062	9.0%	Outwith spending on legal charges in pursuit of rent arrears which is accounted for elsewhere in the HRA, Housing Service receives general legal support on a day-to-day basis.

14. HRA Income

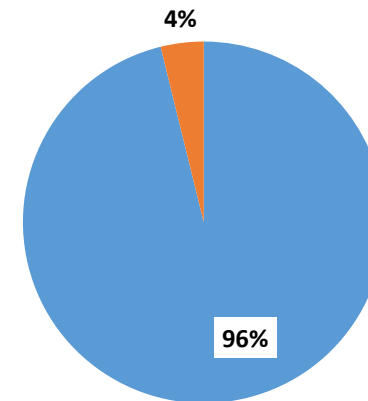
Almost all HRA income comes from rents charged to tenants of our flats and houses. Other income includes:

- rent from other types of properties owned by the Council: garages and lock-ups, shops;
- laundrette and electricity charges, and
- charges paid by owners for factoring services.

The table below indicates some of the main sources of HRA income.

Description	Income to HRA
Council House Rents	£44,573,021
Rent from Lock-ups	£209,539
Rent from Other Properties (Shops, Etc)	£115,048
Other HRA Income (eg. Revenue interest & reallocated property costs etc)	£162,448
Factoring/Insurance Charge	£1,291,777
TOTAL	£46,351,833

HRA Income



■ Council House Rents ■ Other HRA Income

15. Building Services Surplus Policy

It is council policy to retain any Building Services surplus/loss within the General Fund. There is no surplus / loss passed onto the HRA. The Building Services surplus derives from a number of sources and is not just housing related. This includes other building services work for the Council and wider commercial activity.

This is agreed annually by the Council as part of the Council's Financial Strategy and wider budget setting process.

The Building Services budgeted surplus is re-calculated each year. This process requires the following to be reviewed :-

Income achievable based on work plan from HRA and agreed pricing structure

What will require contracted out to external providers and the cost of this

Staffing levels / shortages

Likely pay award for staff

inflation on supplies lines

Consider cost efficiencies in e.g. procurement , productivity

The figures are calculated taking the above into account and this becomes the proposed budget for building services once reviewed by the Chief Officer of Finance . The Chief Officer will check that the surplus is at a reasonable level . Any significant change in the proposed budgeted surplus would prompt a review of staffing /pricing to ensure the price structure was reflective of the actual reasonable cost of providing the service . This could result in either reduction or increased in costs to HRA . This has not been required in recent years since the surplus has been reasonably stable at around 5% of turnover.

16. HRA 5 Year Capital Programme

The Council's capital programme includes the improvement works for the existing Council Housing Stock. It also includes the spending plans for the council New Builds Affordable Housing Supply programme.

	2022-23 Budget (including Slippage) £000	2023-24 Budget £000	2024-25 Budget £000	2025-26 Budget £000	2026-27 Budget £000
OTHER CAPITAL EXPENDITURE	1,336	1,173	1,202	1,232	1,263
Special Needs Adaptations	474	485	497	509	522
Minor capital repairs	431	442	453	464	475
Better Homes Priority Budget	210	215	221	226	232
Housing Management System Development	-	-	-	-	-
Gypsy Travellers Site	30	31	32	32	33
Airport Noise	192	-	-	-	-
MAJOR COMPONENT REPLACEMENTS	11,851	10,783	11,052	11,329	11,612
Targeted Energy Efficiency Standard for Social Housing (EESH) compliance works	3,715	3,808	3,903	4,001	4,101
Building external component renewals, roofs/chimneys/flashings/fascias/gutters etc	2,972	3,047	3,123	3,201	3,281
Doors/window component renewals	2,946	1,656	1,697	1,740	1,783
External stores/garages/bin stores/drainage component renewals	43	44	45	46	48
Secure door entry component renewals	43	44	45	46	48
Statutory/regulatory compliance works (lifts/electrical/legionella/fire etc)	108	110	113	116	119
Heating improvement works (Boiler replacement programme)	969	993	1,018	1,044	1,070
Energy improvements/ efficiency works (eg loft insulation, pipe/tank insulation, draught exclusion)	54	55	57	58	59
Kitchen and Bathroom replacement programme	1,000	1,025	1,051	1,077	1,104
VOID CAPITAL	2,000	1,500	1,538	1,697	1,740
Works to empty properties in order to allow them back into the letting pool	2,000	1,500	1,538	1,697	1,740
CONTINGENCIES	100	100	100	100	100
Budget provision for unforeseen expenditure	100	100	100	100	100
STRUCTURAL & ENVIRONMENTAL	2,606	2,371	2,413	2,456	2,000
Defective structures - programme of works to address specific structural faults in tenement properties in Drumry	922	662	679	696	713
Environmental renewal works, paths/fences/walls/parking areas	969	988	1,008	1,028	1,049
Asbestos management works	215	221	226	232	238
MultiStorey Flats Fire Risk Assessment Works	500	500	500	500	-
SUPPORT COSTS	2,504	2,554	2,605	2,657	2,711
Salaries/central support/offices	2,504	2,554	2,605	2,657	2,711
TOTAL CAPITAL PLAN (excluding the Affordable Housing Supply Programme)	20,398	18,481	18,910	19,471	19,424
Affordable Housing Supply Programme including Buy Backs	23,964	20,643	10,324	5,059	10,152
TOTAL CAPITAL PLAN (including the Affordable Housing Supply Programme)	44,362	39,125	29,234	24,530	29,576

16. HRA 5 Year Affordable Housing Supply Programme

The Council's More Homes Strategic Housing Investment Plan (SHIP) is revised annually the figures for the next 5 years (2022/23-2026/27) are noted below. The SHIP focuses on the delivery of affordable housing by location, type and tenure and is incorporated within the figures below.

	2022-23 Budget	2023-24 Budget	2024-25 Budget	2025-26 Budget	2026-27 Budget
	£000	£000	£000	£000	£000
AFFORDABLE SUPPLY PROGRAMME	23,964	20,053	9,324	4,649	10,151
Buy Backs	1,350	1,350	1,350	1,350	1,350
New Build Programme	22,614	18,703	7,974	3,299	8,801
St Andrews School	639	-	-	-	-
Aitkenbar Primary School	320	-	-	-	-
Clydebank East	4,977	6,570	-	-	-
Dumbarton Harbour Ph 3	108	-	-	-	-
Queens Quay - site B	272	-	-	-	-
Pappert	6,000	1,700	1,500	100	100
Queens Quay Site C	2,000	-	-	-	-
Lilac Avenue	300	2,512	430	108	-
Bank Street	1,500	1,680	320	-	-
Clydebank Health Centre	500	1,500	1,180	820	-
Willox Park	5,000	2,540	3,460	750	-
Mount Pleasant	297	1,500	3,383	820	-
Future developments	-	-	-	-	8,000
Fees and Staffing Costs	701	701	701	701	701