

KENTISH TOWN DISTRICT MANAGEMENT COMMITTEE

WEDNESDAY, 8 JANUARY 2025 AT 6.30 PM
COUNCIL CHAMBER, TOWN HALL, JUDD STREET, LONDON WC1H 9JE

Please arrive at 6:15 to be seated in the council chamber for the joint presentation starting at 6:30 pm.

Enquiries to: Rebecca Taylor, Committee Services
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Telephone: 020 7974 8177 (Text phone prefix 18001)

CHAIR

Jane McWilliams (Brookfield TRA)

VICE CHAIRS

Derek Jarman (Kennistoun, Willingham, Rosemary & Margaret TA)
Momota Khatoun (St Pancras Way Estate TRA)

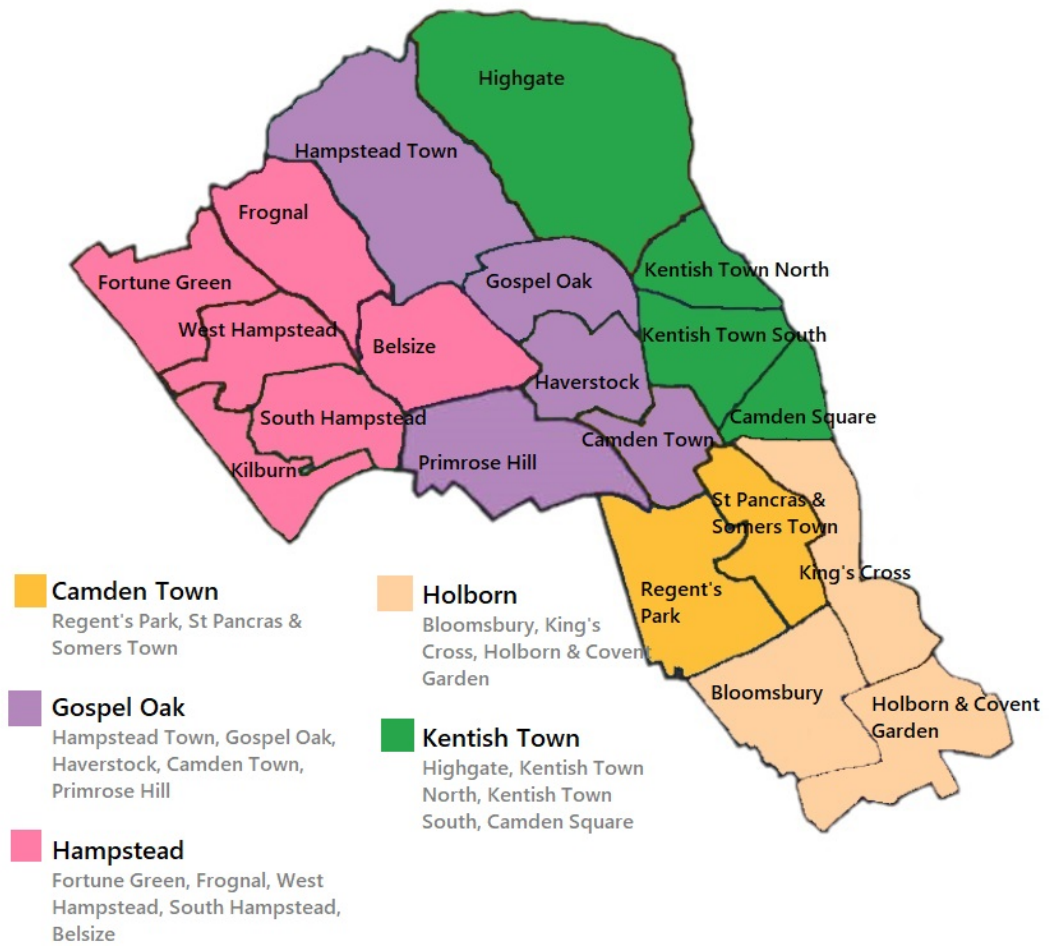
A full list of voting DMC members and substitutes is set out at Item 1.

COUNCILLOR OBSERVERS

Councillors Meric Apak (L), Camron Aref-Adib (L), Richard Cotton (L),
Sylvia McNamara (L), Andrew Parkinson (C), James Slater (L),
Anna Wright (L) and Sagal Abdi-Wali (L)

Issued on: Friday, 20 December 2024

DMC AREAS BY WARD



TOWN HALL FIRE/ EMERGENCY EVACUATION PROCEDURE

If the fire alarm sounds continuously, or if you are instructed to do so, leave the building quickly and calmly by the nearest available exit. Do not stop to collect personal belongings. Fire exit doors are clearly marked and lead via the staircases to Euston Road, Bidborough Street or Judd Street.

Do not use the lifts. If you are a wheelchair user or have a mobility problem which prevents you from using the staircases, please proceed to the lift lobby area where you will be evacuated from the building.

Do not wait immediately outside the building – proceed to the assembly point on Bidborough Street (outside the Openreach building) and await further instructions.

Procedure and Timings

1. All DMC representatives will be invited to hear the officer introduction for **item 6** in the **Council Chamber**. **(6.30pm - 7.00pm)**
2. Each DMC will then go into the rooms set out below where they will convene formally and consider the **published agenda** for their respective meeting: **(7.10pm - 8.10pm).**

**Gospel Oak
Hampstead
Camden Town
Kentish Town
Holborn**

**Council Chamber
Committee Room 1
Committee Room 2
Committee Room 5
Committee Room 4**

All questions, comments and clarification requests will only be taken once each DMC is formally convened and considering the report under the relevant agenda item in their respective meetings. There will be officers in each room from finance and housing management to support each DMC in the usual way.

3. The DMCs will be recalled back to the Council Chamber to report their feedback at the end of their respective meetings. **(8:15pm - 8:45pm)**
4. The DMCs who prefer to remain in their own meeting for longer than the designated time may do so and submit their feedback by email following the meeting.
5. The meeting will close at **8.45pm**

KENTISH TOWN DISTRICT MANAGEMENT COMMITTEE

8 JANUARY 2025

AGENDA

1. **REGISTRATION OF TENANTS' AND RESIDENTS' ASSOCIATIONS AND CO-OPTION OF TENANT REPRESENTATIVES** (Pages 5 - 8)

Appendix A lists those Tenants' and Residents' Associations (TRAs), which have satisfactorily completed the registration process at the date of despatch of this agenda. It gives details of the representatives of those Associations to be co-opted onto the DMC, in accordance with the constitution, together with the names of the substitutes.

Appendix B lists those TRAs whose registrations have lapsed. If a TRA wishes to register it must hold an Annual General Meeting (AGM), open to all members, once a year (with an independent observer in attendance). The minutes must be sent to the Tenant Participation Team together with a membership list and a completed registered form.

2. **APOLOGIES**

3. **ANNOUNCEMENTS**

4. **DECLARATIONS OF INTEREST IN MATTERS ON THIS AGENDA**

5. **NOTIFICATIONS OF ANY ITEMS OF BUSINESS THAT THE CHAIR DECIDES TO TAKE AS URGENT**

6. **JANUARY DMC HRA BUDGET 2025/26 AND RENT SETTING REPORT** (Pages 9 - 32)

Report of the Director of Finance

This report summarises the financial position of the Housing Revenue Account and the draft recommendations on rent and service charges to be made to the Cabinet in January 2025.

The report also seeks the views of the DMCs on the draft recommendations.

The DMCs will retire to the following rooms to discuss the budget proposals separately:

Gospel Oak	- Council Chamber
Hampstead	- Committee Room 1
Camden Town	- Committee Room 2
Kentish Town	- Committee Room 5
Holborn	- Committee Room 4

At 8.15pm the DMCs will be recalled to report the outcomes from their respective meetings if they wish.

7. ANY OTHER BUSINESS THAT THE CHAIR CONSIDERS URGENT

AGENDA ENDS

The date of the next meeting will be Tuesday, 4 March 2025 at 6.30 pm in Kennistoun and Willingham TRA Hall, Willingham Terrace, Leighton Road, London NW5 2UY.

Kentish Town Appendix A

The Reports show all currently registered Tenants' and Residents' Associations as at:

17 December 2024

An updated listing will be prepared for the actual DMC meeting, and presented on the evening, by either the Tenant Participation Service or by the Committee Services officer.

Association Name	DMC Member	DMC SUB	Last recognised AGM
Brookfield Estate TRA	Jane McWilliams	Amyjo Lambe	20/05/2024
Camden Association of Street Properties (Kentish Town)			31/10/2024
Camden Square Area TRA	Jonathan Graham	Marion Ramoutar	30/10/2024
Carrol Close and Sanderson Close TRA	Sophie Rodger	Susan Clark	13/03/2024
Holly Lodge TRA	Josh Cedar Steven Barton	Brendan Gleeson	16/11/2023
Ingestre Road TRA	John Loughran	Kevin Lawer	24/07/2024
Kenbrook House TRA	John Legg	Chukwudi Onyebuchukwu	22/10/2023
Kennistoun, Willingham, Rosemary & Margaret TA	Derek Jarman	John Webb	05/12/2023
Leighton Crescent TRA	Jane Hickson	Susan Corder	09/04/2024
Lissenden Gardens TRA	Helen Jack	Ingrid Foxton	20/07/2024
Maiden Lane TRA	Pauline Stafford Joanna Hill	Deirdre Mcevoy Valerie Amajoutt	17/01/2024
Peckwater TRA	Sadiya Waasuge	Charlotte Pelzer	17/10/2024
Raglan Estate TRA	Andrew St John	Shah Md. Jaber Mia	15/11/2024
Spencer Rise & Churchill Road Estate	Eleanor Davies	Joseph Thornton	22/05/2024
St Pancras Way Est TRA	Momota Khatoon		28/02/2024
Torriano Estate TRA	Greg Hattingh	Timothy Morgan	16/05/2024
Whittington Estate RA	Agnieszka Slominska-Karachuk	Patrick Hagopian	03/10/2024

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Kentish Town Appendix B

The List shows TRAs whose registrations have lapsed within the last 12 months as at:

17 December 2024

The Tenant Participation Service refer all groups listed here to the Housing Officer for their support to assist the groups to re-register

Association Name	DMC Member	DMC SUB	Last recognised AGM
Highgate Road TRA	Katherine Bourn	Foulla Pashkaj	06/06/2023

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Agenda Item 6

LONDON BOROUGH OF CAMDEN	WARDS: All
REPORT TITLE January DMC HRA budget 2025/26 and Rent Setting Report	
REPORT OF Director of Finance	
FOR SUBMISSION TO Camden Town DMC Gospel Oak DMC Hampstead DMC Holborn DMC Kentish Town DMC	DATE 08 January 2025
SUMMARY OF REPORT This report summarises the financial position of the Housing Revenue Account and the draft recommendations on rent and service charges to be made to the Cabinet in January 2025. The report also seeks the views of the DMCs on the draft recommendations. Local Government Act 1972 – Access to Information No documents that require listing were used in the preparation of this report Contact Officer: Emma Cardoso- Strategic Finance Lead- Housing 5 Pancras Square, London, N1C 4AG Emma.cardoso@camden.gov.uk 02079746513	
RECOMMENDATIONS DMCs are asked to note the contents of this report and respond to the questions detailed in Appendix F as part of the HRA budget setting process.	

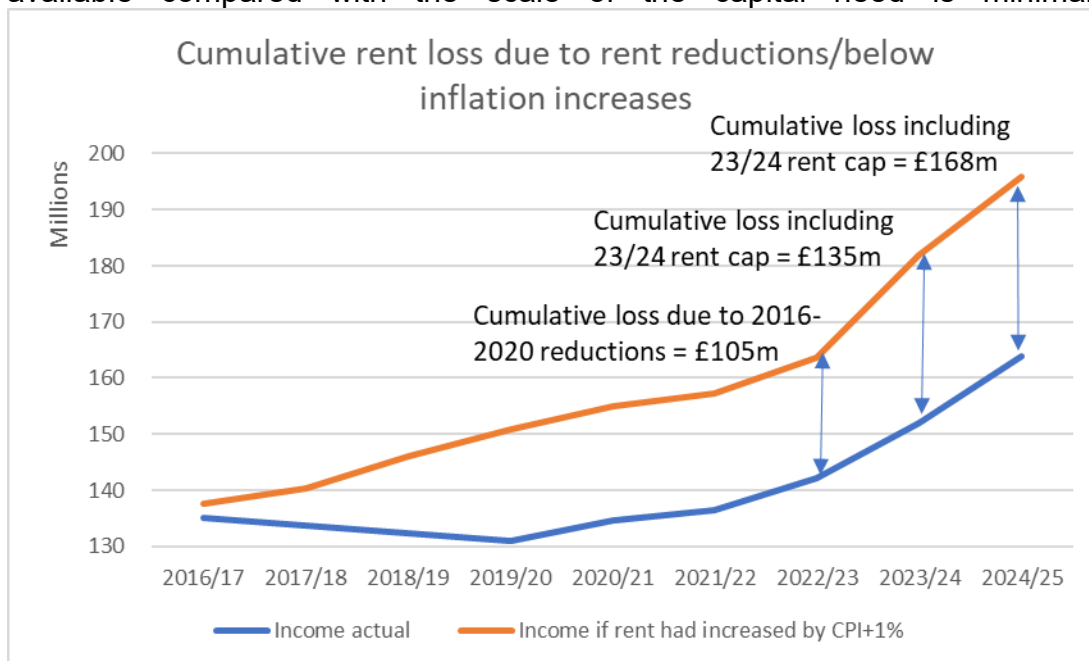
Signed: Daniel Omisore, Director of Finance

Date: 18th December 2024

1. BACKGROUND/ CONTEXT

1.1. This report sets out the budgetary position on the Council’s Housing Revenue Account (HRA) for 2025/26 and the draft recommendations that are planned to be made to the Cabinet on 15th January 2025 regarding rents, charges and savings. The Housing Revenue Account (HRA) is a ring-fenced account containing the income and expenditure arising from a housing authority’s landlord functions, which must balance each year.

1.2. The overwhelming financial pressures, caused by the previous government’s austerity-driven policies, has jeopardised the funding of social housing across the country. The self-financing regime has been completely undermined with the funding system for social housing fundamentally broken - its foundations require fixing. Residents may be interested to read in more detail about the [Future of Social Housing report](#) that was presented and signed by many Councils which asks Government to step in and make the financial model sustainable again. The original settlement deal has been deviated from in many ways- not just the assumed income streams which were originally RPI + 0.5% + £2/week and are now subject to Rent Standards (recent years CPI + 1%) or in the case of the Welfare Reform (16/17-19/20) 1% annual cuts for 4 years. It has been calculated that the HRA has lost £168m of rental income since 2016 vs what it would have received if the policy had been kept consistent at CPI + 1%, this is all money that could have been reinvested into the HRA stock and services. Other assumptions have changed since the settlement from level of investment needed to the running costs of the services and repairs. Added to which there has been multiple years of new regulatory pressures to absorb- Fire Safety, Building Safety, Social Housing, with no burdens funding and new costs to pay to regulator and to be compliant with the new rules. The new regulations also impact Capital budgets, which has a knock-on effect to the wider better homes programme in terms of prioritising works. Camden officers always bid for available grants but the funding available compared with the scale of the capital need is minimal.



- 1.3. The main source of income for HRA is from social rents and the increases in rents are limited to the Rent Standard, which for 2025/26 has been confirmed as Consumer Price Index (CPI) + 1%. CPI was 1.7% for September 2024, meaning increases are limited to a maximum of 2.7%. Income from tenants' service charges and leaseholders are based on the actual cost of those services provided. The government has announced at the autumn budget that it is launching a consultation about another 5 year Rent Standard of CPI + 1%, with a possibility to set a 10 year agreement. Camden will be drafting a reply and will reiterate the wider financial support that the HRA requires as part of the response.
- 1.4. The 2025/26 budget must focus on the financial sustainability of the HRA, eradicating overspends, delivering on MTFS (medium term financial strategy) savings and replenishing the reserves. In absence of any external funding interventions, for the Housing Revenue Account to remain financially stable the Council will need to continue to take difficult decisions. This will include the delivery of savings already agreed as part of the current MTFS and will require further budget savings to allow the Council to set a balanced HRA budget for next year.

INVESTMENT IN HOUSING

- 1.5. Investment in its housing stock is a fundamental objective for the Council and its landlord duties. The HRA funds capital investment in its existing Housing Stock through annual contributions to the Major Repairs Reserve. The value transferred (£42m 24/25 forecast) is equivalent to the cost of depreciation of the stock, which is the minimum prescribed requirement. As noted above, the HRA has been limited by its income and had revenue pressures in recent years and therefore has been unable to increase capital investment above this minimum level.
- 1.6. A key element of Camden's investment in stock strategy is the Community Investment Programme (CIP), which includes estate regeneration, investment in schools and community assets. CIP has bold and ambitious targets for housing delivery, with 4,850 new homes to be built throughout the lifetime of the programme. Through CIP the council has now completed nearly 1,500 new homes, with 495 on site and over a thousand more in the approved pipeline. Expenditure on estate regeneration adds to the Council's borrowing costs, which is within the HRA's revenue budget. Receipts from the sale of private units and from grant funding reduce overall borrowing and associated borrowing costs.
- 1.7. The Better Homes programme was established in 2013/14 and since then has delivered £629m in investment in our Council homes at an average of £57m per annum. This covers internal works (e.g., kitchens and bathrooms), external works (e.g., roofs and windows), mechanical and electrical works (e.g., communal heating and lifts) and fire safety works. The Council has a total of £320m capital works budgets for the next five

years including the Chalcots major works project and a cabinet report in January will look in detail at the investment needs across the housing stock and these can be met through a new asset management strategy.

- 1.8 The Council has a strategic aim to improve the energy efficiency of homes through our retrofit programme. This will provide residents with long term energy security and also cut greenhouse gas emissions in Camden, contributing to our climate ambitions. Extensive research is underway at present as to which strategies and policies need to be put into place to achieve this as well as the approach to investment models that is required. There has been limited funding announcements from central government on capital pressures arising from the Fire Safety Act, Building Safety Act 2022 or the need to retrofit stock and no readily available funding for revenue pressures. As a result of limited capital grant funding, the Council has to prioritise and invest in its stock at a much slower rate than it would like to, working within the confines of the affordability of the HRA in line with the Prudential Code.
- 1.9 The Council is preparing an asset management strategy which will set out its investment priorities and programmes for the next 5 years. This is largely based on a comprehensive stock condition survey carried out in 2023, and supplemented by other key information sources such as fire risk assessments, energy efficiency assessments and testing programmes. The strategy's aim is to set out how the Council can comply with its regulatory responsibilities, and ensuring homes are safe, warm and dry. It considers the changing resident profile and needs in the borough and seeks to ensure the Council respond effectively to this. The Council faces significant financial pressures, and in order to finance current fire safety works, it has already committed the available capital budgets to 2029. The work has identified that this means the Council faces a significant shortfall, estimated at £300m to ensure investment in homes can be delivered even to a basic regulatory standard. Officers are currently working on funding options; the report is being taken to Cabinet in January and will be published on 7th January 2025 on the website.

2. HRA BUDGET 2025/26

2.1. The Council is required to agree a balanced HRA budget for each year. The proposed budget for 2025/26 is set out in detail in Appendix A.

2.2. This budget considers the following expected cost pressures for the 2025/26 financial year. These include:

- **Inflation and Corporate** – CPI inflation has fallen significantly since its peak of 10.7% in November 2022, to 1.7% in September 2024. However, this is not the only cost inflation the HRA is impacted by. The HRA has many types of cost inflation:
 - Staff inflation is determined following national negotiations and is therefore not a controllable factor. For the past few years, the negotiations have been slow and the result higher than assumed budget.
 - Some external contracts are index-linked, and these fluctuate month on month and run at different rates to CPI (e.g. RPI was 2.7% vs CPI of 1.7% for September 2024). The construction industry costs are often linked to BCIS indices, which are currently higher than CPI (around 3.4%) and therefore impacting the Repairs budgets.
 - Energy costs have fallen since their peak in mid-2022 but remain high by historical standards.
 - Insurance premiums have significantly grown in recent years beyond CPI levels
- In the recent Autumn Budget, it was also announced that **Employers' National Insurance** contributions will increase from April 2025. The secondary Class 1 National Insurance (employer) threshold will decrease from £9,100 to £5,000 per annum, and the main rate of secondary Class 1 National Insurance (employer) contributions will increase from 13.8% to 15%. This is expected to cost the HRA over £1m.
- **Depreciation** has increased significantly. The HRA must transfer the full cost equivalent of its depreciation to the Major Repairs Reserve every year. This is then used to fund capital investment of HRA stock.
- **Further regulation** has been introduced through the Social Housing (Regulation) Act 2023 which gained Royal Assent last year, to add to the Fire Safety Act 2021 and the Building Safety Act 2022. The Social Housing (Regulation) Act 2023 will introduce Ofsted and CQC-style inspections for social housing providers against the Regulator for Social Housing's consumer standards. As a landlord, Camden is making informed investment decisions to be able to improve the quality of its' housing stock, as well as have a deeper understanding of the needs of tenants which will inform the way the Council communicates and engages with tenants. In order to ensure regulatory compliance, the Council has increased staffing costs to work on the Housing Transformation Programme, which is a cross-Council corporate effort aligning housing and repairs services.

- **Transfer to HRA reserve** – the HRA reserve has provided protection at times of need but has been depleted in recent years and it is critically important that it is replenished as quickly as possible to ensure it is financially stable over the medium term.

2.3. Offsetting some of these pressures are the MTFS savings for 25/26 totalling **£1.48m**, as approved by Cabinet in January 2023. It is important that the savings continue to be achieved otherwise it would result in an overspend to the balanced HRA budget. See section 4 below.

2.4. In looking to 2025/26, it is estimated that the pressures total £7.45m and are summarised in Table one below along with potential funding to meet their cost.

Table one: pressures and potential funding

	Pressures £'m	Potential Funding £'m
Inflation	3.08	
Depreciation	2.17	
Top up reserve	1.00	
Regulatory changes	0.14	
Corporate Adjustments (incl Employers NI Contribution)	1.06	- 0.65
Rent increase 2.7% (CPI + 1%)	-	3.78
Tenants Service Charges increases incl. sheltered	-	0.95
MTFS savings	-	1.48
Proposed new increases to MTFS targets	-	0.60
	7.45	- 7.45

2.5. Section 3 explains in more detail what options have been identified to fund the pressures set out in Table one. If it is decided to not increase rents or service charges, options would need to be considered on where to make further cuts to set a balanced budget for 2025/26.

3. RENT AND SERVICE CHARGES

3.1. There are only a few ways that the Council can fund budget pressures and restore the HRA reserve to more sustainable and prudent levels - by increasing rents and charges or by reducing budgets.

RENT

3.2. Under the current rent standard, the Council can increase rents up to a maximum of inflation (Sept CPI 1.7%) plus 1%= 2.7%. The rent standard recognises that the HRA needs to be able to fund more than inflation each

year to operate due to being ringfenced and without external funding for items as referenced in the pressures section above.

- 3.3. The maximum permitted rent increase for 2025/26 would be 2.7%, which would generate £3.8m in income for the HRA, costing an average 2 bed property £3.84 extra per week.

Table two: Average rents with the proposed 2.7% increase

Bed size	Average Rent 24/25	Increase 2.7%	Average Rent 25/26 2.7%
0	£105.12	£2.84	£107.96
1	£125.28	£3.38	£128.66
2	£142.11	£3.84	£145.95
3	£158.96	£4.29	£163.25
4	£176.93	£4.78	£181.71
5+	£194.26	£5.25	£199.51

- 3.4. Rent is eligible under housing benefit and universal credit. Information on Camden’s website on support for residents is available here: <https://www.camden.gov.uk/cost-of-living-support>

- 3.5. **DMC members are asked for their views on rent increases of 2.7% from April 2025.**

SERVICE CHARGES

- 3.6. The proposal being taken to Cabinet is to increase tenants’ service charges by various levels as shown below for Caretaking, CCTV, Communal Lighting, Communal Mechanical and Electrical Maintenance, Grounds Maintenance and Responsive Housing Patrol to fund the cost of providing these services. Details about these services is shown in **Appendix C**.

- 3.7. The proposed increases are shown in **Table three below, generating £0.9m**. These service charges are eligible under housing benefit and universal credit.

Table three: Proposed Tenant Service Charge Increase

Tenant weekly service charges	2024/25 weekly charge	2025/26 weekly increase	2025/26 weekly charge	% change
Caretaking	£11.83	£0.59	£12.42	5%
Communal Lighting	£3.09	£0.00	£3.09	0%
CCTV	£1.14	£0.08	£1.22	7%
Communal M&E Maintenance	£1.45	£0.07	£1.52	5%
Ground Maintenance	£2.26	£0.27	£2.53	12%
Responsive Housing Patrol	£0.75	£0.05	£0.80	7%
	£20.52	£1.06	£21.58	

- 3.8. Additionally, some tenants pay for the enhanced CCTV service (as agreed at January 2019 Cabinet) once the new cameras are installed. The charge is £1.12 per week (on top of the CCTV maintenance charge) for 7 years.
- 3.9. Communal lighting charges are to be frozen to reflect falling electricity prices.
- 3.10. If the proposed increase in service charges is not supported by the Cabinet, then as the charges fund the inflated cost of the current services, any reduction in funding would mean that the service would have to be scaled back in the medium term.
- 3.11. **DMC Members are asked for their views on the proposed changes to tenants' service charges from April 2025.**

4. OTHER FEES AND CHARGES

- 4.1. Garage rents are due to be increased by £2/week from 2025/26, as agreed at Cabinet in January 2023 as part of the MTFs Proposals. An increase of £2/week means that garages cost £18/week instead of the current £16/week for tenants. This will continue to ensure that the charges meet the costs of running these assets.
- 4.2. Fees and charges in the Neighbourhoods service area were reviewed by services working in collaboration with finance business partners. Inflation of income budgets funded by fees and charges was set at 3% as the standard inflation assumption, agreed by the Director of Finance in September 2024.
- 4.3. Tenants and leaseholder garage rents were an exception to this uplift (paragraph 4.1). However, the charges for privately leased garages (used for commercial purposes or by non-Camden residents) are proposed to increase by 3%. Other fees and charges that are proposed to increase by 3% are estate parking spaces, resident visitor parking permits, shed and cupboard rental, allotment rental, and keys and fobs. A full list of new fees and charges can be found in Appendix E.

- 4.4. **DMC Members are asked for their views on the proposed changes to other fees and charges from April 2025.**

5. HEATING POOL

- 5.1. The heating pool is a ring-fenced self-financing account within the HRA. About half of Camden's tenanted properties and just over 40% of leasehold properties receive district-heating services and/or gas supplies from the Council. The Council's procurement strategy for gas supplies includes buying gas in advance from the wholesale markets, to even out fluctuations in wholesale prices. This has been a successful strategy for many years, but in times of significant gas price increases driven by factors such as geopolitical uncertainty and war in Ukraine, it affects the price Camden must pay, which in turn needs to be recovered from tenants and leaseholders.
- 5.2. In previous years, the heating scales had to be increased and held high to repay the heating pool deficit (created by heating charges being less than actual costs to the HRA of gas and electricity during 2022/23). This deficit is forecast to be recovered by the end of 2024/25 and the gas and electricity prices have fallen, therefore the proposal for heating scales from 2025/26 is a reduction of 35%. The impact on an A1 scale with 2 bedrooms is a reduction from £44.35/week to £28.83/week (£15.52/week less).
- 5.3. The future pricing of gas is highly uncertain due to volatile international markets, geopolitical tensions, and climate-related factors. There is a significant risk of prices rising sharply from October 2025, driven by supply chain disruptions, increased seasonal demand, and evolving global energy policies. This highlights the need to account for these uncertainties carefully, as any deficit would need to be repaid in future years, adding financial pressure in year on the HRA reserve and in future periods to tenants as this is passed on. For this reason, £0.7m is recommended to be held in the pool to absorb price increases. In the cost forecast there is no assumed percentage uplift but £0.7m is 7% of the power forecast for 2025/26.
- 5.4. **DMC members are asked to consider the recommendation to reduce Heating Pool scale charges by 35% for 2025/26.**

6. SAVINGS

- 6.1. Recognising the financial challenge ahead and the need to bolster our financial sustainability, the Cabinet agreed as part of 2023/24 budget and rent setting a Medium-Term Financial Strategy (MTFS) to deliver cumulative savings of £2.93m in 2023/24, £6.03m by 2024/25 and £7.51m by 2025/26. **These are shared in Appendix D.**

6.2. However, as mentioned above, the financial challenge has intensified and as such, we have had to develop further proposals to increase pre-existing savings targets as part of this year's budget setting process, guided by the approach outlined above. These are set out below and will be taken to Cabinet for consideration and approval as part of balancing the budget in 2025/26.

- **Increase of the MTFs savings target for leaseholders by £0.3m.** This reflects mainly budget adjustments that can be made to align the budgets with estimates/actuals being billed as the cost base has been rising over time but also work being done to ensure all rechargeable costs are being passed on.
- **Increase of the MTFs savings target for bad debt provision by £0.1m-** interventions in approach including use of software have led to higher collection rates in rent arrears. This should enable the bad debt provision budget to be reduced.
- **Increase of the MTFs savings target for commercial property income by £0.06m.** Based on performance in 2024/25 which is exceeding the savings target.
- **Increase of the MTFs savings target for efficiencies within property management £0.14m:** A mini review has identified that some vacant posts are no longer required so budget can be removed. This has no impact on services or staff jobs.

The proposed savings are summarised in Table four below.

Table four: Proposed additional savings (middle column) are summarised below. The table shows what the previously approved target is and what it would become if proposed increases are included:

Savings proposals agreed in 22/23	Savings target 25/26 £m	Further savings target proposed 25/26 £m	25/26 Total saving £m	Category
Rental income from reletting properties in the commercial properties portfolio	0.05	0.06	0.11	A
Garage Rents	0.13	0.00	0.13	N/A
Reviewing Our Services to Leaseholders	0.35	0.30	0.65	A
Rent Collection - Bad Debt Provision	0.25	0.10	0.35	A
Housing Transformation	0.30	0.00	0.30	N/A
Efficiency in property management	0.00	0.14	0.14	A
Family Friendly Strategy	0.40	0.00	0.40	N/A
Re-allocation of Spring Clean Budget 2023/24 and 2024/25	-1.00	0.00	-1.00	N/A
Re-allocation of Chalcots funding from 2025/26 upon completion of Works	1.00	0.00	1.00	N/A
Total savings proposed for 25/26	1.48	0.60	2.08	

7. Formal Consultation

7.1 A list of the consultation questions is in **Appendix F**.

REPORT ENDS

Appendix A Draft HRA budget 2025/26

Expenditure:	2024/25 Latest Budget	2025/26 Proposed Budget	Change in budget
Repairs and Fire Safety	68,790	70,855	2,064
Housing Management Services	30,436	45,796	15,361
Commercial Properties	1,797	1,820	23
Housing Needs	1,375	1,108	(267)
Supported Accommodation	2,511	2,344	(167)
Estate Management	19,439	9,123	(10,316)
Power	29,192	17,257	(11,934)
Rent and Rates	4,845	3,259	(1,586)
Tenant Mgmt Organisations	2,610	2,666	57
Debt/Capital Outlay/Contingency	74,355	77,098	2,743
Bad Debts Provision	2,248	1,943	(305)
Corporate & Democratic Core	4,617	3,731	(886)
Total Expenditure	242,215	237,000	(5,214)
Income:			
Dwelling Rents	(160,460)	(164,235)	(3,775)
Shops, Garages, Sheds and Parking	(13,604)	(13,893)	(289)
Charges for Services	(67,151)	(57,872)	9,279
HRA Investment Income	(1,000)	(1,000)	-
Total Income	(242,215)	(237,000)	5,214
Total	(0)	(0)	(0)

Appendix B- Heating Pool

Financial summary

The following table sets out the expected costs and income, based on the changes outlined above, for the Heating Pool.

HEATING POOL 2025/26	2023/24	2024/25	2025/26
	Actual	Forecast	Estimate
	£'000	£'000	£'000
2 Bed Weekly charge - A1	£44.35	£44.35	£28.83
weekly charge	£0.00	£0.00	£(15.52)
Increase (Decrease) in charges from 1 April	125%	0%	(35.0)%
Fuel Costs	22,174	14,181	11,383
Bad Debt Costs	947	947	947
Maintenance & Infrastructure Costs	826	988	967
TOTAL EXPENDITURE	23,948	16,116	13,297
TOTAL INCOME	(23,757)	(19,401)	(13,927)
(Surplus)/Deficit for Year	191	(3,285)	(630)

Movement in Reserves

(Surplus) / Deficit Brought Forward	2,396	2,944	(236)
Surplus/Deficit in year	191	(3,285)	(630)
Heat Compensation Loss of Service	105	105	100
Surplus earmarked for price increases			766
Reserves Carried Forward	2,944	(236)	0

Appendix C – Tenant Service Description

Service Charge	Purpose
Caretaking	<p>This charge is for the cost of cleaning the communal and external areas of Camden’s blocks and estates including the 23 street properties that receive a caretaking service.</p> <p>The enhanced service focuses on improved quality and achieving the standards and targets developed in partnership with residents. To ensure not only continuous improvement but</p> <ul style="list-style-type: none"> • Cleaner estates – inside and outside areas that are now cleaned by our inhouse caretaking team • More caretakers – you'll see them out and about in their new blue uniforms • Faster response times <p>The caretaking service is provided by caretakers, caretaking managers and principal caretaking managers.</p> <p>The cost of cleaning communal windows is included in the charge. Our window cleaning team managed by the caretaking support and response team manager clean the communal windows inside and out every six months.</p> <p>Camden has a huge variety of property types and the service has to adapt to suit the needs of the different blocks and estates. Duties undertaken by the service include:</p> <ul style="list-style-type: none"> • Resident safety – health and safety and fire safety checks undertaken daily to all communal areas • Supporting vulnerable residents • Cleaning service to lobbies and lifts every day • Check lights to communal areas and replace bulbs dependent upon fittings below 3m • liaise and support contractors working on the blocks • Signpost rough sleepers to support them to move on • External sweeping on estates. • Refuse and bulk item management - by cleaning bin rooms and rotating bins to avoid overflow and spillage, clear chute blockages, clean up dangerous items and move bulk waste to the correct place of storage • Identify and report essential and emergency repairs • Reporting of ASB, missed refuse collections, monitor grounds maintenance contractor etc. • Assisting Police and LFB on site when necessary. • Provide the emergency out of hour’s service via residential Caretakers that runs between 5pm until 11pm on weekdays and 9am until 11pm at weekends

	<ul style="list-style-type: none"> • Seasonal work such as gritting during the winter maintenance process • Project work including deep cleaning, painting to communal areas etc.
CCTV	The charge for this service covers the cost of Planned Preventative Maintenance and repairs to CCTV systems in Camden's housing premises. It also covers the cost of the CCTV hub which is a monitoring system. In addition to fixed/permanent CCTV cameras, mobile units can be deployed (where available) in conjunction with information received from the mobile patrol team and the police. Images can be shared with the Police, partners and Council officers.
Communal lighting	This covers the cost of communal electricity and the carrying out of the Planned Preventative Maintenance of and repairs to communal block and/or estate lighting. The contract includes repairs to all lighting to communal areas and electrical installations. There may also be additional repairs not covered by the contract. Generally Camden's caretakers replace bulbs where they are below 3m.
Grounds maintenance	This charge is your share of the costs incurred by Camden for maintaining the communal green spaces and trees on estates and communal gardens. Works to trees are carried out on a 3-5 year cycle although some work is undertaken on an ad-hoc basis where the need arises.
Responsive Housing Patrol	<p>This charge covers the provision of the responsive mobile security patrol to Camden's housing estates. The team helps to ensure there are reduced instances of anti-social behaviour around Camden's housing estates, improving security with targeted patrols and providing reassurance for residents.</p> <p>The mobile patrol team operates between the hours of 4pm and 4am Monday to Sunday every day of the year. Between the hours of 4pm and 4am you should telephone Contact Camden on 020 7974 4444 to request the assistance of the mobile patrol team.</p>
Communal M&E maintenance	This charge covers the repair and maintenance of Mechanical and Electrical equipment in the communal areas of dwellings.

Appendix D- MTFs savings from 2023/24-2025/26

In January 2023, the Cabinet agreed a savings programme of £7.5m across the three years to 2025/26 of which £1.48m of new savings will be delivered in 2025/26.

	23/24 £m	24/25 £m	25/26 £m
Savings proposals	Additional savings each year		
Rental income from reletting properties in the commercial properties portfolio	0.05	0.05	0.05
Garage Rents	0.13	0.13	0.13
Reviewing Our Services to Leaseholders	0.00	0.35	0.35
Rent Collection - Bad Debt Provision	0.25	0.50	0.25
Top Tier Review	0.18	0.00	0.00
Voids Improvement	0.50	0.50	0.00
Housing Transformation	0.00	0.30	0.30
Efficiency in property management	0.10	0.10	0.00
Family Friendly Strategy	0.20	0.30	0.40
Repairs efficiency	0.30	0.00	0.00
Re-allocation of Spring Clean Budget 2023/24 and 2024/25	1.00	0.00	-1.00
Re-allocation of Chalcots funding from 2025/26 upon completion of Works	0.00	0.00	1.00
Refinancing Council Debt	0.22	0.87	0.00
Total savings proposed	2.93	3.10	1.48

- **Purchase Programme for Family Friendly Housing:** an approach to funding and delivering a purchase programme for family friendly housing to address directly the overcrowding crisis and eliminate severe overcrowding within the next five years was agreed at the Cabinet meeting of 14 December 2022. This strategy will help reduce repairs costs on hard to maintain or unsuitable properties.
- **Void performance improvement:** The aim would be to reduce void turnaround time and overall level of voids of HRA dwelling stock through reviewing the current process, improving data management and creating a performance management structure.
- **Top tier review/ Housing Transformation:** The housing service is reviewing its structure to consider how tenants can access services they need more easily and is seeking to eliminate duplication from service delivery. There was a reduction of 3 housing heads of service as part of the top tier review during 2023/24.
- **Efficiency in Repairs/ property management:** as part of our continuing work to improve our housing repairs service including through digital transformation

this proposal will provide savings by prioritising repairs work more effectively, by making better use of staff resource through work planning and using data and insight to target resources.

- **Temporary removal of some of the spring clean budget (to be reinstated at the end of Chalcots project):** Spring Clean is something valued by tenants but in order to generate the significant savings required, it is proposed to reduce this budget temporarily until the Chalcots project ends. The proposal is to delay the decoration of communal areas to meet other higher priority demands within the Repairs Service Area.
- **Re-allocation of Chalcots funding upon completion of works:** this budget cannot yet be released (to be added back to Spring Clean budgets) as the project is due to finish in Summer 2025. Work is underway to all five towers and a new A1 fire rated cladding and curtain wall system is being installed.
- **Rent Collection- Bad Debt Provision:** Saving anticipated through improved rental arrears management.
- **Reviewing Our Services to Leaseholders:** Project underway to review where Camden can maximise further income from leaseholders where this is due but not claimed.
- **Garage Rents:** Prior to 2023/24, rental charges for garages had not increased since 2016/17 meaning they are now no longer aligned with other local authority charges and the cost of providing services. Increasing by £2.00 each year for three years will bring rental charges in line with comparable charges across London as identified in a recent benchmarking exercise. The proposal is therefore to increase rents on garages by £2.00 each year for three years, going from £16 to £18 in 2025/26.
- **Rental income from reletting properties in the commercial property portfolio:** This would aim to ensure that the Council's commercial assets secure income through a reduction in voids or identify under-utilised assets that could provide commercial opportunities.

Appendix E – Other Fees and Charges

Service	Fee 2024/25	Proposed Fee 2025/26	Price Increase
Tenants / Leaseholders - Garages	£16.00	£18.00	£2.00
Private - Garages - Agar Grove Estate, Agar Grove, London, NW1 0RL	£25.00	£25.75	£0.75
Private - Garages - Ainsdale, Harrington Street, NW1 3SD	£50.00	£51.50	£1.50
Private - Garages - Ainsworth Way, London, NW8 0SR	£25.00	£25.75	£0.75
Private - Garages - Ascot Lodge, Greville Place, London, NW6 5JD	£35.00	£36.05	£1.05
Private - Garages - Ashington, Warden Road, NW5 4RB	£25.00	£25.75	£0.75
Private - Garages - Bacton, Lismore Circus, London, NW5	£25.00	£25.75	£0.75
Private - Garages - Barling, Castlehaven Road, London, NW1 8TJ	£50.00	£51.50	£1.50
Private - Garages - Barrington Close, NW5 4AG	£25.00	£25.75	£0.75
Private - Garages - Baynes Mews, NW3 5BH	£35.00	£36.05	£1.05
Private - Garages - Belsize Avenue, London, NW3 4BL	£35.00	£36.05	£1.05
Private - Garages - Bernard Shaw Court, St Pancras Way, London, NW1 9NG	£50.00	£51.50	£1.50
Private - Garages - Bowmore Walk, NW1 9XY	£25.00	£25.75	£0.75
Private - Garages - Bradfield Court, Hawley Road, NW1 8RN	£50.00	£51.50	£1.50
Private - Garages - Bray, Fellows Road, London, NW3 3JX	£50.00	£51.50	£1.50
Private - Garages - Brecknock Road, London, N7 0BU	£35.00	£36.05	£1.05
Private - Garages - Bridgeway Street, NW1 1QU	£50.00	£51.50	£1.50
Private - Garages - Britannia Court, 2 Fairhazel Gardens, NW6 3SG	£50.00	£51.50	£1.50
Private - Garages - Burghley Road, London, NW5	£25.00	£25.75	£0.75
Private - Garages - Canfield Place, London, NW6	£25.00	£25.75	£0.75
Private - Garages - Canteloves Road, NW1 9XP	£25.00	£25.75	£0.75
Private - Garages - Castle Place, NW1 8PS	£25.00	£25.75	£0.75
Private - Garages - Castle Road, London, NW1	£25.00	£25.75	£0.75
Private - Garages - Chaucer House, Bells Hill, Barnet, EN5	£25.00	£25.75	£0.75
Private - Garages - Chevington, Garlinge Road, NW2 3TE	£35.00	£36.05	£1.05
Private - Garages - Churchill Road, London, NW5	£25.00	£25.75	£0.75
Private - Garages - Churchway Estate, Churchway, London, NW1 1LL	£25.00	£25.75	£0.75
Private - Garages - Daleham Gardens, NW3 5BU	£25.00	£25.75	£0.75
Private - Garages - Dartmouth Park Hill, London, NW5 1HU	£25.00	£25.75	£0.75
Private - Garages - Dennington House, Dennington Park Road, London, NW6 1AU	£25.00	£25.75	£0.75
Private - Garages - Downside Crescent, NW3 2AN	£50.00	£51.50	£1.50
Private - Garages - Dudley Court, Endell Street, London, WC2H 9RQ	£50.00	£51.50	£1.50
Private - Garages - Dunboyne Road, NW3 2YY	£35.00	£36.05	£1.05
Private - Garages - Dunster Close, Bells Hill, Barnet, EN5	£25.00	£25.75	£0.75
Private - Garages - Dynham Road, London, NW6 2NR	£35.00	£36.05	£1.05
Private - Garages - Elsfield, Highgate Road, NW5 1NT	£25.00	£25.75	£0.75
Private - Garages - Englefield, Clarence Gardens, NW1 3LN	£25.00	£25.75	£0.75
Private - Garages - Eresby Place, NW6 4JT	£25.00	£25.75	£0.75
Private - Garages - Fairfield, Arlington Road, London, NW1 7LE	£25.00	£25.75	£0.75
Private - Garages - Falkland Road, London, NW5	£25.00	£25.75	£0.75

Private - Garages - Fawley Road, NW6	£50.00	£51.50	£1.50
Private - Garages - Ferncroft Avenue, NW3 7PD	£50.00	£51.50	£1.50
Private - Garages - Flask Walk, NW5 1ET	£35.00	£36.05	£1.05
Private - Garages - Forge Place, NW1 8DQ	£50.00	£51.50	£1.50
Private - Garages - Frognal Lane, NW3 7DT	£50.00	£51.50	£1.50
Private - Garages - Gilden Crescent, NW5	£25.00	£25.75	£0.75
Private - Garages - Goldhurst Terrace, London, NW6 3HN	£50.00	£51.50	£1.50
Private - Garages - Grafton Road, London, NW5	£25.00	£25.75	£0.75
Private - Garages - Grenfell Court, Wise Lane, NW7 2RJ	£25.00	£25.75	£0.75
Private - Garages - Haddo House, Highgate Road, NW5 1PX	£25.00	£25.75	£0.75
Private - Garages - Harben Road, NW6 4RP	£25.00	£25.75	£0.75
Private - Garages - Hardington, Belmont Street, London, NW1 8HN	£50.00	£51.50	£1.50
Private - Garages - Havering, Castlehaven Road, London, NW1 8TH	£25.00	£25.75	£0.75
Private - Garages - Hilgrove Estate, Belsize Road, London, NW6 4AD	£25.00	£25.75	£0.75
Private - Garages - Ingestre Road, NW5 1YX	£25.00	£25.75	£0.75
Private - Garages - Kentish Town Road, London, NW5 2TJ	£25.00	£25.75	£0.75
Private - Garages - Kilburn Vale Estate, Kilburn Vale, NW6 4XU	£50.00	£51.50	£1.50
Private - Garages - Kiln Place, NW5 4AN	£25.00	£25.75	£0.75
Private - Garages - Kingsgate Place, Quex Road, London, NW6	£25.00	£25.75	£0.75
Private - Garages - Kingsland, Broxwood Way, NW8 7QJ	£35.00	£36.05	£1.05
Private - Garages - Landrake, Plender Street, London, NW1 0DA	£35.00	£36.05	£1.05
Private - Garages - Langbourne Mansions, Langbourne Avenue, London, N6 6PU	£35.00	£36.05	£1.05
Private - Garages - Langridge, Weedington Road, London, NW5 4NX	£25.00	£25.75	£0.75
Private - Garages - Linkwood Walk, NW1	£25.00	£25.75	£0.75
Private - Garages - Lissenden Estate, Lissenden Gardens, London, NW5 1QN	£35.00	£36.05	£1.05
Private - Garages - Lulot Gardens, N19 5TR	£25.00	£25.75	£0.75
Private - Garages - Lymington Road, London, NW6 1JB	£35.00	£36.05	£1.05
Private - Garages - Maitland Park Estate, Maitland Park Road, London, NW3	£25.00	£25.75	£0.75
Private - Garages - Malden Road, London, NW5 4HR	£25.00	£25.75	£0.75
Private - Garages - Mayford, Oakley Square, London, NW1 1PA	£35.00	£36.05	£1.05
Private - Garages - Millman Street, WC1N 3ER	£35.00	£36.05	£1.05
Private - Garages - Minster Road, London, NW2 3SG	£50.00	£51.50	£1.50
Private - Garages - Mornington Place, NW1 7RW	£50.00	£51.50	£1.50
Private - Garages - Murray Mews, NW1 9RH	£50.00	£51.50	£1.50
Private - Garages - Mutton Place, NW1 8DF	£50.00	£51.50	£1.50
Private - Garages - Oak Tree House, Redington Gardens, NW3 7RY	£35.00	£36.05	£1.05
Private - Garages - Oakshott Court, Polygon Road, London, NW1 1ST	£35.00	£36.05	£1.05
Private - Garages - Peckwater Street, London, NW5 2UE	£25.00	£25.75	£0.75
Private - Garages - Plender Street, London, NW1 0HA	£35.00	£36.05	£1.05
Private - Garages - Raglan Street, NW5 3BY	£50.00	£51.50	£1.50
Private - Garages - Retcar Place, London, N19 5TT	£35.00	£36.05	£1.05
Private - Garages - Richborough Road, London, NW2	£25.00	£25.75	£0.75
Private - Garages - Robert Street, London, NW1	£25.00	£25.75	£0.75
Private - Garages - Rowley Way, London, NW8 0SQ	£25.00	£25.75	£0.75

Private - Garages - Sandstone Place, N19 5TU	£25.00	£25.75	£0.75
Private - Garages - Shoot-Up Hill, London, NW2	£50.00	£51.50	£1.50
Private - Garages - Sidmouth Mews, WC1H 8JP	£35.00	£36.05	£1.05
Private - Garages - Somerton House, Duke's Road, London, WC1	£35.00	£36.05	£1.05
Private - Garages - Springfield Lane, London, NW6 5UD	£50.00	£51.50	£1.50
Private - Garages - St Albans Villas, St Albans Road, London, NW5 1RH	£35.00	£36.05	£1.05
Private - Garages - St Silas Street, NW5 3QP	£25.00	£25.75	£0.75
Private - Garages - Stoneleigh Terrace, N19 5TZ	£25.00	£25.75	£0.75
Private - Garages - Studholme Court, Finchley Road, London, NW3 7AE	£35.00	£36.05	£1.05
Private - Garages - Troutbeck, Albany Street, London, NW1 4EH	£50.00	£51.50	£1.50
Private - Garages - Vicars Road, NW5 4NN	£25.00	£25.75	£0.75
Private - Garages - Walter Northcott House, Fortune Green Road, London, NW6 1UD	£35.00	£36.05	£1.05
Private - Garages - Waxham, Mansfield Road, NW3 2JL	£25.00	£25.75	£0.75
Private - Garages - Wedmore, Queens Crescent, London, NW5 4DT	£25.00	£25.75	£0.75
Private - Garages - Wellesley Road, London, NW5 4PN	£25.00	£25.75	£0.75
Private - Garages - Wendling, Southampton Road, London, NW5 4JR	£25.00	£25.75	£0.75
Private - Garages - Woodhall, Robert Street, London, NW1 3JT	£25.00	£25.75	£0.75
Private - Garages - Woodsome Road, London, NW5 3PJ	£35.00	£36.05	£1.05
Estate Parking - Tenants / Leaseholders - Hardstanding - Tariff 1	£2.78	£2.86	£0.08
Estate Parking - Tenants / Leaseholders - Hardstanding - Tariff 2	£3.40	£3.50	£0.10
Estate Parking - Tenants / Leaseholders - Hardstanding - Tariff 3	£4.28	£4.41	£0.13
Estate Parking - Tenants / Leaseholders - Hardstanding - Tariff 4	£5.92	£6.10	£0.18
Estate Parking - Tenants / Leaseholders - Partly Covered - Tariff 1	£3.80	£3.91	£0.11
Estate Parking - Tenants / Leaseholders - Partly Covered - Tariff 2	£4.64	£4.78	£0.14
Estate Parking - Tenants / Leaseholders - Partly Covered - Tariff 3	£5.86	£6.04	£0.18
Estate Parking - Tenants / Leaseholders - Partly Covered - Tariff 4	£8.08	£8.32	£0.24
Estate Parking - Tenants / Leaseholders - Covered - Tariff 1	£5.98	£6.16	£0.18
Estate Parking - Tenants / Leaseholders - Covered - Tariff 2	£7.33	£7.55	£0.22
Estate Parking - Tenants / Leaseholders - Covered - Tariff 3	£9.25	£9.53	£0.28
Estate Parking - Tenants / Leaseholders - Covered - Tariff 4	£12.75	£13.13	£0.38
Estate Parking - Private - Hardstanding - Tariff 1	£16.17	£16.65	£0.48
Estate Parking - Private - Hardstanding - Tariff 2	£19.84	£20.43	£0.59
Estate Parking - Private - Hardstanding - Tariff 3	£25.00	£25.75	£0.75
Estate Parking - Private - Hardstanding - Tariff 4	£34.49	£35.52	£1.03
Estate Parking - Private - Partly Covered - Tariff 1	£19.38	£19.96	£0.58
Estate Parking - Private - Partly Covered - Tariff 2	£23.77	£24.48	£0.71
Estate Parking - Private - Partly Covered - Tariff 3	£29.98	£30.88	£0.90
Estate Parking - Private - Partly Covered - Tariff 4	£41.34	£42.58	£1.24
Estate Parking - Private - Covered - Tariff 1	£22.65	£23.33	£0.68
Estate Parking - Private - Covered - Tariff 2	£27.79	£28.62	£0.83
Estate Parking - Private - Covered - Tariff 3	£35.05	£36.10	£1.05
Estate Parking - Private - Covered - Tariff 4	£48.84	£50.30	£1.46
Estate Parking - Estate Parking - Visitor Permit - Daily	£5.00	£5.15	£0.15
Estate Parking - Estate Parking - Visitor Permit - Weekly	£10.00	£10.30	£0.30
Estate Parking - Estate Parking - Contractor Permit - Weekly	£60.00	£61.80	£1.80

Sheds - Regular Size	£3.00	£3.09	£0.09
Sheds - Large Size	£7.50	£7.72	£0.22
Cupboards	£1.00	£1.03	£0.03
Westcroft - Resident Allotments - Standard (full plot)	£255.46	£263.12	£7.66
Westcroft - Resident Allotments - Standard (half plot)	£146.45	£150.84	£4.39
Westcroft - Resident Allotments - Concession (full plot)	£153.27	£157.87	£4.60
Westcroft - Resident Allotments - Concession (half plot)	£88.55	£91.21	£2.66
Westcroft - Resident Allotments Shed Rental - Standard	£102.18	£105.25	£3.07
Westcroft - Non-Resident Allotments - Standard (half-plot) maximum charge	£171.44	£176.58	£5.14
Westcroft -Non-Resident Allotments - Standard (full plot) maximum charge	£341.73	£351.98	£10.25
Tenants/Leasholders Replacement Fob	£10.00	£10.30	£0.30
Tenants/Leasholders Replacement Key	£10.00	£10.30	£0.30
Keys and Fobs Collection Charge	£3.00	£3.09	£0.09
Keys and Fobs Postage Charge Normal	£1.70	£1.75	£0.05
Keys and Fobs Postage Charge Recorded Delivery	£2.50	£2.57	£0.07
Car Park Access - Gerda Key	£25.00	£25.75	£0.75
Car Park Access - Roller Shutter - Remote Fob	£50.00	£51.50	£1.50

Appendix F – Rent and Service Charge Setting consultation questions

District Management Committee Feedback

DMC.....

Recommendation	Yes	No/Other
Rent Increase: CPI + 1% (2.7%)		
Increase Tenant Service Charge-Caretaking: 5% (59p)		
Increase Tenant Service Charge-CCTV: 7% (8p)		
Freeze Tenant Service Charge-Communal Lighting		
Increase Tenant Service Charge-Communal M&E Maintenance: 5% (7p)		
Increase Tenant Service Charge-Grounds Maintenance: 12% (27p)		
Increase Tenant Service Charge-Responsive Housing Patrol: 7% (5p)		
Heating Pool Charges: Reduce charges on scales by 35%		
Feedback on new savings proposals:		
Any other feedback/Views:		

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