
Meeting: Executive
Date: 9 February 2010
Subject: Medium Term Financial Plan 2010/11 to 2014/15
(incorporating the 2010/11 Budget)
Report of: Cllr Maurice Jones , Portfolio Holder for Corporate Resources
Summary: The report proposes the Council's Medium Term Financial Plan 2010/11 to 2014/15 and the Council Tax rates for 2010/11 with indicative figures for future years.

Advising Officer: Clive Heaphy, Director of Corporate Resources
Contact Officer: Matt Bowmer, Assistant Director Financial Services
Public/Exempt: Public
Wards Affected: All
Function of: Council
Key Decision Yes
**Reason for urgency/
exemption from call-in
(if appropriate)** Not applicable

CORPORATE IMPLICATIONS

Council Priorities:

The Council's priorities were a central strand of the Medium Term Financial Strategy and have been a specific factor in evaluating growth and efficiency proposals.

Financial:

Set out in the report.

Legal:

Section 25 of the Local Government Act 2003 requires the Council's S151 Officer to comment on the adequacy of reserves. This commentary is set out in detail in Appendix C

Risk Management:

The Budget proposals will be reviewed regularly by the Efficiencies Board and progress will be reported quarterly to the Executive through the budget management arrangements

Staffing (including Trades Unions):

A number of posts are at risk as a consequence of the budget proposals. A voluntary severance scheme is in place to meet potential costs.

Equalities/Human Rights:

The draft budget was presented to the Equalities Forum in December and where appropriate Equality Impact Assessments are in place for the efficiency proposals.

Community Safety:

No direct implications.

Sustainability:

No direct implications.

Summary of Overview and Scrutiny Comments:

- The draft budget has been considered by all of the authority's Overview & Scrutiny Committees. Their comments are being pulled together by Corporate Overview and Scrutiny on 1 February to give consolidated feedback to the Executive.

RECOMMENDATION(S):

that the Executive recommends to Council to:

- (a) **Agree the Revenue Budget for 2010/11 and the Medium Term Financial Plan 2010/11 to 2014/15**
- (b) **Note the Council Tax Base as set out in Appendix A**
- (c) **Agree a Band D Council Tax of:
£1,308.33 for residents in the north of Central Bedfordshire
£1,344.15 for residents in the south of Central Bedfordshire**
- (d) **Agree the Housing Revenue Account Business Plan set out in Appendix I**
- (e) **In the event of the final HRA rent/subsidy determination being amended authority is delegated to the Portfolio Holder in consultation with the Director of Social Care Health & Housing to amend the rent increase accordingly**

Reason for Recommendation(s): To enable Central Bedfordshire to set a legal and robust Medium Term Financial Plan

Executive Summary

This report sets out the Council's Budget for 2010/11 and updates the Medium Term Financial Plan (MTFP) 2011/12 to 2014/15 to be agreed by Council at its meeting on 25th February 2010.

Introduction

1. This report sets out the Council's Budget for 2010/11 and updates the Medium Term Financial Plan (MTFP) 2011/12 to 2014/15 to be agreed by Council at its meeting on 25th February 2010.
2. Central Bedfordshire set its first budget in February 2009 in unique circumstances. As a new authority it had no financial history or base budget as a foundation to the proposals with the build guided by the spending plans and forecasts of the three legacy authorities. Additionally, this was with the back drop of a commitment to reduce costs by £11m in the bid document and the UK economy having just moved into recession.
3. The authority is now nine months older and is better informed about its service needs and spending requirements. The lack of experience remains a risk and there is still some way to go. It is important that the financial foundations are strengthened and to that extent there has been a comprehensive and robust process put in place which commenced in July 2009 to bring forward the proposals set out in this report. There has been robust challenge throughout this process at directorate and Management Team level and by Portfolio Holders and also Members through scrutiny of the draft budget. The process has also been informed by the extensive monitoring of the 2009/10 budget in year.
4. Included in the report is an update on the current economic position and the specific impacts on local government funding at this time which gives a clear context for the financial environment in which the budget is being set. In keeping with local authorities across the country Central Bedfordshire faces many financial pressures and these are clearly identified requiring efficiencies through different ways of working. Public finances will become tighter over the medium term and this budget gives a solid basis to face the future challenges.

Policy and Priorities

5. The Council's constitution and related financial procedures set out the process for budget setting. In addition, the Council is required to undertake a public consultation exercise on its budget proposals. The outcomes of various consultations have been taken on board in the proposals.

6. The Council published its initial Strategic Plan in September 2008. Members had regard to the Local Area Agreement targets and public priorities and agreed the following five priorities for the first two years of the Council:

- Supporting and caring for an aging population;
- Educating, protecting and providing opportunities for children and young people;
- Managing growth effectively;
- Creating safer communities; and
- Promoting healthier lifestyles;

These priorities have been at the heart of the allocation of resources. The first Central Bedfordshire Sustainable Community Strategy is currently being developed by the Local Strategic Partnership (LSP). This document will set out the long term ambitions for the area and will need to be reflected in the Council's own strategic planning and budget deliberations in the longer term.

7. It was clear from the outset that budget setting and medium term financial planning would be tough not just in the current year but in years to come. The planning has also been driven by six key budget objectives:

- A sustainable medium term financial plan that allows the achievement of the Council's key objectives;
- Realistic levels of year on year spending which are supportable via annual income streams and do not require the use of general reserves to support recurring expenditure;
- General reserves maintained at all times at or above the agreed minimum level of £4.9m;
- Harmonisation of Council Tax levels across Central Bedfordshire for 1 April 2011.
- Constraining annual Council Tax increases to the minimum level with a goal to be at 'average' levels for comparable authorities within 10 years;
- Investment in transforming activities with a financial return on investment of at least £5 for every £1 invested
- A commitment to maximising efficiency savings

Economic Context

8. The economic climate in which the Council finds itself shows little sign of abating and there is little evidence to point to a strong and sustained recovery. The UK economy officially moved into recession in the last quarter of 2008 with a 1.6% decline in GDP for that quarter; this was followed by a further drop of 1.6% in the first quarter of 2009. Many commentators were suggesting that the UK would follow Germany and France out of recession in the third quarter of 2009 with a modest growth of 0.2% expected. However, the recession continued with a further decline of 0.4%. The expectation is that the UK has moved out of recession at the end of the last quarter of 2009 but the recovery will be slow initially with growth of 1% in 2010 lagging behind the euro zone. The expectations of significant constraints on public expenditure in the years ahead remain.
9. After falling steadily for a year UK inflation is on the way up again at present. CPI hit a low of 1.1% in September before rising to 1.9% in November. There will be a number of factors pushing inflation upwards; oil prices have strengthened following steep falls at the end of 2008 and the fall in food prices is coming to an end. Added to this is the return to VAT at 17.5%. There is some suggestion that these factors will push inflation towards 3% early this year. However, Treasury policy is for inflations to be at less than 2% and this factor along with over capacity in the economy before it moves strongly out of recession will bring it back under control.
10. There is little change in Interest and investment rates which continue at a historic low. Pressure, therefore, continues on the current Medium Term Financial Plan which is insensitive to interest rates (high proportion of fixed rate debt) but is highly sensitive to investment rates with the loss of income received on investments having an impact of £5m (3.5% on the Council Tax). Predictions are for the base rate to remain at 0.5% until late 2010 and hold between 0.5% and 2% well into 2011 and possibly beyond.
11. The decline in economic activity has led to an increase in unemployment, albeit that the increase has slowed. The total figure at the end of the third quarter of 2009 was 2.46 million which was at its highest level since the recession in the 1980s. This is putting more pressure on demands for Council services going forward. Despite the slowdown there is still an expectation that unemployment could yet rise to 3m as the squeeze on the public sector comes to fruition. Typical recessions would tend to indicate unemployment reaching its peak at around 2012/13 at a level in excess of three million placing additional pressures on national and local budgets.

Local Government Finance Settlement

12. The Local Government Finance Settlement was announced in November 2009 and honoured the 2.6% Formula Grant commitment in 2010/11, the final year of the three year Comprehensive Spending Review (CSR) 2007. Government also announced a 4% increase in grants for local government; Central Bedfordshire has done well with an increase of 6.11% for Specific Grants albeit that Area Based Grant is up by only 0.07%. There was a commitment for free Personal Care, the implications of which are still being assessed and also to further efficiencies in local government. The announcement was followed by a letter from the Local Government Minister, Barbara Follett, setting an upper limit of 3% on Council Tax increases.
13. There has been no announcement for future years. It is widely anticipated that funding will be frozen or more likely decline over the medium term. The draft budget for consultation had assumed no increase in grant from 2011/12 onwards. A reduction of 3% year on year is more prudent and in line with other authorities based on a recent survey of unitary authorities.

Medium Term Financial Plan

Summary

14. A summary of the Medium Term Financial Plan 2010/11 is set out in Appendix A(i) with a more detailed summary for the individual years in Appendix A(ii). Appendix B includes service commentaries on the key service areas and analyses the budget by service and spend type.
15. Table 1 below sets out the key element of the budget build with commentary in the following paragraphs of the report.

Table 1

| | £m | £m |
|--------------------------|--------|-----------------|
| Funding | | |
| Formula Grant | | -50.714 |
| Council Tax | | -126.314 |
| | | -177.028 |
| Spend | | |
| Base Budget | | 165.839 |
| Base Budget Adjustments | | 5.800 |
| Revised Base | | 171.639 |
| Inflation | 2.372 | |
| Corporate Measures | 7.068 | |
| Unavoidable Pressures | 8.023 | 17.463 |
| Efficiencies | | |
| Senior Management Review | -1.438 | |
| 'Green' | -3.456 | |
| 'Amber' | -3.989 | |
| 'Red' | -3.191 | - 12.074 |
| | | 177.028 |

16. Table 2 below details the budget build by directorate for 2010/11. There has been a degree of rigour to the budget planning and these represent realistic targets for the directors to meet to deliver their services. This is notwithstanding the continuing work which is being undertaken through the Adult Social Care Recovery and in other services to give further assurance on the robustness of Central Bedfordshire's budgets.

Table 2

| | Base | Inflation | Pressures | Efficiency | 2010/11 Budget |
|--|-------|-----------|-----------|------------|-------------------|
| | £m | £m | £m | £m | £m |
| Business Transformation | 6.7 | 0.1 | 2.4 | -0.6 | 8.6 |
| Children, Families & Learning | 39.3 | 0.1 | 3.5 | -3.5 | 39.4 |
| Corporate Management Team | 0.3 | 0.0 | 0.0 | -0.0 | 0.3 |
| Corporate Resources | 19.5 | 0.2 | 0.2 | -2.4 | 17.5 |
| Debt Servicing & other Corporate Costs | 14.7 | 0.9 | 5.1 | -0.3 | 20.4 |
| Social Care, Health & Housing | 51.8 | 0.6 | 1.3 | -2.7 | 51.0 |
| Sustainable Communities | 39.3 | 0.5 | 2.6 | -2.5 | 39.9 |
| | 171.6 | 2.4 | 15.1 | - 12.0 | 177.1 |

17. The Local Government Act 2003 requires that the S151 Officer assesses the robustness of estimates and the adequacy of reserves. This assessment is set out in Appendix C.

Formula Grant and External Funding

18. The Plan allows for the 2.6% increase announced in the settlement for 2010/11 and assumes a 3% reduction year on year thereafter.
19. The allocations for Area Base Budget and other specific grants were also included in the settlement. These are included in the 2010/11 budget as per the announcement with allocations for future years included at the same level as general inflation.
20. Details of Formula Grant and other external funding are set out in detail in Appendix D along with comparator figures from 2009/10. There is a 6.11% increase in specific grants, a significant element of which is in respect of the Dedicated Schools Grant which totals £148m where there has been a 3.97% increase. Central Bedfordshire has not done so well with Area Based Grant which has only been increased by 0.07% to £12.891m.

Council Tax

21. There are a number of considerations relating to Council Tax – the Council Tax Base, the level of proposed increase and harmonisation.

22. The determination of the Council Tax Base is delegated to the Chief Executive and Director of Business Transformation. There is little in terms of a decision being required with the calculation being largely a technical exercise. The details of the Base across the towns and parishes of Central Bedfordshire are set out in Appendix E(i). Despite the slow down in the housing market there has been activity during the past twelve months and local builders are confident of further modest growth during 2010/11.
23. Central Bedfordshire does not fair as well as other local authorities on Formula Grant and consequently has a greater dependency on Council Tax. The draft budget put forward an overall Council Tax increase broadly in line with the Formula Grant increase and the increase in unitary authorities nationally (Local government Chronicle and Unitary Treasurers surveys). The final Council Tax increase is marginally higher at 2.95% which will enable resources to be protected to maintain the authority's highways which is essential given the exceptional recent weather.
24. The commitment to harmonisation in Central Bedfordshire's first Medium Term Financial Plan is honoured and will be in place for 1 April 2011. To enable this to be delivered the 2.95% overall increase in 2010/11 comprises a 3.5% increase in the North of the authority and a 2.34% increase in the South. Further details are set out in Appendix E(ii) with a summary below in Table 3.

Table 3

| | 2010/11 | 2011/12 | 2012/13 | 2013/14 | 2014/15 |
|-------------------|----------|----------|----------|----------|----------|
| <u>% Increase</u> | | | | | |
| North | 3.50 | 3.00 | 1.00 | 1.00 | 1.00 |
| South | 2.34 | 0.26 | 1.00 | 1.00 | 1.00 |
| | 2.95 | 1.71 | 1.00 | 1.00 | 1.00 |
| <u>Rate £</u> | | | | | |
| North | 1,308.33 | 1,347.58 | 1,361.06 | 1,374.67 | 1,388.42 |
| South | 1,344.15 | 1,347.58 | 1,361.06 | 1,374.67 | 1,388.42 |
| | 1,324.96 | 1,347.58 | 1,361.06 | 1,374.67 | 1,388.42 |

Inflation

25. The largest proportion of Central Bedfordshire's spend is on pay and there is pressure nationally to keep this to nil in the current year and restrained to only 1% in future years. There is a 0.5% allowance included for the cost of increments and 1% for the increase in Employers' National Insurance contributions from 1 April 2011.

Table 4

| Spend type | 2010/11 | 2011/12 |
|--------------------|---------|---------|
| | % | % |
| Employees | | |
| Pay | 0.0 | 1.0 |
| Increments | 0.5 | 0.5 |
| National Insurance | 0.0 | 1.0 |
| Prices | 1.8 | 2.0 |
| Contracts | 1.8 | 2.0 |
| Income | 1.8 | 2.0 |

26. There is less certainty with inflation on numerous contracts which have specific indices to be applied on an annual basis.
27. There are various grants given to the voluntary sector by Central Bedfordshire. Where they are the subject of contractual arrangement the index in the contract will be applied. In all other instances there will be a freeze for 2010/11.

Expenditure Pressures

28. Central Bedfordshire has experienced some significant pressures in 2009/10. In part some of these have been as a consequence of the construction of the authority's first budget. It is essential to make allowance for this and base adjustments have been made, primarily in Adult Social Care. These are detailed in Appendix E(i) and inclusion will give Directors a firmer financial footing to upon which to manage their services.
29. There have also been emerging pressures. Directors have brought forward unavoidable pressures totalling £8.023m for 2010/11 to 2014/15 which are detailed in Appendix E(ii). The 'credit crunch' has continued to impact on the delivery of services in Central Bedfordshire. This impact is across all directorates – increased caseloads in Revenue and Benefits, continued low interest rates impacting on investment returns, and no upturn income from land charges and planning application fees
30. There are a number of other key pressures being experienced. It will be necessary to fund harmonisation of pay and conditions throughout the authority; existing policy is giving rise to increased school transport costs; the 'Baby Peter' case has inevitably led to an increase in the number of Looked After Children; contractual pressures are impacting on the delivery of residential places in Adult Social Care; and there is a continued uplift in Landfill Tax.

31. Work on the budget has been on going during the period of consultation on the draft budget. The focus of detailed work on the budget during the current year has naturally been on the high risk spend areas, especially in Adult Social Care. There is a commentary on this work in Appendix C. During the consultation period the systematic review of all budgets has continued and further pressures have been identified in Leisure which are included in Appendix E(ii). Additionally, there has been a further assessment of all components of the budget proposals. As a consequence the growth proposals in respect of the transition of children with learning difficulties into adult care has been re-categorised as an unavoidable pressure.
32. Finally, there are a number of pressures which affect the authority as a whole which are set out in Table 5 below.

Table 5

| | £m |
|--|-------|
| Reinstatement of reserves | 1.900 |
| Contingency | 0.525 |
| Invest to Save | 1.500 |
| Capital Financing | 1.250 |
| Schools PFI | 0.455 |
| Contribution to Voluntary Redundancy Reserve | 1.438 |
| | 7.068 |

33. There has been a better than anticipated growth in the Council Tax Base and a one off surplus on the collection fund. These have enabled the sum set aside to reinstate reserves to be increased and an in year contingency to be established.
34. Despite the addition of £8.88m of schemes to the Council's 2009/10 Capital Programme in November 2009, the forecast increase in Capital Financing costs is unchanged from the draft budget proposals. In the short term the Council will have the opportunity to borrow at relatively low variable rates. Longer term these borrowing costs will increase and a further £0.250m is provided for from 2011/12.
35. A contribution of £1.4m to the Voluntary Redundancy Scheme Reserve is built into the budget for 2010/11, giving a total reserve of £2.4m. This is funded by the in year savings from the Senior Management Review which is discussed further in paragraph 38. below; the reserve will meet any redundancy and other costs arising from that review or from the efficiencies outlined in paragraph 36.

Efficiencies/Service Reductions

36. Efficiency proposals totalling £12.074 have been put forward. They have been categorised as 'green', 'amber' or 'red' depending on the ease/difficulty of delivery. Those categorised as 'green' can be delivered relatively easily with minimal service impact whilst those categorised as 'red' are more difficult to deliver. Details of all the efficiencies are set out in Appendix F, those that are genuine efficiencies have been marked as 'E' and those that are service reductions as 'S'

37. In order to deliver a balanced budget, all of the 'green' and 'amber' and red' efficiencies need to be implemented. This is a change to the draft Budget report with the re-categorisation of the Garden Waste efficiency proposal from 'amber' to 'red' and also the identification of further pressures as set out above. These will be subject to rigorous monitoring in the new financial year; they will be considered regularly by the Efficiencies Board and reported through the Quarterly Budget Monitoring report to the Executive.
38. A review of the Senior Management structure is underway which will reduce costs in this area by 20%. This will not have an impact on the bottom line for 2010/11 with the savings being used to make a contribution to the Voluntary Severance Scheme Reserve. This is necessary to meet the one off redundancy and possibly pension costs from this review and those arising from the efficiencies above. From 2011/12 onwards there is an annual saving of £1.75m, although not all of this benefits the General Fund
39. Officers are continuing to pursue a number of options to deliver more effective delivery of services. These include the work of the Efficiencies Board to bring forward Invest to Save Schemes, transfer of services into the Contact Centre along with more effective procurement. Savings delivered through these initiatives in year has the potential to allow some growth proposals to proceed. Commitments to efficiencies through these areas will be included in the 2011/12 to 2015/16 Medium Term Financial Strategy which will be presented to the Executive early in the new financial year.

Growth

40. Growth proposals totalling £5.507m are detailed in Appendix G. They have undergone an appraisal against the Council's priorities and other factors and are listed in priority order, highest to lowest. As set out above growth will only be able to proceed by the identification and delivery of further efficiencies beyond those included in the current budget proposals. There are a number of proposals which are desirable because of their positive contribution to the delivery of services in Central Bedfordshire but savings will need to be realised to deliver these.

The Medium Term

41. The key pressures in the medium term are: government funding, demographic change impacting on social care, and the cost of public sector pensions.
42. Paragraph 10. discussed the prospects for reduced levels of formula Grant from 2011/12 onwards. The same uncertainty exists with funds from Area Based Grant and other specific grants from central government. As the financial pressure mounts on the public sector it is inevitable that Central Government will review its funding streams to local government.
43. The financial pressures of children with learning difficulties living longer into adulthood and the aging population will continue to put pressure on the overall finances in the medium and longer term.

44. This report opened with an assessment of the current economic position. This has a major impact on the cost of pensions in the future. The Pension Fund has already been under pressure with the increase in life expectancy over recent years but now also has to contend with significant reduced performance on its investment returns too. The triennial review of the Pension Fund will be undertaken in spring 2010 and will doubtless have an impact on the employer's contribution rate. It is expected to rise above the current 21%.
45. Table 6 below sets out forecasts by Directorate over the Medium Term. Further detail is in the aforementioned Appendix A(ii). It is always the case that there is greater certainty with the first year of a medium term financial plan. Efficiencies of £2.7m are going to be required just to standstill from 2011/12 onwards with the continued impact of the transition of children with learning difficulties into adult provision, financing the capital programme, removal of Housing Planning Delivery Grant from the base budget and the year on year increase in Landfill Tax. Undoubtedly there will be fresh pressures emerging which add to this burden. This highlights the importance of the Invest to Save funds and the need to strive to deliver services differently.

Table 6

| | 2010/11 | 2011/12 | 2012/13 | 2013/14 | 2014/15 |
|-------------------------------|----------------|----------------|----------------|----------------|----------------|
| | £m | £m | £m | £m | £m |
| External Resources | 177.028 | 178.310 | 178.960 | 179.689 | 180.496 |
| <u>Planned Spend</u> | 189.101 | 182.453 | 183.469 | 183.646 | 184.241 |
| Efficiencies | -12.073 | -1.403 | -0.140 | -0.040 | -0.040 |
| Efficiencies to be identified | 0.000 | -2.740 | -4.369 | -3.917 | -3.705 |
| | 177.028 | 178.310 | 178.960 | 179.689 | 180.496 |

Fees & Charges

46. Central Bedfordshire Fees and Charging Policy was agreed by Council in November and the detailed fees and charges by the Executive in December.
47. A number of the efficiency proposals raise fees and charges above the level agreed. An updated schedule of all fees and charges will be made available.

Capital Programme

48. The Capital Programme is the subject of a separate report on this agenda. The impact of the proposals on borrowing and use of previously unapplied capital receipts have been taken into account in the formulation of the Medium term Financial Plan. A summary of the programme is included in Table 7 below for information.

Table 7

| | 2010/11 | 2011/12 | 2012/13 | 2013/14 | 2014/15 |
|---------------------------|---------------|---------------|---------------|---------------|---------------|
| | £m | £m | £m | £m | £m |
| Gross Spend | 62.874 | 36.681 | 32.595 | 19.227 | 12.556 |
| Funded by: | | | | | |
| Grants and contributions | 40.308 | 17.933 | 11.403 | 7.224 | 6.774 |
| Existing capital receipts | 11.562 | 2.762 | 0.000 | 0.000 | 0.000 |
| New capital receipts | 0.000 | 5.000 | 10.000 | 12.003 | 5.782 |
| New borrowing | 11.004 | 10.986 | 11.192 | 0.000 | 0.000 |
| | 62.874 | 36.681 | 32.595 | 19.227 | 12.556 |

49. The Medium Term Financial Plan includes provision to cover the impact of further borrowing and use of unapplied capital receipts as set out in paragraph 31. above.

Treasury Management Policy

50. Central Bedfordshire's Treasury Management Policy was recommended for approval to council by the Executive on 12 January 2010.
51. The Policy makes no change to the approach on Minimum Revenue Provision, the financial impact of which is provided for in the Medium Term Financial Plan.

Housing Revenue Account

52. A full report on the Housing Revenue Account is set out in Appendix I along with the medium term business plan. The key issues in respect of decent homes standards, government proposals for self financing, and rent convergence covered in the report are set out briefly below.
53. There is a healthy business plan in place which is sustainable over the medium term which was independently assessed during 2009. A small element of reserves will be applied during the year to meet the Decent Homes standards
54. The Government have consulted on a model for self financing which would take local authorities out the Housing Revenue Account subsidy system. The Council has not given a commitment on its position and is awaiting more details follow later this year.

55. The move to convergence of rents, with local authorities and housing association using a common formula remains on track. The rent increase for Central Beds is capped, the potential shortfall is reimbursed but there is a cash flow cost. The guideline increase on rents for 2010/11 is 3.44% but the cap will limit this to 1.63%

Appendices:

- Appendix A – Medium Term Financial Plan Five Year Summary
- Appendix A(ii) - Medium Term Financial Plan Annual Summaries
- Appendix B – Service narratives
- Appendix B(ii) - 2010/11 budget, directorate summaries by service
- Appendix B(iii) - 2010/11 budget, directorate summaries by expenditure
- Appendix C – Robustness of estimates and adequacy of reserves
- Appendix D - Finance Settlement (including ABG and specific grants)
- Appendix E(i) – Council Tax Base
- Appendix E(ii) – Council Tax rates and yields
- Appendix F(i) – Base Budget Pressures
- Appendix F(ii) – Unavoidable Pressures
- Appendix G – Efficiencies/Service Reductions
- Appendix H – Growth Proposals
- Appendix I – Housing Revenue Account

Background Papers

None