

2026/27 - 2028/29 HRA Headline Savings Options

| Cost Centre | BRIEF Saving Description (including risks of delivery) | 2026/27 | | | 2027/28 | | | 2028/29 | | |
|-------------|-----------------------------------------------------------|------------------|---------------------|-------------------|------------------|---------------------|-------------------|------------------|---------------------|-------------------|
| | | Low Risk (£k) | Medium Risk (£k) | High Risk (£k) | Low Risk (£k) | Medium Risk (£k) | High Risk (£k) | Low Risk (£k) | Medium Risk (£k) | High Risk (£k) |
| HO700 | Rent convergence | | (£137) | | | (£136) | | | (£135) | |
| | Option 1: Assumed £1 pw cap | | | | | | | | | |
| | Risk - subject to consultation | | | | | | | | | |
| HO770 | Increase in garage rents | | (£18) | | | (£18) | | | (£18) | |
| | Assumed CPI+1% | | | | | | | | | |
| | Risk - reduced uptake of garage rental | | | | | | | | | |
| HO700 | Increase in Housing rents | | (£155) | | | | | | | |
| | Option 1: Assumed increase to CPI+1% | | | | | | | | | |
| | Risk - lower levels of rent received | | | | | | | | | |
| Multiple | Government compensation for employer NI increase | (£27) | | | | | | | | |
| | Risk - retained by GF | | | | | | | | | |
| Multiple | Extension of component replacement timeframes | | (£140) | | | | | | | |
| | Kitchens and bathrooms excluded | | | | | | | | | |
| | Risk - increased cost of in-year maintenance | | | | | | | | | |
| | | (£27) | (£450) | £0 | £0 | (£154) | £0 | £0 | (£153) | £0 |

Options 2 and 3 - to stretch Option 1 further.

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| | | Low Risk (£k) | Medium Risk (£k) | High Risk (£k) | Low Risk (£k) | Medium Risk (£k) | High Risk (£k) | Low Risk (£k) | Medium Risk (£k) | High Risk (£k) |
| HO700 | Rent convergence | | | (£136) | | | (£118) | | | £0 |
| | Option 2: Assumed £2 pw cap | | | | | | | | | |
| | Risk - subject to consultation | | | | | | | | | |
| | | £0 | £0 | (£136) | £0 | £0 | (£118) | £0 | £0 | £0 |