



ISLE OF WIGHT COUNCIL BUDGET

TOWN COUNCIL MEETING

REPORT 5/16

8 FEBRUARY 2016

The purpose of this paper is to ask Members if they wish to enter a response to the current consultation on the Isle of Wight Council's 2016/17 Budget in advance of the closing date of 12 February.

NO. DETAIL

1) BACKGROUND

- a) The Isle of Wight Council (IoWC) is known to be one of at least 20 Local Authorities at risk of being unable to fund even their statutory responsibilities for service delivery.
- b) That has been brought into sharp focus by the requirement to set a lawfully balanced budget for the financial year 2016/17 in a process due to be completed at the meeting of its Full Council on 24 February.
- c) This report is based on the 16-page Committee Report with its 77 pages of Appendices from its Head of Finance and Section 151 Officer Dave Burbage to the Council's Executive meeting of 11 February.

2) THE BUDGET GAP

- a) The Budget Gap identified in Dave Burbage's Report is £20,113,000, the result of a combination of the cut to the IoWC's central government grant over the five financial years to 2015/16 of £33.4m (over 30%) and the increased costs in adult social care, children's services and other services of around £30m.
- b) The increase in Council Tax for 2016/17 proposed in the Report of 3.99% consists of the maximum increase allowed for normal purposes of 1.99% (raising £1,360,000) and the additional 2% allowed by the government this year solely for Adult and Social Care (raising 31,367,00) and reduces the Budget gap to £17,386.
- c) The already made decision to reduce Council Tax benefits by £633,000 takes the Gap down to £16,753,000.
- d) It is proposed to offset the cuts necessary to balance the budget by committing £4,000,000 from Reserves, leaving £12,753,000 to be dealt with by cuts to existing services and activities.
- e) Appendix C to Dave Burbage's Report – attached to this Report – lists the 45 individual cuts already agreed by Full Council and totalling £9,966,000.
- f) Appendix D to Dave Burbage's Report – attached to this Report – lists a further 66 cuts in two categories: 44 are classified as Preferred Savings and total £2,953,000 with the other 22 referred to as Savings not Recommended and totalling £3,737,000.
- g) This last category will not be needed for 2016/17 if the Preferred Savings are accepted in full by the Full Council meeting.

3) IMPACTS

- a) Almost 20% of the already agreed cuts, totalling over £2.5m, will impact on the already poor, the young, the elderly and the ill.
- b) These include the £633,000 reduction in Council Tax benefits, an unspecified saving of £1,000,000 in Children's Services, an also unspecified £550,000 from Supporting People, £286,000 from a combination of Community Bus Services, Subsidised Bus Services and the discretionary element of Concessionary Fares and £23,000 from residential care.
- c) The percentage affecting the vulnerable rises to over a third (34.9%) of the Preferred Savings with over £1,000,000 of the £1,250,000 cuts to the Adult and Social Care budget likely to impact directly.
- d) Clearly there will also be further significant staffing impacts and Dave Burbage's Report reminds the Executive at paragraph 55 that the savings may result in redundancies and the formal statutory HR1 notification if more than 100 are involved.

4) SOME SCRUTINY

- a) Almost 60% of the savings already agreed - listed in Appendix C - are accounted for by the three of the 45 that are at the £1,000,000 mark or above, listed as:
 - Development of new operating model for the council at £3,000,000
 - Change in Minimum Revenue Provision at £1,800,000
 - Additional savings from Children's Services at £1,000,000.
 - b) At a total of £5,800,000 - 45% of the total required savings – these are clearly critical.
 - c) The first was listed in the corresponding report of February 2015 as one of the savings for 2016/17. The total identified then was £4,500,000 to be delivered as a result of:

Developing a commissioning model as the future business operating model for the council will require a fundamental change in the way in which council business is undertaken and where services are commissioned rather than automatically being provided as in-house solutions. The types of workers, skills and expertise that will be required will also be different and existing staffing structures will also need to be reconfigured in response. This will result in an overall reduction in the size of the organisation and the numbers of staff that we will need to employ. Savings figures are still subject to further detailed evaluation as future staffing requirements become known.
 - d) The £4,500,000 total was downgraded to £3,500,000 in a Report of September 2015 and has now been further reduced to £3,000,000 for 2016/17.
 - e) The Minimum Revenue Provision (MRP) is a statutory requirement to provide for any inability to meet loan repayments and is calculated and recorded in the Treasury Management Strategy Statement: Appendix I to Dave Burbage's Report. Set at £8.3m in September 2015 it was lifted to £9.1m on 1 February this year.
 - f) The £1,000,000 additional savings for Children's Services are unspecified.
 - g) In the Category of Preferred Savings just 4 account for 46% (£1,320,000) of the £2,953,000 total of all 44.
 - h) These include £500,000 by reviewing the most complex care packages and £250,000 by achieving alternative methods of service delivery, both in Adult and Social Care, along with two savings from existing contracts in Waste, Highways, PFI and other contracts totalling £620,000.
-

5) RISKS

- a) In addition to the risks of not delivering the identified savings, particularly the larger ones identified in section (4) above, there are a range of other significant risks identified by Dave Burbage in his Report.
 - b) He notes, at paragraph 18, that the Council is still in discussion with the Clinical Commissioning Group (CCG) about the allocation the Council receives from it and states *there is a risk that this will be reduced by up to £2.1 million for 2016/17.*
 - c) In addition, he states that the monitoring of the current year's budget is predicting an overspend of £700,000 and that *Although action continues to ensure that by the end of the financial year that this overspend is eliminated this is a continuing risk.*
 - d) Another identified risk relates to the extremely low interest rates keeping borrowing costs low but that *when longer-term borrowing and/or interest rates rise then additional revenue costs of £2 million may need to be met.* (paragraph 75)
 - e) There is also the not surprising cautionary reference to the risk that Adult and Social Care costs may rise more sharply than currently predicted.
-

6) STRATEGIC CONTEXT

- a) Local Authorities are required by law to set a lawful budget by 11 March under the Local Government Act 1992.
- b) Although all the focus at this time is on achieving a balanced budget and the consequential cuts of doing so, there are several wider, underlying questions that are currently only being discussed in private, including:
 - Is the Isle of Wight Council sustainable?
 - Is the price of presenting balanced budgets acceptable?
 - Are there any strategic alternatives?

Sustainable?

- c) Dave Burbage in his role as Head of Finance and Section 151 Officer has developed what he judges to be a balanced budget for the coming financial year of 2016/17 for discussion by the IoWC's Executive on 11 February and adoption by the Full Council meeting of 24 February.
- d) However, he also predicts serious issues ahead, noting that over the following three years – 2017/18, 2018/19 and 2018/20 - it will be necessary to make a further £19,000,000 savings from a budget already threatening many aspects of the Island's life.
- e) At paragraph 39 of his Report he notes that the government has offered a four-year grant settlement to Local Authorities but states: *because of the scale of the grant reductions included in the offer it is felt that the council will not be in a position to accept it.*
- f) In paragraph 47 he expands on that judgement: *Setting a budget for 2017/18 will be a real challenge...there will be a need to undertake a detailed review of all budgets and identify remaining opportunities for making savings ... and identify the tipping point at which the council will be unable to meet its statutory duties within the resources available to it.*

Acceptable Price?

- g) Even achieving the presented balanced budget for 2016/17 requires not only cuts in 111 areas of the council's work, many of which impact directly on the poorest and most vulnerable of the Island's residents but also leaves just £1,000,000 of Reserves available for use in achieving future balanced budgets.
- h) Residents have already had to take on the costs of maintaining parts of the Island's infrastructure through increased Precepts to their Town and Parish Councils so that services such as Beach Cleaning and Grounds Maintenance can be continued and Public Toilets and Libraries remain open.
- i) And there are at least another £19M of cuts to come before the end of this decade.

Alternatives

- j) The only alternative identified in the Report is the proposal for a new Combined Authority for Hampshire and the Isle of Wight referred to in paragraph 45 as offering *an opportunity for the council to rebuild from its baseline position far sooner than if it continues to operate independently.*
 - k) However, Dave Burbage goes on to note in the same paragraph that *if the deal is agreed it is unlikely to begin before April 2017 and there would be a lag in the start of any economic benefits.*
 - l) It also needs to be clear that the current proposals for the devolved authority do not include any changes in the current governance arrangements for the Isle of Wight Council; it would remain a unitary authority badly damaged by cuts of £80,000,000 to its services between 2011/12 and 2019/20.
 - m) If it continues on its present path the most likely outcome being discussed widely but privately is the more fundamental change of being absorbed into Hampshire as a District Council,
-

following the route of the Island's Children's Services.

- n) The arguably more attractive future of a collaborative relationship with Portsmouth and Southampton has, ironically, become even less likely as one of the Preferred Savings is the cancellation of membership of the Partnership for Urban South Hampshire (PUSH).
- o) There is one other strategic route: although the advice note from the IoWC's Monitoring Officer referred to in paragraph 61 *Risks associated with setting or delaying setting Council tax* tells Members that *they have a duty to facilitate rather than obstruct the setting of a lawful budget*, they have no duty to remain as Members.

7) RECOMMENDATION

Members are recommended to determine whether they wish to submit a response to the current consultation on the 2016/17 Budget and, if so, agree its content.

APPENDIX C

Revenue Budget - Savings Agreed by Full Council in February 2015

Reference	Corporate Priority	Service Area	Activity	2016/17 £
1	1	Amenities	Countryside Service	30,000
2	1	Amenities	Reduction in maintenance standards across the public realm	47,000
3	1	Amenities	Community toilets scheme	30,000
4	1	Arts	Cease direct support for arts related activities	5,000
5	4	Bus. Qre	Development of Business Centre	300,000
6	4	Bus. Qre	Customer Interface	7,000
7	2	Childrens	Residential Care	100,000
8	2	Childrens	Additional Savings from Children's Services	1,000,000
9	1	Corporate	Other Contract Savings	250,000
10	4	Corporate	Development of a new operating model for the council	3,000,000
11	4	Corporate	Reductions in senior management	50,000
12	4	Corporate	Consultation Team	10,000
13	4	Corporate	Review of the council's Communications and Consultation Service Provision	15,000
14	4	Corporate	Asda Receipt investment - Year 2 and ongoing - develop a range of income generation opportunities	340,000
15	4	Corporate	Support to the Lord Lieutenant	9,000
16	1	Economy	Destination Management Organisation (Tourism) - Withdrawal of funding	330,000
17	4	Economy	Events - Staff/Administration costs	20,000
18	1	FRS	Fire & Rescue Partnership	100,000
19	3	Housing	Supporting People	550,000
20	4	HR	Admin/management review	100,000
21	4	HR	Staff Terms and Conditions:	36,000
22	1	Leisure	West Wight Sports Centre - cease revenue funds	30,000
23	1	Libraries	Libraries HQ moving to Lord Louis	50,000
24	1	Libraries	Other potential changes to library service	90,000
25	1	Planning	Review of Planning Service provision - phase 1	88,000
26	1	Planning	Review of Planning Service provision - phase 2	102,000
27	1	Planning	Development Control Introduce charges for pre-application advice	25,000
28	1	Planning	AONB	54,000
29	4	Property	Property Acquisitions	40,000
30	1	Reg Svces	Review of Regulatory Service provision	29,000
31	1	Transport	Community Bus Services	50,000
32	1	Transport	Subsidised Bus Services	137,000
33	1	Transport	Concessionary Fares - discretionary element	100,000
34	1	Transport	Cowes Ferry - review of charges subject to results of consultation exercise (See appendix M)	60,000
35	2	Transport	Home to school transport - policy change	182,000
36	1	Waste	Waste Contract - new contract savings	500,000
37	4	Corporate	Change in Minimum Revenue Provision (MRP)	1,800,000
38	4	Corporate	Reduction in the number and use of printers and materials	100,000
39	4	Corporate	Introduction of Fuel Cards	5,000
40	4	HR	Health and Safety Training	5,000
41	4	HR	Schools Buy Back of HR Support Services	40,000
42	4	ICT	Rationalisation of ICT posts following colocation of services	30,000
43	1	Leisure	Leisure Services - Trading Activity	50,000
44	4	Org Chg	Organisational Change Support - reduction in team	40,000
45	1	Reg Svces	Adjustments to spend over a number of support service budgets	30,000
Total				9,966,000

Revenue Budget - Options for Consideration by Full Council in February 2016

Reference	Corporate Priority	Service Area	Activity	2016/17 £	2017/18 (cumulative) £	Impact / comments
		Preferred Savings				
1	1	Amenities	Transfer the freehold of all public conveniences to town and parish councils - or close and dispose	120,000	200,000	Assumes some element of holding and disposal costs in 2016/17 and no expenditure from 2017/18 onwards
2	3	ASC	End support to Recall Club (post diagnostic support)	48,000	48,000	This is a staffing reduction. Impact on prevention services for the NHS re: support to post diagnosis for mental health. This is not a social care function and CCG have been made aware of the reduction of social care support to this area. CCG are in agreement that the impact is low as this whole service area is being reviewed by CCG to change service delivery for this area.
3	3	ASC	Alternative methods of service delivery	250,000	250,000	Revision of opening hours to meet actual need. Reduction in available hours but reflective of actual need following analysis. Day time use of facilities is minimal and so will be reflected in revised opening hours and subsequent staffing levels. Respite service availability will be better coordinated in line with the staffing levels and individuals' requirements.
4	3	ASC	End support for learning disability Wednesday Club	6,000	6,000	Current attendance is low and support for alternative local provision will be investigated on an individual basis to meet individual need and outcomes.
5	3	ASC	Review of most complex care packages - alternative	500,000	500,000	Ensuring the whole circle of support is investigated and utilised; and the meeting of eligible needs within the Care Act. This may, in some case, reduce the level of statutory social care input as alternative sources of care to meet need are identified in the family; local community and universal services already commissioned by the LA. In addition, commissioning analysis is being undertaken with the providers to deliver the true cost of care. For some providers this may result in a reduction in the special prices paid for some high level complex care packages.
6	3	ASC	Implementation of Shared Lives project	130,000	130,000	Reprovision of establishment based services to a shared lives option. Based on 30 cases where reprovision to family based care will be undertaken with individual's whose needs and outcomes suit the shared lives delivery method. Assessment will be individually managed with the people who may be best suited to utilise this method of care provision.
7	3	ASC	Wightcare - service efficiencies	45,000	45,000	This will not affect the delivery of the service, and will look at driving out further efficiencies through closer integration with the council's business centre
8	3	ASC	ICES review and increase use of assisted technology	28,000	28,000	Review of service provision across services to realise efficiencies and improved promotion and use of Assistive Technology (AT) to support individuals maintain their independence. This will consist of new cases where AT will be considered prior to packages of care and during reviews of existing packages. There may be perceived negatively by some clients if current package is reduced as need is met through technology rather than person to person care.
9	3	ASC	Operations staff review	32,000	32,000	Completed. Post deleted.
10	3	ASC	Short term services and learning disability review	8,000	8,000	Application of standard rate across services to ensure consistent rates used in all services. Low level staffing impact.
11	3	ASC	Reeve Court - contract adjustments	70,000	70,000	Revision of NHS contract and re-negotiation to ensure IWC payment reflects need of clients in receipt of service.
12	3	ASC	Team Around the Person - end provider contract	25,000	25,000	Low level of usage over the time of the current contract. Other services offered by the ULO will be maintained to provide support where required, in addition to new initiatives through Local Area Coordinator and Care Navigator roles.
13	3	ASC	Additional income	90,000	90,000	Achieved through implementation of full financial assessment for chargeable services. Agreed through Full Council in November 2015. Implementation of revised, agreed, charging policy in line with Care Act and national benchmarking from April 2016.
14	3	ASC	Reduce Grant for carer's training	10,000	10,000	Carers prospectus and related investment in carers is addressed through other lines of funding.
15	4	Bus. Ctre	Revenues team - Reduction in staffing levels	40,000	75,000	Possible reduction in collection rates currently at 97.6% for Council Tax and 97.9% for NNDR
16	4	Bus. Ctre	Benefits team - Reduction in staffing levels	50,000	102,000	Processing of benefit claimants likely to extend from 15 to 20 days & processing of changes will increase from 6 to 8 days
17	4	Bus. Ctre	Contact Centre - Reduction in staffing levels	50,000	95,000	Significant increases in call waiting times from the current 90 seconds average - digital will need to become the primary mechanism for contacting the Council. The content of many calls to the call centre is already on line.
18	4	Bus. Ctre	Facilities Management - Reduction in staffing levels and minor budget adjustments	15,000	20,000	Small reduction in staffing levels and minor budget adjustments
19	4	Bus. Ctre	Fleet Management - Reduction in staffing levels	15,000	25,000	Reduction in staffing levels
20	4	Bus. Ctre	Payments team - Reduction in staffing levels	40,000	72,000	Reduction in performance in invoice processing; currently 98% in 30 days. The council may be liable for compensation claims where it does not pay within 30 days
21	4	Bus. Ctre	Revenues & Benefits - Reduction in support staff	16,000	24,000	Reduction in administrative support staff
22	4	Bus. Ctre	Vacant Posts - delete	27,000	27,000	Achieved
23	2	Childrens	Create a single commissioning team in early help	40,000	40,000	Bringing together three teams to better coordinate grant and commissioned activity; involves the deletion of a post
24	2	Corporate	Learning and Development	100,000	100,000	Achieve full recharge from service provided to schools
25	1	CSP	Realignment & reduction of community safety activity	60,000	60,000	Reduction in the number of community safety officers
26	4	Democratic	Staff Savings - Democratic Services	30,000	30,000	Reduction in staffing levels
27	1	Economy	Cancel Membership of the Partnership for Urban South Hampshire		26,000	Requirement to give six months' notice of membership cancellation
28	1	Events	IW Festival - cease Halberry Lane traffic management scheme	15,000	15,000	The council is not obliged to implement the resident only parking arrangements in the area and is not able to use the IW Act to require the event organiser to do so. Arrangements are in place for 3/4 days over the event & prevent on street parking and traffic congestion in the area.
29	1	FRS	Income from HFRS Strategic Partnership Arrangements	50,000	50,000	Additional Income
30	1	FRS	Reduction to the Road Safety and Community Safety Programmes	52,000	52,000	The service is statutory & reduces the level of activity in this service area
31	1	FRS	Reduction in back office support staff and activity	50,000	70,000	Reduction in staffing levels
32	4	HR	Restructure of HR support and advice as a whole	40,000	120,000	Reduced numbers of staff will mean that line managers will need to be more self-sufficient and take responsibility for the ownership and control of staff related data entry and the performance management of staff.
33	4	ICT	Contract renegotiations	40,000	40,000	Reduced cost to the council. No impact on users.
34	4	ICT	General Budget Reductions	20,000	20,000	Already Achieved
35	4	ICT	Review of the Back Office Software Solution		190,000	Changes to licence agreements and reductions in staffing levels

Reference	Corporate Priority	Service Area	Activity	2016/17 £	2017/18 (cumulative) £	Impact / comments
36	1	Parking	Surrender lease on Sea Street Car Park	30,000	50,000	Assume casual users of the car park will use other facilities making use of existing capacity. The lease is at an end and it has not been possible to negotiate a cost effective extension.
37	1	Planning	Reduction in planning policy activity following the adoption of the AAPs and the West Wight Coastal Strategy		150,000	Reduction in staffing levels once the policies have been prepared and adopted
38	4	Property	Property Rationalisation	65,000	130,000	Disposal of Bugle House (underway) and Sandown Civic Centre - staff to relocate to Westridge - includes telephony savings of £40k from ICT budgets
39	1	Transport	Remove free travel for concessionary bus pass holders on the floating bridge	60,000	60,000	Bus pass holders will need to pay standard rates proposed as £0.70p return for card holders and £1.00 for pay as you go. Under 19yrs continue foc
40	1	Waste	Waste Contract - Income Generation		100,000	Follows from terms of the new contract
41	1	Waste	Waste Contract - Capital Finance Savings	450,000	450,000	the time the contract was signed, and the likelihood that the rate will not increase until about Q3 2016 (latest economic forecast), short term borrowing rather than PWLB borrowing generated savings on the financing costs contained within the financial model and the budget forecast.
42	1	Contracts	Contract specification changes to Highways PFI, Waste and other contracts	170,000	170,000	General contract savings from amended specifications to be identified and agreed with contractors
43	2	Childrens	Reduce grants for short breaks	10,000	10,000	The council has a duty to assist individuals who provide care for disabled children by giving them breaks for caring. Short breaks grants fund organisations to provide specialist activities that allow carers to take these breaks. Its is considered high risk to reduce the £110k budget in full.
44	2	Childrens	School Improvement	56,000	56,000	School Improvements are continuing to be made, so this budget is reduced accordingly without compromising the current service delivery requirements
		Sub-total Preferred Savings		2,953,000	3,871,000	
		Savings Not Recommended				
45	3	ASC	End Support for Cross Solent Travel (patients)	60,000	60,000	CCG already fund those on low income to travel to hospital appointments through the Healthcare Travel Cost scheme. All cross Solent operators also provide discounted travel for all users. The council's payments are discretionary and impact approximately 250 people pa who do not meet the low income criteria for the HTC scheme.
46	3	ASC	Revision to sensory impairment contract	100,000	100,000	Reduction in the level of contracted service to provide specialise support through the council's contract with whilst maintaining statutory assessment requirements. Impact will be on individuals with sensory needs; CCG aware and will also impact on the support to heath and in particular audiology.
47	3	ASC	Review of most complex care packages - alternative	300,000	300,000	Ensuring the whole circle of support is investigated and utilised; and the meeting of eligible needs within the Care Act. This may, in some case, reduce the level of statutory social care input as alternative sources of care to meet need are identified in the family; local community and universal services already commissioned by the LA. In addition, commissioning analysis is being undertaken with the providers to deliver the true cost of care. For some providers this may result in a reduction in the special prices paid for some high level complex care packages.
48	3	ASC	Closure of Adelaide Resource Centre (24 beds)	200,000	370,000	There is no private sector provision on the IW for rehabilitation facilities as provided by this resource centre. Under the Better Care Act the Council has a duty to be the provider of last resort if no other services are available
49	3	ASC	Closure of Gouldings Resource Centre (32 beds)	50,000	80,000	There is no private sector provision on the IW for rehabilitation facilities as provided by this resource centre. Under the Better Care Act the Council has a duty to be the provider of last resort if no other services are available
50	3	ASC	Reduce funding to stroke initiative	58,000	58,000	Reduction in the provision of low level intervention through a family support worker.
51	3	ASC	Closure of Mental Health Day Services	240,000	240,000	Activity levels have declined over time and service redesigned to meet needs within the community setting. May be received negatively by a small number of people in the local community, based on a small number of users (45) being personally affected by the change.
52	3	Housing	Supporting People (1)	1,000,000	1,000,000	Preventative service, likely to increase pressure on statutory services and activities if removed
53	3	Housing	Supporting People (2)	1,000,000	1,000,000	Leaves a balance of £0.5 million (when taken with 1 above)
54	2	Childrens	Closure of Branstone Farm	20,000	68,000	Alternative provision for students will be withdrawn at this location unless a suitable organisation can be found to take over the running of this establishment
55	2	Childrens	Reduce the number of early help coordinators	30,000	46,000	Follows from changes to the targeted youth service. The coordinators support the early help assessment, planning and review processes in the early help contract.
56	2	Childrens	Cease grant funding for youth offer contract	165,000	330,000	Currently 13 providers working with 1500 children and developing plans to be more sustainable from April 2017
57	2	Childrens	Cease the targeted youth service team	62,000	124,000	The team works with vulnerable children pre-social care at risk of problems such as substance misuse, youth offending, teenage pregnancy and homelessness. Without this support the children the team works with may become the subject of a child protections plan or looked after by the council
58	4	Corporate	Reduction in Member Allowances (1)	40,000	40,000	10% reduction in allowances
59	4	Corporate	Reduction in Member Allowances (2)	160,000	160,000	50% reduction in allowances (when taken with 1 above)
60	1	Housing	Reduce the scope of the empty property and housing enabling work (1)	12,000	25,000	The service is discretionary but does have the ability to impact on income facilitating the repayment of monies from council tax and works with the council tax collection team to assist with debt recovery
61	1	Housing	Cease all work in respect of empty properties and housing enabling	50,000	75,000	Savings in addition to (1) above
62	1	Parking	Extend Chargeable Hours until 2000hrs	20,000	50,000	Includes all car parks and on street areas
63	1	Parking	Additional on street pay and display	20,000	70,000	To include Upper St James' St and Crocker St in Newport; and High Streets in Ryde, Shanklin & Sandown
64	1	Parking	Remove free parking for Blue Badge Holders	10,000	30,000	The service currently costs the council approximately £80,000 to administer
65	1	Planning	Cease all enforcement activities	40,000	40,000	Enforcement is not a statutory activity
66	1	Economy	Reduction in economic development activity, support and staffing	100,000	100,000	Reduction in staff and projects budgets
		Sub-total Savings Not Recommended		3,737,000	4,366,000	
		Total Savings Options		6,690,000	8,237,000	