

BOROUGH OF KETTERING

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Report Originator	Strategic Management Team	<i>Fwd Plan Ref No: A18/024</i>	
Wards Affected	All	14 th November 2018	
Title	DURABLE BUDGET REPORT		

Portfolio Holder: Councillor Lloyd Bunday

1 PURPOSE OF REPORT

The purpose of the report is to:

- a) Remind Members of the context / background to the council's budget and medium term financial strategy;
- b) Illustrate the latest budget model, the delivery of efficiency savings for 2018/19 and the estimated level of budget savings that may be required over the next few years;
- c) Provide an outline Budget Timetable for 2019/20.
- d) Provide an update following the Government's Budget Announcement.

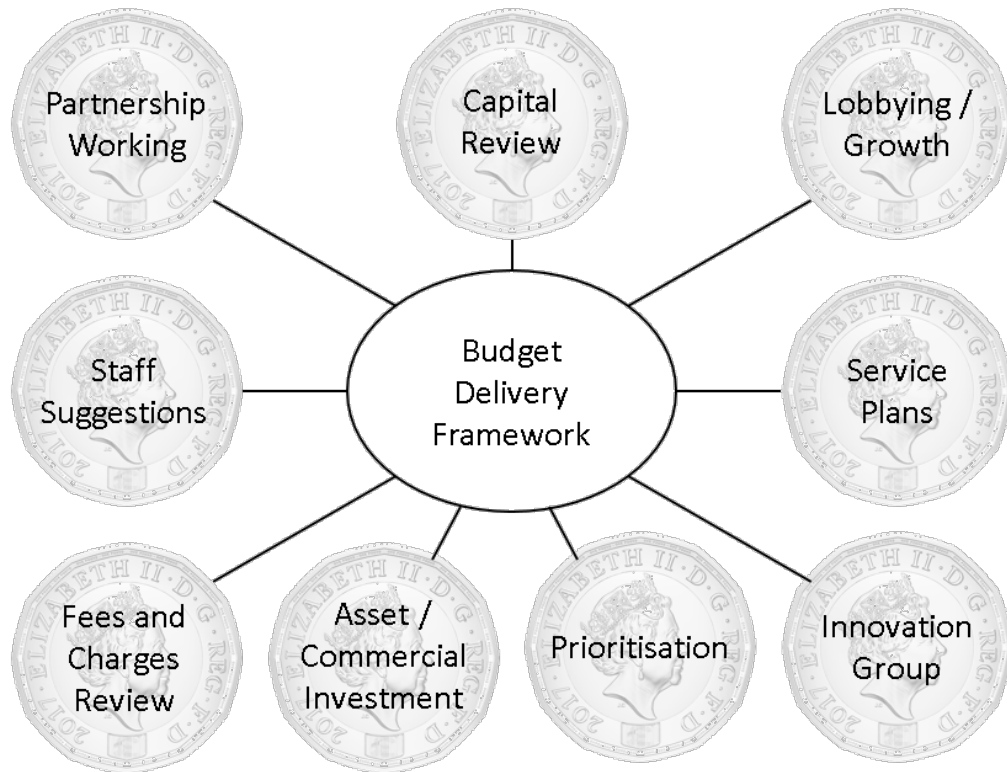
2. BACKGROUND

- 2.1. The Council's 2018/19 budget was approved by Council at its meeting on 28th February 2018. In terms of setting a balanced budget, the Council's strategy to date has been successful, although it has to be stressed that the budget setting process is a paper exercise and all the changes being proposed have to be realised and delivered over the next year if we are to avoid additional strain being placed on the following years' budgets. The budgets for 2018/19 will be closely monitored throughout the year and any variances will be reported to the Executive as part of the Durable Budget report.
- 2.2. Members will appreciate that the strategies the Council has adopted over the past few years have generally kept the authority in a good position from which to move forward. In Kettering, our approach ensured that the Council was able to pro-actively deal with the challenges faced through: -
 - ◆ Anticipating and trying to influence major 'Big Ticket' items;
 - ◆ Having a well-motivated and flexible workforce that is pro-active in helping to deliver services.
- 2.3. The Council's success in delivering a balanced budget over the past number of years has come from the Budget Delivery Framework however savings of this

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magnitude are becoming increasingly difficult to maintain. For the Council to remain in the best possible shape in the medium term it will need to ensure that it 'delivers' on all aspects of its budget framework as outlined below:



2.4. The Council has already done an impressive job of delivering around £11.3m of 'efficiency savings' to date. The Council's financial 'golden rules' and the financial 'guiding principles' provide a strong basis for the Council's medium term financial strategy. Both of these are specifically for the Council's General Fund budgets (revenue and capital) – for ease of reference these are reproduced below:

Financial Golden Rules;

- a. The General Fund Working Balance should not fall below £1m or 10% of net revenue expenditure (whichever is the greater);
- b. When setting the level of council tax, members should always consider the medium term outlook to ensure that a sustainable budget position is maintained;
- c. The Council must always ensure that adequate funding is provided to cover all of its statutory and regulatory responsibilities;

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- d. Should the Council decide to allocate significant additional / new funding to a specific service – it should identify where the required funding is coming from (or compensating savings are to be made);
- e. When setting the Capital Programme, in addition to meeting statutory responsibilities, priority will be given to schemes that are beneficial to the council's overall revenue budget position;
- f. The council must ensure that it has an overall level of revenue reserves that are appropriate for the overall level of risks that the organisation faces – including potential national funding changes;
- g. In line with the council's investment strategy, the council will look to invest in schemes that will have a positive impact over the medium term on its budget position including taking out long-term debt financing (where there is an appropriate business case).

Financial Guiding Principles;

- i. When funding for a specific service is reduced / withdrawn (from national government or another provider) the council should not substitute itself as a provider or funder of the service – unless there are exceptional circumstances;
- ii. When considering the Capital Programme, due regard is given to ensure that existing council assets are properly maintained;
- iii. Where decisions are required about the priority of funding for services, the following is followed;

Priority 1 - Statutory Requirements

Priority 2 – Fit to Council Objectives of;

- ◆ Better Town Centres
- ◆ Better Jobs
- ◆ Better Education Offer

- iv. Continue to seek strategic partnerships with other public sector providers to help protect services for our residents – especially those that help promote economies of 'scope' rather than 'scale';
- v. To maximise the resources that are available to the authority, the council will continue to actively lobby the Government on relevant issues.

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Housing Revenue Account Guiding Principles

2.5. The HRA Golden Rules and Guiding Principles were approved by the Executive at the meeting on 23rd May for ease of reference they are reproduced below:

HRA Financial Golden Rules;

- a. *The Housing Revenue Account Working Balance should not fall below £300,000;*
- b. *When setting the level of rents, members should always consider the national policy position;*
- c. *The Council must always ensure that adequate funding is provided to cover all of its statutory and regulatory responsibilities;*
- d. *Should the Council decide to allocate significant additional / new funding to a specific service – it should identify where the required funding is coming from (or compensating savings are to be made);*
- e. *The council must ensure that it has an overall level of revenue reserves that are appropriate for the overall level of risks that the HRA faces – including potential national funding and policy changes.*

HRA Financial Guiding Principles;

- i. *When funding for a specific service is reduced / withdrawn (from national government or another provider) the council should not substitute itself as a provider or funder of the service – unless there are exceptional circumstances.*
- ii. *When setting the HRA budgets and considering the HRA Capital Programme, due regard is given to ensure that expenditure protects the long term viability of the Council's housing stock by making sure the assets are properly maintained and have the ability to meet the Borough's housing needs.*
- iii. *Where decisions are required about the priority of funding for services, the following is followed;*

Priority 1 - Statutory Requirements

Priority 2 – Investment in Existing Housing Stock

Priority 3 – Fit to Housing Strategy of;

- ♦ *Increasing housing supply across all tenures*
- ♦ *Ensuring safe and healthy homes, reducing the opportunity for crime and anti-social behavior*
- ♦ *Helping people to live independently*

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- iv. *Continue to seek strategic partnerships with other public sector providers to help protect services for our residents – especially those that help promote economies of ‘scope’ rather than ‘scale’;*
- v. *To maximise the resources that are available to the authority, the council will continue to actively lobby the Government on relevant issues.*

3. UPDATE OF KEY ISSUES AND BUDGET PROJECTIONS

3.1 The Council’s Medium Term Financial Strategy is reproduced in Table 1. The forecast has been updated to reflect the fact that we have ‘closed’ the 2017/18 financial year and now incorporates the financial year 2023/24 – notes to the Medium Term Financial Forecast are included at **Appendix A**.

TABLE 1 - MEDIUM TERM FINANCIAL FORECAST							
		Zone of "Predictability"		Zone of "Unpredictability"			
		2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
		Forecast	Forecast	Forecast	Forecast	Forecast	Forecast
		£000	£000	£000	£000	£000	£000
1	Net Council Budget	10,893	10,900	9,933	10,294	10,082	10,185
2	Forecast Resources:						
	Government Grant						
2a	Revenue Support Grant	(171)	250	0	0	0	0
2b	Business Rates	(2,428)	(2,484)	(2,000)	(2,000)	(2,000)	(2,000)
	Total Government Grant	(2,599)	(2,234)	(2,000)	(2,000)	(2,000)	(2,000)
	Council Tax / Coll'n Fund	(300)	(250)	(100)	(100)	(100)	(100)
	Income From Council Tax	(6,521)	(6,620)	(6,718)	(6,819)	(6,922)	(7,026)
	Total Resources	(9,420)	(9,104)	(8,818)	(8,919)	(9,022)	(9,126)
3	Budget (Surplus) / Deficit	1,473	1,796	1,115	1,375	1,060	1,059
4	Efficiencies Identified	(1,473)	(1,443)	0	0	0	0
5	Efficiencies - To be Identified	0	(353)	(1,115)	(1,375)	(1,060)	(1,059)
6	Budget (Surplus) / Deficit	0	0	0	0	0	0
GENERAL FUND WORKING BALANCE							
		2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
		£000	£000	£000	£000	£000	£000
7	Estimated Opening Balance	1,415	1,375	1,335	1,295	1,295	1,295
8	Town Centre Initiatives	40	40	40	0	0	0
9	Estimated Closing Balance	1,375	1,335	1,295	1,295	1,295	1,295

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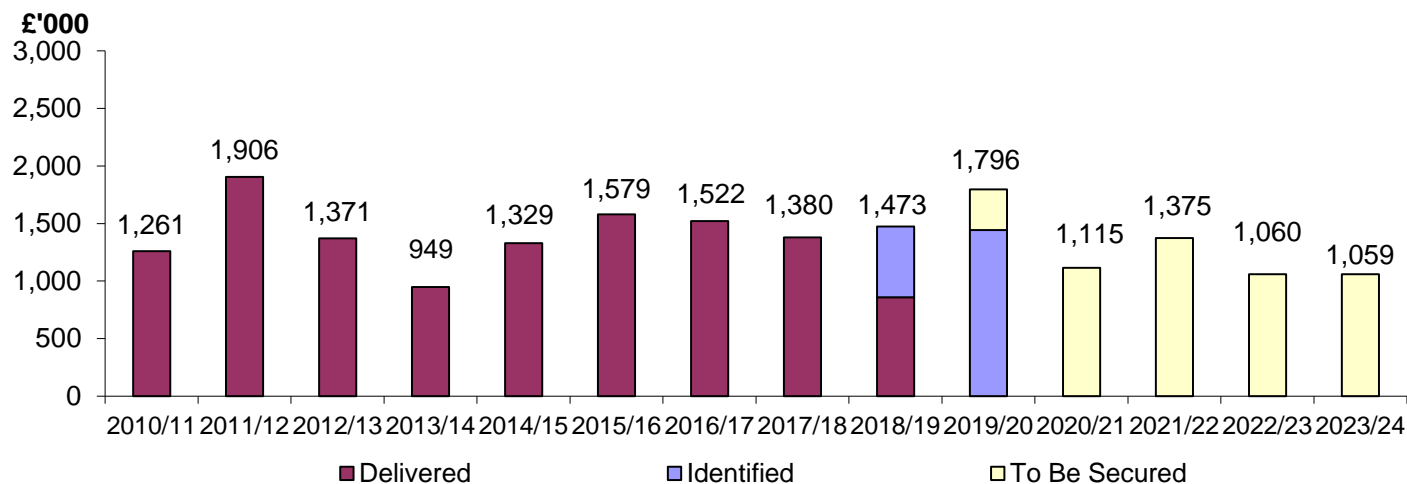
The forecast comprises the following ‘Zones’

- ♦ **Zone of Predictability** - covers the 2018/19 financial year - for which the level of government funding is known. The government funding for 2019/20 is based on indicative figures provided as part of the 2018/19 financial settlement which form part of the ‘four year settlement’ figures.
- ♦ **Zone of Unpredictability** – This covers the period from 2020/21 which is when it is anticipated that the fairer funding formula review and Business Rates will be reset.

3.2 As clearly outlined in previous budget reports considered by the Executive and Full Council, the best estimates of the ongoing efficiency savings targets going forward are at least of a similar scale to those already met, Chart 1 shows:

- Efficiencies of £11.3m have been identified and delivered between 2010/11 – 2017/18;
- Efficiencies of £1.473m have been identified and need to be delivered for 2018/19
- Efficiencies of around £6.4m need to be identified and delivered over the next five years (2019/20 – 2023/24).

**Chart 1
Annual Budget Efficiencies / Savings**

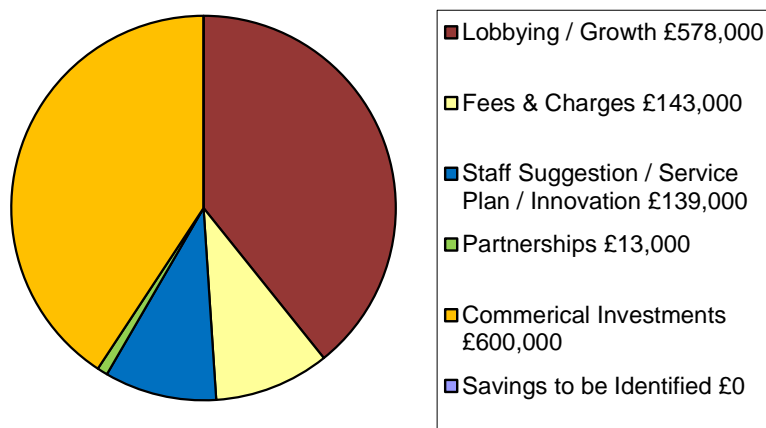


3.3 When the 2018/19 budget was set, Members will recall that additional ongoing efficiency savings of £1,473,000 were required to set a balanced budget. Those ‘efficiency savings’ were identified before the budget was formally set and are summarised in Chart 2:

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Chart 2
Framework Efficiency Savings for the next Year
(2018/19)



3.4 As explained in previous budget reports although we have traditionally referred to the term ‘savings’, in reality these are a combination of efficiency savings and additional income. Table 2 illustrates how the efficiency targets in 2018/19 are being delivered:

Table 2 – 2018/19 Budget Changes			
Framework	Additional Income £'000	Reduced Expenditure £'000	Total £'000
Lobbying / Growth	578	0	578
Fees & Charges	143	0	143
Staff Suggestion / Service Plan / Innovation	107	32	139
Partnerships	13	0	13
Commercial Investments	600	0	600
Total	1,441	32	1,473

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- 3.5 Table 3 provides a reminder of the composition of the 2018/19 Framework efficiency savings.

Table 3 – Composition of 2018/19 Budget Changes		
Framework	Saving	£'000
Commercial Investments	Income from Commercial Investments	600
Lobbying / Growth	New Homes Bonus Income	343
Lobbying / Growth	Increase in Planning Fees	135
Lobbying / Growth	Homelessness Grant	100
Staff / Innovation	Treasury Management Income	100
Staff / Innovation	Other schemes	39
Fees & Charges	Additional Income	77
Fees & Charges	Crematorium Income	66
Partnerships	Joint Working	13
Total		1,473

- 3.6 During each budget process, members are informed of a number of 'big ticket' items. These are typically items of large value that could have a disproportionate impact on the Council's budget if they moved in an adverse fashion. Consequently these are monitored very closely and members and officers may occasionally try to influence (through lobbying) any changes that may take place especially when such changes are triggered through changes in national policy. These items are included in the Council's Swing – o – meter as detailed at **Appendix B**.
- 3.7 The General Fund remains broadly on target to be delivered within budget for 2018/19 however there continues to be some key areas of volatility – the most significant of these are shown in Table 4

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Table 4 – General Fund Projected Variances (2018/19)

	Projected Variances October	Reason
Business Rates	£400,000 (favourable)	This reflects the estimated retained growth from the Business Rates Retention Scheme.
Borrowing Costs	£330,000 (favourable)	The Council continues to use internal reserves as a means of borrowing and the variance reflects lower borrowing costs from using internal reserves rather than borrowing from external institutions. The Council does however use external borrowing for commercial investments.
Property Funds	£260,000 (favourable)	The additional income reflects changes in investing surplus cash in line with the Council's Treasury Management Strategy.
Homelessness	£600,000 (adverse)	There has been a significant increase in the number of homeless applications, which is reflective of the picture across the country. Locally, the Council's response has been to ensure we are best placed to take action to prevent homelessness and, secondly, to minimise expenditure on expensive nightly paid accommodation and bed & breakfast hotels. This has involved utilising HRA properties for temporary accommodation and acquiring a number of properties on the open market to use as temporary housing for homeless households.
Recycling	£400,000 (adverse)	Increased cost for the disposal of co-mingled waste arising from a temporary change in gate fees owing to operational changes with the current provider.
Other Items	£10,000 (favourable)	The General Fund budget consists of many budgets to which there is some degree of variation – overall current projections show this as an adverse variance.

- 3.8 These areas will be closely monitored and reviewed as part of the forthcoming budget process – some of these (such as homelessness) are essentially demand led and reflective of national economic issues.

GENERAL FUND – 2019/20

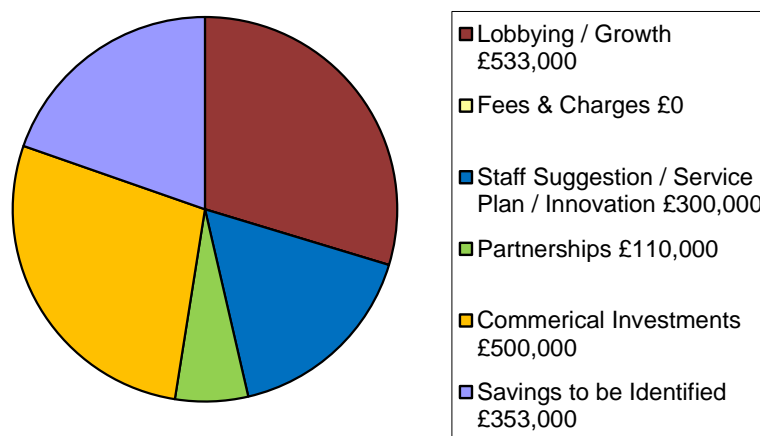
- 3.9 Members should be aware that the indicative savings levels for the period 2019/20 are subject to a number of high level assumptions as part of the 'four year settlement' indicative levels of grant funding were provided for 2019/20 and these are reflected in Table 1.

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- 3.10 As well as monitoring framework savings identified for 2018/19 work continues on identifying savings for the following year – 2019/20. Members are reminded that the Medium Term Financial Forecast required an additional £1,796,000 of ongoing savings to deliver a balanced budget in 2019/20.
- 3.11 Members are reminded that significant efficiency savings have been delivered in recent years as shown in Chart 1. It has been previously reported that savings of this magnitude are going to be difficult to maintain and this is emphasised by the 2019/20 budget process which will be more challenging than previous years.
- 3.12 It was previously reported to the October Executive that savings of £883,000 had been identified for 2019/20, further efficiencies of £560,000 have been identified these relate to additional income from the Business Rates Retention Scheme (£450,000) and the Shared Street Scene Service (£110,000). Further savings of £353,000 are required in order to deliver a balanced budget for 2019/20. Chart 3 illustrates how the identified savings are to be delivered and the levels of savings that are required to deliver a balanced budget – to date around 80% of the savings have been identified.

Chart 3
Framework Savings for the next Year (2019/20)



- 3.13 It is important that the Council considers all frameworks and all income streams the Council continues to explore how further efficiency savings of £353,000 can be delivered to meet the estimated savings target for 2019/20. As further savings are identified and resilience tested, these will be reported to future Executive meetings. Table 5 illustrates how the savings identified to date are to be delivered.

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Table 5 – Framework Savings 2019/20			
Framework	Additional Income £'000	Reduced Expenditure £'000	Total £'000
Lobbying / Growth	533	0	533
Fees & Charges	0	0	0
Staff Suggestion / Service Plan / Innovation	300	0	300
Partnerships	110	0	110
Commercial Investments	500	0	500
Total	1,443	0	1,443

- 3.14 The provisional Local Government Finance Settlement will be announced on 6th December, this will provide authorities with their individual grant allocations for 2019/20. Members will recall that this Council along with 97% of other authorities accepted the Government's offer of a four-year settlement which covered the period 2016/17 – 2019/20. For those authorities who did not accept the offer, there is a possibility that changes could be made to their funding from Government in 2019/20. For those that did accept the offer the figures should remain unchanged this means that the Government Grant shown in the Council's Medium Term Financial Strategy (Table 1 – Line 2b) for 2019/20 remains unchanged.
- 3.15 It was reported to Members at the September Executive meeting that the Government were consulting on options for dealing with Negative RSG – Members will recall that this Council's RSG reduces to nil in 2019/20 and that the Government made a further adjustment in 2019/20 whereby the Council rather than receiving a grant is making a payment to the Government of £250,000 this is reflected in Council's Medium Term Financial Strategy (Table 1 – Line 2a).
- 3.16 In 2019/20 negative RSG nationally amounts to around £153m and affects 168 authorities – there has been strong representation from the local government sector around negative RSG and practices in previous years have resulted in negative RSG being removed – this is something that this Council strongly

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supports and could result in additional resources of £250,000. The announcement on 6th December should confirm the outcome of the recent consultation on negative RSG.

- 3.17 The Provisional Local Government Finance Settlement is also likely to include announcements on the levels of New Homes Bonus funding in 2019/20 and an announcement on the Business Rates Pools who will be Pilots for 75% Business Rates Retention in 2019/20.

GENERAL FUND – 2020/21 – 2023/24

- 3.18 Given the work that the Government are undertaking about the future of Local Government funding – it is more difficult to look this far ahead with any degree of certainty. The future levels of grant from 2020/21 are much more uncertain and are a best estimate. The scale of the financial challenges from this point onwards will be highly dependent on how the Business Rates Retention Scheme operates over the next five years, together with the national ‘fairer funding review’.

4 CAPITAL PROGRAMME 2018/19 CURRENT FINANCIAL YEAR

- 4.1 A summary of the projected Capital Programme outturn monitoring statement as at 31st October is shown in Table 6.

Table 6 - Capital	Current Budget	Projected Outturn	Variance
	£'000	£'000	£'000
Expenditure			
HRA Schemes	6,168	6,168	0
General Fund Schemes	38,750	38,750	0
	44,918	44,918	0
Financing			
Capital Receipts	979	979	0
Prudential Borrowing	39,975	39,975	0
Revenue Contribution	2,674	2,674	0
Grants and Contributions	1,290	1,290	0
	44,918	44,918	0
Net Expenditure	0	0	0

5 HOUSING REVENUE ACCOUNT 2018/19 – CURRENT FINANCIAL YEAR

- 5.1 A summary of Housing Revenue Account monitoring at 31st October 2018 is shown in Table 7. The HRA is projecting an overspend of £250,000. The main pressure relates to income being around £175,000 less than anticipated, this results from increased void levels, resulting in lower income levels.

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- 5.2 The main expenditure pressures are a result of increased expenditure on repairs and maintenance owing to an increase in the number of void properties. The void pressures are being managed under the Reinvesting Repairs Service Improvement Programme the main objective of which is to reduce both the number of void properties and the turnaround time between lettings. This is an area of work that will continue to be closely monitored.

Table 7 - HRA	Current Budget	Projected Outturn	Variance
	£'000	£'000	£'000
Gross Expenditure	15,359	15,434	75
Gross Income	(15,359)	(15,184)	175
Net Expenditure	0	250	250

6 BUDGET TIMETABLE

- 6.1 A summary budget timetable is provided at Appendix C.
- 6.2 Members are reminded that the formal budget consultation period is from 16th January 2019 to 27th February 2019 when the Council sets its Council Tax for 2019/20. Comments from the consultation process will be reported to the Executive for consideration at its meeting on 13th February 2019. The formal budget process remains unchanged from the previous year.
- 6.3 Members will however be aware that the budget process at Kettering Borough Council is an ongoing process throughout the year that has been evidenced by the ongoing consideration of the durable budget report at each meeting of the Executive.

7 AUTUMN BUDGET

- 7.1 The Chancellor made his formal Budget announcement on 29th October. The full document is available on the web at:-

<https://www.gov.uk/government/publications/budget-2018-documents>

- 7.2 The headlines that are relevant to local government are set out in this section and include references to the Governments full budget document

7.3 Housing

It has previously been announced that The Housing Revenue Account cap that controls local authority borrowing for house building will be abolished – the announcement confirmed that the cap would be abolished with immediate effect (i.e. from 29th October 2018).

The Housing Infrastructure Fund (HIF) will increase by £500m to a total of £5.5bn and offers funding to local authorities on a competitive basis, for

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infrastructure to support the delivery of up to 650,000 new homes. (Page 62, paragraph 4.56)

7.4 Disabled Facilities Grants (DFG's)

An additional £55m for Disabled Facilities Grant (DFG) will be made available in 2018/19. DFG funds “home aids and adaptations for disabled children and adults on low incomes”. This increases funding nationally in 2018/19 from £468m to £523m and this represents an 11.7% increase. It is anticipated that further announcements will be made over the coming weeks, which will provide funding allocations to individual authorities. (Page 75, paragraph 5.17)

7.5 Business Rates Relief

The Government will reduce business rates for retail properties this includes shops, cafes and restaurants with a rateable value less than £51,000 for two years from April 2019. Local authorities will be fully compensated for the loss of income as a result of this relief. (Page 46, paragraph 3.33 and 3.37)

7.6 Universal Credit

The amount that households with children and people with disabilities can earn before their Universal Credit award begins to be withdrawn – the Work Allowance – will be increased by £1,000 from April 2019. This means that 2.4 million households will keep an extra £630 of income each year. (Page 77, paragraph 5.32)

The Government announced an extensive package of extra support for claimants as they make the transition to Universal Credit. (Page 77, paragraph 5.33)

7.7 Highways

The government will allocate £420m to local authorities in 2018/19 to tackle potholes, repair damaged roads, and invest in keeping bridges open and safe. The method of distribution has not yet been made.

To support projects across England that ease congestion on local routes, the government will also make £150m of funding available to local authorities for small improvement projects such as roundabouts. (Page 55, paragraph 4.10)

7.8 Social Care

At the Spring Budget 2017, the government provided an additional £2bn for councils to spend on adult social care services. This Budget provides an additional £240m in 2018/19 and £240m in 2019/20 for adult social care. The increase in funding is to support people leaving hospital when they are ready, into a care setting that best meets their needs, which should help free up beds within the NHS.

The Budget provides a further £410m in 2019/20 for adults and children's social care. Where necessary, local councils should use this funding to ensure that adult social care pressures do not create additional demand on the NHS. Local

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councils can also use it to improve their social care offer for older people, people with disabilities and children. (Page 75, paragraphs 5.15 and 5.16)

7.9 High Streets

The Government will launch a new “Future High Streets Fund” and £675m will be available to invest into high streets and town centre infrastructure to support redevelopment and densification around high streets. It will also include £55m for heritage-based regeneration to restore historic high streets to boost retail and bring properties back into use as homes, offices and cultural venues. The largest amounts of funding (£200m and £240m) will be made available in 2022/23 and 2023/24. No details have yet been provided on how this grant will be allocated. (Page 67, paragraph 4.76)

7.9 National Living Wage

The National Living Wage will increase by 4.9% from £7.83 to £8.21 from April 2019 – this is in line with what we had expected and what we had planned for. (Page 79, paragraph 5.44)

7.10 Apprenticeships

The Chancellor announced that the Government will introduce a package of reforms to strengthen the role of employers in the apprenticeship programme, so they can develop the skills they need. (Page 61, paragraph 4.48)

7.11 The LGA as in previous years have produced a briefing on the Autumn Budget the link to the Budget Briefing is detailed below;

<https://www.local.gov.uk/parliament/briefings-and-responses/budget-2018-summary>

Although the Council may not endorse all of the comments in the LGA briefing, it is nevertheless a useful reference document.

8 CONSULTATION AND CUSTOMER IMPACT

8.1 None as a direct consequence of this report. However members are reminded that the formal budget consultation period is from 16th January 2019 to 27th February 2019 when the Council sets its Council Tax for 2019/20. Comments from the consultation process will be reported to the Executive for consideration at its meeting on 13th February 2018.

9 POLICY IMPLICATIONS

9.1 As outlined in the report.

10 USE OF RESOURCES

10.1 As outlined in the report.

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11. RECOMMENDATIONS

That the Executive note the following:-

- a) Note the Council's Medium Term Financial Strategy and associated guiding principles;
- b) the Council's current Medium Term Financial Forecast and the progress being made in identifying efficiency savings for 2019/20;
- c) Notes the summary budget timetable for 2019/20 (as outlined in Appendix C).
- d) The key updates made in the Autumn Statement as outlined in Section 7.

Background Papers:

Title of Document: Estimate Working Papers

Contact Officers: M Dickenson

Previous Reports/Minutes:

Monthly Durable Budget Reports