

**Newark & Sherwood District
HRA Business Plan
Assumptions Summary**

Assumption		Notes
Base Year	2026-27	
Voids & Bad debts		
Void Allowance on main housing stock:		
1	2.00%	
2	1.75%	
3	1.75%	
4	1.75%	
5 onwards	1.75%	
Allowance for Bad Debts:		
All years balance of Bad Debt provision as a % of overall rent receivable		2.00%
Right to Buy Sales:		
Year 1	10	
Year 2	6	
Year 3	6	
Year 4	6	
Year 5 onwards	6	
Borrowing & Interest Rates		
Average interest Rate on Borrowing		
1	4.50%	
2	4.50%	
3	4.50%	
4	4.50%	
5 onwards	4.50%	
Average interest Rate on Investments		
1	3.50%	
2	3.25%	
3	3.00%	
4	3.00%	
5 onwards	3.00%	