LRHA Business Model

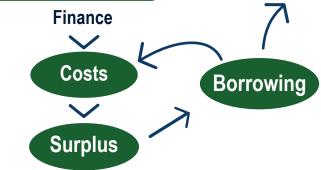
Helping Sustain Rural Communities Governance, Residents **Objectives**

Provide Homes For Rural People In Need **Revenues Generated** From Income

Additional Units

& Employees

Development & Maintenance



- **Risks**
- Appropriate skills and governance structure
 - High house prices
 - Low wages
 - Seasonal rentals
- High levels of second home ownership
 - Aging rural population
- Access to labour and skills
- Delivering against expectiations
 - Data integrity and security

- Material shortages and cost increases
 - Inflation
 - Decarbonisation costs
- Needs of current residents balanced with future demand
 - Cost and inflation
- Delivering services to residents
 - Health and safety
- Value for money efficiency economy and effectiveness

- Existing debt
- New debt
- Pensions
- **Fraud**
- Rent setting
- Rental income and arrears

- Constuction process risks
- Access to labour and skills
- Costs and inflation
- Counterparty risk

