

To: DRes, ORGANISATION

From:

11 Mar 20

File reference: DATE-Project_PROJECT NAME_FBC-Cap_SP-Under_Review-1_0-SUKEO.doc

Project PROJECT NAME – Full Business Case

Project (Project) PROJECT NAME will maintain the REDACTED, addressing key capability shortfalls to enhance mission effects and levels of UK / COUNTRY interoperability. Project PROJECT NAME will replace the REDACTED capability. Options Analysis at Initial Gate concluded that procurement of REDACTED via a Foreign Military Sales (FMS) contract would meet UK requirements at optimised performance, cost and time, representing best Value for Money (VfM).

Issue

1. Approval is required to commence the Demonstration, Manufacture and In-Service phases of Project PROJECT NAME.

Timing

2. **Routine.** FBC approval is requested by DATE to enable signature of the LOA before its expiration in DATE, ensuring UK access to the accelerated Contracting Mechanism.

Recommendation

3. The Approving Authority is invited to approve:

a. Project PROJECT NAME to proceed to Demonstration, Manufacture and In-Service phases.

b. The procurement of DELIVERABLE modified to meet UK specific Key User Requirements (KURs) complete with an optimum support package via an FMS with the ORGANISATION.

c. The candidate Key User Requirements (cKURs) at Annex A.

d. The Approved Budgetary Level (ABL) outturn, inclusive of all non-recoverable VAT at 50% confidence for the Demonstration and Manufacture phases and In-Service Support to DATE, of £XXXX consisting of £XXXX RDEL, £XXXX CDEL and £XXXX RMC.

e. A separate FOREX Risk Approval of £XXXX

f. In-Service Support after DATE will be delivered by a future In-Service Support contract and through follow-on FMS cases for support to equipment subject to specific controls. This will require a further approval.

g. The ABL is inclusive of a Raw Materials & Consumables spend of £XXXX. This is included within **Table 1**.

h. Costs of £XXXXM for Private Sector Support (PSS) to deliver key Security Assurance activities where DELIVERY ORGANISATION do not hold appropriate SQEP.

- i. An Initial Operating Capability (IOC) date of DATE and a Full Operating Capability (FOC) date of DATE at 50% confidence.

And to note:

- j. The confidence levels for the cost of Project phases (including RMC) below:

Project Phase	Estimated Cost (£M)		
	10%	50%	90%
Estimate for Manufacture ¹	XXXX	XXXX	XXXX
Estimate for In-Service & Disposal	XXXX	XXXX	XXXX
Total	XXXX	XXXX	XXXX

Table 1 - Three Point Estimate of Cost

- k. The confidence levels for key project milestones below:

OBC / FBC Estimate (M/Y)	Confidence Levels			
	Deterministic	10%	50%	90%
Logistic Support Date (LSD)	DATE	DATE	DATE	DATE
EDD	DATE	DATE	DATE	DATE
EDD	DATE	DATE	DATE	DATE
EDD	DATE	DATE	DATE	DATE
IOC	DATE	DATE	DATE	DATE
FOC	DATE	DATE	DATE	DATE

Table 2 - Three Point Estimate of Schedule

- l. The principal risks to capability delivery at Annex B.
- m. That appropriate Accounting Treatments have been confirmed by DELIVERY ORGANISATION Taxation Teams.
- n. That a separate Contingent Liability allocation is being identified by the DT and shall be approved by DELIVERY ORGANISATION Financial Accounting Treatments Manager.
- o. TLB costs of £XXXX to enable recruitment of required resource (Private Sector Support (PSS)) identified within Annex E.
- p. Following implementation of FCR REFERENCE this FBC is deemed affordable.
- q. The potential exchange rate Volatility effect between the Defence Economics Most Likely Rates and the Corporate Planning Assumptions is £XXXX.

Presentation and Handling

4. Project PROJECT NAME will be operated by ORGANISATION; there will be no public acknowledgement of this Project. References to Project PROJECT NAME shall be made in line with its Security Aspects Letter.

Strategic Case

5. **Background.** REDACTED are continuing to evolve in order to REDACTED. REDACTED has specialist capabilities that provide and support the delivery of these strategic and operational effects. REDACTED contributes to these outputs by delivering

¹ This FBC does not seek approval for demonstration costs.

niche effects, enabling delivery of **DELIVERABLES**. The capability provided supports NSOs X and X and Defence Tasks.

6. **Justification.** Operational Analysis has identified the extant requirement for REDACTED. Project PROJECT NAME will address these capability shortfalls, which have been identified and captured within the SUR and which have shaped the Project's demanding set of requirements.

7. **Requirement. REDACTED.**

8. **Candidate KURs.** The candidate KURs are at Annex A; the SRD is at Enclosure 2.

a. The Delivery Team (DT) have determined that the most effective means of delivering against the requirements remains through implementation of the solution proposed at Initial Gate.

b. Judgement Panel convened DATE resulted in a Procurement Strategy decision informed by the Project Team and DELIVERY ORGANISATION, decided by the user and endorsed by Head of Capability Special Projects (HoC SP). The IGBC (Enclosure 6) was approved against the assumption that delivery of capability via FMS would ensure the Threshold cKURs would be fulfilled.

9. The DT, in conjunction with the user and in collaboration with ORGANISATION stakeholders, has used the Assessment phase to identify and verify the most appropriate FMS strategy to fulfil the requirement. The procurement strategy for all capability aspects has been analysed and assessed within the Investment Appraisal (IA, Enclosure 3) and further detailed within the Procurement Strategy (Enclosure 4). Additionally an engineering assessment of the platform and sub-systems has been undertaken to demonstrate fulfilment of the KURs (Annex A).

Economic Case

10. During its Concept phase, Project PROJECT NAME was determined to best fulfil the cKURs through a bespoke UK competition. With concept studies underway in DATE, REDACTED identified a platform currently in-service REDACTED that had the potential to fulfil the Project's requirements. Given the disparity between schedule, cost, risk and capability across the potential different procurement models an MJP was convened. To best inform this panel, DELIVERY ORGANISATION worked alongside ANOTHER DELIVERY ORGANISATION to ensure that each procurement strategy had been similarly assessed for Project, Technical and Cost impact and that the primary risks of each strategy were highlighted.

11. The MJP's selected procurement strategy was the procurement of DELIVERABLE via Foreign Military Sale (FMS). This was endorsed on the IGBC Outletter (Enclosure 7).

12. The DT have used the Assessment Phase to engage with a wide range of ORGANISATION stakeholders to gain assurance that the capability offered by REDACTED fulfil the Project's Objectives. This has been achieved.

13. Following IGBC approval in DATE the available Courses of Action (CoAs) were further developed. They are briefly described below:

a. **CoA 1: Do Nothing.** Use the existing post Mid Life Upgrade supported by the current through-life support mechanism.

b. **CoA 2: Do Minimum.** Procure DELIVERABLE with Capability and Through Life Support aligned to US Model.

c. **CoA 3: REDACTED with COUNTRY Modification & Support.** Procure DELIVERABLE complete with modification of capability to meet UK Key User Requirements and an optimum through-life support mechanism. Under this Option DELIVERY ORGANISATION would REDACTED with proven in-service capability in a similar operating envelope via FMS with the ORGANISATION, complete with an optimum through-life support mechanism. This will enable the UK to meet the UK specific KURS via the FMS contract. It will result in the delivery of a capability that meets and exceeds threshold KURs, provides a clear route to delivery of objective KURs and further enables interoperability and collaboration between UK and COUNTRY.

d. **CoA 4: UK Bespoke Competition.** Competitively design and manufacture a fleet of DELIVERABLES, aiming to maximise performance towards Objective levels as set in the KURs. Support the DELIVERABLES with an optimum through-life support mechanism.

14. An analysis of each CoA is presented within the IA. This has been informed by significant Concept phase work by DELIVERY ORGANISATION, the continuation and expansion of that work through the Assessment phase, engagement with ORGANISATION and SOCOM stakeholders and the Project OTHER PROJECT Mid Life Update Programme.

15. The IA recommended Option 3 to be the most effective means of delivering the requirement.

a. CoA 3 provides VfM through utilisation of an existing Manufacturing Contract providing D&M risk reduction informed by historic NRE and R&D invested into REDACTED. Alignment of configuration provides a mechanism for further interoperability & collaboration between the UK and COUNTRY, enabling UK exploitation of COUNTRY resource tailored towards the evolution and assurance of a capability that can continue to deliver a battle winning edge through-life. Other CoAs cannot provide the same level of access to the considerable resource available when partnering closely with the COUNTRY.

b. Short to medium term goals to achieve KUR objective performance levels are outlined within the PROJECT NAME Technology Management Roadmap. This provides for development and integration of capabilities that will not only enhance Project PROJECT NAME but could also be implemented on REDACTED. The development of these capabilities is costed within the FBC and routes to delivery of outcomes agreed through partnership with the ORGANISATION, UK and other stakeholders.

Financial Case

16. Funding for this Project was approved via Option X (Concept Assessment) and Option X (Demonstration, Manufacture, In-service, Disposal). These provided a 10 year procurement budget of £XXXX to deliver Full Operation Capability for DATE a bespoke UK Competition. The procurement timeline was accelerated by FCR DATE (Enclosure 9) to take advantage of an opportunity to deliver the Project at better VfM whilst also bringing forward IOC and FOC dates by X years.

17. As per paragraph 3p implementation of FCR DATE ensures that the Project is affordable, with the Approval Value requested within this FBC aligning with Control Total (CT). The Procurement Strategy developed by the PT realised efficiencies of £XXXX through-life including £XXXX through Design & Manufacture Phases resulting from minimal NRE Costs; FCR implementation has amended both the CAPEX profile and the OPEX shortfall required to successfully deliver this Project and removed the efficiencies from Project CT.

18. The FMS Case has informed a cost forecast based on firm 'ceiling' prices calculated by the COUNTRY Procurement Authority. The DT has engaged routinely with them to ensure that COUNTRY Cost Assumptions and the COUNTRY built-in risk are well understood. These costs have informed the (3 Point Estimate (3PE)) *Best Case* and *Most Likely* Cost Data Assumptions within the Cost Model with additional uncertainty factored into Worst Case estimates; UK specific Risk costings have been calculated and included within the Cost Model output. This has resulted in a robust model, reviewed and assessed by the PT, COUNTRY Procurement Authority and the Independent CAAS Approvals Team (CAT).

19. Project Risks are identified and their impacts costed through the DELIVERY ORGANISATION Risk Management tool and Project PROJECT NAME Cost Model; this process has identified a RIC of £XXXX and ROC of £XXXX. Although this RIC appears low value it is in addition to COUNTRY Risk assumptions factored into the Project 3PE within the Cost Model.

20. RIC and ROC have been identified using the Probabilistic (Monte Carlo) method; the modelled risk between P10 and P50 identifies the total RIC and the modelled risk between P50 and P90 identifies the total ROC.

21. OB and SRA are red as a result of the narrow delivery dates. The DT consider this acceptable as the DELIVERABLE to be procured will be manufactured on an established production line producing DELIVERABLE to the same specification as the ORGANISATION, with minimal variation to fulfil limited UK specific requirements.

22. The Approving Authority is requested to note the estimated cost forecast from IGBC submission at Table 3 below.

	10%	50%	90%
Total Project	XXXX	XXXX	XXXX
Assessment	XXXX	XXXX	XXXX
Demonstration	XXXX	XXXX	XXXX
Manufacture	XXXX	XXXX	XXXX
In- Service (to DATE)	XXXX	XXXX	XXXX

Table 3 – Project PROJECT NAME Estimated Cost Forecast from IGBC (£M)

23. Table 4 shows a breakdown of the ABL of £XXXX; consisting of £XXXX CDEL, £XXXX RDEL and £XXXX of RMC. Any subsequent variance following receipt of the LOA shall be rectified via PCR.

Commercial Case

24. Procurement strategy for this project is to purchase DELIVERABLE through an FMS contract with ORGANISATION. The awarded contract (via LoR / LoA) will include support for 2 years following delivery of the final DELIVERABLE.

25. Procurement via FMS is outside the scope of Procurement Regulations, therefore this Project was not advertised in the Defence Contracts Online (DCO). The lack of requirement for a competition and prototype assessment has significantly reduced delivery timescales.

26. The DT have consulted Central Legal Services and received confirmation that there are sufficient grounds for reliance on the Defence and Security Public Contracts Regulations exclusion at Reg 7(1)(h) which provides an exemption for FMS.

	Year	0	1	2	3	4	5	6	7	Total
	FY	DATE	DATE	DATE	DATE	DATE	DATE	DATE	DATE	
Expected Cost [For this approval]	RDEL	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
	CDEL	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
	RMC	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
	Total RDEL + CDEL + RMC	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
Total Provision [Within P9]	RDEL	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
	CDEL	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
	RMC	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
	Total RDEL + CDEL + RMC	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
Variance [-ve represents excess in provision]	RDEL	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
	CDEL	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
	RMC	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
	Total RDEL + CDEL + RMC	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

Table 4 – Cost & Affordability Table for Project PROJECT NAME
(All CDEL & RDEL figures are cash; all figures rounded to nearest £1k)

27. Industry to industry Transfer of Undertakings Protection of Employment (TUPE) Regulations will not be a factor for this requirement.

Management Case

28. Governance.

- a. Project PROJECT NAME will be managed in-service by DELIVERY ORGANISATION.
- b. Project Deliverables are being managed via a resourced Project Schedule which defines the activities and milestones and ensures the PT are accountable for progress against the Baseline. Schedule Risk Analysis has been undertaken and has been used to inform the FBC.
- c. A Project Management Plan (PMP) and Stakeholder Management and Governance Strategy (Enclosure 11) have been produced and are actively employed to ensure all Stakeholders are identified and that the PT correctly understand and employ a defined process towards delivery of the requirement.
- d. The milestones and schedule for the Demonstration and Manufacture phase are shown at Annex C.

29. Key personnel.

- a. The Project Sponsor is ROLE.
- b. The Senior Responsible Officer (SRO) will be ROLE.

c. Project Executive Officer (PEO), exercising delegated responsibility of the SRO will be ROLE.

30. **In-Service Support Solution.**

a. Collaborative engagement. REDACTED and LFE from the current support Contract has informed the Integrated Logistic Support Management Strategy (ILSMP)² forming the basis for US Contract negotiations.

b. The strategy determines the best model for support within the constraints of FMS is to contract through the ORGANISATION an enabling agreement between the OEM and a UK support contractor to deliver a support package for the commercially available equipment, with direct ORGANISATION support for the more sensitive, controlled items. This model shall ensure that reachback to the OEM is available for maintainers and DELIVERY ORGANISATION for the critical first years (to DATE) the capability is in-service. Subsequently the support of commercial elements shall be competed as part of a wider competition for support whilst Controlled Items identified within the LOA shall be supported through subsequent FMS Cases. Should it be assessed as more cost effective the opportunity remains to support the total capability via FMS.

31. **Project Team Staffing.**

a. The PT is adequately resourced for management of this Project with FTE posts being prioritised within the Team in the short to medium term whilst ongoing recruitment is completed. Where specific technical expertise is required the PT are successfully contracting via the EDP, primarily to deliver Security Assurance Coordinator and Technical Through-Life Support resourcing. Although the PT is utilising PSS resource whilst recruiting Crown Civil Servants costs remain within the PSS CT³ and implementation of FCR has ensured the required SQEP resource is affordable through-life.

32. **Capability Integration Plan (CIP).** Capability integration across DLoDs is being managed through a Capability Transition and Integration Working Group (CTIWG) and will be reviewed by bi-annual pan-stakeholder Project Boards. This includes a Capability Roadmap which details the pan-DLOD transition from Project OTHER PROJECT to Project PROJECT NAME. The CIP is at Enclosure 12. Particular consideration is being applied to personnel and infrastructure where studies have been conducted and planning in place to achieve outputs by IOC.

a. **Infrastructure.** A permanent Infra solution, under OTHER PROJECT, is unfunded and currently unaffordable. ORGANISATION are working with ORGANISATION and PT to develop a temporary and subsequently permanent infra solution. This includes potential use of REDACTED and smaller, cost effective upgrades to DELIVERABLE. A decision will be made prior to IAB of the preferred Infra COA.

b. **Personnel.** ORGANISATION currently does not have sufficient REDACTED to support this capability. As part of a wider review ORGANISATION have submitted their requirements to feed into a ABC DATE Option for manpower uplift. Work is also being carried out to recognise the requirement. As contingency ORGANISATION is

able to surge internal manpower to meet any operational requirements, although this would add significant pressure to REDACTED.

c. **Acceptance and Development.** First of Class Trials (FoCT) will take place for DELIVERABLES 1 and 2 using Integrated Test, Evaluation and Acceptance Plan (ITEAP). This is being developed to ensure user confidence in the DELIVERABLE ability to meet a range of mission objectives. The customer will prioritise which other capability interfaces will be physically trialled during the Capability Development and Integration Period (CDIP). At the end of FoCT, CDIP and acceptance of DELIVERABLES IOC will be declared.

d. **Safety.** A project safety strategy is being developed to detail the process to be adopted to manage safety and environmental protection (S&EP), along with legislative requirements and to articulate S&EP roles and responsibilities. A Platform Safety and Environmental Committee will be established, and a Preliminary Safety and Environmental Case Report developed prior to DELIVERABLE acceptance for CDIP. The final SECR will be signed when the capability is declared Operating Safely once all DLoD considerations are satisfied.

33. **Risks.** Project Risks are maintained in accordance with DELIVERY ORGANISATION Policy on SOFTWARE NAME and managed through a robust process for assessment, analysis, mitigation and escalation. Key Project Risks have been identified at Annex B.

34. **Capability Enhancement and Sustainment.** To ensure PROJECT NAME continues to perform at the front edge of technology and exploit a battle winning edge a Technology Management Roadmap has been developed which identifies requirements for and implementing the further R&D and T&E of capabilities additional to those immediately delivered by the FMS case. Both independent UK technology development and collaboration with the COUNTRY will provide the means to mitigate current and future Risks to the capability.

NAME
RANK
ORGANISATION

Annexes:

Annex A – Candidate Key User Requirements & Assessment
Annex B – Key Project Risks
Annex C – Project Schedule
Annex D – Abridged CONEMP
Annex E – Project Team Resource & Schedule
Annex F – Financial Profile Table

References:

A – REDACTED Study, DELIVERY ORGANISATION, dated DATE.
B - Summary of DELIVERY ORGANISATION, dated DATE.
C - PROJECT NAME Stakeholder Management & Governance Strategy, ver. 1.1, dated DATE.

Enclosures:

Enclosure 1 – SUR dated DATE.

Enclosure 2 - PROJECT NAME User Requirements Document, Issue 2, dated DATE.

Enclosure 3 - PROJECT NAME Investment Appraisal Report, ver. 1.1, dated DATE.

Enclosure 4 - PROJECT NAME Procurement & Commercial Strategy, ver. 1.1, dated DATE

Enclosure 5 – REDACTED RoDs, dated DATE.

Enclosure 6 - PROJECT NAME Initial Gate Business Case (IGBC), dated DATE.

Enclosure 7 - PROJECT NAME Initial Gate Investment Appraisal Board Outletter, dated DATE.

Enclosure 8 - PROJECT NAME Operational Analysis Support Paper (OASP) for Full Business Case, ver. 1, dated DATE.

Enclosure 9 - FCR PROJECT NAME, dated DATE.

Enclosure 10 - PROJECT NAME Technology Management Roadmap

Enclosure 11 - Capability Integration Plan Summary – Project PROJECT NAME, dated DATE

Candidate Key User Requirements & Assessment

Assessment criteria:

- a. **Green**. No reason identified why objective will not be met.
- b. **Yellow**. Minor risk to fully meeting requirement.
- c. **Amber**. Un-quantified risk to fully meeting requirement.
- d. **Red**. Significant risk identified to achieving requirement.

[REDACTED]

Key Project Risks

[REDACTED]

**Annex C to
PROJECT NAME
FBC
Dated DATE**

Project Schedule

[REDACTED]

**Annex D to
PROJECT NAME
FBC
Dated DATE**

Abridged CONEMP

[REDACTED]

Project Team Resource Structure

REDACTED

FINANCIAL PROFILE TABLE

1. **FBC Approval - Design, Manufacture & In-Service Phases.** The FBC approval levels at 50% Confidence (P50 Value) are shown in Table F-1 below.

FY	PROJECT NAME Through-Life Cost	FBC Approval Total (to DATE)	DATE	DATE	DATE	DATE	DATE	DATE	DATE
Expected Fiscal CDEL Cost	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
Expected RDEL Cost	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
SOIP	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
Total Expected Cost	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

Table F-1 – FBC Approval Levels

2. **Through-life Support Costings – In-Service & Disposal Phase.** The forecast provision required for the In-Service and Disposal phases beyond DATE is shown in Table F-2 below. This is not included within this approval and will be covered by a subsequent FCR and business case (paragraph 3.e refers).

FY	DATE	DATE	DATE	DATE	DATE	DATE	DATE	DATE	DATE	DATE	DATE	DATE	DATE
Expected Fiscal CDEL Cost	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
Expected RDEL Cost	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
Total Expected Cost	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

Table F-2 – In-Service & Disposal Phase Support Costs

Affordability												
Year		1	2	3	4	5	6	7	8	9	10	Total
FY		DATE	DATE	DATE	DATE	DATE	DATE	DATE	DATE	DATE	DATE	
Forecast Cost at 50% Confidence (at P50 value)	CDEL	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
	RDEL	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
	Total	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
Provision (Formally agreed ABC Outcome)	CDEL	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
	RDEL	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
	Total	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
Variance (Negative represents excess in provision)	CDEL	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
	RDEL	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX
	Total	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX

Table F-3 –Affordability Table