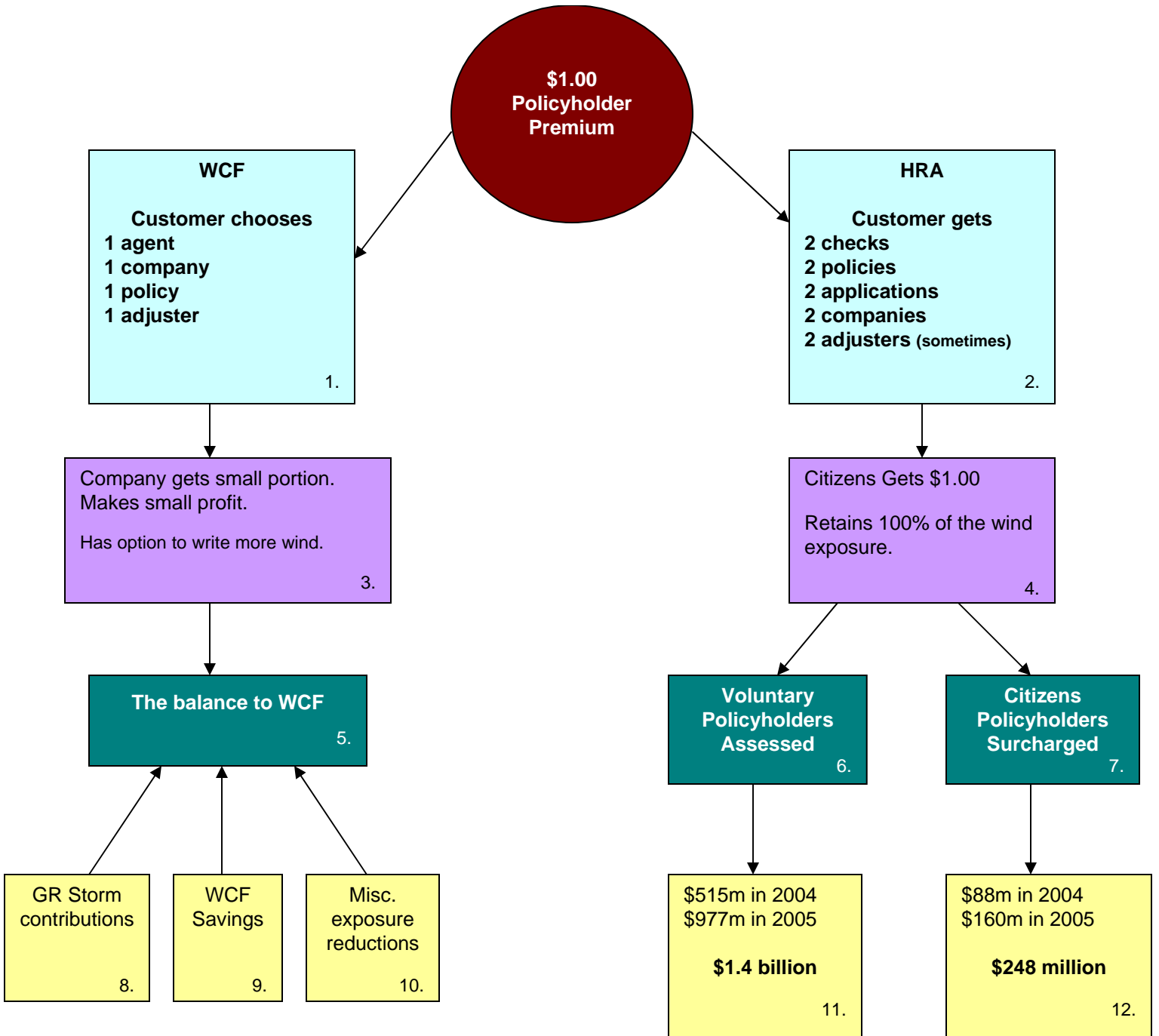


# WCF and HRA Comparison

2004–2005



**WCF – Likely Results**

**Positive Surplus**  
**No Assessments**  
**Good Service**

13.

**HRA RESULTS**

**Negative Surplus**  
**Assessments & Surcharges**  
**Less Service**

14.