



Westmorland  
& Furness  
Council

# Medium Term Financial Plan 2026-2031





Waterhead and Windermere

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## Peil Island



## Foreword

### Delivering our Council Plan ambition

This Medium Term Financial Plan sets out how we will allocate our available budget (revenue and capital) over the next five years in order to deliver on our priorities and ambition.

Annually Westmorland & Furness Council invests a c£635m gross revenue budget to deliver many essential local services - from waste collection and recycling to social care, education, roads, planning and so much more.

We also plan to deliver over £445m of capital investment over the next five years into our communities. Capital investment can act as a catalyst for change and is an important driver for economic growth, stimulating regeneration and construction and improving the quality of life for our residents.

We have worked hard over the last three years to bring together the work of four councils into one and stabilise our many services through bringing together teams, systems, and processes. Our priority continues to be to get the basics right and doing the basics well, but it has also given the council the opportunity to think, and do, things differently. We remain focused on putting communities at the heart of everything we do, providing excellent services and delivering on its vision to make Westmorland and Furness “A great place to live, work and thrive”.

These are challenging times as we face the consequences of the government's 'Fair Funding Review 2.0'. This has reallocated funding between councils, pushing funding towards those with high level of urban deprivation, but largely ignoring issues relating to rurality and the additional cost of operating over large geographic areas. We suffer disproportionately as Westmorland & Furness is the third largest unitary local authority area in England and the most sparsely populated.

The consequence of the funding review is that we are to lose around one-third of the funding support we get from government over the next three years – and this is on top of the loss of the Rural Services Delivery Grant last year. Overall, this creates a gap compared to the previous Medium Term Financial Plan of £12m in 2026/7 rising to £43m by 2028/29.

This significant loss of funding comes on top of ongoing £14m of pressure from inflation, and £17m in pressure on services from either increasing demand or statutory services.

This all leaves us with little alternative but to increase Council Tax by 4.99% in line with government's assumptions – but even doing this will leave us with less cash to spend on services than in this financial year. We know that this is very difficult for residents, who will end up paying more to offset the money being taken from our area.

In order to ensure that we can maintain front line services, we have identified over £30m of savings to include in this year's budget. We are also proposing increases to fees and charges – including the introduction of charges for collecting green waste. Along with the use of some reserves, and other balance sheet items, these measures will be enough to deliver a legal, balanced budget.

The scale and timing of the funding reduction mean that we have prioritised proposals to balance 2026/27. A great deal of work remains to bring 2027/28 and future years into balance. In addition to the funding reduction, we will continue to see increasing demands for core services and the increasing cost of delivering those services.

The Council will only be able to meet the budget challenge of the next few years by fundamentally challenging what it does and how it does it. To protect frontline services we will need to reduce overheads, achieve employee savings, generate efficiencies through the use of digital innovation and automation, rationalise our assets, and review and reshape our services.

We will continue to lobby for a fair funding settlement from Government for our residents. But we must also continue to challenge all we do to ensure that we deliver value for money for residents. We know we can't do this alone. We must continue to work together with our partners and communities so that together we can all make a real difference, safeguarding essential services and driving forward positive change at a much quicker pace.

**Councillor Andrew Jarvis**

Deputy Leader and the Portfolio Holder for Finance

## Alston



**“I am very proud that, despite challenging financial times as a council we are able to commit to investing over £132million into our communities through a very ambitious capital programme in 2026/27”**

## Shaping Our Financial Future

Westmorland and Furness was established as a new Unitary council from 1 April 2023, and being new provides a huge opportunity to deliver on a fresh vision for our communities and residents and work together to deliver on that vision.

The Council wants to support people to have healthy lives, reduce inequality, drive delivery of carbon net zero, support our communities and enable sustainable economic growth.

It also knows that achieving the transformation of services and the delivery of the Council Plan must be achieved in a financially sustainable way.

The Council Plan sets out the vision, values and priorities of the new Council. It also sets out the ambition, challenges and opportunities that the Council faces and is about delivering the best for our residents, customers and communities in partnership with you.

## Our vision

Our vision for Westmorland and Furness is to be:

“A great place to live,  
work and thrive.”

### A great place to live

As a **great place to live**, with strong local and community leadership, housing for all making best use of land and existing buildings, empowered places, proud and resilient, communities, a green and biodiverse environment, support for those that need it, when they need it, and opportunities for children and young people to live healthy, happy lives.



Sedbergh

## A great place to work

As a **great place to work**, with a sustainable, inclusive, diverse economy with a growing work force delivering opportunities for high quality jobs, learning, skills and enterprise, support to encourage business creation and improved infrastructure and connectivity.

## A great place to thrive

As a **great place to thrive**, with opportunities for education, health, and wellbeing, a diverse visitor offer, and thriving cultural economy, support for all to start well, live well and age well, holistic early intervention to support people in need and excellent walking and cycling routes.

Ulverston



# Our priorities

The plan outlines seven priorities, which will form a framework for the new Council to work towards.

## For people

### Supporting active, healthy happy lives for young and old

Our aim is ensuring that people are healthy, happy, active, and able to lead fulfilling independent lives, thriving in their communities. We will support everyone to start well, live well and age well. We will maximise the potential of our natural environment to provide open spaces for activity and recreation and improve footpaths and cycle routes. We are ambitious for all our children and young people; committed to listening to their aspirations and showing them how much we care.

### Supporting people in need and reducing inequality

We are committed to reducing inequality in Westmorland and Furness. We will seek to reduce wide inequalities in health outcomes. This means tackling the wider determinants of health such as access to good quality housing, jobs, training and local environmental quality and enabling everyone to reach their full potential.

We are committed to tackling discrimination actively in all its forms. We will ensure that our young people and adults are protected from harm. Safeguarding and supporting them to ensure they lead fulfilling independent lives.

We will work closely with all schools to ensure that young people have enough opportunities to access the best education.

We will also work hard to ensure that those who deliver care and the people who are in need of care will be supported to the best of our ability to help empower them to achieve their ambitions.

## For the climate

### Providing leadership in the drive to become carbon net zero

We care about the climate and the impact climate change is having on everyone. Westmorland and Furness Council is working hard to ensure that the Council becomes net zero by 2037 and the area we serve by 2050 or sooner. We will address biodiversity loss by encouraging better land management, habitat creation, tree planting and net biodiversity gain in new housing developments.

## For communities

### Confident, empowered, resilient communities

The council will work closely with the residents and businesses it serves to enable them to shape their own destiny and thrive. Building strong links with parish and town councils and keeping local service centres. Effective local representation and a thriving voluntary and third sector are critical.

## For the economy and culture

### Sustainable, inclusive, economic growth

Sustainable, inclusive economic growth is essential to deliver high quality jobs. This is essential in our drive to support the delivery of services which underpin our quality of life, as well as helping us retain our young people and attract investment and skilled people. We will support new business creation and actively support the cultural economy to thrive.

## For our workforce

### Confident, empowered and inclusive workforce

We value individuals and are committed to leading and empowering our workforce to be innovative, engaged and customer focused. We will support employee wellbeing, nurture talent, and create a healthy working environment that enables everyone to fulfil their potential and a place where the whole workforce is focused on delivering great services.

## For our customers

### At the heart of everything we do

We care about you and listening to you, we will put you at the centre of everything we do. Customers and communities' needs are at the heart of designing our services, with customers able to access services and information easily using a channel of their choice.



## Our values

**Westmorland and Furness Council cares and believes everyone matters. We will empower and inspire communities to thrive.**

These are our values which underpin everything we do and will guide us in delivering our vision. Being a caring council is the golden thread that will run through everything we do, and this is supported by our values.

We are a caring council that cares about you, and about putting your health and wellbeing at the forefront. We will support those that need it and empower all to live independent and fulfilling lives.

## A caring council

### Ambitious

We are ambitious for everyone. We will focus on identifying and delivering the outcomes that our communities want to see. We will support our workforce to innovatively transform services for the better, enabling residents and visitors to have healthy, happy lives.

### Inclusive

We will be an inclusive council and will work collectively with partners to challenge each other to improve diversity and eliminate all forms of discrimination in our organisations and through local leadership increase participation in local decision making within under represented groups.

### Collaborative

We will work with partners, communities, and residents to deliver the best outcomes for all.

### Outcome focused

We are outcome focused and we will focus on identifying and leading the delivery of the changes that our communities want to see.





Hawkshead

## Responsible

We are responsible, socially, environmentally, and financially. Providing leadership in the drive to become carbon neutral and delivering value for money in everything we do. We will make the best and most efficient use of our resources, while making sustainable decisions and striving to deliver on our promises to you.

## Needs-led

We will intervene early to prevent harm, act in an equitable way leaving no-one behind, and enable all to ask for help in order to gain access to the right service, in the right place at the right time.

## Ecologically aware

We will provide leadership in the drive to become carbon net zero and sustainable.



# What is the Medium Term Financial Plan?

This MTFP sets out the framework for how the Council plans to use its financial resources to fund the activity to deliver on the Council's vision and priorities.

The MTFP is a 'live' plan and is updated every year when the Council considers the annual budget for the following year. The MTFP covers a five year period 2026-2031.

The MTFP is prepared by understanding our income and expenditure profiles and the investment required to deliver the Council priorities in a Westmorland & Furness way. The Council has found a way to invest both in stabilising and bringing together services, establishing the essential building blocks for delivery and investing in new priority areas. But this isn't easy and the significant reduction in government funding brings a huge challenge to ensuring that resources are sufficient to meet growing demand, growing expectation and strong ambition.

The Council is required to set a 'balanced budget' annually with financial resources identified to cover all planned expenditure including new pressures and therefore savings have been identified to balance the budget.

The MTFP is one of the key Council strategic planning documents. It is fully integrated with the Council Plan and Council Plan Delivery Framework and supports the delivery of the Council's ambition and transformation journey.



Windermere Ferry



Barrow Town Hall

## A Financially Sustainable Council

One of our Values is that we will be responsible socially, environmentally and financially. We will make the best and most efficient use of our resources, while making sustainable decisions and striving to deliver on our priorities and promises.

The third year of the Council has primarily focused investment in plans to do things differently, developing capacity to support both the demands of being a new Council and embedding its own vision and ways of working.

Recovery from Local Government Reorganisation (LGR) is ongoing as services continue to stabilise and bring together delivery models but also challenge the status quo to improve and develop and shift towards the Westmorland & Furness way of working.

The Westmorland & Furness way is having a strong community focus in respect of early intervention and prevention and place based service delivery. It is also working to promote digital ways of working and enable fit for purpose technology to minimise the internal processes and functions so that service delivery teams are empowered to deliver effective services that make a difference putting the customer at the heart of everything we do.

We also face a challenging economic environment. Overall economic growth forecasts remain low for the UK despite inflationary pressures easing and lower interest rates. International geopolitical risks are still high and although there is a real focus on UK growth through planning reforms, devolution and a drive on innovation and technology the confidence and impact of these missions are still to be evidenced.

The government has changed the funding priorities for Local Government as part of the 2026/27 financial settlement and has intentionally moved government funding to areas of highest perceived deprivation. The Fair Funding Review 2.0 removes almost all recognition of the costs of service delivery where there is rurality and remoteness, resulting in the substantial loss of core funding for 2026/27 and increasing in future years. For Councils like Westmorland & Furness, who are both rural and have areas of high deprivation, these cost impacts are not fully reflected in the funding methodology.

The Council continues to undertake sensitivity modelling as part of its budget setting process, particularly on the funding assumptions. It also uses benchmarking and other value for money assessments to challenge where further efficiencies and improvements can be made.

This MTFP sets out the best estimate of the Council's future financial position.

It is everyone's responsibility to support the Council to deliver on financial sustainability over the medium term.

## Value for Money

Improving value for money is at the heart of everything the Council does. The Council will work hard to ensure that value for money is achieved in all its services; challenging services to make sure their costs compare with others by identifying and challenging areas of high expenditure and regularly benchmarking costs with other local authorities.

During 2024/25 the Council had the external 'Annual Audit' from Grant Thornton on value for money and whether the Council has put in place proper arrangements to secure economy, efficiency and effectiveness in its use of resources. The first report, for 2023/24, commended the Council on building strong foundations compared to other new unitary councils, setting it up for a strong base for the future. For 2024/25, the report provided recommendations for further improvement and work is ongoing to manage and respond to those risks.

## Equality, Diversity and Inclusion (EDI)

The theme of tackling inequalities and discrimination runs throughout our council plan and priorities. Our ambition and focus is ensuring that consideration of EDI is at the heart of how we think about issues, design services, support communities and develop our workforce. Equality impact assessments are used to show how EDI is reflected in our business planning, decision making and the services we offer. Developing our focus on equity, diversity, and inclusion will not only enable us to meet our legal obligations under the public sector equality duty; it will also help us deliver better services and use our limited resources as effectively as possible.



## Investing in Our Future

**This MTFP enables the Council to invest in our future to deliver on the Council Plan Vision, Priorities and Values and deliver on the Council Plan Delivery Framework.**

Investment is required across the Council to deliver improvements but also to drive out efficiencies and duplication and transform service delivery ensuring we are financially sustainable for the future.

There is still a lot to do and there are some big and complex tasks that are needed. Change is going to be a continuous part of our journey as we aim to maximise all the benefits of becoming a unitary and deliver on our ambitions.

In the third year of the Council there has been continued focus on stabilising services but also real change and drive to deliver improvements in our universal services as well as empowering communities and individuals to live their most independent and fulfilling lives.

During 2023/24 and 2024/25 the Council agreed several foundational strategies including the People Plan, Customer and Digital Strategy, Commissioning Strategy, and Procurement Strategy. During 2025/26 the Council agreed its Digital Ambition, Consultation and Engagement Strategy, and Sufficiency Strategy for Cared for Children and Care Experienced Young People.

These and other strategies set out the roadmap for what, as a Council, we want to deliver and how we will deliver that.

The strategies set out how over the longer term the Council's ambition can be achieved and for 2026/27 the Annual Plan will set clear priorities and actions for delivery on key elements of the strategies and other plans.

The Annual Plan will incorporate the actions highlighted from the Council's first Corporate Peer Review. The Action Plan was endorsed by Cabinet in December 2025, and the Peer Team will revisit the Council mid-2026 to consider progress.





The Council will always need to continue to work towards being more efficient, being financially sustainable and harnessing technology and innovation to improve services.

The Council has at its centre the focus on supporting individuals and communities to thrive and be independent wherever possible.

## Community

Our residents are at the heart of all we do. Building locality, community and neighbourhood models that enable thriving communities. The lens through which we work. Invest in preventive activities - community power and promoting independence.

## Delivery

A high performing and ambitious Council. Focus on making things happen and getting the basics right. Delivering impact and benefit for our communities. We will aim high and celebrate our successes. An award winning Council. Learn from the best. Outcome focused.

## Collaboration

Together we are Westmorland & Furness. We need to harness all the resources we can. Internally and externally, we will build strong relationships and partnerships to reimagine public service and drive change. Social value, Anchor organisations, Team Barrow.

## Our Values

Living our cultures and behaviours will ultimately enable our success.

The Council will need to drive through the efficiencies in order to maintain robust financial sustainability. It has to live within its means and that means maximising the opportunities that moving to a unitary authority brings whilst also maximizing the opportunities that being a forward thinking, creative and innovative Council can bring.

Doing everything the Westmorland Furness way will enable the vision and priorities to be achieved whilst ensuring that services are consistently performing at a high level and needs are being met. This is a challenging ambition with the significant funding reductions now requiring urgent attention and inevitably influencing the direction of travel, and speed of change, for the Council.

# How we spend our money

Since Westmorland and Furness Council was formed, we've been busy working on a wide range of projects designed to help and support our communities.

You may not be aware of how much you already get from your council and how the income we receive from your Council Tax is used – so here is a sample of what we already deliver for you.

## 1 Communities



We manage **120** playgrounds, **11** skate parks, **17** Multi-use Games Areas and **23** parks and public open spaces



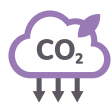
We have helped establish a network of nearly **100** 'warm spots' across Westmorland and Furness



**54** community 'success' video case studies published since October 2024, reaching in total **396,544** people via council channels such as Youtube and Facebook



In November 2025, we received the **Withnall Partnership Award** at the RSPCA PawPrint Awards for groundbreaking collaboration at Appleby Horse Fair



A **£2 million** investment in decarbonisation works at four of our key buildings is predicted

to save **343.2 tCO<sub>2</sub>e** annually, the equivalent of the annual electricity consumption of roughly **223** average UK homes



## 2 Environment



By the end of next year we will have enabled the planting of more than **50,000** trees and new hedgerows as part of our work to tackle biodiversity loss



Our crews make **7.5 million collections** of waste and recycling from homes each year travelling over **800,000 miles** per year



We deliver waste and recycling collections to around **117,000 properties** across Westmorland and



Horticare grew **thousands** of plants this year



We will be decarbonising our fleet of **390** vehicles, reducing emissions by **74%** over the next 10 years, through a combination of new electric vehicles and transitioning to renewable fuels

### 3 Growth



Cumbria Pension Fund manages **£3.5bn** of investments to provide a pension scheme for more than **67,000 members**, including monthly pension payments to almost **21,000 pensioners** from 109 employers



Approximately **550** social

### 4 Connections



We maintain a road network of **4,345km** of roads – the same distance as to Andorra and back



**Protocol developed** between the Council & Police to pick up community road

This year we have approved **24** more **20mph** schemes in areas where there was community support



We repair around **33,000** potholes annually



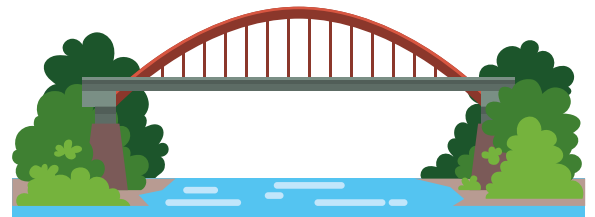
### 5 Homes



We strive to ensure **100%** of the properties we manage meet decent home living standards



Invested **£1.1 million** on planned maintenance improving central heating, rewires, new windows, new roofs and repointing for our tenants



The Council is responsible for and maintains **1,081** bridges, **178** cattle grids, **385** culverts,

The streetworks team handles more than **12,000** permit requests per year



## 6 Learning



97% of pupils have been offered their first choice secondary school



Supported **over 600** special educational needs families across our area

Ofsted

Rated as

Our annual budget for school maintenance is **£5.046 million** and we delivered over **£3 million** of essential works over the school summer holidays



Adult Learning Service achieved '**Good**' with outstanding elements in Ofsted inspection (June 2025)

97.9% of families secured their first choice primary school



## 7 Care



We have cared for **over 250** Cared for Children and worked with another **500** young people to keep them safe and well in their homes



So far this year we have helped nearly **14,000 people** to live at home thanks to equipment supplied by us

This year we have delivered and collected **over 15,500**

pieces of equipment and **97%** of the equipment provided has been returned and reused – the **remaining 3%** have been used for parts - helping people live better safer lives in their own homes

Our **three** Family hubs in Penrith, Kendal and Barrow have helped **hundreds of families** to live better lives

Westmorland & Furness **Best Start** Family Hub.

We have delivered over **200,000 meals** and **350,000 cups of tea** in the last year in our care homes – caring for our elderly



All our care homes are rated as **Good** by CQC



## 8 Health and wellbeing



Over **7,000** leisure centre members

## 9 Culture



Over **40,000** people attended events at the Coronation Hall in Ulverston so far this year with another **35,000** people attending council run events in Barrow

Over half a million people have visited our libraries this year (nearly **600,000**) – with over **300,000** book loans and nearly **600,000** e-resource loans such as e-books, audio and magazines



More than **50%** of W&F population own a library card

## 10 Effective Services



In the past 12 months we have determined **1,127** planning applications – **92%** within the statutory time

This year on average we received **20 compliments** a month



**16 million views** of **1,400 posts** on our Facebook



**49** weekly round-up newsletters sent to **15,000** subscribers



In the last year, our customer service team has handled more than **245,000** calls, **80,000** emails and welcomed more than **35,000** customers to our anchor buildings



Nearly **30,000 followers** on our social media platforms

There have been **3.7 million visits** to our website in the last year



Our website has an accessibility score of **92%**

## Planning for our future – Financial assumptions

### The National Picture

The Council's financial plans have been set at a time of unprecedented pressure following the Government's Fair Funding Review 2.0. The review intentionally moved government funding to areas of highest perceived deprivation, removing rurality and remoteness adjustments and consolidating grant streams, resulting in a substantial loss of core funding for Westmorland and Furness. This equates to a £12m reduction in 2026/27, rising to £27m in 2027/28 and reaching £43m by 2028/29. The situation is compounded by the Government's assumption of strong annual Council Tax base growth at 2.9%, whereas realistic local growth is closer to 0.7%, creating a further funding gap throughout the planning period.

Without exception, all councils are facing difficult financial times. This includes greater pressure for social care services from the growing elderly population and younger adults with complex needs and increasing costs to look after the number of children now in our care and children with Education, Health and Care Plans (EHCPs).

High interest rates and inflation remaining higher than the Bank of England's target of 2% means that higher living costs are continuing to impact on our residents which is resulting in an increase in demand for some services including welfare support, support in respect of homelessness, increased number of children accessing free school meals and hardship support for services such as clothing grants.

There are also significant workforce pressures and risks around recruitment and retention that exist in many parts of the economy. This is particularly prevalent across social care services resulting in challenges in delivering the required care support capacity to meet the identified need.

### The Local Picture

The Council's MTFP includes funding received from government and on the 20 June 2025, the Ministry of Housing, Communities and Local Government (MHCLG) opened a consultation called the Fair Funding Review 2.0.

The consultation asked for views on the approach to determining new funding allocations for local authorities, and fire and rescue authorities.

The proposals set out the methodology of how funding would be distributed according to an assessment of relative need, divided into nine relative needs formulas, an area costs adjustment (to account for variations around the UK in the costs of providing services) and a resource assessment, taking account of each Council's capacity to raise Council Tax.

The Council responded to the Fair Funding Review 2.0 consultation providing evidence of cost drivers linked to remoteness and other factors that could negatively impact the Council's share of funding if the approach used varied greatly from the proposed methodology.

In terms of the costs of remoteness, Westmorland and Furness is the most sparsely populated upper tier local authority in England, and this impacts the costs associated with access to services, travel time to visit customers in need and for customers to access services, limited markets for staffing, commissioning, and procurement, social isolation, rural poverty, and infrastructure.

For 2026/27 - 2030/31 the budget preparation has been to update the assumptions, which support the budget and ensure they are reasonable and robust, and to identify significant saving proposals to mitigate the government funding reduction and pressures from demand and rising costs. It is still a risk-based budget and that is evidenced in the reserves position and the financial risks that are explained later.

The mitigation for the risk based budget is regular budget monitoring of spend against the approved budget. This is critical for effective governance and also providing an indication of where budget amendments may be required.

The Council is required to set a balanced budget and in order to support that, it has identified savings of £30.847m to be delivered in 2026/27, and £6.038m to be used from reserves and provisions.

Some of the savings are one off for 2026/27 with permanent savings of £31.579m continuing into 2027/28. For 2027/28 a further £16.276m of savings will need to be found on a permanent basis, and a further £16.530m for 2028/29. The total additional savings to be identified to bring the Medium Term Financial Plan into balance for 2028/29 is estimated to be £32.806m. The assumptions around inflation and delivery of savings assumed for 2026/27 are key influences on future year budgets. Forecasting and refreshing the Medium Term Financial Plan will be essential to ensure that the Council remains financially sustainable.



Grasmere

The key funding headlines from the Provisional Local Government Finance Settlement 2026/27 and grant announcements are set out below as they affect Westmorland & Furness are:

- The Council Tax referendum threshold is 5% (comprising 2% for expenditure on adult social care, and 3% for other expenditure).
- Of the £35.442bn Fair Funding Allocation, Westmorland & Furness will receive £110.537m, as £74.067m Revenue Support Grant and £36.471m Business Rate Retention
- £2.058m of the £885.012m Homelessness, Rough Sleeping and Domestic Abuse Grant
- £9.988m of the £4.404bn Public Health Grant
- £2.662m of the £831.024m Crisis and Resilience Fund
- £2.796m of the £1.081bn Children, Families and Youth Grant
- The Council will continue to receive the Extended Producer Responsibility funding that began in 2025/26 and is estimated as £5.962m for 2026/27
- The Recovery Grant continues for previous recipients – Westmorland & Furness does not receive this
- There is a new Income Protection Floor to compensate Council's negatively impacted by the changes in the settlement methodology. This assessment includes all of the Council Tax assumed to be raised, based on historic trends, and although Westmorland & Furness has a significant, severe reduction over the three-year settlement period, we do not meet the criteria for this support under the government calculations.



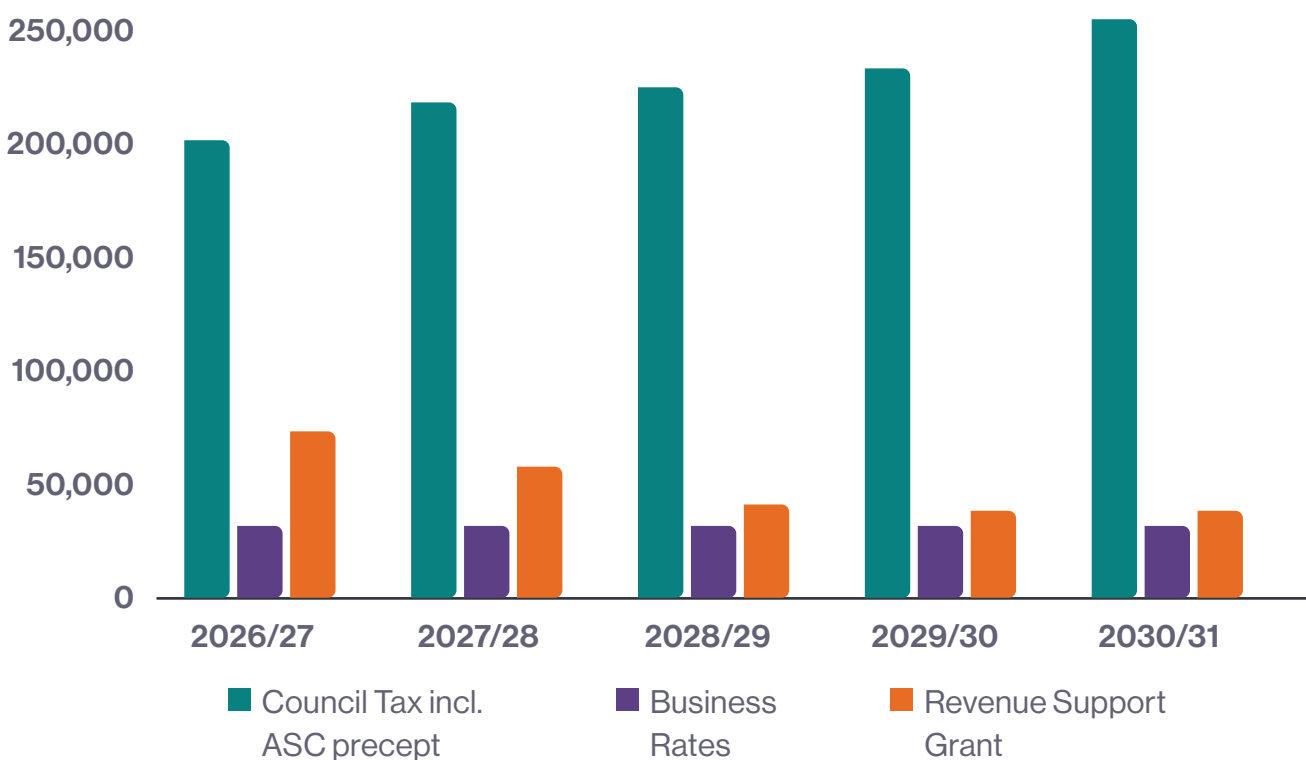
Brougham Castle



The MTFP (2026-2031) assumes the following core sources of finance (excluding service specific grants and income) as follows:

**Chart 1: Funding Sources 2026/27 - 2030/31**

### Main Funding Sources 2026/27 - 2030/31



- 2026-27 = Council Tax incl. ASC precept £200,000, Business Rates £35,000 and Revenue Support Grant £70,000
- 2027-28 = Council Tax incl. ASC precept £210,000, Business Rates £35,000 and Revenue Support Grant £60,000
- 2028-29 = Council Tax incl. ASC precept £220,000, Business Rates £35,000 and Revenue Support Grant £50,000
- 2029-30 = Council Tax incl. ASC precept £235,000, Business Rates £35,000 and Revenue Support Grant £40,000
- 2030-31 = Council Tax incl. ASC precept £250,000, Business Rates £35,000 and Revenue Support Grant £40,000

## Council Tax including Adult Social Care Precept

Council Tax is the most stable, sustainable and significant source of funding for Westmorland & Furness Council. The Council expects to raise £194.072m from its taxbase of 96,326 Band D equivalent properties based on Council Tax Band D charge of £2,014.73, which is set by the Council. Additional funding is expected to be generated in future years as a result of forecast growth in our taxbase. As part of the budget estimates for future years additional increases in the charge of 4.99% and taxbase of 0.7% for 2027/28 onwards have been included.

## Retained Business Rates

Under the Business Rates retention scheme 49% of Business Rates (NNDR) raised by the Council is retained to fund services, the remainder is payable to central government (50%) and Cumbria Police, Fire and Crime Commissioner (1%). A system of top-ups and tariffs ensures that the Council's share of estimated business rates income does not exceed the level of funding to be provided through the business rates retention scheme (baseline funding).

For 2026/27, the baseline has been reset as part of the Fair Funding Review 2.0. The baseline for retained income is £36.471m. Growth beyond the baseline may be retained by the Council, subject to a levy paid to government.

## Revenue Support Grant

The Fair Funding Review 2.0 changed the underlying formula for the Revenue Support Grant. The government has rolled eighteen grants into the Revenue Support Grant and identified eight Relative Need indicators to inform the distribution of the overall national allocation. These Relative Need indicators have been chosen "to reflect the variations in the cost of service delivery that may exist within different areas of the country. By using these indicators, the government aims to provide a more accurate and equitable allocation of resources to support the diverse needs of local communities."

The Relative Need indicators do not consider the additional costs of services delivery in an area like Westmorland & Furness – remoteness, rurality, and deprivation that is not in an entirely urban setting.

There are consolidated Service Grants, such as the Public Health Grant, and Extended Producer Responsibility, that are aligned to the services they relate to.

Government grants received after the budget has been set will be reported as part of quarterly monitoring to Cabinet.





## What are the Council's Revenue Spending Plans?

The Net Revenue Budget for 2026/27 is £301m. The Council is required to balance its budget, ensuring that expenditure is matched by its sources of finance. After taking account of government funding, including the Council's share of locally retained business rates, the Council Tax Requirement for 2026/27 is £194m.

Financial forecasting of both Council Tax and Business Rates is increasingly important as they are the most significant source of funding. We have used our modelling to forecast the likely future income from these two sources.

Table 1 summarises the Council's revenue spending plans for 2026/27 and provisional spending plans for 2027/28 - 2030/31. It shows how net budgets (excluding specific grants and other income sources including fees and charges) have been initially allocated across the Council's Directorates, as well as the sources of funding available to match our expenditure.

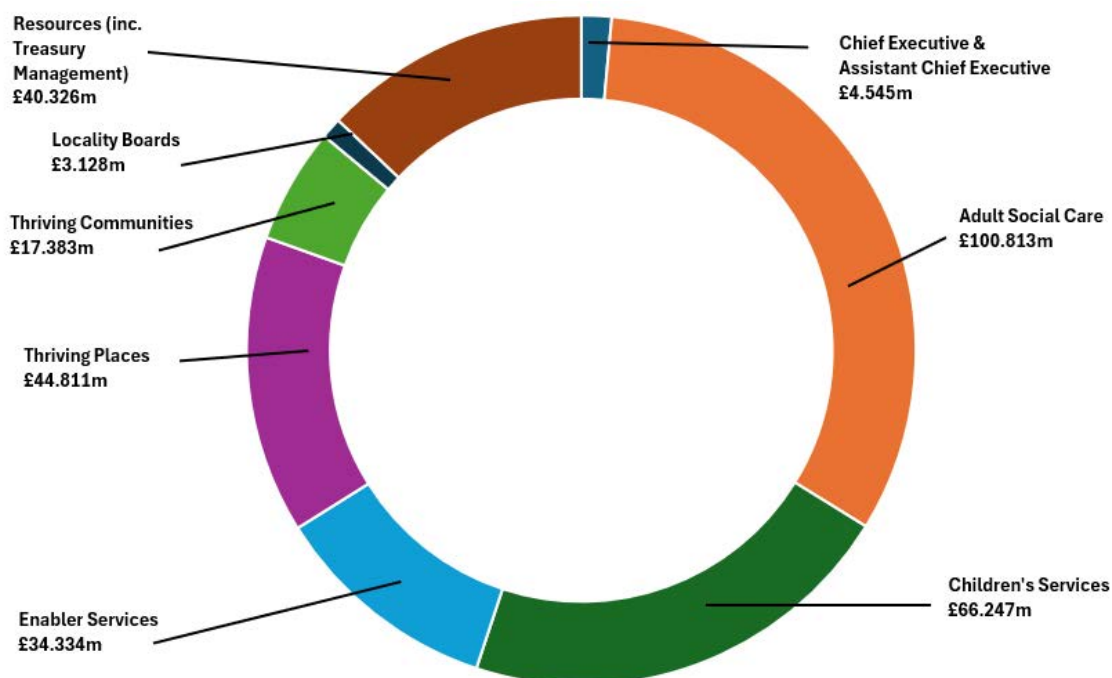
Table 1: Budget Requirement &amp; Council Tax

| 2025/26<br>Budget<br>£m | REVENUE BUDGET SUMMARY   | 2026/27<br>Budget<br>£m | 2027/28<br>Budget<br>£m | 2028/29<br>Budget<br>£m | 2029/30<br>Budget<br>£m | 2030/31<br>Budget<br>£m |
|-------------------------|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
|                         | <b>Directorate Budgets:</b>  |                         |                         |                         |                         |                         |
| 4.820                   | Chief Executive and Assistant Chief Executive                                | 4.545                   | 4.545                   | 4.545                   | 4.545                   | 4.545                   |
| 81.726                  | Adult Services   | 100.813                 | 98.419                  | 103.269                 | 107.192                 | 109.007                 |
| 64.019                  | Children's Services  | 66.247                  | 66.149                  | 66.149                  | 66.149                  | 66.149                  |
| 33.271                  | Enabler Services   | 34.334                  | 34.401                  | 34.401                  | 34.401                  | 34.401                  |
| 53.060                  | Thriving Places  | 44.811                  | 41.285                  | 39.093                  | 38.093                  | 38.093                  |
| 17.555                  | Thriving Communities   | 17.383                  | 17.527                  | 17.169                  | 17.059                  | 17.058                  |
| 3.441                   | Locality Boards  | 3.128                   | 3.128                   | 3.128                   | 3.128                   | 3.128                   |
| 42.889                  | Resources (incl Treasury Management)   | 40.326                  | 44.525                  | 45.130                  | 43.479                  | 43.164                  |
| 0.000                   | Cross-Cutting  | (8.348)                 | (9.409)                 | (9.409)                 | (9.409)                 | (9.409)                 |
| 0.000                   | Pension Contributions  | (9.900)                 | (9.900)                 | (9.900)                 | (9.900)                 | (9.900)                 |
| <b>300.781</b>          | <b>Service Expenditure</b>   | <b>293.340</b>          | <b>290.671</b>          | <b>293.576</b>          | <b>294.738</b>          | <b>296.237</b>          |
|                         | <b>Corporate Budgets:</b>  |                         |                         |                         |                         |                         |
| 0.585                   | Precepts Paid  | 0.585                   | 0.585                   | 0.585                   | 0.585                   | 0.585                   |
| 1.712                   | Pay, Inflation & Contingency   | 16.722                  | 26.530                  | 37.749                  | 45.522                  | 56.451                  |
| <b>2.297</b>            | <b>Total Corporate Budgets</b>   | <b>17.307</b>           | <b>27.115</b>           | <b>38.334</b>           | <b>46.107</b>           | <b>57.036</b>           |
| 0.000                   | Savings to Identify  | 0.000                   | (16.276)                | (32.806)                | (27.745)                | (27.043)                |
| (0.407)                 | Transfers to & (from) Earmarked Reserves                                     | (9.523)                 | (0.000)                 | (0.000)                 | (0.000)                 | (0.000)                 |
| <b>302.671</b>          | <b>Net Revenue Budget</b>  | <b>301.124</b>          | <b>301.510</b>          | <b>299.104</b>          | <b>313.100</b>          | <b>326.230</b>          |
|                         | <b>Sources of Finance</b>  |                         |                         |                         |                         |                         |
| (9.190)                 | Revenue Support Grant  | (74.067)                | (59.021)                | (44.115)                | (44.315)                | (44.315)                |
| (1.650)                 | Use of Specific Grants   | 0.000                   | 0.000                   | 0.000                   | 0.000                   | 0.000                   |
| (38.437)                | General Grants   | 0.000                   | 0.000                   | 0.000                   | 0.000                   | 0.000                   |
| (64.013)                | Retained Business Rates  | (36.471)                | (37.307)                | (38.060)                | (39.437)                | (39.437)                |
| (4.276)                 | (Surplus)/Deficit on Business Rates Collection Fund                          | 1.460                   | 0.000                   | 0.000                   | 0.000                   | 0.000                   |
| (0.577)                 | (Surplus)/Deficit on Council Tax Collection Fund                             | 2.025                   | 0.000                   | 0.000                   | 0.000                   | 0.000                   |
| <b>(118.143)</b>        | <b>Total Sources of Finance</b>  | <b>(107.053)</b>        | <b>(96.328)</b>         | <b>(82.175)</b>         | <b>(83.751)</b>         | <b>(83.752)</b>         |
| <b>184.528</b>          | <b>TOTAL COUNCIL TAX REQUIREMENT</b>   | <b>194.072</b>          | <b>205.183</b>          | <b>216.929</b>          | <b>229.348</b>          | <b>242.479</b>          |
| 96,160                  | Divide by Council Taxbase (revised as per Local Council Tax Support Schemes) | 96,327                  | 97,001                  | 97,680                  | 98,364                  | 99,052                  |
| <b>£1,918.97</b>        | <b>Council Tax per Band D Property</b>                                       | <b>£2,014.73</b>        | <b>£2,115.27</b>        | <b>£2,220.82</b>        | <b>£2,331.64</b>        | <b>£2,447.99</b>        |
| 2.99%                   | General Percentage Council Tax Increase                                      | 2.99%                   | 2.99%                   | 2.99%                   | 2.99%                   | 2.99%                   |
| 2.00%                   | Additional precept for Adult Social Care                                     | 2.00%                   | 2.00%                   | 2.00%                   | 2.00%                   | 2.00%                   |
| <b>4.99%</b>            | <b>Percentage Council Tax Increase</b>                                       | <b>4.99%</b>            | <b>4.99%</b>            | <b>4.99%</b>            | <b>4.99%</b>            | <b>4.99%</b>            |

The Council's net budget for 2026/27 is £301m. This is the direct expenditure allocated to the Directorates. The Pay and Inflation budget is held centrally and allocated during the financial year as required. The demand-based pressures included in the 2026/27 budget are shown within directorates in Table 1 but will be held centrally and released once an evidenced assessment is provided to the Section 151 Officer.

The chart below summarises how the net budget is allocated to services.

**Chart 2: Net Budget Expenditure for Westmorland and Furness Council's Services**



- Chief Executive and Assistant Chief Executive £4.545m
- Adult Social Care £100.813m
- Children's Services £66.247m
- Enabler Services £34.334m
- Thriving Places £44.811m
- Thriving Communities £17.383m
- Locality Boards £3.128m
- Resources (incl. Treasury Management) £40.326m

During the year the Council updates its assumptions regarding its sources of finance when new information becomes available, particularly following the Chancellor's Budget and Finance Settlement announcements. The following paragraphs outline the spending pressures and the savings required to balance the budget for 2026/27.

**Table 2: New Pay and Inflation Pressures**

| Pay and Inflation                        | 2026/27<br>£m | 2027/28<br>£m | 2028/29<br>£m | 2029/30<br>£m | 2030/31<br>£m |
|--|---------------|---------------|---------------|---------------|---------------|
| 2026/27 pay award anticipated increase   | 1.643         | 1.643         | 1.643         | 1.643         | 1.643         |
| Existing inflation review                | 1.806         | 1.902         | 1.938         | 1.977         | 2.015         |
| <b>Total Pay and Inflation Pressures</b> | <b>3.449</b>  | <b>3.545</b>  | <b>3.581</b>  | <b>3.620</b>  | <b>3.658</b>  |

**Table 3: Budget Pressures**

| Budget Pressures                   | 2026/27<br>£m | 2027/28<br>£m | 2028/29<br>£m | 2029/30<br>£m | 2030/31<br>£m |
|------------------------------------|---------------|---------------|---------------|---------------|---------------|
| <b>Contingency &amp; Inflation</b> | <b>4.449</b>  | <b>4.545</b>  | <b>4.581</b>  | <b>4.620</b>  | <b>4.658</b>  |
| Contingency                        | 1.000         | 1.000         | 1.000         | 1.000         | 1.000         |
| Inflation                          | 3.449         | 3.545         | 3.581         | 3.620         | 3.658         |
| <b>Adult Social Care</b>           | <b>7.533</b>  | <b>7.138</b>  | <b>8.988</b>  | <b>10.912</b> | <b>12.727</b> |
| Demand                             | 7.070         | 7.138         | 8.988         | 10.912        | 12.727        |
| Care Services                      | 0.463         | -             | -             | -             | -             |
| <b>Children's Services</b>         | <b>4.350</b>  | <b>4.350</b>  | <b>4.350</b>  | <b>4.350</b>  | <b>4.350</b>  |
| Demand                             | 4.200         | 4.200         | 4.200         | 4.200         | 4.200         |
| Disaggregation                     | 0.150         | 0.150         | 0.150         | 0.150         | 0.150         |
| <b>Enabler Services</b>            | <b>0.756</b>  | <b>1.167</b>  | <b>1.167</b>  | <b>1.167</b>  | <b>1.167</b>  |
| Coroners                           | 0.026         | 0.026         | 0.026         | 0.026         | 0.026         |
| Digital Team                       | -             | 0.280         | 0.280         | 0.280         | 0.280         |
| Disaggregation                     | 0.239         | 0.239         | 0.239         | 0.239         | 0.239         |
| Legal Review                       | 0.370         | 0.370         | 0.370         | 0.370         | 0.370         |
| Trade Union Time                   | -             | 0.131         | 0.131         | 0.131         | 0.131         |
| Other Small Items                  | 0.121         | 0.121         | 0.121         | 0.121         | 0.121         |
| <b>Thriving Places</b>             | <b>1.338</b>  | <b>1.338</b>  | <b>0.146</b>  | <b>0.146</b>  | <b>0.146</b>  |
| Lead Local Flood Authority         | 0.146         | 0.146         | 0.146         | 0.146         | 0.146         |
| Waste Management                   | 1.192         | 1.192         | -             | -             | -             |
| <b>Thriving Communities</b>        | <b>0.514</b>  | <b>0.664</b>  | <b>0.326</b>  | <b>0.235</b>  | <b>0.235</b>  |
| Public Protection                  | 0.235         | 0.235         | 0.235         | 0.235         | 0.235         |
| Leisure Provision                  | 0.188         | 0.338         | -             | -             | -             |
| Markets                            | 0.091         | 0.091         | 0.091         | -             | -             |
| <b>Resources</b>                   | <b>2.050</b>  | <b>2.050</b>  | <b>2.050</b>  | <b>2.050</b>  | <b>2.050</b>  |
| Building Maintenance               | 1.050         | 1.050         | 1.050         | 1.050         | 1.050         |
| Transformation                     | 1.000         | 1.000         | 1.000         | 1.000         | 1.000         |
| <b>Total Budget Pressures</b>      | <b>20.990</b> | <b>21.252</b> | <b>21.608</b> | <b>23.480</b> | <b>25.333</b> |

Table 4: Budget Savings

| Budget Savings               | 2026/27<br>£m   | 2027/28<br>£m   | 2028/29<br>£m   | 2029/30<br>£m   | 2030/31<br>£m   |
|------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>Revenue Financing</b>     | <b>(0.838)</b>  | <b>(2.833)</b>  | <b>(5.032)</b>  | <b>(7.455)</b>  | <b>(10.116)</b> |
| Council Tax                  | (0.838)         | (2.833)         | (5.032)         | (7.455)         | (10.116)        |
| <b>Cross-Cutting Themes</b>  | <b>(8.642)</b>  | <b>(9.703)</b>  | <b>(9.703)</b>  | <b>(9.703)</b>  | <b>(9.703)</b>  |
| Workforce                    | (5.092)         | (6.153)         | (6.153)         | (6.153)         | (6.153)         |
| Procurement                  | (1.540)         | (1.540)         | (1.540)         | (1.540)         | (1.540)         |
| Customer Contact             | (0.250)         | (0.250)         | (0.250)         | (0.250)         | (0.250)         |
| Second Homes                 | (1.760)         | (1.760)         | (1.760)         | (1.760)         | (1.760)         |
| <b>Pension Contributions</b> | <b>(9.900)</b>  | <b>(9.900)</b>  | <b>(9.900)</b>  | <b>(9.900)</b>  | <b>(9.900)</b>  |
| Valuation Results            | (9.900)         | (9.900)         | (9.900)         | (9.900)         | (9.900)         |
| <b>Adult Social Care</b>     | <b>(0.560)</b>  | <b>(0.560)</b>  | <b>(0.560)</b>  | <b>(0.560)</b>  | <b>(0.560)</b>  |
| Independence Reviews         | (0.500)         | (0.500)         | (0.500)         | (0.500)         | (0.500)         |
| Carers Review                | (0.060)         | (0.060)         | (0.060)         | (0.060)         | (0.060)         |
| <b>Children's Services</b>   | <b>(0.350)</b>  | <b>(0.250)</b>  | <b>(0.250)</b>  | <b>(0.250)</b>  | <b>(0.250)</b>  |
| DSG Early Years              | (0.250)         | (0.250)         | (0.250)         | (0.250)         | (0.250)         |
| Early Help Reshape           | (0.100)         | -               | -               | -               | -               |
| <b>Enabler Services</b>      | <b>(0.026)</b>  | <b>(0.050)</b>  | <b>(0.050)</b>  | <b>(0.050)</b>  | <b>(0.050)</b>  |
| Parish Elections             | (0.026)         | (0.050)         | (0.050)         | (0.050)         | (0.050)         |
| <b>Thriving Places</b>       | <b>(3.191)</b>  | <b>(5.251)</b>  | <b>(5.251)</b>  | <b>(5.251)</b>  | <b>(5.251)</b>  |
| Additional Grant             | (0.614)         | (0.614)         | (0.614)         | (0.614)         | (0.614)         |
| CIL Admin Fee                | (0.050)         | (0.050)         | (0.050)         | (0.050)         | (0.050)         |
| Garden Waste Income          | (1.552)         | (3.147)         | (3.147)         | (3.147)         | (3.147)         |
| Parking Income               | (0.900)         | (1.440)         | (1.440)         | (1.440)         | (1.440)         |
| Waste Containers             | (0.075)         | -               | -               | -               | -               |
| <b>Thriving Communities</b>  | <b>(0.671)</b>  | <b>(0.671)</b>  | <b>(0.671)</b>  | <b>(0.671)</b>  | <b>(0.671)</b>  |
| Leisure Arrangements         | (0.171)         | (0.171)         | (0.171)         | (0.171)         | (0.171)         |
| Culture Offer                | (0.500)         | (0.500)         | (0.500)         | (0.500)         | (0.500)         |
| <b>Resources</b>             | <b>(6.669)</b>  | <b>(2.361)</b>  | <b>(2.961)</b>  | <b>(2.961)</b>  | <b>(2.961)</b>  |
| Asset Rationalisation        | (0.150)         | (0.500)         | (0.900)         | (0.900)         | (0.900)         |
| Asset Income                 | (0.075)         | (0.200)         | (0.400)         | (0.400)         | (0.400)         |
| Energy Efficiencies          | (1.300)         | (1.300)         | (1.300)         | (1.300)         | (1.300)         |
| System Harmonisation         | -               | (0.361)         | (0.361)         | (0.361)         | (0.361)         |
| Treasury Management          | (5.144)         | -               | -               | -               | -               |
| <b>Total Budget Savings</b>  | <b>(30.847)</b> | <b>(31.579)</b> | <b>(34.378)</b> | <b>(36.801)</b> | <b>(39.462)</b> |

## Investing in our future

Recognising that the Council is ambitious in its agenda for change but resources to facilitate change are limited the Council has included £1m for transformation and will apply for the Flexible Use of Capital Receipts to capitalise revenue transformation costs. The Council will invest in the skills and capability to facilitate and drive change. The Council will deliver change through its Transformation Plan which includes the budget saving proposals, such as cross-cutting changes, and the continued harmonisation and disaggregation of our services.

## Inflation

Using the Office of Budget Responsibility forecasts for inflation, the five year budgets include an increase for inflation to ensure that the future cost of existing service delivery is built into the budget. Further impact of volatility in these assumptions is considered as part of the budget risk assessment, and also the assessment of the adequacy of reserves by the Section 151 Officer. Table 5 shows the assumptions for inflation that have been used in developing the 2026/27 - 2030/31 budgets.

**Table 5: Inflation Assumptions 2026/27 - 2030/31**

| Inflation Assumptions | 2026/27 | 2027/28 | 2028/29 | 2029/30 | 2030/31 |
|-----------------------|---------|---------|---------|---------|---------|
| Pay Award             | 3%      | 2%      | 2%      | 2%      | 2%      |
| CPI                   | 3.5%    | 2.3%    | 2.1%    | 2.1%    | 2.1%    |
| RPI                   | 3.8%    | 3.3%    | 3.1%    | 3.1%    | 3.1%    |



## Residential Care Independent Sector Rates

Provider Uplifts: the social care market continues to face significant challenges due to the availability and resilience of their workforce. The Council recognises this and seeks to continue to support the market in the delivery of care.

The proposed uplift for 2026/27 has been calculated as a combination of the increase in the Real Living Wage pay increase and the CPI increase. The proposed uplift is 6.12%.

**Table 6: Independent Sector Residential Care Fee Rates**

| New Care Bandings                          | 2025/26 Fee rates | 2026/27 Fee rates | Increase £ | Increase % |
|--|-------------------|-------------------|------------|------------|
| Residential                                | £801.78           | £850.85           | 49.07      | 6.12%      |
| Physically Frail – Residential and nursing | £905.76           | £961.17           | 55.44      | 6.12%      |
| Residential dementia                       | £1,004.43         | £1,065.89         | 61.46      | 6.12%      |
| Nursing dementia                           | £1,041.74         | £1,105.51         | 63.77      | 6.12%      |

Where the Council does not contribute to the cost of care for the people we place in the independent sector they will be charged (in accordance with the relevant financial assessment) the cost as referred to in Table 6 from 6 April 2026. Where a different need determines a separate individual cost then the full cost will be charged.

## Residential Care - Care Services - Rates

For Care Services - Westmorland & Furness residential costs, it is proposed that an uplift consistent with the uplift for Independent Providers is included for 2026/27. This would result in the cost for the different bandings of care within Care Services - Westmorland & Furness as shown in Table 7. Unlike the Independent Sector, Care Services - Westmorland & Furness, do not provide nursing dementia care.

**Table 7: Care Services - Westmorland & Furness Fee Rates**

| Care Services – Westmorland and Furness Bandings | 2025/26 Fee rates | 2026/27 Fee rates | Increase £ | Increase % |
|--|-------------------|-------------------|------------|------------|
| Residential Standard                             | £879.69           | £933.52           | 53.83      | 6.12       |
| Physically Frail                                 | £933.52           | £990.64           | 57.12      | 6.12       |
| Residential Dementia                             | £1,072.68         | £1,138.34         | 65.66      | 6.12       |

## Contingency

The Pay and Inflation budget includes an annual revenue contingency to deal with (one off) in-year pressures if/when they arise and is only used with the approval of the Section 151 Officer. It is £2m each year for 2026/27 - 2030/31.

## Precepts and Levies

The Council pays a number of precepts or levies to organisations. The estimated precepts for 2026/27 are set out in Table 8. These relate to flood defence levies and a levy towards the Inshore Fisheries Conservation Authority.

**Table 8: Precepts Paid**

| Precepting Body                                     | 2026/27<br>£m |
|---|---------------|
| Environment Agency                                  | 0.196         |
| North West Inshore Fisheries Conservation Authority | 0.389         |
| <b>Total Precepts Paid</b>                          | <b>0.585</b>  |



Walney Island

## Gross Budget

The difference between the Council's Net Budget and its Gross Budget is that the Gross Budget includes spend financed from specific grants such as the Dedicated Schools Grant (DSG), spend financed from fees and charges and spend financed from other sources of external income including NHS contributions for the health support element of care packages.

**Table 9: Gross to Net Revenue Budget Summary 2026/27 by Directorate**

| Directorate                                    | 2026/27<br>Gross Budget<br>£m | 2026/27<br>Grant Income<br>£m | 2026/27<br>Other Income<br>£m | 2026/27<br>Net Budget<br>£m |
|--|-------------------------------|-------------------------------|-------------------------------|-----------------------------|
| Chief Executive & Assistant<br>Chief Executive | 7.034                         | (1.666)                       | (0.823)                       | 4.545                       |
| Adult Social Care                              | 149.589                       | 0.000                         | (48.776)                      | 100.813                     |
| Children's Services                            | 233.452                       | (163.611)                     | (3.594)                       | 66.247                      |
| Enabler Services                               | 35.284                        | (0.048)                       | (0.902)                       | 34.334                      |
| Thriving Places                                | 74.731                        | (7.306)                       | (22.614)                      | 44.811                      |
| Thriving Communities                           | 57.885                        | (21.337)                      | (19.165)                      | 17.383                      |
| Locality Boards                                | 3.128                         | 0.000                         | 0.000                         | 3.128                       |
| Resources (incl. Treasury<br>Management)       | 84.653                        | (29.828)                      | (14.499)                      | 40.326                      |
| Cross-Cutting                                  | (8.348)                       | 0.000                         | 0.000                         | (8.348)                     |
| Pension Contributions                          | (9.900)                       | 0.000                         | 0.000                         | (9.900)                     |
| <b>Service Expenditure</b>                     | <b>627.508</b>                | <b>(223.796)</b>              | <b>(110.373)</b>              | <b>293.340</b>              |
| Precepts Paid                                  | 0.585                         | 0.000                         | 0.000                         | 0.585                       |
| Pay, Inflation & Contingency                   | 16.722                        | 0.000                         | 0.000                         | 16.722                      |
| Reserves & Provision                           | (9.523)                       | 0.000                         | 0.000                         | (9.523)                     |
| <b>Total Budget</b>                            | <b>635.292</b>                | <b>(223.796)</b>              | <b>(110.373)</b>              | <b>301.124</b>              |

## Specific/Service Government Grants

The Fair Funding Review included the simplification of grant streams, that has resulted in the consolidation of eighteen grants into the Revenue Support Grant, and the remainder form four consolidated grants.

Consolidated grants are included within the relevant directorate and matched to eligible expenditure.

The grants allocated for 2026/27 are:

- Homelessness, Rough Sleeping and Domestic Abuse £2.058m
- Public Health Grant £9.988m
- Crisis and Resilience Fund (Household Support Fund plus Discretionary Housing Payments) £2.662m
- Children, Families and Youth Grant £2.796m

## Dedicated Schools Grant

The 2026/27 provisional Schools' Funding Settlement was announced on 17 December 2025, which gave a provisional figure for DSG of £250.686m for Westmorland & Furness for 2026/27. Of this, £160.717m is estimated to be for Council Maintained schools with £89.969m for Academies, Free Schools and Further Education Colleges.

**Table 10: Dedicated Schools Grant Settlement**

| £m                             | Total DSG      | Transfers*      | Council Allocation |
|--------------------------------|----------------|-----------------|--------------------|
| Schools Block                  | 180.079        | (87.945)        | 92.135             |
| Central Schools Services Block | 1.825          | -               | 1.825              |
| High Needs Block               | 32.405         | (2.024)         | 30.381             |
| Early Years Block              | 36.377         | -               | 36.377             |
| <b>Total DSG for 2026/27</b>   | <b>250.686</b> | <b>(89.969)</b> | <b>160.717</b>     |

\*Transfers to Academies/Other Department for Education (DfE) direct funded providers

## Fees and Charges

An important element of the overall funding of the Council's services is the ability to raise revenue from fees and charges.

The overall aim is to ensure that the proportion of income raised from users of discretionary services meets the full cost of these services, rather than the costs falling on Council Taxpayers in general.

Council agrees the fees and charges that will be levied for each financial year. This is in the form of a Fees and Charges Policy.

In respect of discretionary fees and charges there is a presumption that the levels of fees and charges should rise in line with the rate of inflation where deemed necessary. For 2026/27 this has been assumed at 3.8% (fees and charges are rounded for practical purposes).

The Fees and Charges Schedule will be available on the Council's website on 1 April 2026. All statutory notices to implement these will be published.

Where fees and charges are set by statutory bodies, the fee for 2026/27, where these have been confirmed, will be included in the schedule. In some cases, the statutory increases have yet to be confirmed; when they are, the published Fees and Charges Schedule will be updated.

## Other External Income

The Council receives other external income to fund services it delivers.

The Better Care Fund (BCF) is the most significant external income that it receives. It is a programme spanning both the NHS and local government which seeks to join-up health and care services, so that people can manage their own health and wellbeing and live independently in their communities for as long as possible.

The BCF represents a unique collaboration between NHS England and NHS Improvement, the Ministry of Housing, Communities and Local Government (MHCLG), Department of Health and Social Care (DHSC) providing a mechanism for joint health and social care planning and commissioning.

It brings together ring-fenced budgets from Integrated Care System (ICS) allocations, the Disabled Facilities Grant (DFG) and funding paid directly to local government for adult social care services and the newly titled Local Better Care Grant.

Other external income sources include income to be received in NHS contributions to commission social care packages of care for both Adults and Children.

## Housing Revenue Account

The Housing Revenue Account is a separate ring-fenced account that holds the income and expenditure needed to manage the Council-owned social housing stock of some 2,600 properties.

The Council has a duty to prevent a debit balance on the Housing Revenue Account; to determine the income for the year; and to determine the expenditure for the year in respect of repair, maintenance, management, and meeting the interest cost of monies borrowed to pay for investment in the housing stock.

The budget proposed for 2026/27 is balanced and consists of £14.270m income and £14.270m expenditure, with a contribution from the Housing Revenue Account earmarked reserve of £0.759m.

The income is primarily drawn from dwelling rents which reflect the stock being social housing. Social housing rent increases are governed by national policy, which permits local authority landlords to increase rents by up to a specified maximum each year. For 2026/27, the Government has confirmed that rents may increase by CPI + 1% as set out in the prevailing social rent policy framework. This permits an increase up to 4.8%.

The average weekly rents are set out in Tables 11 -13.



**Table 11: Average Weekly Rents Furness Locality 2026/27**

| Bedrooms  | Average Rent 2025/26 (£) | Average Rent 2026/27 (£) | Increase (£) |
|-----------|--------------------------|--------------------------|--------------|
| 1 Bedroom | 82.67                    | 86.64                    | 3.97         |
| 2 Bedroom | 94.28                    | 98.80                    | 4.52         |
| 3 Bedroom | 107.71                   | 112.88                   | 5.17         |
| 4 Bedroom | 118.03                   | 123.70                   | 5.67         |

**Table 12: Average Monthly Rents Eden Locality 2026/27**

| Bedrooms  | Average Rent 2025/26 (£) | Average Rent 2026/27 (£) | Increase (£) |
|-----------|--------------------------|--------------------------|--------------|
| 2 Bedroom | 486.77                   | 510.13                   | 23.36        |
| 3 Bedroom | 5.25                     | 623.82                   | 28.57        |

**Table 13: Average Garage Weekly Rents 2026/27**

| Rate       | Average Rent 2025/26 (£) | Average Rent 2026/27 (£) | Increase |
|------------|--------------------------|--------------------------|----------|
| Lower Rate | 8.72                     | 9.14                     | 4.8%     |
| Upper Rate | 12.00                    | 12.58                    | 4.8%     |



# What are the Council's Capital Spending Plans?

## The Capital Programme

**Capital investment shapes the future. It can act as a catalyst and enabler for change. It can also act as an important driver for economic growth - stimulating regeneration and construction and improving the quality of life for our residents.**

The Council is committed to meeting the challenges of the Climate Emergency by reducing its carbon footprint and to supporting the development and implementation of projects that promote climate change mitigation and sustainability.

With a challenging financial environment for the foreseeable future, it will be important to focus the Council's limited capital resources on strategic priorities and those projects which generate a return on investment. The returns will allow the Council to reinvest in services for the future.

The Council agreed its Capital Strategy on 4 June 2024.

The Capital Programme presented in the MTFP is for the financial years 2026/27–2030/31. Overall, across all five financial years the Capital Programme totals £445.910m. Appendix 1 shows the full Capital Programme.



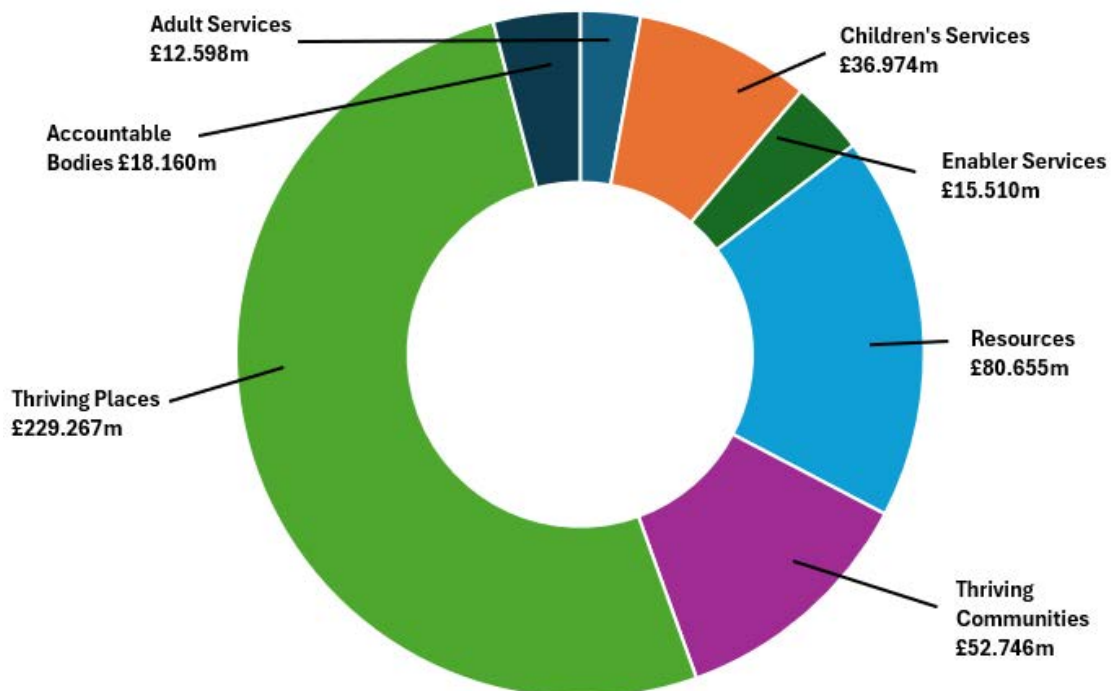
## Changes to the Capital Programme

(£4.867m) of changes to existing schemes are proposed for inclusion in the Capital Programme 2026-2031 as shown in Table 14.

**Table 14: Capital Changes**

| Scheme                      | 2026/27<br>£m  | 2027/28<br>£m  | 2028/29<br>£m | 2029/30<br>£m | Total<br>£m    |
|-----------------------------|----------------|----------------|---------------|---------------|----------------|
| Q2 Capital Programme        | 136.900        | 114.113        | 70.833        | 63.792        | 385.638        |
| Ulverston Leisure Centre    | (0.250)        | 0.250          | -             | -             | 0.000          |
| Fleet Renewal               | (2.000)        | 0.543          | 0.573         | 0.943         | 0.059          |
| Major Project Match Funding | (1.272)        | (1.448)        | (1.451)       | -             | (4.171)        |
| Additional Inflation Risk   | (0.655)        | (1.100)        | -             | 1.000         | (0.755)        |
| <b>Revised Programme</b>    | <b>132.723</b> | <b>112.358</b> | <b>69.955</b> | <b>65.735</b> | <b>380.771</b> |

**Chart 3: Overview of the Capital Programme 2026-2031**



- Adult Services - £12.598m
- Children's Services - £36.974m
- Enabler Services - £15.510m
- Resources - £80.655m
- Thriving Communities - £52.746m
- Thriving Places - £229.267m
- Accountable Bodies Schemes - £18.160m

## Future Capital Programme Projects

The development of the Capital Programme is an incremental process throughout the year and changes (including additional schemes) can be approved by Cabinet and Council throughout the year – ensuring the programme remains current and able to meet emerging needs. This provides greater certainty for financial and resource planning and this allows for a constant flow of completed and new projects entering the programme.

Below are some of the significant pending Capital Programme schemes that will require further review and business cases to be developed prior to being approved by Cabinet and recommended to Council for inclusion in the Capital Programme.

Such schemes include but are not limited to:

- Additional Solar Farms
- Windermere Ferry Replacement
- Ulverston Leisure Centre
- Leisure Centre Strategy Delivery
- SEND – Pupil Referral Unit's replacement programme
- Kendal and Barrow Integrated Waste, Highways and Fleet Depots
- Archives Modernisation
- Children's sufficiency schemes
- Team Barrow

During 2025/26 there will be schemes added for Community Infrastructure Levy projects, and the Cumbria Capital Programme. These will be incorporated into the Capital Programme as part of the Quarter 3 2025/26 reporting.



## Capital Funding

The Capital Programme 2026-2031 is fully funded and is financed from Government grants, prudential borrowing, revenue contributions and capital receipts from sales of our assets. Target levels of borrowing are affordable and consistent with our revenue budget forecasts.

There are currently no new schemes requiring funding by capital receipts within the Medium Term Financial Plan. The Council intends to apply for the Flexible Use of Capital Receipts where asset disposal proceeds can be used to fund specific transformation activities. Capital receipts from asset disposals can also still be used for capital projects.

Table 15 provides a summary of the funding to support the Capital Programme 2026-2031.

**Table 15: Capital Financing Summary**

| <b>Direct Delivery</b>       | <b>2025/26<br/>£m</b> | <b>2026/27<br/>£m</b> | <b>2027/28<br/>£m</b> | <b>2028/29<br/>£m</b> | <b>2029/30<br/>£m</b> | <b>Total<br/>£m</b> |
|------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|---------------------|
| Prudential Borrowing         | 25.400                | 28.492                | 26.611                | 24.976                | 27.835                | <b>133.314</b>      |
| Grants and Contributions     | 91.749                | 69.063                | 39.096                | 37.641                | 34.682                | <b>272.231</b>      |
| Capital Receipts*            | 1.894                 | 3.437                 | 1.006                 | 0.496                 | -                     | <b>6.833</b>        |
| Revenue Contributions        | 3.593                 | 3.292                 | 3.242                 | 2.622                 | 2.622                 | <b>15.371</b>       |
| <b>Total Direct Delivery</b> | <b>122.636</b>        | <b>104.284</b>        | <b>69.955</b>         | <b>65.735</b>         | <b>65.139</b>         | <b>427.749</b>      |
| <b>Accountable Bodies</b>    | -                     | -                     | -                     | -                     | -                     | -                   |
| Grants                       | 10.087                | 8.074                 | -                     | -                     | -                     | 18.161              |
| <b>Total Programme</b>       | <b>132.723</b>        | <b>112.358</b>        | <b>69.955</b>         | <b>65.735</b>         | <b>65.139</b>         | <b>445.910</b>      |

\*The capital financing only uses accumulated Capital Receipts

# What are the Council's Prudential Indicators?

## Prudential Code

**The Local Government Act 2003 includes the requirement that Local Authorities have regard to the Prudential Code (the Code). The Code (as revised in 2021) requires the Council to assess its capital investment plans and ensure they are affordable, prudent and sustainable. This must be substantiated by the production of a range of prudential indicators, which cover capital investment and treasury management plans for the forthcoming five years.**

The key objective of the Prudential Code is to provide a framework for local authority capital finance to ensure that:

- Capital expenditure plans and investment plans are affordable and proportionate;
- All external borrowing and other long term liabilities are within prudent and sustainable levels;
- The risks associated with investments for commercial purposes are proportionate to their financial capability and;
- Treasury management decisions are taken in accordance with professional good practice.

The Prudential Code specifies a range of indicators that must be used, and other factors that must be considered. They should be evaluated as a coherent entity, because changes in any one indicator often impact on others. They must also be considered in conjunction with other annual strategic financial plans, such as the annual revenue and capital budgets. The effects that any alternative options in these budgets might have on the indicators must also be considered before approval is given to the final financial strategic plan.

This system of capital finance allows the Council to have much greater flexibility and freedom over its borrowing. However, it does not provide additional central Government support for the cost of borrowing. Consequently, the cost of additional capital expenditure has to be met from revenue and has to be affordable and sustainable in the long term.

The Prudential Code indicators are set out in the Treasury Management Strategy and agreed by full Council. Full Council must also agree any future changes to these indicators.

Likewise, the MRP policy is approved as part of the Treasury Management Strategy by full Council annually.

## Reserves

The Council determines a level of reserves based primarily on the financial risk the Council is facing. They are separated into capital earmarked reserves (this excludes usable capital receipts and capital grants), earmarked reserves ring-fenced for the Housing Revenue Account (HRA), and project or activity specific ring-fenced revenue grants.

Reserves effectively exist to ensure that if the financial risks materialise, they do not destabilise the services that are being provided during the year. They form an important part of the medium term financial strategy, allowing the authority to manage uncertainty, change and risk without undue impact on Council Tax.

Without adequate General Fund reserves Councils remain vulnerable to unpredictable costs such as those arising from natural disasters (flooding) or extraordinary variation in service demands.

Reserves are a key element in strong financial standing.

The 2003 Local Government Act also provides potential intervention powers if the Government believes balances are at too low a level. In times of austerity there may be a temptation to “raid” current reserves rather than reduce services through a programme of savings. However, this action must be seen in the light of the prevailing risks. When there is significant change there is a greater risk that financial difficulties may occur and thereby require recourse to balances. This principle must be maintained in future years.

The level of reserves held overall is a balance between the risks facing the Council and the need to protect the Council and Council Taxpayer from the short and longer term potential impact of these risks and the opportunity costs of holding those balances.

**Table 16: Reserves Forecast**

|                                | 31/3/26         | 31/3/27         | 31/3/28         | 31/3/29       | 31/3/30       | 31/3/31         |
|--------------------------------|-----------------|-----------------|-----------------|---------------|---------------|-----------------|
|                                | £m              | £m              | £m              | £m            | £m            | £m              |
| Capital Reserves               | (8.040)         | (8.040)         | (8.040)         | (8.040)       | (8.040)       | <b>(8.040)</b>  |
| Specific Grants                | (5.071)         | (4.471)         | (4.471)         | (4.471)       | (4.471)       | <b>(4.471)</b>  |
| Non-HRA Revenue                | (13.025)        | (6.217)         | 10.059          | 42.865        | 70.610        | <b>97.653</b>   |
| General Fund Balance           | (19.969)        | (19.969)        | (19.969)        | (19.969)      | (19.969)      | <b>(19.969)</b> |
| <b>Excluding HRA &amp; DSG</b> | <b>(46.105)</b> | <b>(38.697)</b> | <b>(22.421)</b> | <b>10.385</b> | <b>38.130</b> | <b>65.173</b>   |
| HRA                            | (9.133)         | (9.133)         | (9.133)         | (9.133)       | (9.133)       | (9.133)         |
| <b>Excluding DSG</b>           | <b>(55.238)</b> | <b>(47.830)</b> | <b>(31.554)</b> | <b>1.252</b>  | <b>28.997</b> | <b>56.040</b>   |
| DSG - Schools                  | 3.911           | 4.911           | 5.911           | -             | -             | -               |
| DSG - Central & High Needs     | 34.017          | 47.017          | 62.017          | -             | -             | -               |
| <b>Total Reserves</b>          | <b>(17.310)</b> | <b>5.098</b>    | <b>36.374</b>   | <b>1.252</b>  | <b>28.997</b> | <b>56.040</b>   |

## General Fund Balance

The General Fund reserve is estimated at 1 April 2026 to be £19.969m, assuming no change in 2025/26.

The Director of Resources considers that the General Fund Balance should be in the range £15m to £20m in recognition of the ongoing due diligence of the budget that is required in the first early years of the Council and also the increased pressures on services and potential changes to funding arrangements in year as the National Funding approach for Local Government is reviewed.

Table 17 sets out the main risks associated with the 2026/27 budget, and how the risk will be monitored and managed.

**Table 17: Financial Risks**

| <b>Risk</b>  | <b>Management and Mitigations</b>  |
|--|--|
| <b>Overspend of budget in year</b>                         | A balanced budget has been set for 2026/27 which includes circa £30m of savings to be delivered. There remains a risk of potential overspend in year if savings are not fully delivered and this will be monitored as part of the quarterly monitoring reporting. Given the uncertain current economic climate there is also a risk that demand for services increases above those expected and that levels of income / funding is reduced during the year. Regular monitoring of the budget during the year will be a key mitigation. |
| <b>Capacity to deliver</b>                                 | The Council has a strategic risk around sufficiency of capacity within the organisation to deliver on the council priorities. The mitigation planned is to have clarity on priorities for delivery during 2026/27 recognising that the Council will need to respond to any critical or emerging issues as they arise. The financial risks relate to potential delays to improvement activity resulting in efficiencies and savings not being delivered in year.  |
| <b>Social Care - Market Sustainability and sufficiency</b> | Sufficiency and increased rates above inflation of Social Care provision for both children and adults is a significant risk. This is a national risk and the mitigation requires additional financial and non-financial support being provided from the Council to support sufficiency of provision for providers.   |
| <b>Level of Reserves reduces to inadequate levels</b>      | The level of General Fund Reserves are estimated to be circa £20m. The level of earmarked reserves (excluding DSG) is estimated at £55m. The planned use of reserves in year supports an adequate level of reserves at 31st March 2026. Any overspend or non-delivery of savings will impact negatively upon the level of general reserves and this will be monitored throughout the year.   |
| <b>National pay award will be higher than estimated</b>    | The estimated pay award for 2026/27 has been increased to 3% in the Pay and Inflation budget. There is a risk that the application of the pay award is higher than 3%, with a mitigation that in year savings would need to be identified to ensure a balance budget was achieved.   |

| Risk  | Management and Mitigations  |
|---|---|
| <b>Volatility of Business Rate Income and Council Tax</b> | This will continue to be reviewed as part of budget monitoring.   |
| <b>Revenue budget – inflation pressure</b>                | The outlook for inflation during 2026/27 is uncertain. There is a risk that the budgeted inflationary uplifts, including those estimated for significant contracts are higher than predicted. The Council adopts the OBR forecasts for inflation. This will continue to be monitored in year.   |
| <b>Capital projects – inflation pressure</b>              | <p>Capital spending is monitored on a quarterly basis as part of the Council's corporate performance monitoring framework and reported to Cabinet and Council.</p> <p>Contingency budgets are included into cost estimates as schemes are developed and scheme development follows a rigorous gateway process before schemes are proposed for inclusion in the capital programme. The contingency allows for reasonable cost increases to be managed within the scheme. Where exceptional inflationary costs are identified a VFM process is followed and where supported the Additional Inflation Risk allowance within the Capital Programme can be utilised.</p> |
| <b>Accountable Bodies</b>                                 | <p>When the Council takes on Accountable Body responsibilities the conditions of the funding is the responsibility of the Council. A robust process is in place to ensure the Council is fully aware of the conditions of funding received.</p> <p>Continual monitoring of all Accountable Body arrangements including Assurance Frameworks are ongoing to ensure that funding conditions are being met.</p>  |



Lesh Lane, Barrow

# Glossary of Terms

**Capital Expenditure** - Spending on the acquisition of Property, Plant and Equipment or intangible assets, or which enhances the value of an existing asset. Other types of expenditure can be capitalised but only with the express permission of the Secretary of State.

**Capital Receipts** – These receipts are generated by the disposal of non-current assets.

**Council Tax** – The Local Government Finance Act 1992 introduced Council Tax with effect from 1 April 1993 which is based upon property values. There are eight valuation bands for chargeable dwellings ranging from band “A” (the lowest valued properties) to band “H” (the highest valued properties). The Council levies the tax based upon Band D properties; the actual charge will depend upon the banding of the individual dwelling – i.e. those properties in Bands A to C will pay less Council Tax whilst those in bands E to H will pay more.

**Earmarked Reserves** – Amounts set aside by the Council to meet future financial liabilities.

**Medium Term Financial Plan (MTFP)** – The process of identifying and aligning service pressure, corporate priorities and objectives as well as available resources over the medium term (5 years) and budgeting accordingly.

**Minimum Revenue Provision (MRP)** – The amount of money the Council must statutorily set aside in line with the MRP policy adopted by the Council as part of its Medium Term Financial Plan to support the repayment of debt.

**Precept** – In the calculation of the Council Tax for a particular year, precepts levied by appropriate bodies must be considered.

**Reserves** – Amounts set aside for purposes falling outside the definition of Provisions are considered as Reserves – expenditure is not charged direct to any Reserve.

**Revenue Expenditure** – Money spent on the day to day running costs of providing the various services. It is usually of a constantly recurring nature and produces no permanent asset.



## Resources

| Capital Schemes   | 2026/27<br>£m | 2027/28<br>£m | 2028/29<br>£m | 2029/30<br>£m | 2029/31<br>£m | Total<br>£m   |
|---|---------------|---------------|---------------|---------------|---------------|---------------|
| Corporate Property  | 0.272         | 1.272         | 2.448         | 0.000         | 0.000         | 3.992         |
| Planned Maintenance & Improvement                                       | 7.697         | 7.338         | 7.338         | 7.338         | 7.338         | 37.049        |
| Modernising the Estate  | 1.940         | 1.600         | 1.000         | 1.000         | 1.000         | 6.540         |
| Additional Inflation Risk allowance                                     | 1.000         | 1.000         | 1.000         | 1.000         | 1.000         | 5.000         |
| Eden Business Park Ph1  | 0.059         | 0.000         | 0.000         | 0.000         | 0.000         | 0.059         |
| Penrith Town Hall Redevelopment   | 0.133         | 0.000         | 0.000         | 0.000         | 0.000         | 0.133         |
| Refurbishment of Ellerthwaite Depot to relocate Windermere Town Council | 0.125         | 0.000         | 0.000         | 0.000         | 0.000         | 0.125         |
| Decarbonisation Projects  | 3.077         | 3.400         | 3.500         | 3.500         | 3.500         | 16.977        |
| Fleet Renewal Programme   | 1.000         | 3.443         | 3.443         | 3.443         | 3.443         | 14.772        |
| <b>Total for Resources</b>  | <b>15.031</b> | <b>16.781</b> | <b>16.281</b> | <b>16.281</b> | <b>16.281</b> | <b>80.655</b> |

## Thriving Communities

| Capital Schemes                        | 2026/27<br>£m | 2027/28<br>£m | 2028/29<br>£m | 2029/30<br>£m | 2029/31<br>£m | Total<br>£m   |
|--|---------------|---------------|---------------|---------------|---------------|---------------|
| Marina Village (Phase 2)               | 6.400         | 5.754         | 0.000         | 0.000         | 0.000         | <b>12.154</b> |
| Town Deal - Barrow (Earnse Bay, hubs)  | 1.000         | 0.000         | 0.000         | 0.000         | 0.000         | <b>1.000</b>  |
| Area Planning                          | 0.000         | 0.286         | 0.000         | 0.000         | 0.000         | <b>0.286</b>  |
| Disabled Facility Grants               | 2.243         | 2.243         | 2.243         | 2.243         | 2.243         | <b>11.215</b> |
| Green Home Exemplar                    | 0.450         | 0.000         | 0.000         | 0.000         | 0.000         | <b>0.450</b>  |
| Empty Homes Grant                      | 0.100         | 0.100         | 0.080         | 0.000         | 0.000         | <b>0.280</b>  |
| Affordable Housing                     | 0.273         | 1.877         | 1.010         | 0.500         | 0.000         | <b>3.660</b>  |
| Community Housing Fund                 | 0.000         | 0.209         | 0.000         | 0.000         | 0.000         | 0.209         |
| Play Areas                             | 0.577         | 0.575         | 0.350         | 0.350         | 0.350         | 2.202         |
| Grange Lido & Promenade                | 0.500         | 0.000         | 0.000         | 0.000         | 0.000         | 0.500         |
| HRA Planned Maintenance                | 2.161         | 2.622         | 3.162         | 2.622         | 2.622         | 13.189        |
| Barrow Cemetery                        | 0.550         | 0.000         | 0.000         | 0.000         | 0.000         | 0.550         |
| Leisure Centre (Barrow)                | 0.735         | 0.000         | 0.000         | 0.000         | 0.000         | 0.735         |
| New Ulverston Leisure Centre - Phase 1 | 0.000         | 2.000         | 0.000         | 0.000         | 0.000         | 2.000         |
| <b>Total for Thriving Communities</b>  | <b>17.232</b> | <b>17.740</b> | <b>6.845</b>  | <b>5.715</b>  | <b>5.215</b>  | <b>52.746</b> |



| Capital Schemes                   | 2026/27<br>£m  | 2027/28<br>£m  | 2028/29<br>£m | 2029/30<br>£m | 2029/31<br>£m | Total<br>£m    |
|-----------------------------------|----------------|----------------|---------------|---------------|---------------|----------------|
| Project Bid Fund                  | 1.680          | 1.680          | 1.680         | 1.680         | 1.680         | 8.400          |
| Local Transport Grant             | 2.000          | 1.713          | 0.000         | 0.000         | 0.000         | 3.713          |
| Bus Replacement Scheme            | 2.250          | 0.000          | 0.000         | 0.000         | 0.000         | 2.250          |
| Waste Transformation              | 1.250          | 1.250          | 1.250         | 1.000         | 1.000         | 5.750          |
| Borderlands - Non-Council Schemes | 1.458          | 0.000          | 0.000         | 0.000         | 0.000         | 1.458          |
| <b>Total for Thriving Places</b>  | <b>72.932</b>  | <b>54.677</b>  | <b>34.775</b> | <b>33.444</b> | <b>33.439</b> | <b>229.267</b> |
| <b>Total for Council Schemes</b>  | <b>122.637</b> | <b>104.285</b> | <b>69.955</b> | <b>65.735</b> | <b>65.139</b> | <b>427.750</b> |

### Accountable Body Schemes

| Capital Schemes  | 2026/27<br>£m  | 2027/28<br>£m  | 2028/29<br>£m | 2029/30<br>£m | 2029/31<br>£m | Total<br>£m    |
|--|----------------|----------------|---------------|---------------|---------------|----------------|
| Warm Homes Grant Cumberland                            | 2.117          | 2.074          | 0.000         | 0.000         | 0.000         | 4.190          |
| Local Nutrient Mitigation Fund                         | 7.970          | 6.000          | 0.000         | 0.000         | 0.000         | 13.970         |
| <b>Total for Accountable Bodies Schemes</b>            | <b>10.087</b>  | <b>8.074</b>   | <b>0.000</b>  | <b>0.000</b>  | <b>0.000</b>  | <b>18.160</b>  |
| <b>Total Capital Programme with Accountable Bodies</b> | <b>132.723</b> | <b>112.358</b> | <b>69.955</b> | <b>65.735</b> | <b>65.139</b> | <b>445.910</b> |





## Translation Services

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