



Westmorland
& Furness
Council

Medium Term Financial Plan 2025-2030





Glenridding on the banks of Ullswater

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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 c£650m revenue budget to deliver many of those essential local services - from waste collection and recycling to social care, education, roads, planning and so much more.

We also plan to deliver over £432m of capital investment over the next five years into our communities. Capital investment can act as a catalyst and enabler 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 18 months 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”.



We take our financial responsibilities seriously and for 2025/26, we will be delivering our services in a financially sustainable way. Despite a difficult financial settlement we need to live within our means. The last two years have seen us utilise Exceptional Financial Support (23/24) and one off use of reserves (24/25) but for 2025/26 we will deliver our day to day services without having to draw on our reserves. This is a huge step forward as a new Council.

In order to achieve a balanced budget for 2025/26 we have had to find an additional £10.9m of savings whilst also recognising both inflationary pressures of £7.6m and service pressures, either from demand or statutory changes, of £6.5m.

These pressures mean that we will have to increase Council Tax, which we know is difficult for residents. However, this means that we are not cutting our front-line services. As promised, we will also be investing £5m of the money raised from the Second Homes premium towards funding our local priorities, providing support to those communities most affected by tourism, and to help tackle the affordable housing crisis. This includes additional support for playgrounds, support for transport schemes such as the travel bursary scheme and the funding to create more 20mph schemes where these are wanted by local communities.

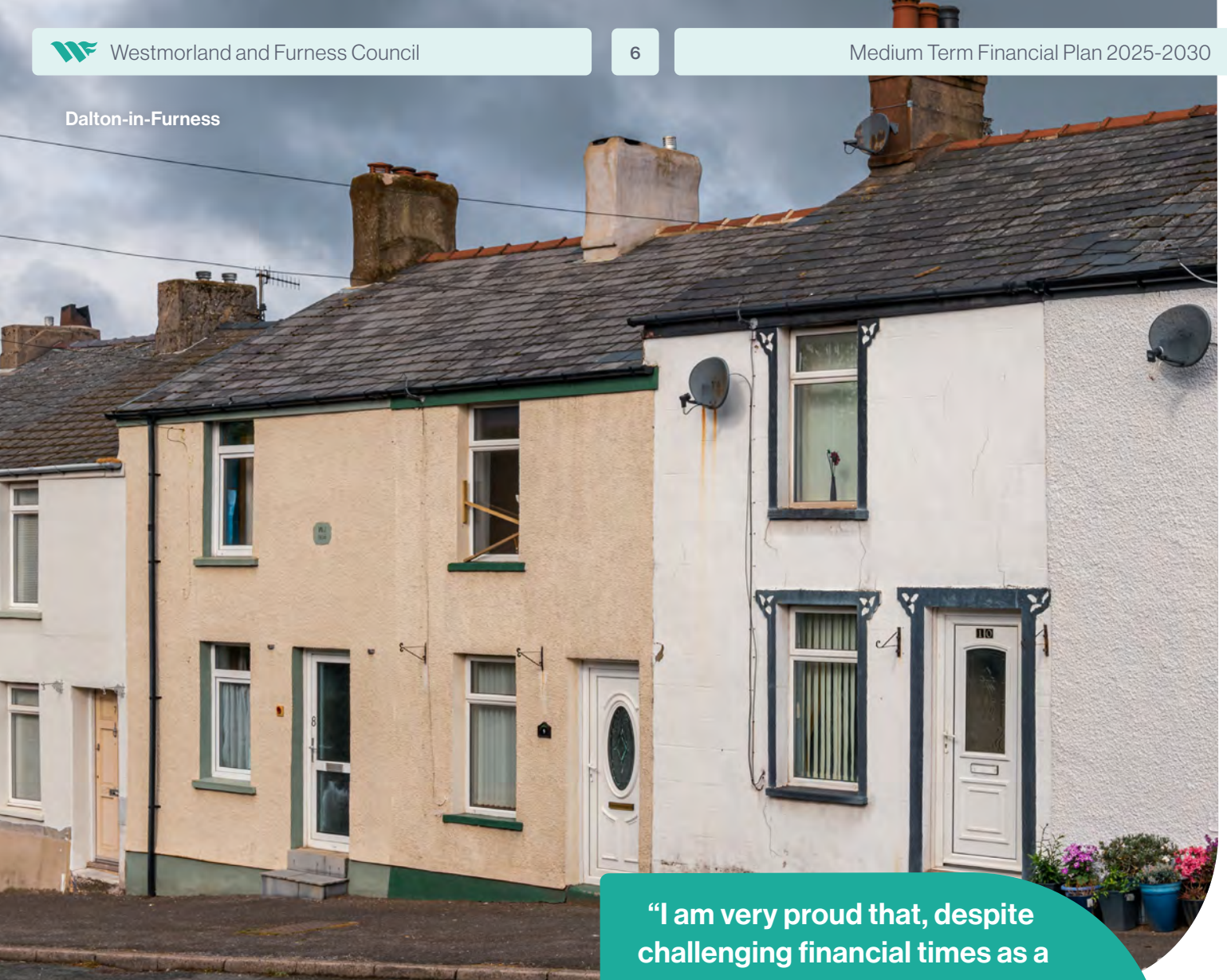
These are challenging times and the uncertainty of the impact of any future Government funding changes from 2026/27 onwards are likely to be significant, particularly on rural Councils. Westmorland & Furness is the third largest unitary local authority area in England and the most sparsely populated. Over 55% of the population live in rural areas. In addition, the changing emphasis on supporting most deprived areas needs to reflect actual need rather than using averages over large areas. Westmorland & Furness includes 12 of the 10% most deprived areas in England and yet received no Recovery Grant to support deprivation from Central Government.

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 Portfolio holder for Finance

Dalton-in-Furness



“I am very proud that, despite challenging financial times as a council we are able to commit to investing over £150million into our communities through a very ambitious capital programme in 2025/26”

Shaping Our Financial Future

Westmorland and Furness is a new Unitary council and this 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.



Greystoke School

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.

Roanhead Beach, Barrow

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 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.

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.



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.





Alston

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 2025–2030.

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. The challenge of ensuring that resources are sufficient to meet growing demand, growing expectation and strong ambition is never easy.

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.

This second year of the Council has primarily focused investment in to doing 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 have changed the funding priorities for Local Government as part of the 2025/26 financial settlement and are consulting on making those permanent in future years. For Councils like Westmorland & Furness who are both rural and have areas of high deprivation there is a risk that these cost impacts are not fully reflected in any future 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 its costs compare with others by identifying and challenging areas of high spend and regularly benchmarking costs with other local authorities.

During 2023/24 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. Overall the Council was commended on building strong foundations compared to other new unitary councils setting it up for a strong base for the future. Recommendations for improvement were identified 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, 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 second 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.

A significant number of foundational strategies have been approved through 2024/25 including the People Plan, Customer and Digital strategy, Community Power strategy, Commissioning strategy and Procurement strategy and Homelessness and Affordable housing strategy to name a few.

They have set out the roadmap for what as a Council we want to deliver and how we will deliver them.

They have all set out how over the longer-term the Council's ambition can be achieved and for 2025/26 clear priorities and actions for delivery on key elements of the strategies and plans are being identified and will be actioned.





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. Further change in the public sector landscape is possible over the next 12- 18 months and that can't distract from the ambition and achievements of the Council whilst recognising that future opportunities may be realised from those changes.

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.



We look after **240** cared for children

In our first year, on the Westmorland and Furness Council website there were **3 million** visits



We have over **250,000** visits to our libraries every year

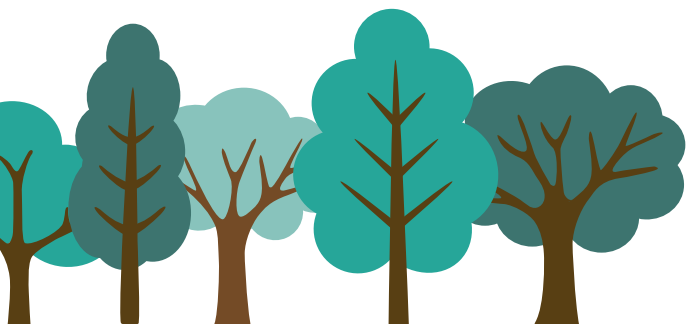


We spend over **£10 million** each year to improve our council owned schools and corporate buildings

We maintain a road network of **2,700** miles of roads – the same distance as to Madrid and back



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



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



97% of families secured their first choice in primary and secondary schools



Delivered over **200,000** meals and **400,000** cups of tea in the last year in our care homes



Over **12.5k** followers on Facebook



Last year we held over **900** events in our libraries attended by **14,000** people

We're spending **£6 million** to extend Sandgate School for SEND pupils in Kendal and **£2.9 million** to build a 40-place Alternative Provision in Barrow



95% of our waste and recycling kerbside collections are made on scheduled collection day



Delivered a **balanced budget** in 23/24, 24/25 and 25/26



We look after **155** parks and play areas across Westmorland and Furness



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

30,000 visitors to cultural venues



More than half of W&F population own a library card



Cumbria Pension Fund supported over 65,000 members from 120 employers with £3.4bn of investments to manage



7,300 leisure centre members



3711 school pupils are transported safely



We deliver 7.5 million waste and recycling collections annually



We're committed to driving down our emissions with initiatives for our fleet vehicles, such as introducing electric and hybrid vehicles and trialling bio-fuel, a 'green diesel', which is expected to cut carbon emissions by up to 90%



Our adult learning programme had 5,600 enrolments to its courses in 2023/24



Completed and had audited 6 sets of financial accounts all of which received a clean audit and only improvement recommendations



Westmorland & Furness Family Hub.

There have been **21** events held at our Family Hubs with over 1000 families

We have helped over **10,000** people quit smoking in the last year



Between April and September we delivered and collected **14,685** aids / equipment which help support people to live at home



In the past 12 months we determined **1,316 planning applications** - 9 out of 10 within target times

We've installed **3,700** panels at our new major solar farm, which will save **507tonnes** of carbon in the first full year of production



We are part of a partnership with the Government and BAE systems which has secured **£220million** into Barrow-in-Furness over the next 10 years



546 social enterprises



We have **2,600** homes as housing stock



Horticare grew **thousands** of plants this year



Also in our first year, our customer services teams handled just under **500,000** calls , over **100,000** emails, **77,000** digital forms and over **16,000** customers visiting our anchor buildings.

Planning for our future – Financial assumptions

The National Picture

The Council's financial plans have been prepared where there is still global and national uncertainty both economically and fiscally.

As part of the Autumn Statement 2024, the Office for Budget Responsibility has issued its Economic and Fiscal outlook for the next five years. This supports the Chancellor's statement. The overall summary that has been provided suggests that having stagnated in 2023, the economy is expected to have grown by just over 1% during 2024 rising to 2% in 2025 before falling to around 1.5% over the remainder of the forecast.

Real GDP growth is therefore forecast to pick up from close to zero last year, to 1.1 per cent this year, 2.0 per cent in 2025, and 1.8 per cent in 2026, before falling back to around 1.5 per cent thereafter.

Partly due to the direct and indirect impact of Budget policies inflation (CPI) is projected to rise by 2.6% in 2025, then gradually fall back to the 2% target. It is estimated that Consumer Price Index (CPI) in 2026 will be 2.3% 2027 2.1% and 2028 2.1%.

In respect of interest rates, the prediction is that from its current level of 4.5% the Bank Rate (Feb 2025) is expected to fall to 3.5% in 2030.

Nominal GDP is expected to average at 3.8% from 2024-25. Around 0.5% higher than forecast in March 2024. Growth in wages and salaries and profits are constrained by the increase in employer NICs. And consumption growth is lowered by the effect of policy measures on household incomes.

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

This is the third budget that will be set for Westmorland & Furness Council.

The complexity of creating a new unitary Council budget was significant and the focus throughout the 2023/24 and 2024/25 financial years was to work through and understand the detail within the sovereign budgets and align them to the new management and accountability structures. For 2025/26 – 2029/30 the budget preparation has been to update the assumptions, which support the budget and ensure they are reasonable and robust. 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 £10.945m to be delivered in 2025/26.

Some of the savings are one off for 2025/26 with permanent savings of £6.601m continuing into 2026/27.

For 2026/27 a further £4.265m of savings will need to be found on a permanent basis over the remaining four year period of the MTFP in order to ensure the Council remains financially sustainable.



The key funding headlines from the Provisional Local Government Finance Settlement 2025/26 and grant announcements are set out below as they affect Westmorland & Furness are:

- The General Council Tax referendum threshold is 2.99% for 2025/26
- Councils with social care responsibilities are allowed to levy an additional 2% as an Adult Social Care precept
- Nationally the £110m Rural Services Delivery Grant and the £87m Services Grant have been abolished
- A continuation of the £1.05bn Market Sustainability and Improvement Fund
- A new £600m Recovery Grant was announced however due to the basis of allocation Westmorland & Furness will not receive any of this
- Increase in New Homes Bonus Grant resulting in £600m of funding in 2025/26 for which Westmorland & Furness Council received £1.966m
- The introduction of a Children's social care grant. £250m nationally with £0.538m to be received by Westmorland & Furness Council.
- The Social Care grant increased by an additional £880m, to £5.9bn, The Council will receive £26.857m for 2025/26
- Announced separately was the Extended Producer Responsibility £1,100m nationally for 2025/26. The Council will receive £5.348m

Hoad Monument, Ulverston

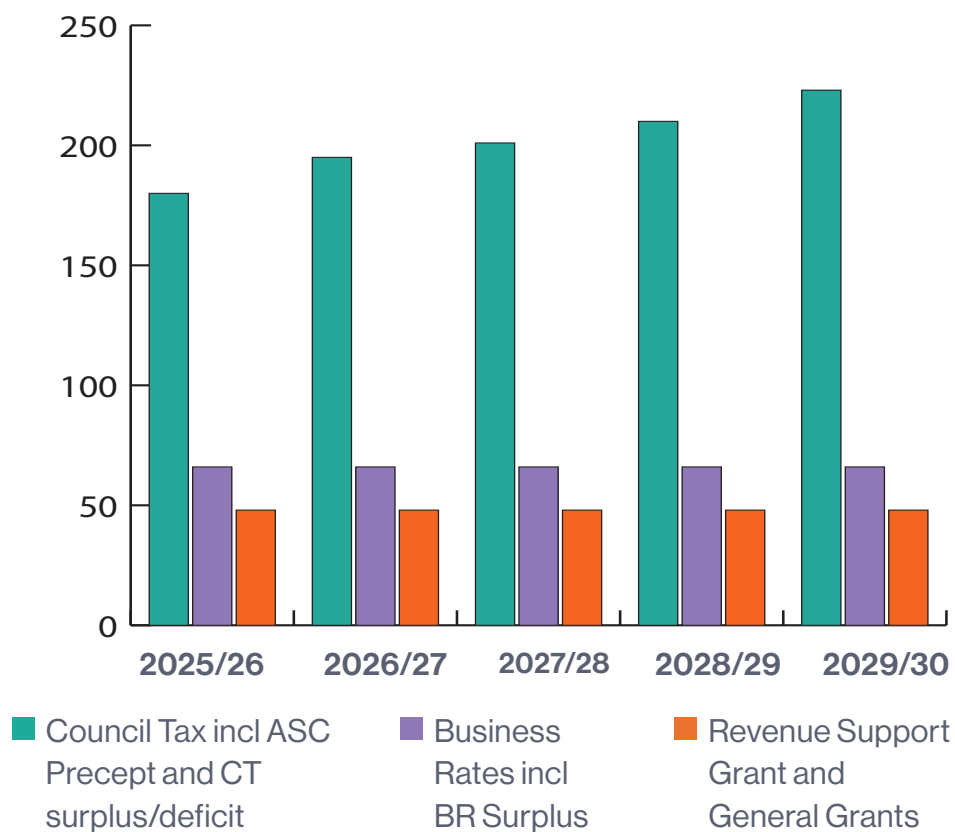




The MTFP (2025-2030) assumes the following core sources of finance (excluding service specific grants and income) as follows:

Chart 1: Funding Sources 2025/26 – 2029/30

Main Funding Sources 2025/26 - 2029/30



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 £184.528m from its taxbase of 96,160 Band D equivalent properties (this includes second homes) based on Council Tax Band D charge of £1,918.97, which is set by the Council and is made up of the core Council tax £1,627.36 and the Adult Care Precept £291.61. 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 of 3.99% for 2026/27 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 2025/26, the Council expects to retain (£64.013m) of Business Rates. This is based on an estimate made in January 2025.

Revenue Support Grant and General Grant

The Council also receives a number of general grants, these are not ringfenced grants and are used to support the delivery of services. It expects to receive (£9.190m) in Revenue Support Grant which is a grant based on the government's assessment of relative need formulae.

General Grants of (£38.342m) are included. Some of these grants have been confirmed, however others will be confirmed after 1 April 2025. These will be reported as part of quarterly monitoring to Cabinet.

	2025/26 £m
Social Care Grant	26.857
Extended Provider Responsibility	5.348
New Homes Bonus	1.965
Children's Social Care Grant	0.538
Other smaller grants	3.634
Total General Grants	38.342



What are the Council's Revenue Spending Plans?

Second Homes Premium

The Government's Levelling Up and Regeneration Bill which was announced in May 2022 achieved Royal Assent in November 2023.

The Council is introducing the 100% Council Tax premium from 1 April 2025 and has allocated £5m of this to support our priorities and provide support to those communities most affected and help tackle the affordable housing crisis.

The Net Revenue Budget for 2025/26 is £302m. The Council is required to balance its budget, ensuring that expenditure is matched by its sources of finance. After taking account of general grants and the Council's share of locally retained business rates, the Council Tax Requirement for 2025/26 is £185m.

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 income from these two sources.

Table 1 summarises the Council's revenue spending plans for 2025/26 and provisional spending plans for 2026/27–2029/30. 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.

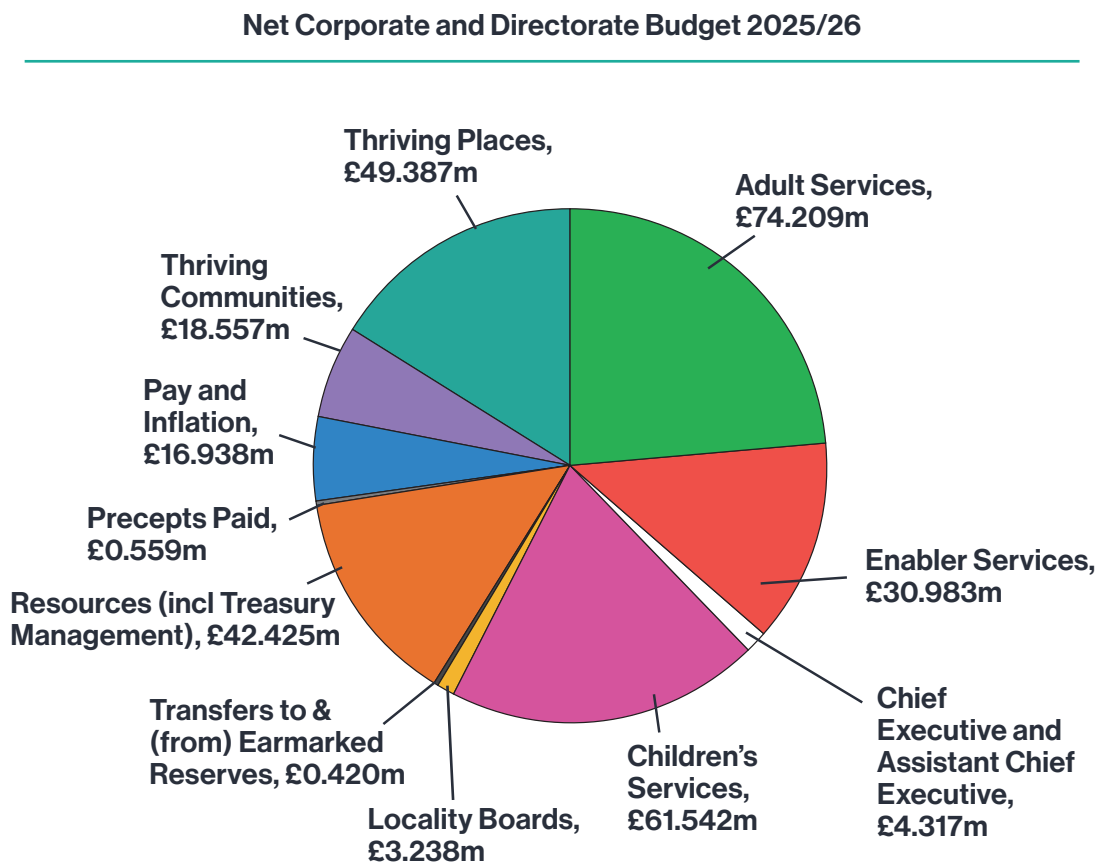
Table 1: Budget Requirement & Council Tax

REVENUE BUDGET SUMMARY						
2024/25		2025/26	2026/27	2027/28	2028/29	2029/30
Budget		Budget	Budget	Budget	Budget	Budget
£m		£m	£m	£m	£m	£m
	Directorate Budgets:					
3.426	Chief Executive and Assistant Chief Executive	4.317	4.317	4.317	4.317	4.317
67.668	Adult Services	74.209	71.182	69.182	72.182	74.182
59.677	Children's Services	61.542	60.993	60.795	60.795	60.795
29.289	Enabler Services	30.983	31.319	30.999	30.999	30.999
45.850	Thriving Places	49.387	48.694	47.228	46.228	45.228
15.494	Thriving Communities	18.557	18.303	18.297	18.277	18.257
2.868	Locality Boards	3.238	3.238	3.238	3.238	3.238
40.925	Resources (incl Treasury Management)	42.425	44.656	44.547	45.752	45.752
265.197	Service Expenditure	284.659	282.703	278.604	281.789	282.769
	Corporate Budgets:					
0.503	Precepts Paid	0.559	0.559	0.559	0.559	0.559
14.819	Pay and Inflation	16.938	27.728	37.442	48.624	56.359
15.322	Total Corporate Budgets	17.497	28.287	38.001	49.183	56.918
0.000	Savings to identify	0.000	(4.265)	0.836	(2.438)	0.421
(8.018)	Transfers to & (from) Earmarked Reserves	0.420	(0.000)	(0.000)	(0.000)	(0.000)
272.501	NET BUDGET	302.576	306.725	317.441	328.534	340.108
	Sources of Finance:					
(9.010)	Revenue Support Grant	(9.190)	(10.575)	(10.775)	(10.971)	(11.171)
(3.040)	Use of Specific Grants	(1.650)	(1.650)	(1.650)	(1.650)	(1.650)
(30.488)	General Grants	(38.342)	(36.053)	(36.053)	(36.053)	(36.053)
(63.600)	Retained Business Rates	(64.013)	(65.213)	(66.613)	(67.963)	(69.340)
0.000	(Surplus)/Deficit on Business Rates Collection Fund	(4.276)	0.000	0.000	0.000	0.000
(2.700)	(Surplus)/Deficit on Council Tax Collection Fund	(0.577)	0.000	0.000	0.000	0.000
(108.838)	Total Sources of Finance	(118.048)	(113.491)	(115.091)	(116.637)	(118.213)
163.663	TOTAL COUNCIL TAX REQUIREMENT	184.528	193.234	202.351	211.898	221.895
n/a	Divide by Council Taxbase (revised as per Local Council Tax Support Schemes)	96,160	96,833	97,511	98,194	98,881
£1,827.76	Council Tax per Band D Property	£1,918.97	£1,995.54	£2,075.16	£2,157.96	£2,244.06
	General Percentage Council Tax Increase	2.99%	1.99%	1.99%	1.99%	1.99%
	Additional precept for Adult Social Care	2.00%	2.00%	2.00%	2.00%	2.00%
	Percentage Council Tax Increase	4.99%	3.99%	3.99%	3.99%	3.99%

The Council's net budget for 2025/26 is £302m. 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 chart below summarises how the net budget is allocated to services.

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



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 2025/26.

Changes to existing pressures

A key cornerstone of our financial strategy is ensuring that spending is allocated to our priorities as identified in the Council Plan. Our future spending plans therefore need to reflect our Council Priorities, but also need to reflect changes in demand levels, up to date performance information, demographic trends, changes in legislation and policy and/or political changes. There are existing pressures and savings that were built into the 2024/25 MTFP that have increased or decreased in 2025/26 and these are shown in Table 2 and Table 3. Some pressures and savings were identified for one year only in 2024/25 and so for 2025/26 new replacement savings have been required to ensure a balanced budget. In respect of the pressures included in 2024/25, only 50% of the relevant staffing costs were budgeted in that financial year recognising the timescales to recruit with not everyone starting on 1 April 2024. The increases in the pressures mostly reflect those staffing costs increasing to 100% in 2025/26.

Table 2: Existing MTFP Pressures

	2025/26 £m	2026/27 £m	2027/28 £m	2028/29 £m	2029/30 £m
Increases in existing pressures					
Revenue Costs for additional capital expenditure	0.794	0.707	1.150	2.088	2.088
ICT	0.405	0.405	0.405	0.405	0.405
Pay award risk allowance (1%)	1.250	1.250	1.250	1.250	1.250
LGPS triennial valuation risk	-	1.000	1.000	1.000	1.000
Demographic growth – risk allowance	0.130	0.260	0.410	0.560	0.560
General Inflation – risk allowance	0.500	1.500	2.500	2.500	2.500
Adult social care (Younger adults transition)	0.270	0.270	0.270	0.270	0.270
Resources - Supported accommodation – housing benefit subsidy costs	0.009	0.009	0.009	0.009	0.009
Enabler services - Coroner's Service	0.100	0.100	0.100	0.100	0.100
Pay & Reward -	0.480	0.280	-0.040	-0.040	-0.040
Local Plan	0.045	-0.285	-0.750	-0.750	-0.750
Climate & Natural Environment Staffing	0.204	0.204	0.204	0.204	0.204
Economic Regeneration & Development Staffing	0.150	0.150	0.150	0.150	0.150
Private Sector Housing	0.175	0.175	0.175	0.175	0.175
Community Power	0.200	0.200	0.200	0.200	0.200

	2025/26 £m	2026/27 £m	2027/28 £m	2028/29 £m	2029/30 £m
Strengthened PMO	0.151	0.151	0.151	0.151	0.151
Strengthened Performance & Data	0.217	0.217	0.217	0.217	0.217
ICT	0.600	0.600	0.600	0.600	0.600
Legal & Democratic	0.234	0.194	0.194	0.194	0.194
Customer & Digital capacity	0.050	0.050	0.050	0.050	0.050
Commissioning & Procurement	0.175	0.175	0.175	0.175	0.175
Lake Warden Team	0.050	0.050	0.050	0.050	0.050
Homelessness staff (statutory service)	0.067	0.067	0.067	0.067	0.067
Children's Services Staffing	0.020	0.020	0.020	0.020	0.020
Capital Project Feasibility Fund	0.094	0.094	0.094	0.094	0.094
Total increase in existing pressures	6.370	7.843	8.651	9.739	9.739
Reductions in existing pressures					
Senior Staff Structure	-	-1.000	-1.000	-1.000	-1.000
Staffing Resources and Enabling	-	-0.250	-0.250	-0.250	-0.250
Children's - Home to School Transport (net pressure)	-0.360	-0.360	-0.360	-0.360	-0.360
Children's SEND Transport (net pressure)	-0.140	-0.140	-0.140	-0.140	-0.140
Thriving Communities - Community Infrastructure (leisure) additional inflation pressures	-0.200	-0.450	-0.450	-0.450	-0.450
Children's Emergency Duty Team	-0.250	-0.250	-0.250	-0.250	-0.250
Customer & Digital	-0.200	-0.289	-0.289	-0.289	-0.289
Land Assessment Outcomes Project	-	-0.150	-0.150	-0.150	-0.150
Community Safety	-0.020	-0.050	-0.050	-0.050	-0.050
Decarbonisation Feasibility Fund	-0.350	-0.350	-0.350	-0.350	-0.350
Total changes to existing pressures	-1.520	-3.289	-3.289	-3.289	-3.289
Existing MTFP Pressures	4.850	4.554	5.362	6.450	6.450

Table 3: Existing Savings

	2025/26 £m	2026/27 £m	2027/28 £m	2028/29 £m	2029/30 £m
Reversal of one year only savings					
Treasury Management	3.200	3.200	3.200	3.200	3.200
Direct Payments Clawback	0.500	0.500	0.500	0.500	0.500
Additional Health contributions	0.750	0.750	0.750	0.750	0.750
Total reversal of savings	4.450	4.450	4.450	4.450	4.450
Increase in existing savings					
Parish Council Tax support grant (introduced in 2025/26)	-0.109	-0.109	-0.109	-0.109	-0.109
Adult Social Care – service improvements and delivery of integrated care	-0.450	-0.450	-0.450	-0.450	-0.450
Children’s Services – savings	-0.150	-0.150	-0.150	-0.150	-0.150
Thriving Communities - savings	0.000	-0.038	-0.038	-0.038	-0.038
Asset Rationalisation	-0.150	-0.150	-0.150	-0.150	-0.150
Legacy Finance Systems Rationalisation	-0.050	-0.493	-0.493	-0.493	-0.493
Total changes to existing savings	-0.909	-1.390	-1.390	-1.390	-1.390
Existing MTFP Savings	3.541	3.060	3.060	3.060	3.060

Table 4: New Pay and Inflation Pressures

	2025/26 £m	2026/27 £m	2027/28 £m	2028/29 £m	2029/30 £m
Pay and inflation					
2024/25 pay award	1.518	1.300	1.300	1.300	1.300
2025/26 pay award anticipated increase	1.066	1.066	1.066	1.066	1.066
Senior Leadership Pay Progression	0.300	0.300	0.300	0.300	0.300
Personal Assistants	0.187	0.187	0.187	0.187	0.187
Direct impact of NIC changes	2.900	2.900	2.900	2.900	2.900
Indirect impact of NIC changes	1.400	1.400	1.400	1.400	1.400
Existing Inflation review	0.257	0.000	0.000	0.000	7.735
Continuation of LGR pressure	0.000	1.250	1.250	1.250	1.250
Inflation risk	0.000	2.000	2.000	2.000	2.000
Pay and inflation pressures	7.628	10.403	10.403	10.403	18.138

Table 5: New Service Pressures

	2025/26 £m	2026/27 £m	2027/28 £m	2028/29 £m	2029/30 £m
Service Pressures					
Adult Social Care Demand	1.655	2.000	2.000	2.000	2.000
Childrens - Use of Social Care grant	0.041	0.041	0.041	0.041	0.041
Assurance Team (permanent funding)	0.140	0.140	0.140	0.140	0.140
Alignment of Eden Dwellings to HRA	0.192	0.192	0.192	0.192	0.192
Coronation Hall operational costs	0.255	0.280	0.274	0.254	0.234
Markets Income reduction	0.308	0.308	0.308	0.308	0.308
CCH Dividend reduction	0.010	-	-	-	-
Records Management	0.160	0.160	0.160	0.160	0.160
Occupational Health	0.066	0.066	0.066	0.066	0.066
Legal –additional litigation costs	0.090	-	-	-	-
Coroners - reduction in previous years pressure	-0.130	-0.130	-0.130	-0.130	-0.130
Winter Maintenance & Streetlighting	0.600	0.600	0.600	0.600	0.600
Waste Service	0.500	0.500	0.500	0.500	0.500
Development Management Income	0.359	0.359	0.359	0.359	0.359
Extended provider responsibilities investment	0.500	0.500	0.500	0.500	0.500
Rental income reduction	1.032	1.032	1.032	1.032	1.032
Building Compliance	0.500	0.500	0.500	0.500	0.500
Reprofile retirement of legacy Finance Systems	0.050	0.493	0.493	0.493	0.493
Prudential Borrowing – additional revenue costs	0.200	0.200	0.200	0.200	0.200
Total Service Pressures	6.528	7.241	7.235	7.215	7.195

Table 6: New Savings

	2025/26 £m	2026/27 £m	2027/28 £m	2028/29 £m	2029/30 £m
Technical Savings					
Treasury – one off for 25/26	-2.800	0.000	0.000	0.000	0.000
LGPS Triennial employers' contribution increase risk removed	0.000	-1.000	-1.000	-1.000	-1.000
Technical Savings	-2.700	-2.700	-2.700	-2.700	-2.700
Total Technical savings	-5.500	-3.700	-3.700	-3.700	-3.700
Change Programme					
Promoting Independence - Diagnostic	-1.000	-2.000	-4.000	-2.000	-
Promoting Independence - Care Services	0.000	-1.850	-1.850	-1.850	-1.850
Promoting Independence - Non-Residential Charging	-0.500	-0.500	-0.500	-0.500	-0.500
Promoting Independence Reviews	0.000	-1.000	-1.000	0.000	0.000
Ambition for Every Child - Home to School Transport – further development of in house provision	-0.100	-0.100	-0.100	-0.100	-0.100
Ambition for Every Child - Residential	-	-0.600	-0.600	-0.600	-0.600
Resource Optimisation - Bad Debt provision reduced	-	-	-0.267	-	-
Resource Optimisation – Council Tax Collection Rate	-	-	-0.135	-0.135	-0.135
Waste Programme	-	-	-1.000	-2.000	-3.000
Total Change Programme Savings	-1.600	-6.050	-9.452	-7.185	-6.185
Service Savings					
Vacancy management	-0.600	-0.600	-0.600	-0.600	-0.600
ICT investment reprofiled	-0.600	-	-	-	-
Schools - charging for HR adverts	-0.020	-0.020	-0.020	-0.020	-0.020
Countryside/Rights of Way capitalisation	-0.200	-0.200	-0.200	-0.200	-0.200
Streetlighting energy	-0.600	-0.600	-0.600	-0.600	-0.600
Traded Services – Schools	-	-0.089	-0.177	-0.177	-0.177
Short Breaks Income	-0.100	-0.210	-0.320	-0.320	-0.320
Early Years – one off grant changes	-0.250	-	-	-	-
Software licence changes	-0.019	-0.019	-0.019	-0.019	-0.019
Public Health Grant supporting service delivery	-0.039	-	-	-	-

	2025/26 £m	2026/27 £m	2027/28 £m	2028/29 £m	2029/30 £m
Direct Payments recovery (25/26 only)	-0.300	-	-	-	-
Adult services - Service Reshaping	-0.150	-0.150	-0.150	-0.150	-0.150
Continuing Health Care & S117 income (2025/26 only)	-0.200	-	-	-	-
Pay & Reward investment reprofiled	-0.155	-	-	-	-
Remove Transfer to reserves no longer required	-0.612	-0.612	-0.612	-0.612	-0.612
Total Services Savings	-3.845	-2500	-2.698	-2.698	-2.698
Total New Savings	-10.945	-12.250	-15.850	-13.583	-12.583

Table 7: Second Homes Investment

	2025/26 £m	2026/27 £m	2027/28 £m	2028/29 £m	2029/30 £m
Affordable Homes - Planning	0.150	0.150	0.150	0.150	0.150
Affordable Homes - Delivery	0.850	0.850	0.850	0.850	0.850
Playgrounds	0.350	0.350	0.350	0.350	0.350
Lines & Signs	0.100	0.100	0.100	0.100	0.100
Parking Infrastructure	0.100	0.100	0.100	0.100	0.100
20 mph	0.250	0.250	0.250	0.250	0.250
Locality Boards	0.300	0.300	0.300	0.300	0.300
Tourist Area Support	0.300	0.300	0.300	0.300	0.300
Environment Expenditure/Grants	0.500	0.500	0.500	0.500	0.500
Culture Funding	0.200	0.200	0.200	0.200	0.200
Community Power	1.000	1.000	1.000	1.000	1.000
Bus Support	0.500	0.500	0.500	0.500	0.500
Rights of Way	0.100	0.100	0.100	0.100	0.100
Travel Bursary	0.300	0.300	0.300	0.300	0.300
Total Second homes investment	5.000	5.000	5.000	5.000	5.000

Investing in our future

Recognising that the Council is ambitious in its agenda for change but resources to facilitate change are limited the Council set aside £5.800m into a Change and Improvement Reserve in the 2024/25 budget. This was subsequently increased to £7.000m. The profile of spend was estimated as £3.000m in 2024/25 and £2.800m in 2025/26 and an additional £0.300m to support the Priority Investment Fund Schemes that were continuing into 2024/25. Only £0.530m is forecast to be utilised in 2024/25 leaving a balance as at 31 March 2025 of £6.470m with a further £0.240m committed in 2025/26. For 2025/26 onwards the reserve will be used for one off investments in skills and capability to facilitate and drive change. Focused resourcing to develop service delivery options, service model alternatives, reshaping, and the business cases to support corporate investment in achieving the results and desired outcomes for customers, will ensure the reserve is put to best use and accelerate delivery in key corporate and cross-cutting areas that are essential to supporting significant change within the organisation.

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 Sct 151 officer. Table 8 shows the assumptions for inflation that have been used in developing the 2025/26-2029/30 budgets.

Table 8: Inflation Assumptions 2025/26-2029/30

	Sept 2024	2025/26	2026/27	2027/28	2028/29	2029/30
Pay Award		2.7%	2%	2%	2%	2%
CPI	1.7%	2.6%	2.3%	2.1%	2.1%	



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. All providers will be affected by the changes to National Insurance. The Council recognises this and seeks to continue to support the market in the delivery of care.

The proposed uplift for 2025/26 has been calculated as a combination of the increase in the Living Wage Foundation (LWF) pay increase and the CPI increase. It also includes an adjustment to reflect some of the impact that the additional National Insurance contributions and change in threshold on providers has had. The proposed uplift is 6.5%.

Table 9 - Independent Sector Residential Care Fee rates

New Care Bandings	2024/25 Fee rates (excluding nursing costs)	2025/26 Proposed new banding rate	Increase	
			£	%
Residential	£752.85	£801.78	48.93	6.5
Physically Frail – Residential and nursing	£850.43	£905.76	55.30	6.5
Residential dementia	£943.11	£1,004.43	61.32	6.5
Nursing dementia	£978.11	£1,041.74	63.63	6.5

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 9 from the 7 April 2025. 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 2025/26. This would result in the cost for the different bandings of care within Care Services - Westmorland & Furness as shown in Table 10. Unlike the Independent Sector, Care Services - Westmorland & Furness, do not provide nursing dementia care.

Table 10 - Care Services - Westmorland & Furness Fee Rates

Care Services – Westmorland and Furness Bandings	2024/25 Fee rates	2025/26 Proposed fee rates	Increase	
			£	%
Residential Standard	£825.99	£879.69	53.70	6.5
Physically Frail	£876.54	£933.52	56.98	6.5
Residential Dementia	£1,007.21	£1,072.68	65.47	6.5

Contingency

The Pay and Inflation budget includes an annual revenue contingency to deal with (one off) in-year pressures if/when they arise. It is £1m each year for 2025/26- 2029/30

Precepts and Levies

The Council pays a number of precepts or levies to organisations. The estimated precepts for 2025/26 are set out in Table 12. These relate to flood defence levies and a levy towards the Inshore Fisheries Conservation Authority.

Table 11: Precepts Paid

Precepting Body	2025/26 £m
Environment Agency	0.180
North West Inshore Fisheries Conservation Authority	0.379
Total Precepts Paid	0.559

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.

Development of the Gross budget position for each Directorate is ongoing and it will be reported to Cabinet and Council once completed.

Specific Grants

In respect of specific grants, they are often finalised by Government after the 1 April each year and budgets will be updated to reflect the specific grants received as part of the in year budget monitoring process.

The most significant specific grant is the Dedicated Schools Grant (DSG); this is used to fund Schools expenditure.

The Provisional Local Government Finance Settlement confirmed the continuation of the Adult Social Care Market Sustainability and Improvement Fund (MSIF). The fund is to maintain and continue to find further improvements to Adult Social Care services, to build capacity and improve market sustainability.

In October 2021 Government introduced the first Household Support Fund to support households who would otherwise struggle to buy food, pay essential utility bills, or meet other essential living costs or housing costs. The Household Support Fund has subsequently been extended several times and was confirmed in the Autumn Statement to continue for 2025/26. The allocations have not yet been confirmed but this is an essential specific grant that supports free school meals in the holidays, supports additional poverty support initiatives and community support for those that most need it.

From 2025/26 the Government announced a new ringfence within the Homelessness Prevention Grant. 49% must be spent on prevention, relief and staffing activity. The Council is due to receive £1.039m, which includes a £0.275m uplift for 2025/26.

Dedicated Schools Grant

The 2025/26 provisional Schools' Funding Settlement was announced on 18 December 2024, which gave a provisional figure for DSG of £237.808m for Westmorland & Furness for 2025/26. Of this £149.846m is estimated to be for Council Maintained schools with £87.962m for Academies, Free Schools and Further Education Colleges (based on school pupil numbers at October 2024).

Table 12: Dedicated Schools Grant Settlement

	Schools Block	Central Schools Services Block	High Needs Block	Early Years Block	Total DSG 2025/26	Total DSG 2023/24 (as at January 2025)
	£m	£m	£m	£m	£m	£m
Total DSG	174.985	1.646	30.712	30.466	237.808	215.261
Less Transfer to Academies/ Other EFSA funded providers	86.110	-	1.852	-	87.962	81.332
DSG Allocation to Westmorland & Furness	88.875	1.646	28.860	30.466	149.846	133.929

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 the next 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 2025/26 this has been assumed at 1.7% (rounded for practical purposes).

The Fees and Charges Schedule will be available on the Council's website on 1 April 2025. All statutory notices to implement these will be published.

Where fees and charges are set by statutory bodies the fee for 2025/26 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 additional 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. £13.913m is received from the BCF and £11.478m from Local Better Care Grant (formerly Improved Better Care Fund).

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 2025/26 is balanced and consists of £13.498m income and £13.498m expenditure, with a contribution from the Housing Revenue Account earmarked reserve of £0.317m

The income is primarily drawn from dwelling rents which reflect the stock being social housing. A formula rent is used and in October 2017, the Government set a long-term rent policy in respect of annual rent increases on both social rent and affordable rent properties of up to CPI plus 1% from 1 April 2020, for a period of 5 years. So under this policy the Council is permitted to apply a rent increase of up to 2.7% for 2025/26. It is proposed that the dwelling rent is increased by 2.7% for 2025/26.

The average weekly rents are set out in Tables 13 -15.

Table 13 – Average Weekly Rents Furness Locality 2025/26

Bedrooms	2024/25 (3.5% uplift)	2025/26 (2.7% uplift)	Increase (£)
1 Bedroom	£80.36	£82.53	£2.17
2 Bedroom	£91.67	£94.15	£2.48
3 Bedroom	£104.70	£107.53	£2.83
4 Bedroom	£114.62	£117.71	£3.09

Table 14– Average Monthly Rents Eden Locality 2025/26

Bedrooms	2024/25 (3.5% uplift)	2025/26 (2.7% uplift)	Increase (£)
2 Bedroom	£496.80	£510.21	£13.41
3 Bedroom	£579.60	£595.25	£15.65

Table 15 – Average Monthly Garage Weekly Rents Furness Locality 2025/26

Rate	2024/25 (3.5% uplift)	2025/26 (2.7% uplift)	Increase (£)
Lower Rate	£8.48	£8.71	£0.23
Upper Rate	£11.67	£11.99	£0.32

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 for Westmorland and Furness Council still reflects the aggregation of the existing three sovereign District Councils Capital Programmes and disaggregation of the County Council programme. During 2024/25 a significant amount of work has been undertaken to review the profiled delivery of schemes and this was reflected in the Quarter 1 and Quarter 2 monitoring reports.

The Capital Programme presented in the MTFP is for the financial years 2025/26–2029/30. Overall, across all five financial years the Capital Programme totals £432.130m. Appendix 1 shows the full Capital Programme. £150.569m for 2025/26 includes £59.715m relating to four significant projects funded through Government Grants, Marina Village, A595 Grizebeck, Barrow Market & Public Realm and Local Nutrient Mitigation.

New investment and amendments to the capital programme

£128.855m of additions to existing schemes or new schemes are proposed for inclusion in the Capital Programme 2025-2030 as shown in Table 16.

Table 16: Capital Additions

Scheme	2025/26 £m	2026/27 £m	2027/28 £m	2028/29 £m	2029/30 £m	2025-30 £m
Chronically Sick and Disabled Persons Adaptations	-	-	-	0.083	0.083	0.166
Community Equipment	-	-	-	1.551	1.551	3.102
Prioritised Capital Maintenance Projects/Schools Maintenance	0.739	0.739	0.739	2.499	5.051	9.767
ICT Investment/Additional ICT Investment	0.650	0.650	0.650	0.652	2.502	5.104
Corporate Property Planned Maintenance and improvement	0.892	0.892	0.892	0.892	6.838	10.406
Modernising the Estate	-	-	1.000	1.000	1.000	3.000
Decarbonisation Projects	-	-	-	-	2.000	2.000
Fleet Renewal Programme	-	-	-	-	2.000	2.000
Disabled Facility Grants	-	-	-	2.043	2.043	4.086
Play Areas	0.350	0.350	0.350	0.350	0.350	1.750
HRA planned maintenance	-	-	-	2.622	2.622	5.244
UKSPF	0.502	-	-	-	-	0.502
Strategic Highways and Transport	11.054	11.054	11.054	11.054	31.054	75.270
Waste Transformation	1.000	1.000	1.000	1.000	1.000	5.000
Borderlands - Non-Council Schemes	1.458	0.000	0.000	0.000	0.000	1.458
Total	16.645	14.685	15.685	23.746	58.094	128.855

Additions to existing schemes

A number of schemes are to roll forward to 2029/30 with additional investment of £24.1m. these include:

- Chronically sick and Disabled persons adaptations
- Community Equipment
- Schools Prioritised Capital Maintenance Programme
- Modernising the Estate
- Corporate Property Planned Maintenance and improvement
- Decarbonisation projects
- Fleet renewal
- Disabled Facilities Grants
- Play areas
- HRA Planned Maintenance

Strategic Highways and Transport - In December 2024, the Government announced the Councils new 'Strategic Highways and Transport' base funding for 2025/26 of £22.725m and additional funding of £8.329m, a total of £31.054m per annum. it is assumed that this will roll forward to 2029/30. This is to be broken down by asset group

- Carriageways
- Footways
- Bridges and Structures
- Other assets

The previously announced 'Network North' scheme has now been removed from the Capital Programme 2025-2030 following the announcement of the base and new funding.

New Schemes

Waste Transformation - As part of the Change Programme the waste service requires capital investment to transform £1m is included per annum to support this change which will include new vehicles.

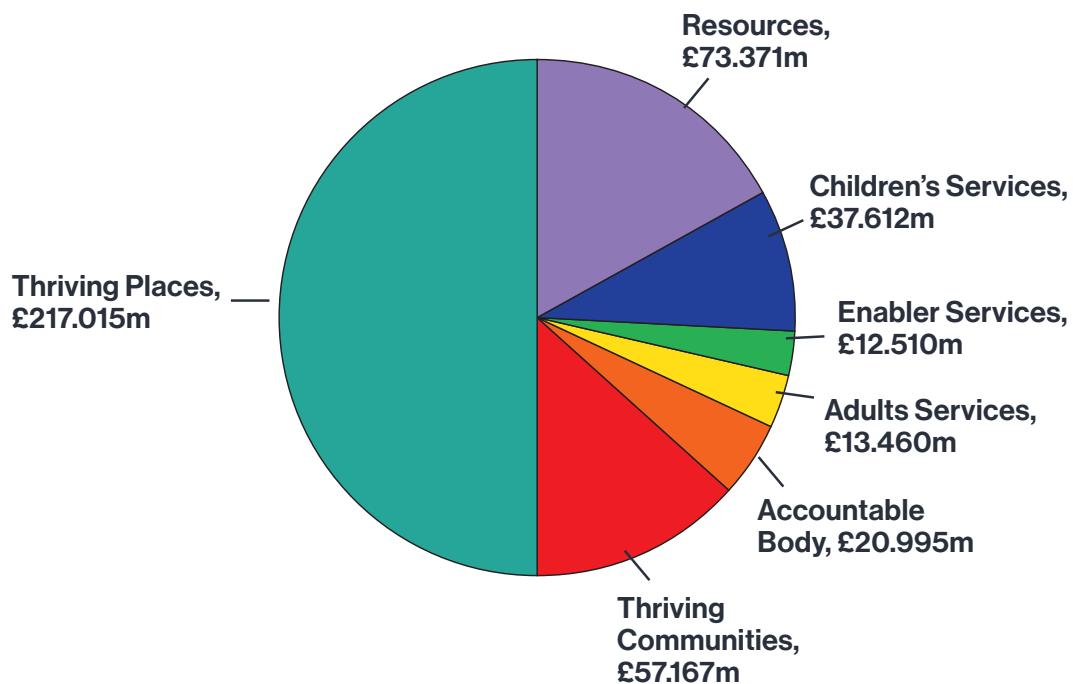
Borderlands - Borderlands Growth Deal Place Programme – three towns Penrith, Dalton and Ulverston are to receive £3m investment each – as schemes are approved they will be included in the Capital Programme.

Table 17: Reduction in Capital Schemes

Capital schemes	2025/26 £m	2026/27 £m	2027/28 £m	2028/29 £m	2029/30 £m	2025-30 £m
Network North Highways Funding	(16.900)	(16.900)	(16.900)	(16.900)	-	(67.600)

Following the announcement in 2024/25 of Network North - Highways funding – this has now been removed and redistributed nationally as part of the Strategic Highways and Transport Funding.

Chart 3 provides a summary view of investment by Directorate.

Chart 3: Overview of the Capital Programme 2025-2030**Total Capital Programme 2025-2030**

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 – Kendal
- Children's sufficiency schemes
- Team Barrow



Kendal

Capital Funding

The Capital Programme 2025-2030 is fully funded and is financed from external funding, Government grants, borrowing 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 approved its Disposal Policy in September 2023 and is in the process of developing a Disposal Programme. Allowing for the application of the Disposal Policy, a level of capital receipts is expected to be available to incorporate within the funding of the Capital Programme and Medium Term Financial Plan commencing 2025/26.

Table 18 provides a summary of the funding to support the Capital Programme 2025-2030.

Table 18: Capital Financing Summary

	2025/26 £m	2026/27 £m	2027/28 £m	2028/29 £m	2029/30 £m	Total £m
Grants	97.884	45.848	36.461	33.868	33.097	247.158
Contributions	3.441	2.326	0.000	0.000	0.000	5.767
Revenue Contribution	3.703	2.638	2.958	2.622	2.622	14.543
Capital Receipts	3.907	3.022	0.877	0.000	0.000	7.806
Prudential Borrowing	26.725	35.255	28.580	22.927	22.375	135.862
Total Council Schemes Financing	135.660	89.089	68.875	59.417	58.094	411.135
Accountable Bodies	14.909	6.086	0.000	0.000	0.000	20.995
Total Programme Financing	150.569	95.175	68.875	59.417	58.094	432.130

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 taken into account. 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 General Fund reserves, Earmarked corporate reserves, Earmarked directorate reserves, Earmarked capital reserves and separate HRA and DSG reserves. The Council is also required for 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. The 2025/26 – 2029/30 MTFP does not include any one off use of reserves to fund permanent expenditure. 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.

General Fund Balance

The General Fund reserve is estimated at 1 April 2025 to be £19.969m

This assumes a balanced budget is achieved for 2024/25.

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 19 sets out the main risks associated with the 2025/26 budget, and how the risk will be monitored and managed.

Table 19: Financial Risks

Risk	Management and Mitigations
Overspend of budget in year	A balanced budget has been set for 2025/26 which includes circa £10.9m 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.
Capacity to deliver	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 2025/26 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.
Social Care - Market Sustainability and sufficiency	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.
Level of Reserves reduces to inadequate levels	The level of General Fund Reserves are estimated to be circa £20m. The level of earmarked reserves (excluding DSG) is estimated at £42m. 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.
National pay award will be higher than estimated	The estimated pay award for 2025/26 has been increased to 2.7% and a risk allowance of 1% additional pay award included in the Pay and Inflation budget. There is a risk that the application of the Pay award is higher than 3.7% with a mitigation that in year savings would need to be identified to ensure a balance budget was achieved.
Volatility of Business Rate Income and Council Tax	This will continue to be reviewed as part of budget monitoring.

Risk	Management and Mitigations
National Funding for Local Government review.	Government have announced a National review of Local Government Funding. The 2025/26 finance settlement has resulted in a significant shift of funding away from rural councils through the cancellation of the Rural Services Delivery Grant and increased funding through a Recovery Grant modelled on average deprivation rates. For 2025/26 the Council did not receive any recovery grant. The funding assumptions within the MTFP continue this change into future years. Given the significant National change agenda in place there is a risk that in year changes to funding are announced.
Revenue budget – inflation pressure	The outlook for inflation during 2025/26 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.
Capital projects – inflation pressure	Capital spending is monitored on a quarterly basis as part of the Council's corporate performance monitoring framework and reported to Cabinet and Council. 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 Inflation Risk Reserve can be utilised.
Accountable Bodies	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. Continual monitoring of all Accountable Body arrangements including Assurance Frameworks are ongoing to ensure that funding conditions are being met.

Earmarked Reserves – Corporate

As at 1 April 2025 the estimated earmarked reserves are £28.048m, of which £23.175m are Corporate (centrally held) reserves. The centrally held reserves include:

Table 20: Earmarked Reserves

Reserve	Purpose	1st April 2025 balance
NNDR (Business Rate) income reserve	Due to the volatility of business rate income and the determination of business rate values by the independent Valuation Office it is prudent to have a reserve to 'smooth' the impact of potential in year and future years volatility.	£1.6m
Housing Benefit subsidy reserve	The Housing benefit subsidy is subject to audit and this reserve provides an in year buffer for any required amendments in year.	£0.2m
Volatility Reserve (Council Tax)	Because of the dependency of the Council on Council Tax as a source of income it is prudent to have a reserve to respond to any significant impacts on Council Tax income year to year. Significant impacts would come from increases in the support provided through the Council Tax Reduction scheme, debt levels and implementation of statutory and discretionary relief.	£2.5m
Financial Volatility Reserve	In addition to the General Fund reserve this reserve enables the Council to respond to potential in year and future year significant changes in economic circumstances including inflation, interest rates and funding assumptions especially Government grants. It supports the robustness of the financial sustainability for the Council.	£5.7m
Local elections reserve	It is prudent to plan for the planned four year cycle of local elections recognising that there is a planned annual revenue budget available for by elections.	£0.4m
Insurance reserve	As the Council self finances a proportion of its risks in order to reduce the costs of insurance. Each year funding is set aside to meet claims on that self-insurance based on an estimate advised by the Council's actuary.	£6.4m
Change and Improvement reserve	This reserve will be used for one off investments in to facilitate and drive change across the Council	£6.4m
Total		£23.2m

Earmarked Reserves

As at 1 April 2025 the estimated earmarked reserves are £28.048m, of which £4.873m are Directorate specific reserves. These earmarked reserves are related to specific planned activity and support the ability to match expenditure with funding in the relevant financial year.

Dedicated School Grant (DSG) - Ring Fenced Reserves

DSG funded reserves include delegated school fund balances and centrally held DSG reserve and are explained in more detail below.

The Government DSG statutory override is due to end in March 2026 however the assumption in setting the 2025/26 budget is that this will be extended. DFE guidance states that “DSG is a ring-fenced specific grant separate from general funding of local authorities and that any deficit an authority may have on its DSG account is expected to be carried forward to the next years’ schools budget and does not require to be covered by the authority’s general reserves”.



DSG - School Balances

The individual school balances net deficit position is expected to stand at £2.533m as at 31 March 2025. This compares to a net surplus as at 31 March 2024.

The Council is working with schools to meet the statutory expectations to have in place 3-year deficit recovery plans where required.

Dedicated School Grant Reserve

The DSG reserves projected position is a deficit of £22.463m for High Needs and Central DSG at the 1 April 2025 increasing to £29.099m by the 31 March 2026.

The DSG deficit has not been assumed to impact on overall level of Council earmarked and general reserves. If the DSG statutory override is not extended past 31 March 2026 then the estimated deficit of £29.099m could become the responsibility of the Council's general reserves. This would significantly reduce the available reserves and decisions to ensure that the Council could maintain financial sustainability would need to be taken.

Demands on the High Needs Block will continue with a potential increase in the deficit by £6.6m in 2025/26. There are comprehensive DfE approved plans to address the deficit, including reducing the reliance on independent provision. In addition there is continued lobbying with DFE and MHCLG around the financial risks that Councils are facing and increasingly the cash flow impact of holding significant deficit balances.

Revenue Grants Reserves

The estimated balance of revenue grants reserves at 31 March 2025 is £2.3m. These balances relate to revenue grants that have been received but the expenditure that they relate to has not yet been incurred.

Other Earmarked Revenue Reserves

There are a number of other earmarked reserves, such as the Insurance reserve.

A summary of the Council's reserves is set out in the table 21.

Table 21: Summary of Reserves

	Forecast Reserves at 31st March 2025	Use of Reserves in 2025/26	Forecast Reserves at 31st March 2026	Use of Reserves in 2026/27	Forecast Reserves at 31st March 2027	Use of Reserves in 2027/28	Forecast Reserves at 31st March 2028	Forecast Reserves at 31st March 2029	Forecast Reserves at 31st March 2030
Capital Reserves	-3.221	0.141	-3.080	0.412	-2.668	0.062	-2.606	-2.606	-2.606
Ringfenced Revenue Grants EMR	-2.322	0.283	-2.039	0.000	-2.039	0.209	-1.830	-1.830	-1.830
Earmarked Reserves	-28.048	0.133	-27.915	0.000	-27.915	0.000	-27.915	-27.915	-27.915
Housing Revenue Account	-8.175	0.317	-7.858	0.000	-7.858	0.000	-7.858	-7.858	-7.858
Total Earmarked Reserves	-41.766	0.874	-40.892	0.412	-40.480	0.271	-40.209	-40.209	-40.209
DSG Reserves (Schools)	2.533	4.864	7.397	0.000	7.397	0.000	7.397	7.397	7.397
DSG Reserves (Central and High Needs)	22.463	6.636	29.099	0.000	29.099	0.000	29.099	29.099	29.099
Total DSG Reserves	24.996	11.500	36.496	0.000	36.496	0.000	36.496	36.496	36.496
General Fund Balance	-19.969	0.000	-19.969	0.000	-19.969	0.000	-19.969	-19.969	-19.969
Overall Total	-36.739	12.374	-24.365	0.412	-23.953	0.271	-23.682	-23.682	-23.682

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 taken into account.

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.

Appendix 1

Council Capital Programme 2025-2030

Capital Schemes	2025/26 £m	2026/27 £m	2027/28 £m	2028/29 £m	2029/30 £m	Total 2025/26 to 2029/30 £m
Adult Services						
Extra Care Housing / Accommodation with Care & Support- available for new schemes	0.508	0.507	0.508	0.000	0.000	1.523
Chronically Sick and Disabled Persons Adaptations	0.083	0.083	0.083	0.083	0.083	0.415
Care Services	1.189	1.289	1.289	0.000	0.000	3.767
Community Equipment	1.551	1.551	1.551	1.551	1.551	7.755
Total for Adult Services	3.331	3.430	3.431	1.634	1.634	13.460
Children's Services						
High Needs Provision	1.971	1.973	1.000	0.000	0.000	4.944
Inclusion Strategy	1.880	0.000	0.000	0.000	0.000	1.880
Prioritised Capital Maintenance Projects/ Schools Maintenance	5.051	5.051	5.051	5.051	5.051	25.255
Residential Provision for Children & Young People	0.000	0.150	0.000	0.000	0.000	0.150
Basic Need Schemes	0.850	0.850	0.100	0.000	0.000	1.800
Beaconside School Extension	1.835	0.326	0.000	0.000	0.000	2.161
DSG Funded CMF - Contributions to Schools	0.020	0.020	0.020	0.000	0.000	0.060
Devolved Formula Capital 14/15-17/18	0.000	0.000	0.073	0.000	0.000	0.073
Devolved Formula Capital 22/23 - energy efficiency	0.266	0.457	0.000	0.000	0.000	0.723
Devolved Formula Capital 23/24	0.195	0.171	0.000	0.000	0.000	0.366
Devolved Formula Capital 24/25	0.200	0.000	0.000	0.000	0.000	0.200
Total for Children's Services	12.268	8.998	6.244	5.051	5.051	37.612

Capital Schemes	2025/26 £m	2026/27 £m	2027/28 £m	2028/29 £m	2029/30 £m	Total 2025/26 to 2029/30 £m
Enabling Services						
ICT Investment/Additional ICT Investment	2.502	2.502	2.502	2.502	2.502	12.510
Total for Enabler Services	2.502	2.502	2.502	2.502	2.502	12.510
Resources						
Major Projects Match Funding	0.272	1.272	2.448	0.000	0.000	3.992
Corporate Property Planned Maintenance and improvement	6.838	6.838	6.838	6.838	6.838	34.190
Modernising the Estate	2.453	1.905	1.000	1.000	1.000	7.358
Strategic Acquisition and Investment Fund	0.000	0.000	0.500	0.000	0.000	0.500
Additional Inflation Risk allowance	0.000	1.655	2.100	0.000	0.000	3.755
Eden Business Park Ph1	0.059	0.000	0.000	0.000	0.000	0.059
Penrith Town Hall Redevelopment	0.000	0.179	0.000	0.000	0.000	0.179
Decarbonisation Projects	3.235	2.000	2.000	2.000	2.000	11.235
Fleet Renewal Programme	1.303	3.000	2.900	2.900	2.000	12.103
Total for Resources	14.160	16.849	17.786	12.738	11.838	73.371
Thriving Communities						
Marina Village (Phase 2)	22.139	0.000	0.000	0.000	0.000	22.139
Town Deal - Barrow (Earnse Bay, hubs)	2.336	0.000	0.000	0.000	0.000	2.336
Area Planning	0.000	0.000	0.288	0.000	0.000	0.288
Funding - HRA Properties	0.290	0.000	0.000	0.000	0.000	0.290
Discretionary Renovation Grants	0.048	0.000	0.000	0.000	0.000	0.048
Disabled Facility Grants	2.043	2.043	2.043	2.043	2.043	10.215
Green Home Exemplar	0.000	0.450	0.000	0.000	0.000	0.450
Affordable & Empty Homes, Town Centre Properties.	0.380	0.000	0.000	0.000	0.000	0.380

Capital Schemes	2025/26 £m	2026/27 £m	2027/28 £m	2028/29 £m	2029/30 £m	Total 2025/26 to 2029/30 £m
Thriving Communities (continued)						
Affordable Housing	0.602	2.515	0.477	0.000	0.000	3.594
Community Housing Fund	0.000	0.000	0.209	0.000	0.000	0.209
Play Areas	0.415	0.415	0.415	0.350	0.350	1.945
Grange Lido and Promenade	0.215	0.000	0.000	0.000	0.000	0.215
HRA planned maintenance	2.161	2.161	2.622	2.622	2.622	12.188
Barrow Cemetery	0.368	0.000	0.000	0.000	0.000	0.368
Ulverston Leisure Centre - Phase 1	0.250	1.750	0.000	0.000	0.000	2.000
UKSPF 2025-26	0.502	0.000	0.000	0.000	0.000	0.502
Total for Thriving Communities	31.749	9.334	6.054	5.015	5.015	57.167
Thriving Places						
Active Travel Fund Barrow	2.798	0.000	0.000	0.000	0.000	2.798
Barrow Town Deal - Cycling and Walking	1.255	0.312	0.000	0.000	0.000	1.567
DfT funded Flood Recovery Scheme	0.700	0.580	0.000	0.000	0.000	1.280
Live Labs Project	0.020	0.020	0.031	0.000	0.000	0.071
A595 Grizebeck Stage 2	13.836	4.976	0.000	0.000	0.000	18.812
Strategic Highways Match Funding (ITB Funded)	0.124	0.124	0.124	0.000	0.000	0.372
Legacy Statutory Standards	0.719	0.649	0.649	0.423	0.000	2.440
Coastal Communities Fund	0.200	0.000	0.000	0.000	0.000	0.200
Environment Agency lead Flood Relief Scheme Improvements	0.315	0.000	0.000	0.000	0.000	0.315
Kendal Car Parking improvements including potential purchase of site, machine upgrades and signage	0.350	0.000	0.000	0.000	0.000	0.350
Town Deal - Housing Market Renewal	2.054	2.000	0.000	0.000	0.000	4.054
Levelling Up Fund - Barrow Market & Public Realm	12.240	6.000	0.000	0.000	0.000	18.240

Capital Schemes	2025/26 £m	2026/27 £m	2027/28 £m	2028/29 £m	2029/30 £m	Total 2025/26 to 2029/30 £m
Thriving Places (continued)						
Engineering Safety Studies and implementation measures	0.050	0.000	0.000	0.000	0.000	0.050
Highways & Transport - Bridges & Structures	0.250	0.000	0.000	0.000	0.000	0.250
Traffic signals and network traffic systems	0.264	0.000	0.000	0.000	0.000	0.264
LEVI Infrastructure Fund	2.454	1.261	0.000	0.000	0.000	3.715
Town Deal - Place Development	0.009	0.000	0.000	0.000	0.000	0.009
LUF Energy Coast highways routes - upgrade	0.500	0.000	0.000	0.000	0.000	0.500
Network North Highways Funding	0.000	0.000	0.000	0.000	0.000	0.000
Strategic Highways and Transport	31.054	31.054	31.054	31.054	31.054	155.270
Waste Transformation	1.000	1.000	1.000	1.000	1.000	5.000
Borderlands - Non-Council Schemes	1.458	0.000	0.000	0.000	0.000	1.458
Total for Thriving Places	71.650	47.976	32.858	32.477	32.054	217.015
Total for Council Schemes	135.660	89.089	68.875	59.417	58.094	411.135
Accountable Body Schemes						
Green Homes Grant Extension - CUM	2.807	2.806	0.000	0.000	0.000	5.613
Local Nutrient Mitigation Fund	11.500	3.280	0.000	0.000	0.000	14.780
Town Deal - Learning Quarter	0.024	0.000	0.000	0.000	0.000	0.024
Barrow Island Campus (UoC)	0.578	0.000	0.000	0.000	0.000	0.578
Total for Accountable Bodies Schemes	14.909	6.086	0.000	0.000	0.000	20.995
Total Capital Programme with Accountable Bodies	150.569	95.175	68.875	59.417	58.094	432.130



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