



QUARTERLY MEETING

Friday, 13 February 2026

**Summons, Agenda, Minutes
and Reports**



NORTH YORKSHIRE COUNCIL

You are summoned to attend the Meeting of the Council. This meeting is being held in the Council Chamber, County Hall, Northallerton on **Friday, 13 February 2026 at 10.30 am**, at which the following business will be transacted.

The meeting will be available to view once the meeting commences, via the following link - www.northyorks.gov.uk/livemeetings

BUSINESS

1. Apologies for absence

2. Declarations of Interest

3. Chair's Announcements

Any correspondence, communication or other business brought forward by the direction of the Chair of the Council.

4. North Yorkshire Council's Revenue Budget 2026/27 and the Medium Term Financial Strategy to 2028/29

(Pages 3 - 460)

RICHARD FLINTON
Chief Executive Officer

BARRY KHAN
Assistant Chief Executive
Legal and Democratic Services

County Hall,
NORTHALLERTON

Thursday, 5 February 2026

North Yorkshire Council

13 February 2026

Revenue Budget for 2026/27 and Medium-Term Financial Strategy to 2028/29

Joint Report of the Chief Executive and the Corporate Director – Strategic Resources

1.0 PURPOSE OF REPORT

1.1 To enable Council to consider the appended suite of Budget reports, that were referred by the Executive at their meeting of 20 January 2026, including:

- Revenue Budget 2026/27 and Medium-Term Financial Strategy to 2028/29,
- Capital Five Year Spending Plan
- Treasury Management and Capital Strategy
- Housing Revenue Account Budget 2026/27 and Medium-Term Financial Plan
- Empty Homes and Second Homes Premium Policy
- Council Tax Reduction Scheme 2026/27.

2.0 BACKGROUND

2.1 On 20 January 2026, the Executive considered the appended Budget reports and recommended them to Council at their meeting on 13 February 2026.

2.2 This is the fourth Budget for North Yorkshire Council and the report sets out the financial issues and risks for the new North Yorkshire Council and makes recommendations to the Council regarding the:

- Revenue Budget 2026/27 and Medium-Term Financial Strategy to 2028/29,
- Capital Five Year Spending Plan
- Treasury Management and Capital Strategy
- Housing Revenue Account Budget 2026/27 and Medium-Term Financial Plan
- Empty Homes and Second Homes Premium Policy
- Council Tax Reduction Scheme 2026/27
- Council Tax Resolution.

2.3 This Budget is in the context of a new funding arrangement for local government with a three year settlement. The reforms have seen significant funding moved away from rural councils towards those with higher deprivation levels. The funding from government, on a like-for-like basis, has seen a reduction of just under £20m in 2026/27 and the increases projected in spending power are entirely attributable to increases in local council tax. In addition, there are a number of significant areas of national reform that are impending and will impact upon this Council and its finances.

2.4 The minutes of the meeting of the Executive on 20 January 2026 are available here - [Printed minutes Tuesday 20-Jan-2026 11.00 Executive.pdf](#)

2.5 Since the Executive meeting, a small number of amendments have been made to the report to reflect updated information or corrections:

- a) As referenced in the Executive report **Para. 4.4.4** of the 'Revenue Budget 2026/27 and Medium-Term Financial Strategy to 2028/29' section, confirmation of collection fund tax surplus/deficits have now been received. For Council Tax there is an estimated in-year surplus of £4,836k and a final 24-25 outturn surplus of £1,099k. After transfers to the York and North Yorkshire Combined Authority for police and the fire and rescue authority this leaves a net surplus of £4,885k for North Yorkshire Council. On Business Rates for the Council there is a 24-25 net deficit of £663k and an in-year surplus of £339k.
- b) Amendment to £ column heading in table in **para. 3.6** of the 'Capital Five Year Spending Plan' section of the report.

- 2.6 Regarding the Council Tax Empty Property and Second Home Policy 2026-2027, the Government issued guidance for councils setting out the circumstances where a premium can be charged, the discretion available to councils in doing this, the administration of premiums and the application of the exceptions. The guidance also explained that councils should make their decisions based on the legislation and their specific local circumstances. The guidance also encouraged councils to assess the impact of any premium they introduce. An impact assessment has been completed and this is now appended to this report at Appendix A.

3.0 FINANCIAL IMPLICATIONS

- 3.1 These are covered in the appended report that went to the Executive on 20 January 2026.

4.0 LEGAL IMPLICATIONS

- 4.1 These are covered in the appended report that went to the Executive on 20 January 2026.

5.0 CLIMATE CHANGE IMPLICATIONS

- 5.1 These are covered in the appended report that went to the Executive on 20 January 2026.

6.0 EQUALITIES IMPLICATIONS

- 6.1 These are covered in the appended report that went to the Executive on 20 January 2026. Section Appendix I of the appended report summarises the findings of over 40 Impact Assessments (EIAs) carried out for specific proposals. It provides background information about the county's profile and identifies other factors that may affect specific community sections. It then highlights any anticipated adverse or mixed impact for each group, along with the measures taken to mitigate these impacts. For proposals not explicitly mentioned, it is anticipated that their effects will be positive or neutral.
- 6.2 Specific details regarding how individual proposals have been adjusted to minimise impact and promote equality are available in the EIAs for those proposals, which can be found on the website, at [Equalities assessment and consultation | North Yorkshire Council](#) (Budget Report for 2026 to 2027). These EIAs have also been appended to this report, at Appendices B to L.
- 6.3 Members are required to read the individual EIAs to inform their decision-making and ensure legal compliance with the public sector equality duty under the Equality Act 2010.

7.0 RECOMMENDATIONS

7.1 That Council consider the appended suite of Budget reports as recommended to Council by the Executive at their meeting on 20 January 2026:

1)

a) That the Section 25 assurance statement provided by the Corporate Director Resources regarding the robustness of the estimates and the adequacy of the reserves (**paragraph 8.14**) and the risk assessment of the MTFS detailed in **Section 9** are noted.

b) An increase in Council Tax of 4.99% (basic 2.99% and Adult Social Care 2%) resulting in a Band D charge of £2,036.32 – an increase of £96.78 (**paragraph 4.4.6** and **Appendix D**).

c) That, in accordance with Section 31A of the Local Government Finance Act 1992 (as amended by Section 74 of The Localism Act 2011), a Council Tax requirement for 2026/27 of £524,458,818.08 is approved (**paragraph 4.4.9**).

d) That a Net Revenue Budget for 2026/27 of £650,023k (**Appendix G**) is approved.

e) That in the event that the level of overall external funding (including from the final Local Government Settlement) results in a variance of less than £7.5m in 2026/27 then the difference to be addressed by a transfer to / from the Strategic Capacity Unallocated Reserve in line with **paragraph 4.3.2** with such changes being made to **Appendix E** as appropriate.

f) That the Corporate Director – Children and Young People's Service is authorised, in consultation with the Corporate Director, Resources and the Executive Members for Schools and Finance, to take the final decision on the allocation of the Schools Budget including High Needs, Early Years and the Central Schools Services Block (**paragraph 3.1.19**).

g) That the Medium Term Financial Strategy for 2027/28 to 2028/29, and its caveats, as laid out in **Section 3.0** and **Appendix G** is approved in line with the proposed Council Tax option.

h) That the Corporate Director – Environment is authorised, in consultation with the Executive Members for Highways & Transportation, Managing our Environment and Open to Business, to carry out all necessary actions, including consultation where considered appropriate, to implement the range of savings as set out in **Appendix B1 (ENV 01 - New to 19 - New)**.

i) That the Corporate Director – Community Development is authorised, in consultation with the Executive Members for Open to Business and Culture, Arts and Housing, to carry out all necessary actions, including consultation where considered appropriate, to implement the range of savings as set out in **Appendix B1 (CD 01 - New to 15 - New)**.

j) That the Corporate Director – Health and Adult Services is authorised, in consultation with the Executive Members for HAS, to carry out all necessary actions, including consultation where he considers it appropriate, to implement the range of savings as set out in **Appendix B1 (HAS 01 - New to 07 - New)**.

k) That the Corporate Director – Children and Young People's Services is authorised, in consultation with the Executive Members for CYPS, to carry out all necessary actions,

including consultation where he considers it appropriate, to implement the range of savings as set out in **Appendix B1 (CYPS 01 - New to 05 - New)**.

l) That the Corporate Director – Resources, in consultation with the Executive Members for Finance & Resources and Corporate Services, to carry out all the necessary actions, including consultation where he considers it appropriate, to implement the range of savings as set out in **Appendix B1 (RD 01 - New to 05 - New, CM 01 - New and LGR 01 - New)**.

m) That the Chief Executive is authorised, in consultation with the Executive Members for Central Services, to carry out all necessary actions, including consultation where he considers it appropriate, to implement the range of savings as set out in **Appendix B1 (CS 01 – New to CS 08 - New)**.

n) That any outcomes requiring changes following **Recommendations h), i), j), k), l), and m)** above be brought back to the Executive to consider and, where changes are recommended to the existing major policy framework, then such matters to be considered by Full Council.

o) That £5,000k be added to the Corporate Property Maintenance budget in 2026/27 on a one-off basis as set out in **paragraph 4.9.1** to address urgent needs and that a scheme is produced to aid decision making on allocation of this sum with the design of the scheme being delegated to the Corporate Director Resources in consultation with the Executive Member for Finance and Property.

p) That the proposed policy target for the minimum level of the General Working Balance is £33m in line with **Appendix F** and **paragraph 4.6.3**.

q) That the Empty Homes and Second Homes Premium policy (**Appendix L**) is approved.

r) That the Council Tax Reduction Scheme for 2026/27 (**Appendix M**) is approved.

2) that Council notes and agrees the delegation arrangements referred to in **Section 11** that authorise the Corporate Directors to implement the Budget proposals contained in this report for their respective service areas and for the Chief Executive in those areas where there are cross-Council proposals.

3) that Council has regard to the Public Sector Equality Duty (identified in **Section 7** and **Appendix I**) in approving the Budget proposals contained in this report.

4) That Council:

a) Approve the refreshed Capital Plan summarised at **paragraph 3.3**; and

b) Approve the allocation of £1.1m of Strategic Capacity Unallocated Reserve to support the investment in the Filey Brigg Caravan and Camping Site as outlined at **paragraph 4.8.4**.

c) The Treasury Management Strategy Statement Annex 1, consisting of the Annual Treasury Management Strategy (**Section 1**), Capital Prudential Indicators (**Section 2**), Borrowing Strategy (**Section 3**) and Annual Investment Strategy 2026/27 (**Section 4**), including in particular:

- (i) an authorised limit for external debt of £609.2m in 2026/27;
- (ii) an operational boundary for external debt of £589.2m in 2026/27;

- (iii) the Prudential and Treasury Indicators based on the Council's current and indicative spending plans for 2026/27 to 2028/29;
- (iv) a limit of £60m of the total cash sums available for investment (both in house and externally managed) to be invested in Non-Specified Investments over 365 days;
- (v) a Minimum Revenue Provision (MRP) policy for debt repayment to be charged to Revenue in 2026/27;
- (vi) the Corporate Director Resources to report to the Council if and when necessary during the year on any changes to this Strategy arising from the use of operational leasing, PFI or other innovative methods of funding not previously approved by the Council;

- d) The Capital Strategy as attached as **Annex 2**;
- e) That the Audit Committee be invited to review **Annex 1 and 2** and submit any proposals to the Executive for consideration at the earliest opportunity;
- f) the approval of the HRA budget for 2026/27 as set out in **paragraph 6.3**, being a net deficit of £0.890m which will be drawn from the HRA working balance;
- g) the approval of the HRA Medium term financial plan for 2027/28 and 2028/29 and the 30-year HRA Business Plan, as set out in **paragraph 6.3** and **Appendix B** respectively;
- h) Agrees rent convergence is implemented at the maximum allowable for all properties on Social (Formula) rent as soon as practically feasible;
- i) Agrees an increase of 4.8% be applied to social, affordable and hostel rents from 1 April 2026;
- j) Agrees an increase of 2% be applied to shared ownership rents from 1 April 2026.

RICHARD FLINTON
Chief Executive
County Hall
5 February 2026

GARY FIELDING
Corporate Director, Strategic Resources
County Hall

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Impact assessment form: Council Tax Empty Property and Second Home Policy 2026-2027

Basic Details	
Directorate	Resources
Service area	Revenues
Officer(s) carrying out screening	Sherri Williamson, Will Boardman
Lead Officer and contact details	Margaret Wallace
Date of the assessment	31 January 2026
Purpose of the policy	
The North Yorkshire Council Empty Homes and Second Homes Premium Policy 2026–27 sets out how the Council will apply additional Council Tax premiums to: • Long-term empty homes, and • Second homes that are furnished but not anyone’s main residence. The aims are to: • Encourage owners to bring unused properties into full-time occupation, • Increase the supply of homes available to local residents, • Support community sustainability, • Increase Council Tax revenue to support local services. The policy reflects national changes enabling councils to apply: • A 100% premium after one year of a property being empty (previously two years), • A 100% premium on second homes from 1 April 2025. Mandatory statutory exceptions apply as set out in regulations and Government guidance (1 November 2024).	
Legislative Background and Guidance	
The legislative framework enabling the introduction of a council tax premium on second homes is provided through amendments to the Local Government Finance Act 1992, specifically sections 11B and 11C, inserted by the Levelling-up and Regeneration Act 2023. These provisions gave billing authorities discretion to apply a premium of up to 100% on second homes from 1 April 2025, subject to the statutory requirement for the initial decision to be taken at least 12 months in advance so as to provide owners of these dwellings sufficient notice to make any appropriate changes. At a full NYC council meeting on 21 February 2024, the Council resolved to introduce the second homes premium from 1 April 2025. The Council Tax (Prescribed Classes of Dwellings and Consequential Amendments) (England) Regulations 2024, came into force on 1 November 2024, setting out the categories of dwellings that must be excepted from the premium. On the same date, the Government issued guidance for councils setting out the circumstances where a premium can be charged, the discretion available to councils in doing this, the administration of premiums and the application of the exceptions. The guidance also explained that councils should make their decisions based on the legislation and their specific local circumstances. The guidance also encouraged councils to assess the impact of any premium they introduce.	

As the second homes premium only took effect from 1 April 2025, a full-year dataset for second homes to which the premium has actually been applied is not yet available; therefore, this assessment draws on in-year monitoring, historic data, Housing and Economic Development Needs Assessment (HEDNA) evidence and triangulated datasets.

What Changed as a Result of the Policy?

Empty Homes:

- From 1 April 2024, a 100% Council Tax premium applies to homes empty for one year (previously two years).
- Premiums of 200% at 5 years and 300% at 10 years remain in place.

Second Homes:

- From 1 April 2025, second homes attract a 100% premium (a 200% bill).
- Applies where the dwelling is furnished and not occupied as anyone's sole or main residence.

These criteria will remain the same within the 2026-2027 policy.

Numbers and proportion of long-term empty dwellings and/or second homes in the North Yorkshire area

North Yorkshire has a high proportion of both empty dwellings and second homes. Across North Yorkshire, the 2021 Census identified 4,360 second homes (1.5% of dwellings) although these are significantly concentrated in coastal areas with much higher proportions of second homes in Filey Old Town/Beachfront (~20%), Whitby (~20%), and Sandsend/Lythe (~38%). AirDNA (2025) indicates 13,000+ active entire-home short-term lets (~4.3% of stock), also heavily concentrated in coastal settlements.

Data from Department for Levelling Up, Housing and Communities (DLUHC) live tables on dwelling stock (including vacant properties) suggest that North Yorkshire has a significantly higher number of vacant properties than the regional average and has the 5th highest count nationally; 3.91% (≈1 in 26) of total homes are not in regular use.

Council Tax records show second homes reduced from 8,229 to 7,290 between April 2024 and April 2025, a decline of 939 homes (~11.4%). Whilst prior to the premium being collected, this was after the Council had agreed to introduce the charge from April 2025.

Date	01 April 20	01 April 21	01 April 22	01 April 23	01 April 24	01 April 25
No. of Second Homes	7,944	7,857	7,907	8,493*	8,229	7,290

* the 2023 figure increased significantly as the Valuation Office introduced the criteria for business rated holiday lets with anyone that didn't supply the information to them in time moved from Business Rates to Council Tax

The table above shows the correlation between the announcement of the premium in 2023 and a reduction in the number of second homes.

Business Rate records show that commercial holiday lets increased by 150 over the same period. This coincides with tightened business rates rules for self-catering properties (covering availability ≥140 nights; actually let ≥70 nights).

The 2024 regulations provided exceptions to the second home premiums, which are mandatory and came into effect from 1 April 2025. Some exemptions were time limited and some not. There are the following categories:

PCLBX	Open- ended exception – property meets a qualifying exception with no fixed time limit.
PCLBX12	12- month exception – time- limited exemption for up to 12 months (e.g., marketed for sale).
PCLBX6	6- month exception – short- term statutory exemption (e.g., recently inherited).
PREM2H100	Charged the 100% second homes premium (200% Council Tax): furnished, not a main residence, and not exempt.

The table below shows the breakdown of properties for 2024/25 in towns in the North Yorkshire area

TOWN	PCLBX	PCLBX12	PCLBX6	PREM2H100	TOTAL IN AREA
Bedale	2	2		42	46
Carnforth	6	2		54	62
Filey	10	47		691	748
Great Ayton		7		22	29
Harrogate	26	17	15	384	442
Hawes	1	4		93	98
Knaresborough	8	2	7	41	58
Leyburn	7	13		332	352
Malton	2	6		75	83
Northallerton	4	10	4	88	106
Pickering	10	4	1	203	218
Richmond	8	24	3	366	401
Ripon	11	5	6	116	138
Whitby - other	6	17		274	297
Scarborough	33	94	5	1136	1268
Selby	1	7	1	36	45
Settle	4	1		126	131
Skipton	19	8	1	345	373
Thirsk	5	6	3	108	122
Whitby	32	60	2	1340	1434
Other	32	34	11	762	839
Totals	227	370	59	6,634	7,290

Once available, the data for 25/26 will be compared to identify any change in breakdown across these exemptions.

Circumstances which may affect whether the dwelling can be used as a main residence

There are a number of reasons why dwellings cannot be charged the premium including where dwellings are:

- job-related;
- annexes forming part of or being treated as part of, the main dwelling;
- ones over which probate has been recently granted;
- being actively marketed for sale or letting;
- planning-restricted holiday units.

Exceptions apply to these dwellings as per the 2024 regulations.

In-year monitoring demonstrates that there may be situations where a property is not reasonably capable of being occupied as a main residence. Examples could include (but are not limited to):

- possible absence or unreliability of essential mains utilities—for example, intermittent or unavailable water, electricity or drainage, which may limit the practicality of normal occupation.
- situations that may give rise to financial or practical hardship, such as a major life event that temporarily affects the ability to occupy or maintain the dwelling.

These situations do not automatically exempt a dwelling from a premium but may be taken into account on a case-by-case basis under the Council's discretionary powers in Section 13A(1)(c) of the Local Government Finance Act 1992, which allow the Council to reduce liability where it considers it appropriate and where circumstances may give rise to exceptional hardship.

Potential impact on local economies and the tourism industry

Holiday lets generate significant spend and employment. AirDNA, for example, indicates ~62% occupancy and ~£37,200 average annual revenue per listing in the Scarborough market. It is not certain, however, where the owners of the holiday lets are based so it is unlikely that all of this revenue remains within the local economy.

A reduction in the number of holiday lets is likely to impact on the tourism industry, potentially constraining the number of visitors. However, there is potential for greater occupancy within other accommodation to mitigate this impact.

The Government Office for Science “Future of the Sea” report states heavily that seasonal visitor patterns create vulnerability to external shocks (e.g., pandemics) and can undermine year-round business resilience in coastal settlements. Any potential economic impact of limited visitor capacity will be (to some extent) offset against the impacts of more affordable housing for the local workforce. A RICS report states concentrations of second homes increase prices and constrain long-term lettings, which are factors that can affect recruitment in hospitality, care, health and education. There are significant affordability issues within North Yorkshire, with median salary ~£35,500 (Sep 2024); average house price ~£277,000 (+4.5% y/y, Sep 2025); and private rents ~£835 (+4.7% y/y, Oct 2025) (ONS data)
Potential impact on the local community The Government (DLUHC, 2024) has identified that areas with ≥10–20% second homes (e.g., Filey, Whitby, Wensleydale, Swaledale) risk seasonal “hollowing out” and diminished cohesion. This has been reported in areas experiencing collapse of permanent residency, including Robin Hood’s Bay, where reduced year-round occupancy has been cited as affecting community vitality. A report from RICS– “Ghost Town: the effect of second homes on communities” (2022) – highlighted that concentrations of second homes reduce regular social interaction and volunteer capacity (clubs, committees, events), weakening social capital. There is significant housing need within North Yorkshire’s communities. There are 6,860 live applications on the housing register (2 Jan 2026), with ~31% in the Scarborough locality. HEDNA 2025 identifies ~4,115 homes per annum are needed (incl. ~2,458 affordable). Filey requires ~67 affordable homes per year (~335 over 5 years). Delivering affordable housing in rural and coastal areas faces significant environmental constraints, infrastructure limits and price-to-income imbalance which represent barriers to delivery. The impact of the policy will also be seen through additional investment of the revenue raised. This is proposed to include, over 4 years, a £12M Affordable Housing Delivery Fund, a £4m Rural Housing Delivery Fund, a £4m Community-Led Housing Fund, and £4m for specialist affordable homes. It is estimated that this will support the development of circa 540 additional affordable homes over a 4-year period as well as the development of a 20-bed supported housing scheme for the Coast.
Potential impact on local services Whilst there is no direct causal link established, school place demand is driven by the number of resident children, and communities with high second home concentrations may experience: • Fewer young families able to live locally • Declining or unstable pupil numbers • Pressures that may lead to surplus places in some schools and shortfalls in others (depending on local patterns). Further analysis of the correlation between second home ownership and surplus school places would be needed to identify a link. A UK Government Office for Science evidence review has identified that GP and community health service viability can be affected by reduced permanent populations; seasonal peaks also add pressure. It has been identified that reduced availability of accommodation options can have an impact on the number of households at risk of homelessness and the length of time people may be in temporary accommodation. In 2024/25, NYC owed prevention/relief duties to ~2,500 households, including 951 main duty decisions with 637 acceptances. Temporary accommodation placements (particularly in Scarborough and Harrogate) have increased with longer average stays due to limited move-on options.
Other measures available to bring empty dwellings back into use Beyond the policy being assessed, the Council has few alternatives to bring empty dwellings back into use. The council may use empty homes grants/loans, enforced sale/CPO (where proportionate) or case-by-case engagement to convert business-rated lets back to residential. These measures are, however, complex and are likely to be effective in relatively small numbers. There are some mooted national policy changes, with potential Principal Residence conditions (typically targeted/newbuild), a new planning Use Class (C5) proposed for short-term holiday lets, and the ability to use targeted Article 4 Directions to remove automatic permitted development rights, so they can better control where short-term lets

are allowed. These are not yet fully available and so provide limited scope currently to impact on the number of homes without full occupation.

Overall Conclusion

- Evidence to date since the announcement of the policy indicates a meaningful behavioural change among second-home owners, demonstrated by an 11.4% reduction in Council-Tax-recorded second homes. This shift is likely to be partly due to re-occupation or market activity and partly due to movement into the commercial holiday-let sector. The full impact on permanent housing supply, long-term empty homes, and community sustainability will require monitoring over the next 12–24 months following the implementation of the policy.
- The context of empty and second home ownership in North Yorkshire and evidence of direction of travel continue to suggest there is a likelihood that the policy could achieve its stated aims.
- The recorded 11.4% reduction in Council Tax second homes in 2024-2025 indicates behavioural change. However, there may be multiple factors such as cost-of-living pressures, higher borrowing costs, and the apparent commercial attractiveness of moving properties into the holiday-let sector, where revenues can be higher.
- Movements from Council Tax into Business Rates complicate counts and may represent either genuine commercial activity or tax-planning behaviour rather than increased availability for local households. Approximately 400 properties are currently exempt because they are marketed for sale.
- Given the policy is only ten months old, NYC will continue close monitoring (including flows between second homes, holiday lets and empties) and provide a further assessment once a complete year of operational data is available.
- In-year monitoring demonstrates that there may be a limited number of situations where a property is not reasonably capable of being occupied as a main residence and is not covered by one of the mandatory exceptions set down by the 2024 regulations. However, the Council has been able to take into account any exceptional factors on a case-by-case basis by making an assessment as to whether to exercise its discretionary powers in accordance with Section 13A(1)(c) of the Local Government Finance Act 1992

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Equality impact assessment (EIA) form: evidencing paying due regard to protected characteristics

(Form updated October 2023)

4899 Hat 27a Car Parking (Machines)

If you would like this information in another language or format such as Braille, large print or audio, please contact the Communications Unit on 01609 53 2013 or email communications@northyorks.gov.uk.



যদি আপনি এই ডকুমেন্ট অন্য ভাষায় বা ফরমেটে চান, তাহলে দয়া করে আমাদেরকে বলুন।

如欲索取以另一語文印製或另一格式製作的資料，請與我們聯絡。

اگر آپ کو معلومات کسی دیگر زبان یا دیگر شکل میں درکار ہوں تو برائے مہربانی ہم سے پوچھئے۔

Equality Impact Assessments (EIAs) are public documents. EIAs accompanying reports going to County Councillors for decisions are published with the committee papers on our website and are available in hard copy at the relevant meeting. To help people to find completed EIAs we also publish them in the Equality and Diversity section of our website. This will help people to see for themselves how we have paid due regard in order to meet statutory requirements.

Name of Directorate and Service Area	Environment – Parking Services
Lead Officer and contact details	Charlotte Grayshon
Names and roles of other people involved in carrying out the EIA	Charlotte Grayshon/ Jenny Knowles/ Samantha Lofthouse
How will you pay due regard? e.g. working group, individual officer	
When did the due regard process start?	27/11/25

Section 1. Please describe briefly what this EIA is about. (e.g. are you starting a new service, changing how you do something, stopping doing something?)

As part of a programme within the convergence portfolio we have a number of parking projects being completed to improve the customer experience and future proof the parking service. This EIA is to cover the option for a single Parking Machine solution. We currently have 3 different parking machine suppliers that do cover the whole of North Yorkshire. Following on from LGR the service has decided to update the machines used across North Yorkshire to provide access to the whole of North Yorkshire both in rural and locality areas with the ability to provide information to other software solutions to provide real-time parking session information.

This will enable customer to have the choice of paying by cash, contactless and via an app which will cover all aspects of customer choice.

In order to make savings across the council the aim is to go ticketless which is a change for the customer in North Yorkshire.

We have regular project meetings and will be discussing the best way to communicate these changes as they come in with all stakeholders.

Section 2. Why is this being proposed? What are the aims? What does the authority hope to achieve by it? (e.g. to save money, meet increased demand, do things in a better way.)

This proposal aims to modernise and streamline parking services across North Yorkshire by introducing a single, unified parking machine solution. The key objectives are:

- **To improve the customer experience** by providing a consistent and accessible way to pay for parking across the entire region, including both rural and urban areas.
- **To increase efficiency** by replacing multiple existing machines with one solution, reducing confusion and making it easier for customers to access parking services.
- **To future-proof the service** by upgrading payment machines and integrating real-time parking session information with other software solutions.
- **To offer greater choice** by enabling customers to pay by cash, contactless, or via the app, ensuring inclusivity for all users.
- **To support council savings** by moving towards a ticketless system, which will reduce operational costs and environmental impact.
- **To reduce ongoing maintenance costs** by replacing end of life machines with newer technology and supplier warranties.

Overall, the authority hopes to deliver a more user-friendly, efficient, and sustainable parking service that meets the needs of residents and visitors, while also achieving cost savings and operational improvements

Section 3. What will change? What will be different for customers and/or staff?

With the introduction of upgraded payment machines across North Yorkshire, several changes will take place:

- **More Payment Options:** Customers will have the flexibility to pay by cash, contactless card, or via the new app, catering to a wider range of preferences and needs.
- **Ticketless Parking:** The move towards a ticketless system means customers will no longer need to display a physical ticket, streamlining the parking process and reducing paper waste.
- **Real-Time Information:** The new system will provide real-time parking session data, improving enforcement and customer service.
- **Staff Processes:** Staff will need to adapt to new technology and processes, including managing the new upgraded machines, and handling customer queries related to the changes.
- **Consistent Customer Experience:** The changes will create a more consistent and accessible parking experience for all users, regardless of location.

These changes are designed to make parking easier, more efficient, and environmentally friendly for both customers and staff.

Section 4. Involvement and consultation (What involvement and consultation has been done regarding the proposal and what are the results? What consultation will be needed and how will it be done?)

To ensure the proposed changes are inclusive and meet the needs of all users, the following involvement and consultation activities have been undertaken or are planned:

- **Regular Communications Meetings:** Ongoing meetings with internal stakeholders to discuss the proposed changes, gather feedback, and plan effective communication strategies.
- **Customer Consultation:** A formal consultation period will be completed as part of the process to amend the Traffic Regulation Order (TRO). This will allow customers and the wider public to comment on the proposed signage wording changes before delivery.
- **Engagement with Staff:** Staff have been involved in discussions about the new system and will continue to be consulted to ensure a smooth transition and address any operational concerns.
- **Feedback Channels:** Customers will be able to provide feedback through established channels, including online forms, email, and customer service contacts.
- **Accessibility Considerations:** Consultation will include engagement with groups representing people with protected characteristics to ensure the new system is accessible and does not disadvantage any users.

The results of these consultations will be used to inform the final implementation and ensure that any concerns are addressed.

Section 5. What impact will this proposal have on council budgets? Will it be cost neutral, have increased cost or reduce costs?

Please explain briefly why this will be the result.

We are still going through the procurement process so this will be completed once it has been finalised who the winning supplier is.

Section 6. How will this proposal affect people with protected characteristics?	No impact	Make things better	Make things worse	Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information etc.
Age	x			The proposal offers multiple payment options (cash, contactless, app), ensuring that those who may not be comfortable with digital technology can still pay by cash. This helps to avoid disadvantaging older customers or those less familiar with smartphones.
Disability		x		The new machines and app will be designed to meet accessibility standards, including features such as clear instructions, tactile buttons, and compatibility with screen readers. This should improve the experience for customers with disabilities. Giving choice not to just pay via an app.
Sex	x			No adverse impact is anticipated for these groups, as the changes are designed to be universally accessible and do not affect service provision based on these characteristics.

Race	x			As Above
Gender reassignment	x			As Above
Sexual orientation	x			As Above
Religion or belief	x			As Above
Pregnancy or maternity	x			As Above
Marriage or civil partnership	x			As Above

Section 7. How will this proposal affect people who...	No impact	Make things better	Make things worse	Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information etc.
...live in a rural area?		X		The new parking system is designed to cover all areas of North Yorkshire, including rural locations that may previously have had limited access to digital payment options. By upgrading machines and offering multiple payment methods (cash, contactless, app), the proposal aims to ensure rural residents are not disadvantaged and have the same level of service as those in urban areas.
...have a low income?	x			By retaining cash payment as an option, the proposal ensures that individuals without access to banking or digital technology are not excluded. This helps to prevent financial barriers to parking and supports inclusivity for those on lower incomes.
...are carers (unpaid family or friend)?	x			The simplified and unified parking system, with clear payment options and real-time information, may make it easier for carers to manage parking when supporting others, reducing stress and saving time.

..... are from the Armed Forces Community	x			No specific adverse impact is anticipated for members of the Armed Forces Community. The system is designed to be accessible and user-friendly for all, regardless of background.

Section 8. Geographic impact – Please detail where the impact will be (please tick all that apply)

North Yorkshire wide	x
Craven	
Hambleton	
Harrogate	
Richmondshire	
Ryedale	
Scarborough	
Selby	

If you have ticked one or more areas, will specific town(s)/village(s) be particularly impacted? If so, please specify below.

Section 9. Will the proposal affect anyone more because of a combination of protected characteristics? (e.g. older women or young gay men) State what you think the effect may be and why, providing evidence from engagement, consultation and/or service user data or demographic information etc.

At this stage, no specific adverse impacts have been identified for individuals with a combination of protected characteristics. The proposal is designed to be inclusive, offering multiple payment options (cash, contactless, app) and ensuring accessibility for all users.

However, it is recognised that some groups—such as older people with disabilities, or individuals with low income who may also have limited digital access—could face additional barriers if changes are not implemented with care. To mitigate this, the council will:

- Continue to offer cash payment alongside digital options.
- Ensure all new machines and the app meet accessibility standards.
- Monitor feedback from consultation and engagement activities to identify any unforeseen impacts on people with intersecting protected characteristics.
- Make reasonable adjustments as needed to ensure equitable access.

Ongoing engagement and monitoring will help ensure that the needs of people with multiple protected characteristics are considered and addressed throughout implementation.

Section 10. Next steps to address the anticipated impact. Select one of the following options and explain why this has been chosen. (Remember: we have an anticipatory duty to make reasonable adjustments so that disabled people can access services and work for us)	Tick option chosen
1. No adverse impact - no major change needed to the proposal. There is no potential for discrimination or adverse impact identified.	x
2. Adverse impact - adjust the proposal - The EIA identifies potential problems or missed opportunities. We will change our proposal to reduce or remove these adverse impacts, or we will achieve our aim in another way which will not make things worse for people.	
3. Adverse impact - continue the proposal - The EIA identifies potential problems or missed opportunities. We cannot change our proposal to reduce or remove these adverse impacts, nor can we achieve our aim in another way which will not make things worse for people. (There must be compelling reasons for continuing with proposals which will have the most adverse impacts. Get advice from Legal Services)	
4. Actual or potential unlawful discrimination - stop and remove the proposal – The EIA identifies actual or potential unlawful discrimination. It must be stopped.	
Explanation of why option has been chosen. (Include any advice given by Legal Services.) The proposal has been designed to be inclusive and accessible, with multiple payment options (cash, contactless, app) and upgraded machines that meet accessibility standards. Consultation and engagement activities have not identified any significant adverse impacts on people with protected characteristics or those with intersecting characteristics. Ongoing monitoring and feedback mechanisms will be in place to ensure that any unforeseen issues are identified and addressed promptly. Reasonable adjustments will be made as required to ensure equitable access for all users. If, during implementation or through further consultation, any adverse impacts are identified, the proposal will be reviewed and adjusted as necessary to mitigate these effects.	

Section 11. If the proposal is to be implemented, how will you find out how it is really affecting people? (How will you monitor and review the changes?)

To ensure the proposal is having the intended positive impact and to identify any unforeseen issues, the following monitoring and review processes will be put in place:

- **Ongoing Feedback Collection:** Customers and staff will be encouraged to provide feedback through established channels such as online forms, email, and customer service contacts.
- **Regular Review Meetings:** The project team will hold regular meetings to review feedback, monitor usage data, and assess any reported issues or barriers.
- **Analysis of Usage Data:** Data from the new parking app and payment machines will be analysed to identify trends, uptake, and any areas where users may be experiencing difficulties.
- **Engagement with Representative Groups:** Continued engagement with groups representing people with protected characteristics will help ensure the system remains accessible and inclusive.
- **Post-Implementation Review:** A formal review will be conducted after implementation to assess the overall impact, including any unintended consequences, and to identify further improvements if needed.
- **Reporting:** Findings from monitoring and review activities will be reported to senior management and used to inform any necessary adjustments to the service.

These measures will help ensure that the changes are effective, inclusive, and responsive to the needs of all users.

Section 12. Action plan. List any actions you need to take which have been identified in this EIA, including post implementation review to find out how the outcomes have been achieved in practice and what impacts there have actually been on people with protected characteristics.

Action	Lead	By when	Progress	Monitoring arrangements
Communicate changes to customers and staff through multiple channels		Before launch	In progress	Review feedback and queries post-launch
Ensure new machines meet accessibility standards		Before rollout	Ongoing	Accessibility testing and user feedback
Provide training for staff on new systems and customer support		Before rollout	Planned	Staff feedback and training completion rates
Collect and analyse feedback from customers, including those with protected characteristics		Ongoing	To begin at launch	Regular review meetings and feedback reports

Conduct post-implementation review to assess impact and identify improvements		6 months post-launch	Scheduled	Formal review and report to management

Section 13. Summary Summarise the findings of your EIA, including impacts, recommendation in relation to addressing impacts, including any legal advice, and next steps. This summary should be used as part of the report to the decision maker.

This Equality Impact Assessment has reviewed the proposed introduction of a unified upgraded payment machines across North Yorkshire. The assessment finds that the proposal is designed to be inclusive, offering multiple payment options (cash, contactless, app) to ensure accessibility for all users, including those with protected characteristics and those living in rural areas or on low incomes.

Consultation and engagement activities have been planned to gather feedback from customers, staff, and representative groups. No significant adverse impacts have been identified at this stage. The proposal is expected to deliver a more consistent and user-friendly parking experience, operational efficiencies, and long-term cost savings for the council.

Ongoing monitoring and review processes will be implemented to ensure that any unforeseen issues are identified and addressed promptly. Reasonable adjustments will be made as required to maintain equitable access. The findings and recommendations from this EIA will inform the final implementation and any necessary adjustments to the proposal.

Section 14. Sign off section

This full EIA was completed by:

Name: Charlotte Grayshon
Job title: Parking Operations Delivery Manager
Directorate: Environment
Signature:

Completion date: 27/11/25

Authorised by relevant Assistant Director (signature):

Date:

Equality impact assessment (EIA) form: evidencing paying due regard to protected characteristics

(Form updated October 2023)

Leisure Membership Pricing Review

If you would like this information in another language or format such as Braille, large print or audio, please contact the Communications Unit on 01609 53 2013 or email communications@northyorks.gov.uk.



যদি আপনি এই ডকুমেন্ট অন্য ভাষায় বা ফরমেটে চান, তাহলে দয়া করে আমাদেরকে বলুন।

如欲索取以另一語文印製或另一格式製作的資料，請與我們聯絡。

اگر آپ کو معلومات کسی دیگر زبان یا دیگر شکل میں درکار ہوں تو برائے مہربانی ہم سے پوچھئے۔

Equality Impact Assessments (EIAs) are public documents. EIAs accompanying reports going to County Councillors for decisions are published with the committee papers on our website and are available in hard copy at the relevant meeting. To help people to find completed EIAs we also publish them in the Equality and Diversity section of our website. This will help people to see for themselves how we have paid due regard in order to meet statutory requirements.

Name of Directorate and Service Area	Community Development / Sports & Active Wellbeing
Lead Officer and contact details	David Ashbridge
Names and roles of other people involved in carrying out the EIA	Ben Walker, Richard Mair, Thomas Stead
How will you pay due regard? e.g. working group, individual officer	Working group
When did the due regard process start?	23 rd October 2025

Section 1. Please describe briefly what this EIA is about. (e.g. are you starting a new service, changing how you do something, stopping doing something?)

Currently, the service is operating under legacy pricing and membership structures and there are currently over 70 variations of membership pricing. This presents significant challenges and

inconsistencies and highlights the need for a comprehensive review to establish a single, consistent ANY approach that meets the needs of residents and communities across North Yorkshire.

Section 2. Why is this being proposed? What are the aims? What does the authority hope to achieve by it? (e.g. to save money, meet increased demand, do things in a better way.)

As part of this transition, there is a need to create a single pricing model with the following objectives:

- Maintain current income levels while unlocking greater commercial potential to grow income.
- Support the planned works outlined in the Leisure Investment Strategy, enabling the service to maximise commercial performance and achieve projected income targets linked to these investments.
- Establish a fair, consistent, and more equitable membership structure across all sites.
- Create clear pathways for all customer types, encouraging more people to become and remain active.
- Position ANY as a health and wellbeing service, not just a traditional leisure provider.
- Simplify marketing through targeted campaigns for specific user groups.

Section 3. What will change? What will be different for customers and/or staff?

As a result of the membership and pricing review customers may see an impact on memberships available to them, prices of memberships, access, hubs available and products associated within their membership. Depending on the membership offer they take up, the impact on the individual would be dependent on the offer they choose.

This proposal includes changing senior age-based concession pricing so that eligibility begins at the current minimum State Pension age of 66 (rising to 67 in 2026) for new customers – existing concessions will remain valid for their existing membership. Customers younger than this age can still access concessionary pricing if they meet the eligibility criteria for other concession categories. Harrogate and Everyone Active centres already operate using this state pension age-based concession model.

Section 4. Involvement and consultation (What involvement and consultation has been done regarding the proposal and what are the results? What consultation will be needed and how will it be done?)

A membership survey was conducted with existing users to understand preferences and behaviours. The survey explored:

- Sites used and frequency of visits.

- Activities participated in.
- Advance booking preferences.
- Importance of features such as: multi-site access, 24-hour gym availability, household/family memberships, flexible contracts, and digital/on-demand classes.
- Interest in private healthcare add-ons, including: 24-hour GP access, dieticians, physiotherapy, and mental health services.
- Customer service priorities, including: cleaning standards, equipment quality, staff interactions, booking experience, and parking availability.
- Net Promoter Score (NPS) to measure satisfaction and likelihood to recommend.

The survey received 4,673 responses, representing approximately 24% of the current member base.

Section 5. What impact will this proposal have on council budgets? Will it be cost neutral, have increased cost or reduce costs?

- It is expected that the proposals will increase levels of income in order to support the ongoing financial sustainability of the leisure service. Financial modelling has been undertaken, however, precise income levels will depend on customer behaviour.
- The aim is to establish a fair, consistent, and more equitable membership structure across all sites, which is designed to protect and grow existing income levels while creating an attractive, competitive offer that supports new member acquisition.

Section 6. How will this proposal affect people with protected characteristics?	No impact	Make things better	Make things worse	Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information etc.
Age		✓	✓	The changes affecting this protected characteristic will have both positive and negative impacts. This proposal includes changing senior age-based concession pricing so that eligibility begins at the current minimum State Pension age of 66 (rising to 67 in 2026). Customers younger than this age can still access concessionary pricing if they meet the eligibility criteria for other concession categories. Harrogate and Everyone Active centres already operate using this 66+ age-based concession model.

				This will create a more f equitable offer. As part of the new membership offer we will be creating a virtual health and wellbeing product giving users access to remote healthcare for GP, dietician, physio and mental health. Additionally, there will be a 'wellbeing membership' that will give customers on health referral pathways a reduced price to make active north Yorkshires facilities more accessible. Work is currently underway to develop a junior membership offer to create a fair and consistent approach.
Disability		✓		The criteria for disability and concessions will remain in place, the positive change will be impacted by improved access to remote packages and referral pathways.
Sex	✓			
Race	✓			
Gender reassignment	✓			
Sexual orientation	✓			
Religion or belief	✓			
Pregnancy or maternity	✓			
Marriage or civil partnership	✓			

Section 7. How will this proposal affect people who...	No impact	Make things better	Make things worse	Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information etc.
..live in a rural area?		✓		Increased access to virtual packages will have a positive impact on rural residents who may not live near a physical leisure centre.
...have a low income?		✓	✓	The changes affecting this criteria will have both a positive and negative impacts on pricing for people on low incomes. The existing concession eligibility will remain. This proposal will make for a more consistent and fair approach, however, some customers in some areas may see pricing increased. This will be mitigated to some extent by more basic offers which prioritise access and affordability, alongside a “premium offer” with a wider range of benefits.
...are carers (unpaid family or friend)?		✓	✓	The changes affecting this criteria will have both a positive and negative impacts on pricing for carers. The existing concession eligibility will remain. Depending on the customers existing membership price and new membership choice, they could see either an increase or decrease within their members fees.
..... are from the Armed Forces Community		✓	✓	The changes affecting this criteria will have both a positive and negative impacts on pricing for people from the Armed Forces. The existing concession eligibility will remain however pricing will be updated as part of the wider review. This proposal will make for a more consistent and fair approach.

Section 8. Geographic impact – Please detail where the impact will be (please tick all that apply)	
North Yorkshire wide	✓
Craven	✓
Hambleton	✓
Harrogate	✓
Richmondshire	✓

Ryedale	✓ - will be impacted from July 2027 when Everyone Active joins the ANY service
Scarborough	✓ - will be impacted from July 2027 when Everyone Active joins the ANY service
Selby	✓

If you have ticked one or more areas, will specific town(s)/village(s) be particularly impacted? If so, please specify below.

Harrogate will be covered by a slightly different pricing model to the rest of North Yorkshire to reflect local market.

This approach introduces a two-tier pricing structure, with Harrogate, Knaresborough, and Ripon Leisure and Wellbeing Hubs positioned at a higher rate (note this will also include new customers joining Northallerton and Thirsk centres), these facilities comparatively demand a higher price point due to location and have an enhanced offer, following recent significant investment.

Other areas will be impacted by the change in the qualifying age for the older persons concession to state pension age.

Some customers in some areas may experience an increase in pricing. However, some customers will benefit from greater flexibility such as no contracts and virtual memberships.

The changes will apply a greater degree of consistency and fairness across the area.

Pricing will remain under review as the leisure investment strategy progresses; prices will remain under regular review in line with facility upgrades.

Section 9. Will the proposal affect anyone more because of a combination of protected characteristics? (e.g. older women or young gay men) State what you think the effect may be and why, providing evidence from engagement, consultation and/or service user data or demographic information etc.

n/a

Section 10. Next steps to address the anticipated impact. Select one of the following options and explain why this has been chosen. (Remember: we have an anticipatory duty to make reasonable adjustments so that disabled people can access services and work for us)	Tick option chosen
1. No adverse impact - no major change needed to the proposal. There is no potential for discrimination or adverse impact identified.	✓
2. Adverse impact - adjust the proposal - The EIA identifies potential problems or missed opportunities. We will change our proposal to reduce or remove these adverse impacts, or we will achieve our aim in another way which will not make things worse for people.	
3. Adverse impact - continue the proposal - The EIA identifies potential problems or missed opportunities. We cannot change our proposal to reduce or remove these adverse impacts, nor can we achieve our aim in another way which will not make things worse for people. (There must be compelling reasons for continuing with proposals which will have the most adverse impacts. Get advice from Legal Services)	
4. Actual or potential unlawful discrimination - stop and remove the proposal – The EIA identifies actual or potential unlawful discrimination. It must be stopped.	
Explanation of why option has been chosen. (Include any advice given by Legal Services.) The revised pricing structure and model has been thoroughly evaluated to ensure fair equitable impacts on customers; it is not felt that any changes will have a significant adverse effect on groups with protected characteristics. Some groups will benefit from a more consistent application of concessions and the introduction of new membership types such as wellbeing memberships for those who come through a referral route. The most significant impact will be price increases for some customers in some areas, particularly in areas where prices have not been reviewed for a number of years and where specific offers have been applied (e.g. price for life), some of these customers may have protected characteristics or live in disadvantaged areas. Additional measures to mitigate the impact on those most affected are being considered, such as offering a reduced rate for a limited period to help phase in the changes.	

Section 11. If the proposal is to be implemented how will you find out how it is really affecting people? (How will you monitor and review the changes?) Pricing will remain under review and we will undertake regular customer feedback surveys.

Section 12. Action plan. List any actions you need to take which have been identified in this EIA, including post implementation review to find out how the outcomes have been achieved in practice and what impacts there have actually been on people with protected characteristics.

Action	Lead	By when	Progress	Monitoring arrangements

Section 13. Summary Summarise the findings of your EIA, including impacts, recommendation in relation to addressing impacts, including any legal advice, and next steps. This summary should be used as part of the report to the decision maker.

Active North Yorkshire is at a pivotal stage in its transition to a unified leisure and wellbeing service. The current complexity of legacy pricing and membership structures limit operational efficiency and customer experience. The proposed options aim to deliver a fair, consistent, and commercially sustainable model that supports accessibility, encourages participation, and positions ANY as a leading health and wellbeing provider. Implementing these changes will require careful communication and phased delivery to manage risks and maintain customer confidence.

Section 14. Sign off section

This full EIA was completed by:

Name: Ben Walker
Job title: Commercial Development Manager
Directorate: Community Development
Signature:

Name: Richard Mair
Job title: Corporate Strategy and Performance Lead
Directorate: Resources
Signature:

Name: Thomas Stead
Job title: Project Manager
Directorate: Resources
Signature: T.Stead

Completion date: 14/11/2025

Authorised by relevant Assistant Director (signature):

Date: 19/12/25

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Equality impact assessment (EIA) form: evidencing paying due regard to protected characteristics

(Form updated October 2023)

Council Tax Reduction Scheme

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如欲索取以另一語文印製或另一格式製作的資料，請與我們聯絡。

اگر آپ کو معلومات کسی دیگر زبان یا دیگر شکل میں درکار ہوں تو برائے مہربانی ہم سے پوچھئے۔

Equality Impact Assessments (EIAs) are public documents. EIAs accompanying reports going to County Councillors for decisions are published with the committee papers on our website and are available in hard copy at the relevant meeting. To help people to find completed EIAs we also publish them in the Equality and Diversity section of our website. This will help people to see for themselves how we have paid due regard in order to meet statutory requirements.

Name of Directorate and Service Area	Resources
Lead Officer and contact details	Marcus Lee Marcus.Lee@northyorks.gov.uk
Names and roles of other people involved in carrying out the EIA	
How will you pay due regard? e.g. working group, individual officer	Due regard has been paid through an officer-led Equality Impact Assessment informed by: - analysis of the existing Council Tax Reduction Scheme; - operational experience of administering the scheme; - service data and equality considerations; - understanding of relevant legislative and regulatory requirements.
When did the due regard process start?	September 2025

Section 1. Please describe briefly what this EIA is about. (e.g. are you starting a new service, changing how you do something, stopping doing something?)

This Equality Impact Assessment relates to the annual decision required under section 13A of the Local Government Finance Act 1992 to approve a Council Tax Reduction (CTR) Scheme for the 2026/27 financial year.

The Council is **not proposing any changes** to the current scheme for either working-age or pension-age applicants. The EIA therefore considers whether retaining the existing scheme has equality implications.

Section 2. Why is this being proposed? What are the aims? What does the authority hope to achieve by it? (e.g. to save money, meet increased demand, do things in a better way.)

Local authorities are required to approve a CTR scheme each year.

The existing scheme is operating as intended, is legally compliant, and continues to provide targeted financial support to low-income households. The aims of retaining the current scheme are to:

- ensure continuity of support for vulnerable residents;
- provide stability and predictability for claimants;
- avoid unintended hardship or adverse impacts;
- maintain compliance with statutory requirements.

Section 3. What will change? What will be different for customers and/or staff?

There will be **no change** to:

- eligibility criteria;
- income and capital rules;
- levels of Council Tax Reduction;
- administrative or evidential requirements.

Customers and staff will experience no difference from current arrangements

Section 4. Involvement and consultation (What involvement and consultation has been done regarding the proposal and what are the results? What consultation will be needed and how will it be done?)

As no changes are proposed, no formal public consultation has been undertaken.

Ongoing engagement continues through:

- routine service delivery and customer contact;
- liaison with advice agencies and voluntary sector partners;
- complaints, appeals, and Member enquiries

Section 5. What impact will this proposal have on council budgets? Will it be cost neutral, have increased cost or reduce costs?

The proposal is **cost neutral**.

CTR expenditure will continue to be managed within existing budgetary arrangements and monitored through established financial controls.

Section 6. How will this proposal affect people with protected characteristics?	No impact	Make things better	Make things worse	Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information etc.
Age	No impact Retaining the existing scheme does not change how different age groups are assessed or supported.			
Disability	No impact / ongoing mitigating effect Disabled people are more likely to receive Council Tax Reduction because disability is associated with reduced earning capacity, increased living costs, and reliance on fixed or means-tested incomes. The decision to retain the existing scheme does not introduce any new eligibility conditions, income thresholds, or administrative requirements that would disadvantage disabled people. As a result, the proposal does not worsen the position of disabled applicants compared with the current scheme. The existing scheme includes mitigating features such as: alignment with nationally prescribed protections for pension-age applicants;			

	- established income assessment rules reflecting welfare benefit structures; - access to discretionary support through the Exceptional Hardship Scheme; - administrative flexibility, including assisted digital access and alternative communication methods. While CTR is a means-tested scheme and therefore inherently engages disability as a protected characteristic, these impacts are well understood, long-standing, and unchanged by this proposal.			
Sex	No impact No differential impact identified between men and women.			
Race	No impact The scheme applies consistently regardless of race or ethnicity.			
Gender reassignment	No impact No specific differential impact identified.			
Sexual orientation	No impact No differential impact identified.			
Religion or belief	No impact No differential impact identified.			
Pregnancy or maternity	No impact Existing support arrangements remain unchanged			
Marriage or civil partnership	No impact Household assessment rules are unchanged.			

Section 7. How will this proposal affect people who...	No impact	Make things better	Make things worse	Why will it have this effect? Provide evidence from engagement,

				consultation and/or service user data or demographic information etc.
..live in a rural area?	No impact Existing access routes, including telephone and assisted digital support, remain available.			
...have a low income?	Makes things better CTR continues to reduce council tax liability for low-income households			
...are carers (unpaid family or friend)?	No impact Carers continue to be supported where household income falls within scheme thresholds.			
..... are from the Armed Forces Community	No impact Existing income disregards and protections continue to apply.			

Section 8. Geographic impact – Please detail where the impact will be (please tick all that apply)	
North Yorkshire wide	The scheme applies uniformly across the Council's area
Craven	
Hambleton	
Harrogate	
Richmondshire	
Ryedale	
Scarborough	
Selby	
If you have ticked one or more areas, will specific town(s)/village(s) be particularly impacted? If so, please specify below.	

Section 9. Will the proposal affect anyone more because of a combination of protected characteristics? (e.g. older women or young gay men) **State what you think the effect may be and why, providing evidence from engagement, consultation and/or service user data or demographic information etc.**

Some households experience overlapping characteristics (for example disability and low income, or age and rurality). These impacts are inherent to means-tested support and are mitigated through existing scheme design, exceptional hardship support, and ongoing monitoring

Section 10. Next steps to address the anticipated impact. Select one of the following options and explain why this has been chosen. (Remember: we have an anticipatory duty to make reasonable adjustments so that disabled people can access services and work for us)	Tick option chosen
1. No adverse impact - no major change needed to the proposal. There is no potential for discrimination or adverse impact identified.	X No actual or potential unlawful discrimination has been identified
2. Adverse impact - adjust the proposal - The EIA identifies potential problems or missed opportunities. We will change our proposal to reduce or remove these adverse impacts, or we will achieve our aim in another way which will not make things worse for people.	
3. Adverse impact - continue the proposal - The EIA identifies potential problems or missed opportunities. We cannot change our proposal to reduce or remove these adverse impacts, nor can we achieve our aim in another way which will not make things worse for people. (There must be compelling reasons for continuing with proposals which will have the most adverse impacts. Get advice from Legal Services)	
4. Actual or potential unlawful discrimination - stop and remove the proposal – The EIA identifies actual or potential unlawful discrimination. It must be stopped.	
Explanation of why option has been chosen. (Include any advice given by Legal Services.)	

Section 11. If the proposal is to be implemented how will you find out how it is really affecting people? (How will you monitor and review the changes?)

The scheme will continue to be monitored through:

- take-up and caseload data;
- council tax arrears and collection trends;
- complaints, appeals, and tribunal outcomes;
- equality monitoring where data is available.

The scheme is reviewed annually

Section 12. Action plan. List any actions you need to take which have been identified in this EIA, including post implementation review to find out how the outcomes have been achieved in practice and what impacts there have actually been on people with protected characteristics.

Action	Lead	By when	Progress	Monitoring arrangements
No additional actions are required beyond routine monitoring and annual review.				

Section 13. Summary Summarise the findings of your EIA, including impacts, recommendation in relation to addressing impacts, including any legal advice, and next steps. This summary should be used as part of the report to the decision maker.

This Equality Impact Assessment demonstrates that North Yorkshire Council has paid due regard to its duties under section 149 of the Equality Act 2010.

The decision to retain the existing Council Tax Reduction Scheme for 2026/27 does not introduce new impacts and continues to support low-income households, including those with protected characteristics.

Section 14. Sign off section

This full EIA was completed by:

Name: Marcus Lee

Job title: Head of Welfare & Benefits

Directorate: Resources

Signature: M.Lee

Completion date: 19 December 2025

Authorised by relevant Assistant Director (signature): Margaret Wallace

Date: 19 December 2025

Equality impact assessment (EIA) form: evidencing paying due regard to protected characteristics

(Form updated October 2025)

Savings in Disabled Children's Service (DCS)

An Equality Impact Assessment (EIA) form is a document that proves paying due regard by considering protected characteristics. EIAs that accompany reports presented to Councillors for decision-making are published with the committee papers on our website and are also available in hard copy at the relevant meetings.

Section 1: Initial Equality Impact Assessment Screening

This section documents the equality screening process of actual or potential impacts of the proposed activity on a specific protected characteristic, along with NYC's additional agreed-upon characteristics, to determine whether a full Equality Impact Assessment (EIA) is necessary or appropriate.

Basic Details

Directorate	CYPS
Service area	Disabled Children
Proposal being screened	Savings in Disabled Children Service
Officer(s) carrying out screening	Kate Reid
Lead Officer and contact details	Kate Reid
Date of the assessment	17.12.25
Please describe briefly what this EIA is about. (e.g. are you starting a new service, changing how you do something, or stopping doing something?)	Make savings within Disabled Children Service - £250k for 26/27. Further £250k in 27/28.
What does the authority hope to achieve by it? (E.g. to save money, meet increased demand, do things in a better way.)	We are proposing these savings as part of the council's wider financial sustainability plan. The Disabled Children's Service is a significant area of spend, and we need to ensure resources are used efficiently while continuing to meet statutory duties and deliver high-quality support. This proposal aims to identify efficiencies that do not compromise safety or essential outcomes for children and families.

Further Details

1.1 How have stakeholders been involved in this policy/ decision/ proposal? (e.g. a consultation exercise)	Disabled Children's Service were consulted via HR process following service restructure.

1.2 Will the proposal have a significant effect on how other organisations operate? (e.g. partners, funding criteria, etc.). Please explain briefly	The proposal is unlikely to have a significant effect on how other organisations operate. However, there may be some impact on commissioned providers and partners, as we will: • Increase scrutiny of commissioned services and Direct Payments to ensure value for money and compliance. • Review children's plans more rigorously to explore the most cost-effective options for meeting needs. • Improve assessment quality using the new Toolkit, which may require providers to adapt to clearer, evidence-based specifications.				
1.3 Impact on people with any of the following protected characteristics as defined by the Equality Act 2010, or NYC's additional agreed characteristics As part of this assessment, please consider the following questions: • To what extent is this service used by particular groups of people with protected characteristics? • Does the proposal relate to functions that previous consultation has identified as important? • Do different groups have different needs or experiences in the area the proposal relates to? If for any characteristic, it is considered that there is likely to be an adverse impact or you have ticked 'Don't know/no info available', then a full EIA should be carried out where this is proportionate. You are advised to speak to your directorate representative for advice if you are in any doubt. Tick and indicate which protected characteristics are identified as relevant to the proposal (positive, negative, neutral or don't know).					
Protected characteristic	Impact				Comments
	Positive	Negative	Neutral	Don't know	
Age	x	x			
Disability	x	x			
Sex			x		It is anticipated there would be no identifiable impact as because of their sex.
Race (including GRTS)			x		It is anticipated there would be no identifiable impact on specific ethnic groups because of the proposals.
Gender reassignment			x		It is anticipated there would be no identifiable impact on specific groups in relation to gender reassignment as a result of the proposals.
Sexual orientation			x		It is anticipated there would be no identifiable impact on specific groups in relation to sexual orientation as a result of the proposals.
Religion or belief			x		It is anticipated there would be no identifiable impact on those with religion or beliefs because of the proposals.

Pregnancy or maternity			x		It is anticipated there would be no identifiable impact on specific groups in relation to pregnancy or maternity as a result of the proposals.
Marriage or civil partnership			x		It is anticipated there would be no identifiable impact on specific groups in relation to marriage or civil partnership as a result of the proposals.
NYC's additional characteristics					
People in rural areas		x			The proposals are unlikely to impact on those living in rural areas.
People on a low income			x		The proposals are unlikely to impact on those on low incomes.
Carer (unpaid family or friend)		x			The proposals are likely to impact on people who are carers.
Are from the Armed Forces Community (including veterans)			x		The proposals are unlikely to impact on the armed forces community.
1.4 To which Part(s) of the Public Sector Equality Duties is the Policy/decision/proposal relevant? Tick and briefly describe.					
General Duties	Yes	No	Details		
Eliminate unlawful discrimination, harassment and victimisation	☒	☐	Yes – potential to create disproportionate disadvantage due to possible reduction in service capacity – though the intention is to streamline processes and ensure quality needs-led assessment and planning.		
Advance equality of opportunity	☒	☐	Yes – savings have the potential to reduce opportunities for disabled children to achieve the same outcomes as their peers.		
Foster good relations between different groups	☒	☐	Yes – savings could reduce inclusion of disabled children within communities and risks undermining public confidence in the council's commitment to inclusion and equality.		
1.5 Decision (Please tick one option)					
Decision to recommend this policy/ decision for an Equality Impact Assessment?			Yes	☒	No ☐
If the answer is “Yes”, or you indicate a negative impact on any of the characteristics mentioned in the table above, please continue to Section 2 and complete the full Equality Impact Assessment. If the answer is “No”, please give a brief reason here.					
Signed (Assistant Director or equivalent)					
Date			17.12.25		

Section 2: Equality Impact Assessment

This section aims to provide a full assessment of the actual or potential impacts on specific protected characteristics, along with NYC's additional characteristics. It will also identify the proper actions to mitigate these impacts, if needed.

2.1 Evidence, Consultation and Data: What data or evidence source(s) has/ have been used to inform this assessment? Select the relevant source (s):

- Demographic data x
- Service usage data x
- Consultation feedback
- National/local research and report
- Expert opinion
- Others

2.2 Stakeholder Engagement: What engagement has been done regarding the proposal and what are the results?

- Who has been consulted? Disabled children's team following restructure
- How were they consulted? HR process
- What feedback was received? All feedback was received, reviewed and considered

2.3 What positive impact will this proposal have on the council budget, people, community, economic growth and environment, etc? Please explain briefly

The proposal will have a positive impact in the following ways:

Council Budget:

- Savings in a high-spend area, such as DCS, will have a positive impact on the overall financial position of the council.
- Making targeted savings in one part of the system can avoid more severe cuts to other essential areas.
- Support long-term sustainability – savings help stabilise the financial environment to ensure the council can continue to meet statutory duties.

People and Community:

- More targeted support for those children and families with the highest needs.
- Improved efficiency, clearer pathways and simpler processes – embed the new Toolkit to support assessment and planning.
- Stronger community-based and preventative support – which builds resilience and not dependence.
- Increased opportunities for voluntary and local organisations – more flexible, creative and locally rooted provision.

Economic Growth and Environment:

- Supports overall financial stability – helps council maintain a balanced budget.
- Reduces long-term crisis spending.
- Creates opportunities for local providers and strengthens community resilience.
- Reduced travel and emissions if more localised provision is used.
- Lower carbon footprint through more efficient service delivery.
- Potential for 'greener' commissioning.

2.4 Please briefly describe how will this proposal affect people with protected characteristics? Only those who are identified as relevant to the proposal in section 1.

protected characteristics	Negative	Don't know	Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information, etc.
Age	x		Disabled Children and young people may experience changes to how support is delivered but statutory duties under the Children Act remain unchanged. The proposal aims to improve the efficiency and quality of assessment and planning therefore children should benefit from getting the right support at the right time. The potential negative impact is if there is reduced access to early help / preventative support which may lead to later escalation of need.
Disability	x		Disabled Children are the primary users of this service and so are most directly impacted by any change. Disabled Children are legally defined as 'Child in Need.' The aim is that savings will streamline processes, improve the quality of assessment and planning leading to improved commissioning and more reliance on community support. Children will therefore benefit from more consistent, needs-led support, clearer eligibility pathways and better use of resources for the highest needs. A focus on early help and community-based support will also reduce reliance on crisis-intervention. There is the potential for disabled children to be negatively impacted by any reduction in provision, capacity or flexibility – this in turn could result in reduced opportunities for independence, social inclusion or short breaks. This risk however should be mitigated by the implementation of the new Toolkit, which supports needs-led assessment. There are no plans to reduce support to disabled children where there is a clear, identified unmet need.
Sex		x	It is anticipated there would be no identifiable impact as because of their sex.
Race (including GRTS)		x	It is anticipated there would be no identifiable impact on specific ethnic groups because of the proposals.
Gender reassignment		x	It is anticipated there would be no identifiable impact on specific groups in relation to gender reassignment as a result of the proposals.
Sexual orientation		x	It is anticipated there would be no identifiable impact on specific groups in relation to sexual orientation as a result of the proposals.
Religion or belief		x	It is anticipated there would be no identifiable impact on those with religion or beliefs because of the proposals.

Pregnancy or maternity		x	It is anticipated there would be no identifiable impact on specific groups in relation to pregnancy or maternity as a result of the proposals.
Marriage or civil partnership		x	It is anticipated there would be no identifiable impact on specific groups in relation to marriage or civil partnership as a result of the proposals.
NYC's additional characteristics			
People in rural areas	x		Disabled children who live in more rural locations in North Yorkshire may be at a disadvantage due to lack of local resource however this is not a direct result of the proposal.
People on a low income		x	The proposals are unlikely to impact on those on low incomes.
Carer (unpaid family or friend)	x		Carers of disabled children are directly impacted by this proposal. Carers will benefit from clearer processes, more predictable, needs led support, and an increase in community-based or preventative services. Carers may experience increased stress, pressure or caring responsibilities if support is reduced or delayed; this can have an overall impact on their health, wellbeing and ability to work. The proposal, however aims to provide clear needs-led support at the right time. The Local Authority will continue to have a statutory duty to support carers of disabled children.
Are from the Armed Forces Community (including veterans)		x	The proposals are unlikely to impact on the armed forces community.

2.5 Geographic impact: Please detail where the impact will be (please tick all that apply)

North Yorkshire wide	x
Craven	
Hambleton	
Harrogate	
Richmondshire	
Ryedale	
Scarborough	
Selby	

If you have ticked one or more areas, will specific town(s)/ village(s) be particularly impacted? If so, please specify below.

Disabled children who live in more rural locations in North Yorkshire may be at a disadvantage due to lack of local resource however this is not a direct result of the proposal.

2.6 Will the proposal affect anyone more because of a combination of protected characteristics? (e.g. older women or young gay men) State what you think the effect may be and why, citing evidence from Q2.1 & Q2.2, e.g. engagement, consultation and/or service user data or demographic information, etc.

N/A

2.7 Mitigation and Actions: List the actions that will be taken to reduce or eliminate any negative impact identified above and how positive impacts will be enhanced. Briefly describe the action you defined.

Actions	Lead	By when
Toolkit to be embedded across all teams to support needs-led assessment and planning for all disabled children and their families.	Kate Reid / Carla McAleese	End Feb 2026
Request for care packages over and above what is determined within the Toolkit to be presented to Funded Support Request Group (FSRG) for Senior Management consideration – ensures children are receiving the most appropriate package of support.	Kate Reid / Carla McAleese	Monthly

2.8 Monitoring and Review: If the proposal is to be implemented, how will the impact be monitored? Briefly describe the monitoring arrangements/systems that will be put in place to find out how the expected outcomes have been achieved in practice.

- Monthly performance monitoring – to include number of referrals, assessments completed, number of children accessing short breaks, number of children in care, use of APL and external provision.
- Quality Assurance and Case Audits – to consider use of Toolkit and quality.
- DCS restructure post-implementation review.
- Parent / Carer feedback
- Contract Board

2.9 Conclusion: Please summarise the findings of your EIA, including impacts, recommendations in relation to addressing impacts, including any legal advice, and next steps. This summary should be used as part of the report to the decision maker.

The proposal to make savings within DCS contributes positively to the Council's financial sustainability and helps avoid deeper cuts across other services. Savings are focused on improving efficiency, assessment quality and commissioning rather than reducing statutory support. This approach supports long-term stability while maintaining duties under the Children Act.

Disabled children, as the primary users of the service, will experience changes in how support is assessed and delivered. The intended impact is improved, needs-led decision-making so children receive the right support at the right time, with clearer pathways and more consistent outcomes. A greater emphasis on early help, community-based and preventative provision is intended to build resilience and reduce reliance on crisis intervention and high-cost care.

There is a potential risk that any reduction in early help capacity or service flexibility could lead to escalation of need, reduced access to short breaks, or impact on independence and social inclusion for some children. Carers may also experience increased pressure or stress if support is delayed or reduced, with potential impacts on wellbeing and employment.

Mitigation and Safeguards

These risks are mitigated through the embedding of a needs-led Toolkit across all teams, ensuring consistency and proportionality in assessment and planning. There are no plans to reduce support where a clear unmet need is identified. Requests for support beyond Toolkit recommendations will be considered

through the Funded Support Request Group, providing senior management oversight and assurance. Statutory duties to disabled children and their carers remain unchanged.

Monitoring and Review

The impact of the proposal will be monitored through regular performance reporting, quality assurance activity, post-implementation review of the DCS restructure, parent and carer feedback, and ongoing contract oversight. This will ensure any emerging negative impacts are identified early and addressed.

2.10 Sign off section

This full EIA was completed by:

Name: Kate Reid
Job title: Head of Child Permanence & Family Reunification
Directorate: CYPS
Signature:

Completion date: 6.1.26

Authorised by relevant Assistant Director (signature):

Date: 06.01.25

Once this has been signed off, please send it to webteam@northyorks.gov.uk for publication on the appropriate webpage.

Publication:

To help people find completed EIAs, we publish them in the Equality and Diversity section of the NY Council [website](#).

Contact details

If you need further support and guidance about carrying out EIA, please contact your directorate equality representative as listed in Stage 4 on our Intranet: [Paying due regard to equality using equality impact assessments](#)

Or contact North Yorkshire Council's equality team on email Equality@northyorks.gov.uk

DRAFT Equality impact assessment (EIA) form: evidencing paying due regard to protected characteristics

(Form updated May 2015)

Home to School Travel Review

If you would like this information in another language or format such as Braille, large print or audio, please contact the Communications Unit on 01609 53 2013 or email communications@northyorks.gov.uk.



যদি আপনি এই ডকুমেন্ট অন্য ভাষায় বা ফরমেটে চান, তাহলে দয়া করে আমাদেরকে বলুন।

如欲索取以另一語文印製或另一格式製作的資料，請與我們聯絡。

اگر آپ کو معلومات کسی دیگر زبان یا دیگر شکل میں درکار ہوں تو برائے مہربانی ہم سے پوچھئے۔

Equality Impact Assessments (EIAs) are public documents. EIAs accompanying reports going to Councillors for decisions are published with the committee papers on our website and are available in hard copy at the relevant meeting. To help people to find completed EIAs we also publish them in the Equality and Diversity section of our website. This will help people to see for themselves how we have paid due regard in order to meet statutory requirements.

Name of Directorate and Service Area	Education and Inclusion
Lead Officer and contact details	Amanda Fielding, AD Education and Inclusion
Names and roles of other people involved in carrying out the EIA	Jon Holden – Head of Strategic Planning Chris Reynolds – Head of SEND Strategic Planning
How will you pay due regard? e.g. working group, individual officer	The EIA was updated as part of the budget. It will also be reviewed again as part of the post implementation review of the home to school travel policy in summer 2026
When did the due regard process start?	The original project initially started in September 2023 following revised DfE guidance.

	The policy implementation stage commenced in Sept 2024 The post implementation review will take place in summer 2026 and will be reported in autumn 2026

Section 1. Please describe briefly what this EIA is about. (e.g. are you starting a new service, changing how you do something, stopping doing something?)

This EIA is about the changes to the current Home to School Transport Policy following the changes to statutory guidance.

The Council has a statutory duty to provide home to school travel for eligible children of compulsory school age in accordance with statutory guidance issued by the Department for Education (DfE).

The aim of the changes was to ensure the proposed home to school travel policy is compliant with the guidance.

The policy change saw removal and amendment to discretionary arrangements which the previous policy made provision.

Section 2. Why is this being proposed? What are the aims? What does the authority hope to achieve by it? (e.g. to save money, meet increased demand, do things in a better way.)

The changes were due to the previous home to school transport policy not meeting the requirement of the checklist produced in the revised statutory guidance.

The overall cost to the Council of the provision of home to school travel is significant and has been rising at pace. The previous policy made provision for eligibility above and beyond statutory requirements that had associated costs, and the 2024 consultation provided an opportunity to review these discretionary elements.

The home to school travel policy publication is linked to the school admissions round, therefore any changes to the travel policy applied to new admissions and/or travel applications received on or after 1 September 2024 and affected new entrants to schools (REC and Y7) with effect from September 2025.

Pupils who applied for a school place prior to September 2024 were not impacted. Transport eligibility awarded prior to September 2024 continues to be under the previous policy, unless there is a material change of circumstance (e.g. of school, or of address that changed eligibility) for a pupil which required a reassessment of eligibility.

Section 3. What will change? What will be different for customers and/or staff?

The EIA now relates to the implementation of the council's 2024 Home to School Travel Policy.

Section 4. Involvement and consultation (What involvement and consultation has been done regarding the proposal and what are the results? What consultation will be needed and how will it be done?)

The consultation took place Feb to April 2024 details were published on the council's website.

Section 5. What impact will this proposal have on council budgets? Will it be cost neutral, have increased cost, or reduce costs?

The current financial projection for Home to School Transport is demonstrating a continuous growth which is applying budgetary pressures on the Council to meet its statutory duties.

Through the policy implementation the Council is meeting its statutory duties. The 2024 policy requirements in the guidance are expected to increase the number of pupils with medical and mobility needs who meet eligibility criteria and could potentially lead to increased expenditure.

Whilst the 2024 policy has reduced discretionary travel provision – the financial benefits of this proposal will not be fully achieved for a seven-year period. Analysis undertaken in 2024 on a large sample of eligible travellers at that time, suggested that the annual saving at the end of the transition period (when the new policy applies to all) on a like for like basis could be up to £4.2m. This figure was based on a number of assumptions, and much will depend on the extent to which the change in the transport arrangements influences future parental preference for schools, and that is difficult to predict with any certainty.

Section 6. How will this proposal affect people with protected characteristics?	No impact	Make things better	Make things worse	Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information etc.
Age	✓			It is anticipated there would be no identifiable impact on pupils attending mainstream or specialist provision because of their age.
Disability		✓		The requirement for individual assessment under SEN may increase the number of pupils eligible for assistance Individual assessment will ensure children with disability needs are met on transport
Sex	✓			It is anticipated there would be no identifiable impact on pupils attending mainstream or specialist provision because of their sex.
Race	✓			It is anticipated there would be no identifiable impact on specific ethnic groups because of the proposals.
Gender reassignment	✓			It is anticipated there would be no identifiable impact on specific groups in relation to gender reassignment as a result of the proposals.
Sexual orientation	✓			It is anticipated there would be no identifiable impact on specific groups in relation to sexual orientation as a result of the proposals.
Religion or belief			✓	The removal of denominational transport for primary age pupils will have an adverse impact, it is anticipated these numbers are less

				than 0.01% of the population and the requests are minimal each year.
Pregnancy or maternity	✓			It is anticipated there would be no identifiable impact on specific groups in relation to pregnancy or maternity as a result of the proposals.
Marriage or civil partnership	✓			It is anticipated there would be no identifiable impact on specific groups in relation to marriage or civil partnership as a result of the proposals.

Section 7. How will this proposal affect people who...	No impact	Make things better	Make things worse	Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information etc.
Live in a rural area?		✓	✓	The proposals may reduce travel eligibility to the catchment school in rural communities in which the catchment school is not the nearest school, however eligibility to the nearest school, when distances are over the minimum threshold will remain in place. Additional provision was included in the 2024 policy, after consultation, for low-income families where distance to school can be much further.
...have a low income?	✓			There remains statutory provision for low-income families for children aged 8 and above

Section 8. Will the proposal affect anyone more because of a combination of protected characteristics? (e.g. older women or young gay men) State what you think the effect may be and why, providing evidence from engagement, consultation and/or service user data or demographic information etc. No

Section 9. Next steps to address the anticipated impact. Select one of the following options and explain why this has been chosen. (Remember: we have an anticipatory duty to make reasonable adjustments so that disabled people can access services and work for us)	Tick option chosen
1. No adverse impact - no major change needed to the proposal. There is no potential for discrimination or adverse impact identified.	x
2. Adverse impact - adjust the proposal - The EIA identifies potential problems or missed opportunities. We will change our proposal to reduce or remove these adverse impacts, or we will achieve our aim in another way which will not make things worse for people.	
3. Adverse impact - continue the proposal - The EIA identifies potential problems or missed opportunities. We cannot change our proposal to reduce or remove these adverse impacts, nor can we achieve our aim in another way which will not make things worse for people. (There must be compelling reasons for continuing with proposals which will have the most adverse impacts. Get advice from Legal Services)	

4. Actual or potential unlawful discrimination - stop and remove the proposal – The EIA identifies actual or potential unlawful discrimination. It must be stopped.	
Explanation of why option has been chosen. (Include any advice given by Legal Services.) The policy has been adopted and we will continue to monitor impact. A review of impacts of the policy implemented has been agreed for summer 2026 and will be published in autumn 2026.	

Section 10. If the proposal is to be implemented, how will you find out how it is really affecting people? (How will you monitor and review the changes?) Following implementation there will be a 24-month Post Implementation Review.

Section 11. Action plan. List any actions you need to take which have been identified in this EIA, including post implementation review to find out how the outcomes have been achieved in practice and what impacts there have actually been on people with protected characteristics.				
Action	Lead	By when	Progress	Monitoring arrangements
28-day public consultation to commence	Amanda Newbold	5 February		
Public events to be held across localities	Andrew Dixon / Chris Reynolds	Throughout February and March 2024		Public events and feedback from these events will be monitored through a working group
28-day public consultation to end.	Amanda Newbold	12 April 2024		
All responses and feedback to be collated and reviewed following consultation.	Jon Holden /Chris Reynolds	13 March to mid May 2024		Reviewed by lead officers
Options to be revised (if required), EIA to be revised and Policy to be updated.	Amanda Newbold	May 2024		
Sign-off of revised proposals and updated Home to School Travel Policy	Amanda Newbold	18 June 2024 (Executive Committee)		
Adoption of Home to School Transport Policy	Amanda Newbold	24 July 2024 (Full Council)		

Publish updated Home to School Transport policy	Amanda Newbold	31 st July 2024		
Development and sign-off of implementation and transition plan	Amanda Newbold	1 st August – 31 st August 2024		
Implementation and transition arrangements commence	Amanda Fielding	1 st September 2024 onwards for up to seven years.		CYPLT The PIR will be presented to Children and Families' Overview and Scrutiny Committee in September 2026 and then to the Executive as required.

Section 12. Summary (Summarise the findings of your EIA, including impacts, recommendation in relation to addressing impacts, including any legal advice, and next steps. This summary should be used as part of the report to the decision maker.)

This EIA is an update of earlier versions linked to the H2ST policy review and implementation, and to the 2025-26 budget.

Section 13. Sign off section

This revised EIA was completed by: Jon Holden

Name: Jon Holden

Job title: Head of Strategic Planning

Directorate: Children and Young People's Services

Signature: J Holden

Completion date: 22/12/25

Authorised by relevant Assistant Director (signature): A Fielding

Date: 22/12/25

Equality impact assessment (EIA) form: evidencing paying due regard to protected characteristics

(Form updated October 2023)

Ceasing provision of Christmas trees for selected towns and provision of hanging baskets for urban areas

If you would like this information in another language or format such as Braille, large print or audio, please contact the Communications Unit on 01609 53 2013 or email communications@northyorks.gov.uk.



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Name of Directorate and Service Area	Parks and Grounds
Lead Officer and contact details	Jonathan Clubb – Head of Parks & Grounds
Names and roles of other people involved in carrying out the EIA	
How will you pay due regard? e.g., working group, individual officer	Individual officer.
When did the due regard process start?	December 2025

Section 1. Please describe briefly what this EIA is about. (e.g. are you starting a new service, changing how you do something, stopping doing something?)

The proposal is in two parts; firstly, to recommend that Christmas trees are no longer provided free of charge to parishes that were in the former Harrogate Borough Council area; Harrogate, Starbeck, Knaresborough, Ripon, Boroughbridge, Masham and Pateley Bridge, and the former non-parished areas of Scarborough Borough Council i.e. Scarborough, Filey and Whitby.

Secondly, to stop the provision of municipal hanging baskets in urban areas at a cost to the Council.

Section 2. Why is this being proposed? What are the aims? What does the authority hope to achieve by it? (e.g., to save money, meet increased demand, do things in a better way.)

Both proposals are put forward as part of the Environment Directorate financial savings plan, with planned implementation in the 2026/27 financial year. Due to the long lead in time for the production of plants, some impacts for hanging baskets may be not be felt 'on the ground' until 2027/28.

Section 3. What will change? What will be different for customers and/or staff?

Christmas trees will not be provided, erected, and dismantled free of charge. However, North Yorkshire Council will be able to provide parishes or other organisations with this service for an appropriate fee.

Hanging baskets will not be provided in urban areas, for example – on lampposts. Commercial arrangements to provide town centre baskets and troughs are unaffected by this proposal.

Section 4. Involvement and consultation (What involvement and consultation has been done regarding the proposal and what are the results? What consultation will be needed and how will it be done?)

NYC elected members have been consulted on the proposals as part of the regular budget setting challenge sessions.

Section 5. What impact will this proposal have on council budgets? Will it be cost neutral, have increased cost or reduce costs?

If implemented, the proposals will realise a saving of £27k (£14k relating to Christmas trees, and £13k relating to Hanging Baskets).

Section 6. How will this proposal affect people with protected characteristics?	No impact	Make things better	Make things worse	Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information etc.
Age	X			
Disability	X			
Sex	X			
Race	X			
Gender reassignment	X			
Sexual orientation	X			

Religion or belief			X	Christmas trees are symbolic of Christian beliefs. If the proposal is implemented and subsequently there is no alternatively funded provision, it may be perceived that things have been made worse for people with this protected characteristic.
Pregnancy or maternity	x			
Marriage or civil partnership	x			

Section 7. How will this proposal affect people who...	No impact	Make things better	Make things worse	Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information etc.
...live in a rural area?	x			
...have a low income?	x			
...are carers (unpaid family or friend)?	x			
..... are from the Armed Forces Community	x			

Section 8. Geographic impact – Please detail where the impact will be (please tick all that apply)	
North Yorkshire wide	
Craven	
Hambleton	
Harrogate	x
Richmondshire	
Ryedale	
Scarborough	x
Selby	
If you have ticked one or more areas, will specific town(s)/village(s) be particularly impacted? If so, please specify below.	
Harrogate, Starbeck, Knaresborough, Ripon, Boroughbridge, Masham, Pateley Bridge, Scarborough, Filey and Whitby.	

Section 9. Will the proposal affect anyone more because of a combination of protected characteristics? (e.g. older women or young gay men) **State what you think the effect may be and why, providing evidence from engagement, consultation and/or service user data or demographic information etc.**

No.

Section 10. Next steps to address the anticipated impact. Select one of the following options and explain why this has been chosen. (Remember: we have an anticipatory duty to make reasonable adjustments so that disabled people can access services and work for us)	Tick option chosen
1. No adverse impact - no major change needed to the proposal. There is no potential for discrimination or adverse impact identified.	
2. Adverse impact - adjust the proposal - The EIA identifies potential problems or missed opportunities. We will change our proposal to reduce or remove these adverse impacts, or we will achieve our aim in another way which will not make things worse for people.	x
3. Adverse impact - continue the proposal - The EIA identifies potential problems or missed opportunities. We cannot change our proposal to reduce or remove these adverse impacts, nor can we achieve our aim in another way which will not make things worse for people. (There must be compelling reasons for continuing with proposals which will have the most adverse impacts. Get advice from Legal Services)	
4. Actual or potential unlawful discrimination - stop and remove the proposal – The EIA identifies actual or potential unlawful discrimination. It must be stopped.	
Explanation of why option has been chosen. (Include any advice given by Legal Services.) The assessment has identified an adverse impact, however, there is a reasonable likelihood that alternative arrangements will be made by others for the provision of Christmas trees in the affected areas that will mitigate this impact.	

Section 11. If the proposal is to be implemented how will you find out how it is really affecting people? (How will you monitor and review the changes?)

To undertake a post implementation review 12 months after any changes are made.

Section 12. Action plan. List any actions you need to take which have been identified in this EIA, including post implementation review to find out how the outcomes have been achieved in practice and what impacts there have actually been on people with protected characteristics.

Action	Lead	By when	Progress	Monitoring arrangements
Post implementation Review	Head of Parks & Grounds	Jan 2027		

Section 13. Summary Summarise the findings of your EIA, including impacts, recommendation in relation to addressing impacts, including any legal advice, and next steps. This summary should be used as part of the report to the decision maker.

The assessment has identified an adverse impact to those with a protected characteristic for religion and beliefs. However, there is a reasonable likelihood that alternative arrangements will be made by others for the provision of Christmas trees in the affected areas that will mitigate this impact.

Section 14. Sign off section.

This full EIA was completed by:

**Name: Job title: Jon Clubb, Head of Parks & Grounds
Directorate: Environment**

Signature:

Completion date: 12 December 2025

Authorised by relevant Assistant Director (signature): Barrie Mason

Date: 22/12/2025

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Equality impact assessment (EIA) form: evidencing paying due regard to protected characteristics

(Form updated April 2019)

Rationalization of Children's Centres

If you would like this information in another language or format such as Braille, large print or audio, please contact the Communications Unit on 01609 53 2013 or email communications@northyorks.gov.uk.



যদি আপনি এই ডকুমেন্ট অন্য ভাষায় বা ফরমেটে চান, তাহলে দয়া করে আমাদেরকে বলুন।

如欲索取以另一語文印製或另一格式製作的資料，請與我們聯絡。

اگر آپ کو معلومات کسی دیگر زبان یا دیگر شکل میں درکار ہوں تو برائے مہربانی ہم سے پوچھیے۔

Equality Impact Assessments (EIAs) are public documents. EIAs accompanying reports going to County Councillors for decisions are published with the committee papers on our website and are available in hard copy at the relevant meeting. To help people to find completed EIAs we also publish them in the Equality and Diversity section of our website. This will help people to see for themselves how we have paid due regard in order to meet statutory requirements.

Name of Directorate and Service Area	CYPS children and Families Service – Early Help
Lead Officer and contact details	Barbara Merrygold
Names and roles of other people involved in carrying out the EIA	Karen Adamson
How will you pay due regard? e.g. working group, individual officer	Barbara Merrygold
When did the due regard process start?	December 2025

Section 1. Please describe briefly what this EIA is about. (e.g. are you starting a new service, changing how you do something, stopping doing something?)

To achieve saving required

Rationalisation of the use of de-registered Children's Centres enabling greater flexibility to the future use of buildings and ability to remodel the future use of buildings enabling appropriate transfer of buildings longer required.

Section 2. Why is this being proposed? What are the aims? What does the authority hope to achieve by it? (e.g. to save money, meet increased demand, do things in a better way.)

The Children and Families Service Early Help delivered sessions from a significant number of premises for a number of years; however, since 2015 the use of some of these buildings had significantly reduced. This further reduced following the C&F restructure in March 2019.

As part of the service, review Children and Families Service was committed to co-locating Early Help and Safeguarding teams where possible, in order to improve communications, share best practice and provide joined-up services for families. Over this period, there has been a review of all NYCC properties and leased space across the County enabling greater co-location of staff including Children and Families Early Help Service and Safeguarding Teams.

There is a corporate property savings target and any reductions in property usage (and any costs associated with remodelling other properties either as an invest to save, mitigate property rationalisation or facilitate moves) are within the Property Service budget.

Section 3. What will change? What will be different for customers and/or staff?

The proposed building have been closed since March 2020.

Over the last two years - during and following the pandemic – the Early Help service has redesigned the delivery of activities to support children and their families, moving to a blended approach of virtual and face to face activities. This has enabled the delivery of countywide virtual activities which families are able to access from their home, reducing the need for the same number of premises. This model of delivery is now embedded so customers will not experience any change in service. Due to a change in the way of working a blended approach of home and office working the use of these building for office accommodation is not required.

Section 4. Involvement and consultation (What involvement and consultation has been done regarding the proposal and what are the results? What consultation will be needed and how will it be done?)

The proposal has been agreed in principle with CYPLT and North Yorkshire management Board. A 28 day online public consultation took place in 2024 to remove the designation status of these buildings.

Section 5. What impact will this proposal have on council budgets? Will it be cost neutral, have increased cost or reduce costs?

There will be a long term saving to the council, unless the DfE requests any return of previous capital funding

Section 6. How will this proposal affect people with protected characteristics?	No impact	Make things better	Make things worse	Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information etc.
Age	x			As part of the changes to our service delivery model we offer online and face to face outreach

				services either in the family's home or in community venues which has enhanced access
Disability		x		As part of the changes to our service delivery model we offer online and face to face outreach services either in the family's home or in community venues which has enhanced access
Sex	x			As part of the changes to our service delivery model we offer online and face to face outreach services either in the family's home or in community venues which has enhanced access
Race	x			As part of the changes to our service delivery model we offer online and face to face outreach services either in the family's home or in community venues which has enhanced access
Gender reassignment	x			As part of the changes to our service delivery model we offer online and face to face outreach services either in the family's home or in community venues which has enhanced access
Sexual orientation	x			As part of the changes to our service delivery model we offer online and face to face outreach services either in the family's home or in community venues which has enhanced access
Religion or belief	x			As part of the changes to our service delivery model we offer online and face to face outreach services either in the family's home or in community venues which has enhanced access
Pregnancy or maternity	x			As part of the changes to our service delivery model we offer online and face to face outreach services either in the family's home or in community venues which has enhanced access
Marriage or civil partnership	x			As part of the changes to our service delivery model we offer online and face to face outreach services either in the family's home or in community venues which has enhanced access

Section 7. How will this proposal affect people who...	No impact	Make things better	Make things worse	Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information etc.
...live in a rural area?		x		Workers already travel to people who live in rural communities. As part of the changes to our service delivery model we offer online and face to face outreach services either in the family's home or in community venues which has enhanced access
...have a low income?		x		As part of the changes to our service delivery model we offer online and face to face outreach services either in the family's home or in community venues which has enhanced access
...are carers (unpaid family or friend)?		x		As part of the changes to our service delivery model we offer online and face to face outreach services either in the family's home or in community venues which has enhanced access

Section 8. Geographic impact – Please detail where the impact will be (please tick all that apply)	
North Yorkshire wide	x
Craven district	
Hambleton district	
Harrogate district	
Richmondshire district	
Ryedale district	
Scarborough district	
Selby district	
If you have ticked one or more districts, will specific town(s)/village(s) be particularly impacted? If so, please specify below.	

Section 9. Will the proposal affect anyone more because of a combination of protected characteristics? (e.g. older women or young gay men) State what you think the effect may be and why, providing evidence from engagement, consultation and/or service user data or demographic information etc. No

Section 10. Next steps to address the anticipated impact. Select one of the following options and explain why this has been chosen. (Remember: we have an anticipatory duty to make reasonable adjustments so that disabled people can access services and work for us)	Tick option chosen
1. No adverse impact - no major change needed to the proposal. There is no potential for discrimination or adverse impact identified.	x
2. Adverse impact - adjust the proposal - The EIA identifies potential problems or missed opportunities. We will change our proposal to reduce or remove these adverse impacts, or we will achieve our aim in another way which will not make things worse for people.	
3. Adverse impact - continue the proposal - The EIA identifies potential problems or missed opportunities. We cannot change our proposal to reduce or remove these adverse impacts, nor can we achieve our aim in another way which will not make things worse for people. (There must be compelling reasons for continuing with proposals which will have the most adverse impacts. Get advice from Legal Services)	
4. Actual or potential unlawful discrimination - stop and remove the proposal – The EIA identifies actual or potential unlawful discrimination. It must be stopped.	
Explanation of why option has been chosen. (Include any advice given by Legal Services.)	

Section 11. If the proposal is to be implemented how will you find out how it is really affecting people? (How will you monitor and review the changes?)

Service users may not be aware of the impact, as the direct work will continue. We regularly collect and monitor service user feedback so would use this to review the effectiveness of the service.

Section 12. Action plan. List any actions you need to take which have been identified in this EIA, including post implementation review to find out how the outcomes have been achieved in practice and what impacts there have actually been on people with protected characteristics.

Action	Lead	By when	Progress	Monitoring arrangements

Section 13. Summary Summarise the findings of your EIA, including impacts, recommendation in relation to addressing impacts, including any legal advice, and next steps. This summary should be used as part of the report to the decision maker.

The EIA concludes that there will be little impact on protected characteristic. Service users will experience a more enhanced service as there is increased flexibility around delivery.

Section 14. Sign off section

This full EIA was completed by:

Name: Barbara Merrygold
Job title: Head Of Early Help
Directorate: C&YPS

Signature:

Completion date: 01/12/2025

Authorised by relevant Assistant Director (signature):

Date: 30.12.25

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Equality impact assessment (EIA) form: evidencing paying due regard to protected characteristics

(Form updated October 2025)

Charging for Technology Enabled Care Services

An Equality Impact Assessment (EIA) form is a document that proves paying due regard by considering protected characteristics. EIAs that accompany reports presented to Councillors for decision-making are published with the committee papers on our website and are also available in hard copy at the relevant meetings.

Section 1: Initial Equality Impact Assessment Screening

This section documents the equality screening process of actual or potential impacts of the proposed activity on a specific protected characteristic, along with NYC's additional agreed-upon characteristics, to determine whether a full Equality Impact Assessment (EIA) is necessary or appropriate.

Basic Details	
Directorate	Health and Adult Services
Service area	Service Development
Proposal being screened	Charging for Technology Enabled Care (TEC) Services
Officer(s) carrying out screening	Mike Rudd – Head of Supported Housing
Lead Officer and contact details	Michael.rudd@northyorks.gov.uk
Date of the assessment	16/12/2025
Please describe briefly what this EIA is about. (e.g. are you starting a new service, changing how you do something, or stopping doing something?)	HAS proposes to begin charging for TEC services during financial year 2026/27, TEC services have always been chargeable in principle but issues around practice and data recording have limited our ability to do so. These are in the process of being resolved so that accurate charging can begin.
What does the authority hope to achieve by it? (E.g. to save money, meet increased demand, do things in a better way.)	The proposal will generate income in the region of £80,000-£100,000 annually
Further Details	
1.1 How have stakeholders been involved in this policy/ decision/ proposal? (e.g. a consultation exercise)	The proposal has been agreed in principle by Adult Social Care Leadership Team (ASCLT) and will be subject to further development in early 2026 prior to going live. No formal consultation with people using services is required, all users will be informed by letter in advance of any charges taking effect.
1.2 Will the proposal have a significant effect on how other organisations operate? (e.g. partners, funding criteria, etc.). Please explain briefly	N/A

1.3 Impact on people with any of the following protected characteristics as defined by the Equality Act 2010, or NYC's additional agreed characteristics

As part of this assessment, please consider the following questions:

- To what extent is this service used by particular groups of people with protected characteristics?
- Does the proposal relate to functions that previous consultation has identified as important?
- Do different groups have different needs or experiences in the area the proposal relates to?

If for any characteristic, it is considered that there is likely to be an adverse impact or you have ticked 'Don't know/no info available', then a full EIA should be carried out where this is proportionate. You are advised to speak to your directorate representative for advice if you are in any doubt.

Tick and indicate which protected characteristics are identified as relevant to the proposal (positive, negative, neutral or don't know).

Protected characteristic	Impact				Comments
	Positive	Negative	Neutral	Don't know	
Age		X			TEC is mainly used by older people and people with a disability with eligible care and support needs. As such, the proposal will impact these groups, however this is a function of the cohort of people supported by HAS rather than any inherent feature of the proposal.
Disability		X			Charges will be limited (approx.. £3 per person per week) and subject to a financial assessment which will ensure people do not pay more than they are able to afford under the charging regime.
Sex			X		
Race (including GRTS)			X		
Gender reassignment			X		
Sexual orientation			X		
Religion or belief			X		
Pregnancy or maternity			X		
Marriage or civil partnership			X		

NYC's additional characteristics

People in rural areas			X		
People on a low income			X		
Carer (unpaid family or friend)			X		
Are from the Armed Forces Community (including veterans)			X		

1.4 To which Part(s) of the Public Sector Equality Duties is the Policy/decision/proposal relevant? Tick and briefly describe.

General Duties	Yes	No	Details

Eliminate unlawful discrimination, harassment and victimisation	☐	☐	
Advance equality of opportunity	☐	☐	
Foster good relations between different groups	☐	☐	

1.5 Decision (Please tick one option) Decision to recommend this policy/ decision for an Equality Impact Assessment?	Yes	☒	No	☐

If the answer is “Yes”, or you indicate a negative impact on any of the characteristics mentioned in the table above, please continue to Section 2 and complete the full Equality Impact Assessment.
If the answer is “No”, please give a brief reason here.

Signed (Assistant Director or equivalent)	
Date	

Section 2: Equality Impact Assessment

This section aims to provide a full assessment of the actual or potential impacts on specific protected characteristics, along with NYC's additional characteristics. It will also identify the proper actions to mitigate these impacts, if needed.

2.1 Evidence, Consultation and Data: What data or evidence source(s) has/ have been used to inform this assessment? Select the relevant source (s):

- Demographic data
- Service usage data

2.2 Stakeholder Engagement: What engagement has been done regarding the proposal and what are the results?

Stakeholder engagement has not been completed as it is not necessary for this proposal. NYC is able to charge for TEC services (but not equipment) under the Care Act, people are advised that TEC is a chargeable service at the point the service is set up. Charging for TEC services is standard practice in most Local Authority areas.

Internal practice and data issues have meant that accurate charging has not been possible, however with a change of provider in Autumn 2025 and dedicated data quality work we are approaching a point where it will be possible accurately charge for TEC services under a financial assessment.

2.3 What positive impact will this proposal have on the council budget, people, community, economic growth and environment, etc? Please explain briefly

It is estimated that NYC will generate net revenue of between £80,000-£100,000 annually under this proposal.

2.4 Please briefly describe how will this proposal affect people with protected characteristics? Only those who are identified as relevant to the proposal in section 1.

protected characteristics	Negative	Don't know	Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information, etc.
Age	X		TEC is mainly used by older people and people with a disability with eligible care and support needs.
Disability	X		As such, the proposal will impact these groups, however this is a function of the cohort of people supported by HAS rather than any inherent feature of the proposal. Charges will be limited (approx.. £3 per person per week) and subject to a financial assessment which will ensure people do not pay more than they are able to afford under the charging regime.
Sex			
Race (including GRTS)			
Gender reassignment			
Sexual orientation			
Religion or belief			
Pregnancy or maternity			
Marriage or civil partnership			
NYC's additional characteristics			
People in rural areas			
People on a low income			
Carer (unpaid family or friend)			
Are from the Armed Forces Community (including veterans)			

2.5 Geographic impact: Please detail where the impact will be (please tick all that apply)

North Yorkshire wide	X
Craven	
Hambleton	
Harrogate	

Richmondshire																			
Ryedale																			
Scarborough																			
Selby																			
If you have ticked one or more areas, will specific town(s)/ village(s) be particularly impacted? If so, please specify below.																			
2.6 Will the proposal affect anyone more because of a combination of protected characteristics? (e.g. older women or young gay men) State what you think the effect may be and why, citing evidence from Q2.1 & Q2.2, e.g. engagement, consultation and/or service user data or demographic information, etc. N/A																			
2.7 Mitigation and Actions: List the actions that will be taken to reduce or eliminate any negative impact identified above and how positive impacts will be enhanced. Briefly describe the action you defined. <table border="1"> <thead> <tr> <th>Actions</th> <th>Lead</th> <th>By when</th> </tr> </thead> <tbody> <tr> <td>Each person will be eligible for a financial assessment to ensure they do not pay more than they are able to afford</td> <td>Benefits and Assessments Team</td> <td>Ongoing</td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>		Actions	Lead	By when	Each person will be eligible for a financial assessment to ensure they do not pay more than they are able to afford	Benefits and Assessments Team	Ongoing												
Actions	Lead	By when																	
Each person will be eligible for a financial assessment to ensure they do not pay more than they are able to afford	Benefits and Assessments Team	Ongoing																	
2.8 Monitoring and Review: If the proposal is to be implemented, how will the impact be monitored? Briefly describe the monitoring arrangements/systems that will be put in place to find out how the expected outcomes have been achieved in practice. Income levels will be monitored on an ongoing basis through standard budget management processes.																			

2.9 Conclusion: Please summarise the findings of your EIA, including impacts, recommendations in relation to addressing impacts, including any legal advice, and next steps. This summary should be used as part of the report to the decision maker.

Charging for TEC services will have a negative financial impact on some people by increasing the costs they pay for social care. However it may also be the case that by promoting the use of TEC, costlier options within care packages may be reduced.

Anyone receiving TEC will be eligible for a financial assessment to ensure they are not asked to pay more than they are able to.

Income levels and any complaints generated by the charge will be monitored by the BACs Team and TEC commissioners.

2.10 Sign off section

This full EIA was completed by:

Name: Mike Rudd

Job title: Head of Supported Housing

Directorate: Health and Adult Services

Signature: M.Rudd

Completion date: 16/12/2025

Authorised by relevant Assistant Director (signature):

Date:

Once this has been signed off, please send it to webteam@northyorks.gov.uk for publication on the appropriate webpage.

Publication:

To help people find completed EIAs, we publish them in the Equality and Diversity section of the NY Council [website](#).

Contact details

If you need further support and guidance about carrying out EIA, please contact your directorate equality representative as listed in Stage 4 on our Intranet: [Paying due regard to equality using equality impact assessments](#)

Or contact North Yorkshire Council's equality team on email Equality@northyorks.gov.uk

Equality impact assessment (EIA) form: evidencing paying due regard to protected characteristics

(Form updated October 2025)

Review of in-house provision

An Equality Impact Assessment (EIA) form is a document that proves paying due regard by considering protected characteristics. EIAs that accompany reports presented to Councillors for decision-making are published with the committee papers on our website and are also available in hard copy at the relevant meetings.

Section 1: Initial Equality Impact Assessment Screening

This section documents the equality screening process of actual or potential impacts of the proposed activity on a specific protected characteristic, along with NYC's additional agreed-upon characteristics, to determine whether a full Equality Impact Assessment (EIA) is necessary or appropriate.

Basic Details	
Directorate	Health and Adult Services
Service area	Service Development
Proposal being screened	Review of in house provision
Officer(s) carrying out screening	Abigail Barron
Lead Officer and contact details	Abigail.barron@northyorks.gov.uk
Date of the assessment	15 December 25
Please describe briefly what this EIA is about. (e.g. are you starting a new service, changing how you do something, or stopping doing something?)	A review of in house provision has been undertaken for all existing Elderly Persons Homes (EPHs) due to the upcoming care and support hub programme and for Selby Homecare which was brought in house rapidly in response to a large scale provider failure during the pandemic. This has identified opportunities to reduce the EPH provision ahead of the opening of the care and support hubs or an extra care scheme, due to lack of referrals and other costs associated with retaining outdated buildings. An assessment of each EPH is being undertaken to identify closure options. The review of Selby Homecare has concluded that the care market has recovered sufficiently to withstand the care and support being transferred back to the market.
What does the authority hope to achieve by it? (E.g. to save money, meet increased demand, do things in a better way.)	To offset health and safety costs associated with keeping EPH buildings open and to support maintaining regulatory compliance without significant additional capital costs for a

	time limited resource which will ultimately be replaced with care and support hubs. Options for staff will need to be assessed depending on the site chosen for closure. For Selby Homecare the packages of support will be commissioned to the care market generating a more sustainable market in Selby, there is potential for staff to TUPE, this will require further assessment. This would generate financial efficiency.				
Further Details					
1.1 How have stakeholders been involved in this policy/ decision/ proposal? (e.g. a consultation exercise)		Consultation will need to be undertaken with residents and staff. The ICG and ICB will be involved as key stakeholders			
1.2 Will the proposal have a significant effect on how other organisations operate? (e.g. partners, funding criteria, etc.). Please explain briefly		No			
1.3 Impact on people with any of the following protected characteristics as defined by the Equality Act 2010, or NYC's additional agreed characteristics As part of this assessment, please consider the following questions: - To what extent is this service used by particular groups of people with protected characteristics? - Does the proposal relate to functions that previous consultation has identified as important? - Do different groups have different needs or experiences in the area the proposal relates to? If for any characteristic, it is considered that there is likely to be an adverse impact or you have ticked 'Don't know/no info available', then a full EIA should be carried out where this is proportionate. You are advised to speak to your directorate representative for advice if you are in any doubt. Tick and indicate which protected characteristics are identified as relevant to the proposal (positive, negative, neutral or don't know).					
Protected characteristic	Impact				Comments
	Positive	Negative	Neutral	Don't know	
Age		X			There is the potential for residents, who may also have elderly family members, to be negatively impacted by the closure of services, however these will be mitigated by commissioning a good alternative provider to deliver ongoing care. Current residents may find the move difficult due to their age and having made the service their home. It is likely that they will find it stressful and worrying. To minimise the impact as much as possible, experienced Care and Support teams will work with residents all the way through the process.
Disability		X			There is the potential for residents, who may also have elderly family members, to be negatively impacted by the closure of Ashfield Malton. It may be that a move to alternative services means that

					people have reduced engagement with their family and/or friends, which may have a negative impact on their mental and physical health. Care and Support teams will assess this before the move and will support residents to find services that meet the need and wishes of residents, and involve families and carers, where appropriate. Location of family/friends, personal choice and current friendship will all be considered when choosing the new service for the person
Sex			X		
Race (including GRTS)			X		
Gender reassignment			X		
Sexual orientation			X		
Religion or belief			X		
Pregnancy or maternity			X		
Marriage or civil partnership			X		
NYC's additional characteristics					
People in rural areas			X		
People on a low income		X			It is recognised that the proposals have the potential to have a negative impact on the current staff. A sensitive and comprehensive consultation will be undertaken with staff, and wherever possible the Council will seek to redeploy staff within suitable alternative roles. Where redeployment has increased travel implications, time-limited financial protection can be offered.
Carer (unpaid family or friend)		X			It is likely that residents will have elderly family members and family carers involved in their care and support who may be negatively impacted by the closure and relocation of services. In the event that people move a distance from the area, it may mean they find it difficult to visit their family member in their alternative service. Location of family/friends, personal choice and current friendship will all be considered as part of the assessment and identification of

					alternative care provision for people.
Are from the Armed Forces Community (including veterans)			X		
1.4 To which Part(s) of the Public Sector Equality Duties is the Policy/decision/proposal relevant? Tick and briefly describe.					
General Duties	Yes	No	Details		
Eliminate unlawful discrimination, harassment and victimisation		☐			
Advance equality of opportunity		☐			
Foster good relations between different groups		☐			
1.5 Decision (Please tick one option)					
Decision to recommend this policy/ decision for an Equality Impact Assessment?				Yes	No ☒
If the answer is “Yes”, or you indicate a negative impact on any of the characteristics mentioned in the table above, please continue to Section 2 and complete the full Equality Impact Assessment. If the answer is “No”, please give a brief reason here.					
Signed (Assistant Director or equivalent)		Abigail Barron			
Date		15 December 25			

Section 2: Equality Impact Assessment

This section aims to provide a full assessment of the actual or potential impacts on specific protected characteristics, along with NYC's additional characteristics. It will also identify the proper actions to mitigate these impacts, if needed.

2.1 Evidence, Consultation and Data: What data or evidence source(s) has/ have been used to inform this assessment? Select the relevant source (s):

- Demographic data
- Service usage data
- Expert Opinion

2.2 Stakeholder Engagement: What engagement has been done regarding the proposal and what are the results?

The decision to re-configure services and cease delivery of any services will be taken by the Council's Executive Committee. There will be a five working day call-in period following this. If the proposal is approved, consultation with the affected individuals will be carried out once the call-in period is concluded.

The consultation period would last a total of 30 days. The consultation for residents (and their families/carers) will involve:

- Information on the replacement of the home;
- How they will be supported to find a new service by the Council's Social Care teams, considering personal choice alongside personal and social needs;
- Availability of advocacy and counselling.

The consultation for staff will involve:

- Information on the re-configuration of services;
- Alternative employment options, and any other options specific to their circumstances;
- Availability of support throughout the process.

Briefing sessions will take place with staff and residents ahead of the publication of the report. Further briefing sessions will be arranged for residents, families/carers and staff once the decision is known. One-to-one staff meetings and individual person-centred support from care and support teams for residents and their families/carers will also be arranged. Human Resources and Trade Unions will also be available to staff, as well as counselling services. Residents and staff will be kept up to date throughout the consultation period with clear lines of communication being available

2.3 What positive impact will this proposal have on the council budget, people, community, economic growth and environment, etc? Please explain briefly

The closure of an EPH would incur savings in terms of the running and maintenance costs of the Building. The building would be handed back to property services for alternative use or disposal/sale. It is envisaged the staff would be redeployed although there may be a redundancy cost. Savings anticipated at £450k per annum

The closure of the home care service would generate a saving of approve £270 per annum

2.4 Please briefly describe how will this proposal affect people with protected characteristics? Only those who are identified as relevant to the proposal in section 1.

protected characteristics	Negative	Don't know	Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information, etc.
Age	X		There is the potential for residents, who may also have elderly family members, to be negatively impacted by the closure of an EPH. It may be that a move to alternative services means that people have reduced engagement with their family and/or friends, which may have a negative impact on their mental and physical health. Care and Support teams will assess this before the move and will provide support to find services that meet the need and wishes of residents, and involve families and carers, where appropriate. Location of family/friends, personal choice and current friendship will all be

			considered when choosing the new service for the person. Current residents may find the move difficult due to their age and having made the service their home. It is likely that they will find it stressful and worrying. To minimise the impact as much as possible, experienced Care and Support teams will work with residents all the way through the process. Communication will be open and honest as soon as the decision can be shared, with a resident briefing set up. At this briefing we will inform residents of their next steps, their options, and the support available to them. The availability of independent advocacy and counselling will be communicated to the residents. The entire process will be guided by established best practice and experience in supporting residents with this type of transition.
Disability	X		As above
Sex			
Race (including GRTS)			
Gender reassignment			
Sexual orientation			
Religion or belief			
Pregnancy or maternity			
Marriage or civil partnership			
NYC's additional characteristics			
People in rural areas			
People on a low income			
Carer (unpaid family or friend)			
Are from the Armed Forces Community (including veterans)			
2.5 Geographic impact: Please detail where the impact will be (please tick all that apply)			
North Yorkshire wide			
Craven			
Hambleton			
Harrogate			
Richmondshire			
Ryedale			

Scarborough	X
Selby	X
If you have ticked one or more areas, will specific town(s)/ village(s) be particularly impacted? If so, please specify below.	
The proposal would affect the Town in which the EPH is situated, this is to be determined. Selby Homecare would affect a small group of people in Selby	
2.6 Will the proposal affect anyone more because of a combination of protected characteristics? (e.g. older women or young gay men) State what you think the effect may be and why, citing evidence from Q2.1 & Q2.2, e.g. engagement, consultation and/or service user data or demographic information, etc. NO	
2.7 Mitigation and Actions: List the actions that will be taken to reduce or eliminate any negative impact identified above and how positive impacts will be enhanced. Briefly describe the action you defined.	
Actions	Lead
Work with current residents to ensure that they are supported to find an alternative service which best meets their current needs with their personal choice, current friendships and family circumstances considered.	ASC Team
Monitor demand in affected areas	Market Development team
Assess the impact on residents	ASC Team
2.8 Monitoring and Review: If the proposal is to be implemented, how will the impact be monitored? Briefly describe the monitoring arrangements/systems that will be put in place to find out how the expected outcomes have been achieved in practice. The impact will be monitored by the Care provider services management team and reported to ASC Leadership Team.	

2.9 Conclusion: Please summarise the findings of your EIA, including impacts, recommendations in relation to addressing impacts, including any legal advice, and next steps. This summary should be used as part of the report to the decision maker.

Overall, the re-configuration of services will have a positive impact on local people. Due to the property condition and service model of the existing EPHs. The Selby homecare service can be delivered like for like from the independent sector who work to the same specification.

Staff will undoubtedly be impacted by the proposals. This will be mitigated by clear communications and sensitive consultation with the staff team, supported by HR, with staff involved in all elements of the process as much as possible.

Next steps will depend on the outcome of the decision to be taken on the EPH to close and consultation.

2.10 Sign off section

This full EIA was completed by:

Name: Abigail barron

Job title: AD Service Development

Directorate: HAS

Signature: A Barron

Completion date: 16/12/25

Authorised by relevant Assistant Director (signature):

Date: 16/12/25

Once this has been signed off, please send it to webteam@northyorks.gov.uk for publication on the appropriate webpage.

Publication:

To help people find completed EIAs, we publish them in the Equality and Diversity section of the NY Council [website](#).

Contact details

If you need further support and guidance about carrying out EIA, please contact your directorate equality representative as listed in Stage 4 on our Intranet: [Paying due regard to equality using equality impact assessments](#)

Or contact North Yorkshire Council's equality team on email Equality@northyorks.gov.uk

Equality impact assessment (EIA) form: evidencing paying due regard to protected characteristics

(Form updated October 2023)

Parking Services Contribution to Savings for the 26/27 MTFS

If you would like this information in another language or format such as Braille, large print or audio, please contact the Communications Unit on 01609 53 2013 or email communications@northyorks.gov.uk.



যদি আপনি এই ডকুমেন্ট অন্য ভাষায় বা ফরমেটে চান, তাহলে দয়া করে আমাদেরকে বলুন।

如欲索取以另一語文印製或另一格式製作的資料，請與我們聯絡。

اگر آپ کو معلومات کسی دیگر زبان یا دیگر شکل میں درکار ہوں تو برائے مہربانی ہم سے پوچھئے۔

Equality Impact Assessments (EIAs) are public documents. EIAs accompanying reports going to County Councillors for decisions are published with the committee papers on our website and are available in hard copy at the relevant meeting. To help people to find completed EIAs we also publish them in the Equality and Diversity section of our website. This will help people to see for themselves how we have paid due regard in order to meet statutory requirements.

Name of Directorate and Service Area	Environment Directorate – Parking Services
Lead Officer and contact details	Steve Brown, Head of Parking Services, steve.brown1@northyorks.gov.uk
Names and roles of other people involved in carrying out the EIA	Jane Wilson – Parking Policy and Technical Operations Manager
How will you pay due regard? e.g. working group, individual officer	Environment Management Team working together at regular sessions
When did the due regard process start?	October 2023 (ongoing review)

Section 1. Please describe briefly what this EIA is about. (e.g. are you starting a new service, changing how you do something, stopping doing something?)

This EIA assesses the equality impacts of savings that are to be generated from income which has derived from parking tariffs for the 26/27 MTFS.

Section 2. Why is this being proposed? What are the aims? What does the authority hope to achieve by it? (e.g. to save money, meet increased demand, do things in a better way.)

These savings have been designed around the Local Transport plan and Parking Principles which state that charges are set so that Parking Services can offer a high-quality Car Parks and Operations putting the customer first whilst maintain value for money. The aim is two staged; the first is the effect of adopting Parking Principles in the Financial year 26/27 and the second is a 10% Parking Tariff Increase, which together result in a £1.1m increase in income.

Section 3. What will change? What will be different for customers and/or staff?

These changes will involve the increase in Parking charges across all of North Yorkshire. In the area of Parking Principles, the aim is to re-balance the charges that have been fractionalised because of the former regime of 7 Borough and District Councils setting the charges; this will mean that in some areas charges will decrease whilst in others they will increase, but the end state will create balance and fairness. The second charge increase by 10% is simply an inflationary increase to keep pace with anticipated increased costs linked to inflation in order to maintain best value.

Section 4. Involvement and consultation (What involvement and consultation has been done regarding the proposal and what are the results? What consultation will be needed and how will it be done?)

- In order to make these changes they are agreed by the Corporate Director in consultation with the Executive Member and the public are informed of the changes via **RTRA 1984, section 35C and S.25 The Local Authorities' Traffic Orders (Procedure) (England and Wales) Regulations 1996**: Permits the lawful variation of charges via notice.

Section 5. What impact will this proposal have on council budgets? Will it be cost neutral, have increased cost or reduce costs?

This proposal will have a positive impact on the Council's budgets as follows:

Parking income increase in 26/27 of £1.1m

Section 6. How will this proposal affect people with protected characteristics?	No impact	Make things better	Make things worse	Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information etc.
Age	X			No specific impact identified.
Disability	X			No specific impact identified.
Sex	X			No specific impact identified.
Race	X			No specific impact identified.
Gender reassignment	X			No specific impact identified.
Sexual orientation	X			No specific impact identified.
Religion or belief	X			No specific impact identified.
Pregnancy or maternity	X			No specific impact identified.
Marriage or civil partnership	X			No specific impact identified

Section 7. How will this proposal affect people who...	No impact	Make things better	Make things worse	Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information etc.
...live in a rural area?	X			No specific impact identified.
...have a low income?			X	Clearly any increase in fees and charges will affect this group but it is felt that in budgeting to run a motor vehicle that parking costs are factored into their priorities.

...are carers (unpaid family or friend)?	X			No specific impact identified.
..... are from the Armed Forces Community	X			No specific impact identified

Section 8. Geographic impact – Please detail where the impact will be (please tick all that apply)

North Yorkshire wide	X
Craven	X
Hambleton	X
Harrogate	X
Richmondshire	X
Ryedale	X
Scarborough	X
Selby	X

If you have ticked one or more areas, will specific town(s)/village(s) be particularly impacted? If so, please specify below.

Part of the purpose of Parking Principles is to re-balance those areas where tariffs have been fractured because of the former two-tier local government structure. The increase and decrease of tariffs as part of this process is making the charges fairer and more equitable to all areas.

Section 9. Will the proposal affect anyone more because of a combination of protected characteristics? (e.g. older women or young gay men) State what you think the effect may be and why, providing evidence from engagement, consultation and/or service user data or demographic information etc.

The proposed charges do not impact specifically on any of the groups with protected characteristics.

Section 10. Next steps to address the anticipated impact. Select one of the following options and explain why this has been chosen. (Remember: we have an anticipatory duty to make reasonable adjustments so that disabled people can access services and work for us)	Tick option chosen
1. No adverse impact - no major change needed to the proposal.	X
2. Adverse impact - adjust the proposal -	
3. Adverse impact - continue the proposal -	
4. Actual or potential unlawful discrimination - stop and remove the proposal –.	
Explanation of why option has been chosen. (Include any advice given by Legal Services.)	
These proposals do not impact on any groups or those with protected characteristics.	

Section 11. If the proposal is to be implemented how will you find out how it is really affecting people? (How will you monitor and review the changes?) Parking conduct regular reviews throughout the year, these reviews look at a number of areas as follows: Occupancy of car parks – trends are compared with previous years to detect patterns Number of PCN's issued - Alongside of occupancy data compliance is estimated Transactional data – Transactional data is also analysed and compared with BiD footfall data to assess trends.

Section 12. Action plan. List any actions you need to take which have been identified in this EIA, including post implementation review to find out how the outcomes have been achieved in practice and what impacts there have actually been on people with protected characteristics.				
Action	Lead	By when	Progress	Monitoring arrangements
Occupancy of car parks	Jane Wilson	Monthly	Start 01/04/2026	Annual Report
Number of PCN's issued	Jane Wilson	Monthly	Start 01/04/2026	Annual Report
Transactional data	Jane Wilson	Monthly	Start 01/04/2026	Annual Report

Section 13. Summary Summarise the findings of your EIA, including impacts, recommendation in relation to addressing impacts, including any legal advice, and next steps. This summary should be used as part of the report to the decision maker.

This Equality Impact Assessment reviewed the proposed parking tariff changes and adoption of Parking Principles for 26/27. The assessment found no specific adverse impact on people with protected characteristics. While low-income groups may experience some effect due to increased charges, this is considered proportionate given the overall cost of vehicle ownership. The proposal aims to create a fair and consistent charging structure across North Yorkshire, supporting the Local Transport Plan and maintaining best value. Monitoring arrangements, including occupancy data, PCN trends, and transactional analysis, will ensure any unforeseen impacts are identified and addressed. No legal concerns have been raised, and the recommendation is to proceed with the proposal as planned.

Section 14. Sign off section

This full EIA was completed by:

Name: Steve Brown
Job title: Head of Parking Services
Directorate: Environment
Signature: Steve Brown

Completion date:16/12/2025

Authorised by relevant Assistant Director (signature): Barrie Mason

Date: 19/12/2025

Equality impact assessment (EIA) form: evidencing paying due regard to protected characteristics

(Form updated January 2026)

Council Tax Discounts and Premiums

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اگر آپ کو معلومات کسی دیگر زبان یا دیگر شکل میں درکار ہوں تو برائے مہربانی ہم سے پوچھئے۔

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Name of Directorate and Service Area	Resources – Revenues service
Lead Officer and contact details	Margaret Wallace Assistant Director Customer, revenue and Benefits
Names and roles of other people involved in carrying out the EIA	Sherri Williamson Revenues Head of Service, Will Boardman Head of Strategy and Performance
How will you pay due regard? e.g. working group, individual officer	
When did the due regard process start?	January 2026

Section 1. Please describe briefly what this EIA is about. (e.g. are you starting a new service, changing how you do something, stopping doing something?)

The introduction of changes to the Council Tax Premiums Regime with effect from 1 April 2024 (empty homes) and 1 April 2025 (second homes).

Section 2. Why is this being proposed? What are the aims? What does the authority hope to achieve by it? (e.g. to save money, meet increased demand, do things in a better way.)

The rationale for the recommendations is to:

- encourage the occupation of dwellings as sole or main residences, supporting housing availability for local communities;
- discourage the long-term non-use of housing stock, including properties held empty or as second homes;
- support wider housing, homelessness prevention and community sustainability objectives; and
- ensure a consistent and transparent policy approach across the whole of the North Yorkshire area.

The premiums are not designed as a revenue-raising measure, but as a behavioural mechanism to incentivise the return of dwellings to active, primary residential use.

Section 3. What will change? What will be different for customers and/or staff?

The changes will allow for the implementation of empty homes premium from one year (with effect from 1 April 2024) and a second homes premium (with effect from 1 April 2025).

Section 4. Involvement and consultation (What involvement and consultation has been done regarding the proposal and what are the results? What consultation will be needed and how will it be done?)

No statutory consultation is required. All second homeowner written to regarding policy change.

Section 5. What impact will this proposal have on council budgets? Will it be cost neutral, have increased cost or reduce costs?

The changes will generate additional income for the Council and potentially reduce the costs of homelessness.

Section 6. How will this proposal affect people with protected characteristics?	No impact	Make things better	Make things worse	Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information etc.
Age	X			The changes to policy will apply to all taxpayers who have dwellings which meet the criteria irrespective of whether they have any protected characteristics or not.
Disability	X			
Sex	X			
Race	X			
Gender reassignment	X			The Council has considered whether the application of Council Tax premiums could give rise to direct or indirect discrimination against persons with protected characteristics.
Sexual orientation	X			
Religion or belief	X			
Pregnancy or maternity	X			The premiums are applied by reference to the status and use of a dwelling, not to the personal characteristics of the taxpayer. Any differential impact arises from property ownership or usage patterns rather than from age, disability, sex, race, or other protected characteristics.
Marriage or civil partnership	X			
				The Council notes that statutory exceptions apply in prescribed circumstances (for example armed forces accommodation, annexes, job-related dwellings and properties subject to probate), which further mitigate the risk of disproportionate impact.

				The Council recognises that some disabled persons or low-income households may own or be responsible for properties that fall within the scope of the premiums. However, the policy includes nationally prescribed exceptions and retains access to discretionary relief under section 13A(1)(c) of the Local Government Finance Act 1992 in cases of exceptional hardship. This ensures that the Council retains flexibility to respond proportionately to individual circumstances while maintaining the primary objective of bringing dwellings back into active residential use.

Section 7. How will this proposal affect people who...	No impact	Make things better	Make things worse	Why will it have this effect? Provide evidence from engagement, consultation and/or service user data or demographic information etc.
..live in a rural area?	X			The Council acknowledges that second homes and long-term empty properties are more prevalent in some rural and coastal areas, this will be monitored over 12/24 months. The application of premiums in these areas is intended to support the sustainability of local communities by encouraging permanent occupation and supporting access to housing for local residents. The Council notes that statutory exceptions apply in prescribed circumstances (for example armed forces accommodation, annexes
...have a low income?	X			
...are carers (unpaid family or friend)?	X			
..... are from the Armed Forces Community	X			

Section 8. Geographic impact – Please detail where the impact will be (please tick all that apply)	
North Yorkshire wide	The changes will impact the whole of the North Yorkshire area
Craven	
Hambleton	
Harrogate	
Richmondshire	
Ryedale	
Scarborough	
Selby	
If you have ticked one or more areas, will specific town(s)/village(s) be particularly impacted? If so, please specify below.	
N/A	

Section 9. Will the proposal affect anyone more because of a combination of protected characteristics? (e.g. older women or young gay men) State what you think the effect may be and why, providing evidence from engagement, consultation and/or service user data or demographic information etc.

No

Section 10. Next steps to address the anticipated impact. Select one of the following options and explain why this has been chosen. (Remember: we have an anticipatory duty to make reasonable adjustments so that disabled people can access services and work for us)	Tick option chosen
1. No adverse impact - no major change needed to the proposal. There is no potential for discrimination or adverse impact identified.	X
2. Adverse impact - adjust the proposal - The EIA identifies potential problems or missed opportunities. We will change our proposal to reduce or remove these adverse impacts, or we will achieve our aim in another way which will not make things worse for people.	
3. Adverse impact - continue the proposal - The EIA identifies potential problems or missed opportunities. We cannot change our proposal to reduce or remove these adverse impacts, nor can we achieve our aim in another way which will not make things worse for people. (There must be compelling reasons for continuing with proposals which will have the most adverse impacts. Get advice from Legal Services)	
4. Actual or potential unlawful discrimination - stop and remove the proposal – The EIA identifies actual or potential unlawful discrimination. It must be stopped.	
Explanation of why option has been chosen. (Include any advice given by Legal Services.)	

Section 11. If the proposal is to be implemented, how will you find out how it is really affecting people? (How will you monitor and review the changes?)

The Council will monitor the impact of the premiums through Council Tax base data, changes in the number of long-term empty dwellings and second homes, applications for statutory exceptions, and requests for discretionary relief, Housing and Economic Development Needs Assessment (HEDNA) evidence and triangulated datasets.

Where evidence suggests that unintended or disproportionate impacts are arising, the Council will review the operation of the policy and report findings to Members as appropriate.

Section 12. Action plan. List any actions you need to take which have been identified in this EIA, including post implementation review to find out how the outcomes have been achieved in practice and what impacts there have actually been on people with protected characteristics.

Action	Lead	By when	Progress	Monitoring arrangements
Monitor data as outline in section 11	Sherri Williamson	2027	Initial data collection outline in impact assessment	Annually

Section 13. Summary Summarise the findings of your EIA, including impacts, recommendation in relation to addressing impacts, including any legal advice, and next steps. This summary should be used as part of the report to the decision maker.

This Equality Impact Assessment has concluded that the introduction of Council Tax premiums on long-term empty dwellings and second homes is a proportionate and lawful measure which does not give rise to unlawful discrimination.

The policy applies consistently based on property use rather than personal characteristics, includes nationally prescribed exceptions, and retains discretionary safeguards for exceptional cases.

The primary objective of the premiums is to encourage dwellings to return to active use as sole or main residences, supporting housing availability, community sustainability and wider strategic housing objectives across North Yorkshire.

Section 14. Sign off section

This full EIA was completed by:

Name: Mrs Sherri Williamson

Job title: Revenues Head of Service

Directorate: Resources

Signature: Sherri Williamson

Completion date: 31 January 2026

Authorised by relevant Assistant Director (signature): Margaret Wallace

Date: 31 January 2026

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NORTH YORKSHIRE COUNCIL

EXECUTIVE

20 January 2026

Joint Report of the Chief Executive and the Corporate Director – Strategic Resources

EXECUTIVE SUMMARY

REVENUE BUDGET FOR 2026/27 & MEDIUM TERM FINANCIAL STRATEGY TO 2028/29

REVENUE BUDGET

Context (Section 2)

1. This is the fourth Budget for North Yorkshire Council (NYC). This report sets out the financial issues and risks for the Council and makes recommendations to the Council regarding the:
 - a. Revenue Budget for 2026/27; and
 - b. Council Tax for 2026/27; and
 - c. Medium Term Financial Strategy (MTFS) for 2027/28 to 2028/29; and
 - d. Empty homes and second homes premium policy; and
 - e. Council Tax discount scheme.
2. This Budget is in the context of a new funding arrangement for local government with a three year settlement. The reforms have seen significant funding moved away from rural councils towards those with higher deprivation levels. The funding from government, on a like-for-like basis, has seen a reduction of just under £20m in 2026/27 and the increases projected in spending power are entirely attributable to increases in local council tax. In addition, there are a number of significant areas of national reform that are impending and will impact upon this Council and its finances. This notably includes SEND and adult social care including fair pay for care.
3. This Budget provides for significant growth, particularly in CYPS where £15m has been provided for high-cost placements alone. These areas will need to be monitored closely to ensure that the current trajectory of costs is arrested and further mitigation measures are progressed in the period of the MTFS.

4. This Budget / MTFS provides a further set of new savings proposals (totalling £20.7m over the next 3 years). Despite these savings, the Budget for 2026/27 still requires a contribution from Reserves of £17.0m and this increases further to £25.0m by 2028/29. Over the period there would be a need to use £59.3m of Reserves if no new savings were brought forward.
5. Some of the new savings proposals in this Budget are again derived from the opportunities delivered by unitarisation. However structural savings resulting from unitarisation are now delivering diminishing returns and the value of LGR inspired savings is now at the top end of the projections included in the business cases presented for LGR. Further savings, inspired by LGR, are still possible and are described in this report through more ambitious and complex change programmes. It is expected that further detail on these programmes will be developed in this next year.

Medium Term Financial Strategy (Section 3)

6. Service pressures are set out in some detail in this section for the period of the MTFS.

Corporate Financial Issues (Section 4)

Provisional Local Government Finance Settlement

7. The 2026/27 Provisional Local Government Finance Settlement was very disappointing for the Council. Some of the headlines of the announcement for NYC included:
 - The settlement now covers three years to 2028/29 inclusive.
 - The Council is allowed to raise basic council tax by up to 2.99% in 2026/27 before triggering a referendum.
 - In addition, the Council can levy an adult social care (ASC) precept of up to 2%.
 - Direct government funding is predicted to fall in *cash* terms by £11.4m. (In real terms this is the equivalent to a loss of £30m at projected inflation rates over the settlement period). If adjusted for new grants with new spending requirements then core funding to North Yorkshire Council falls by £19.6m in cash terms.
 - The overall core spending power (CSP) for the Council will increase by £101m over the three years of the settlement. This figure is exaggerated by the Government's approach to forecasting tax base growth. This additional funding comes *entirely* from assumed (maximum) increases in council tax in each of the financial years.

Council Tax

8. The report sets out a proposed increase of 4.99% in Council Tax in 2026/27 (including the 2% ASC precept). This raises the average Band D council tax by £96.78 per annum (or £8.07 per month) and results in an overall average Band D level of £2,036.32 in 2026/27 (**Section 4.4**).
9. This section also outlines the proposals for Council Tax premiums for second homes and the Council Tax Reduction Scheme for 2026/27. Both schemes are detailed in **Appendices L** and **M** respectively.

Fees and Charges

10. The Council's fees and charges policy has been applied assuming 3.40% inflation levels (**para 4.5.4**).

Reserves & Balances

11. It is proposed that the policy target for the minimum level of the General Working Balance remains at 5% of the net revenue budget (previously it was at 10%). This equates to £33m for 2026/27.
12. By the end of the MTFS, allowing for projected revenue budget shortfalls and current committed investments, strategic capacity reduces to £47.9m (**para 4.6.4**). With a recurring deficit of £25m by 2028/29, without corrective action, this Reserve would be fully depleted in less than a further two years.

Savings

13. Gross new savings proposals of £28.8m are proposed for the period of the MTFS. This is in addition to £28m of savings that have already been approved and are included within the Budget / MTFS. Further opportunities to deliver savings are set out in **Section 4.8**.

Investments

14. One-off investment of a further £5m is proposed for buildings reactive maintenance in recognition of the high demand for repairs (**Section 4.9**).

Revenue Budget Position in 2025/26 (Section 5)

15. The proposed net revenue budget for 2026/27 is £650,023k.

Consultation (Section 6)

16. A range of initiatives have taken place to engage with stakeholders to consult on views on priorities and the Budget including the 'Let's Talk Money' public consultation campaign.

Equality Implications (Section 7)

17. An overview of equality issues associated with the Council's budget proposals has been carried out and summarises the potential equality impacts in line with the Public Sector Equality Duty.

Section 25 Statement (Section 8)

18. The Corporate Director, Resources is obliged to offer a view of the robustness of estimates used in the Revenue Budget 2026/27 and the associated level of balances/reserves. The Corporate Director, Resources is satisfied that the report meets such a requirement.
19. Members attention is particularly drawn to the following references from the s151 officer :-
- "Last year the LGC reported that the government was expecting up to 74 councils to apply for exceptional financial support (EFS) for 2026/27 in order to avoid issuing section 114 notices. I am pleased to report that the finances of the Council are sufficiently robust that this is not the case in North Yorkshire."
 - "The significant savings proposals set out in this report, however, need to be delivered. In addition, further proposals to bridge the MTFS deficit need to be brought forward so that they can be considered in next year's Budget / MTFS."
 - "There remains uncertainty in a number of areas of government policy, notwithstanding the three year finance settlement for local government. SEND reform may relieve some pressure in the Council's budget but details of the reform including a timeline for implementation will be required before an assessment can be made."
 - "A section 114 notice is not foreseen in the near future despite the significant reductions in government funding. Any inactivity over the next two years on further savings options could, however, jeopardise this position so the Council should absolutely guard against complacency."

Risk (Section 9)

20. An assessment of the key financial risks to the Council has been carried out noting a number of key government reforms are impending (for example SEND).

Environmental Implications (Section 10)

21. Section 10 sets out the various initiatives and key budgets which impact upon the environment including the Council's ambition to be carbon neutral in its operational activities by 2030.

CAPITAL PLAN

22. The Council's Capital Plan to 2029/30 is put forward for approval (**paragraph 3.3 and Appendices A-D**). The Council is currently planning to invest £268.8m on capital schemes across the County in 2025/26 and £778.9m, in total, over the 5-year capital plan period from 2025/26 (**paragraph 3.3**).
23. Approval is sought to allocate £1.1m of Strategic Capacity Unallocated Reserve funding to support investment in the Filey Brigg Caravan and Camping Site as reported at **paragraph 4.8.4**.
24. The latest Capital Board positions are provided at Appendices A-D with detailed programme updates at **paragraphs 4.5 to 4.8**.
25. Financing of the Capital Plan is set out in **paragraphs 6.1 to 6.4**, with the majority from grants and contributions.

TREASURY MANAGEMENT

26. The Annual Treasury Management Strategy for 2025/26 (**Annex 1 Section 1**) sets out the requirements for the overall Treasury, Borrowing, Investment and Capital Policies. It includes: the Capital Prudential Indicators (**Annex 1 Section 2**); Borrowing Strategy (**Annex 1 Section 3**); Annual Investment Strategy (**Annex 1 Section 4**) and associated the Treasury Management Strategy Appendices (**A – G**) which are put forward for approval in line with Code of Practice requirements.
27. The Capital Strategy is included at **Annex 2** of the report.
28. The key elements of the Treasury Management Strategy include the key limits relating to borrowing:
 - (a) an authorised limit (maximum amount that can be borrowed) for external debt of £609.2m in 2026/27;
 - (b) an operational boundary (the most likely level) for external debt of £589.2.7m in 2026/27.

29. The Prudential Indicators have been revised and updated in line with the latest CIPFA Code of Practice. The Minimum Revenue Provision (MRP) Policy Statement is also included.

HOUSING REVENUE ACCOUNT BUDGET

30. The Housing Revenue Account Budget 2026/27 and Medium-Term Financial Plan makes recommendation to the Council regarding the Housing Revenue Account (HRA) Budget, HRA Medium-Term Financial Plan for 2027/28 to 2028/29, 30-year HRA Business Plan and makes recommendation to agree rent increases for 2026/27 and implement rent convergence.
31. This budget proposal incorporates an updated view of the investment requirements of the HRA to ensure the Housing service has capacity to continue to work on improvement plans in response to the Council receiving a C3 judgement from the Regulator of Social Housing. (**paragraphs 3.1 to 3.3 and 4.1**).
32. Key risks within the plan are identified in relation to inflation; regulatory improvement works; potential changes to government policy following consultations on rent setting and Right to Buy; and the impact of attracting £21.93m of grant funding to support energy efficiency measures a reliance on grant funding to support the Housing Delivery Programme (**Section 11**).
33. The Business Plan continues with the intent to invest in the growth of 500 additional properties within the first 5 years of the plan, an investment of £110m by 2028/29. The revised funding mix is 40% borrowing and 60% Capital Receipts or Grants. An additional £8m capital investment is proposed, phased over 3 years to support improvement works (**paragraph 4.1**), in addition to existing Major repairs and stock improvement works of £20m plus Social Housing Decarbonisation programme funding of £16.74m in 26/27 (**Appendix C**).
34. Government Policy has been agreed, allowing rents to be increased by Consumer Price Index (CPI) + 1% for a minimum of 10 years, which results in an uplift of 4.8% for 2026/27. At the time of writing, the policy for rent convergence is still to be announced, expected to be an additional £1 or £2 per week where a property rent is below formula rent, which has been modelled at £1 per week within the HRA budget assumptions. However, within the budget report a scenario presenting CPI only increases has been incorporated to show the impact of setting lower rent increases. Given the lack of long term certainty, and the necessity to maximise income to support investment plans, the maximum allowable rent increase of CPI+1%, 4.8% is

recommended for 2026/27 and rent convergence to be implemented at the maximum allowable. The HRA stock also holds a small number of shared ownership properties, for which a 2% uplift is recommended, in line with leases for those properties (**Section 7**).

35. The proposed Budget for 2026/27 results in an in-year deficit of £0.890m, followed by a deficit of £0.567m in 2027/28, which will be met from a transfer from the HRA Working Balance. From 2028/29 annual surpluses are forecast for the duration of the business plan (**Table 4 paragraph 6.3**). Revenue contributions to capital expenditure are reduced in the short term to support revenue investment in delivering the Housing Improvement Plan, this is mitigated by utilising borrowing capacity to support the capital plan (**paragraph 6.5.4**). Performance measures at **Appendix A** of the report illustrate the long term sustainability of the Business Plan.

RICHARD FLINTON
Chief Executive
County Hall

GARY FIELDING
Corporate Director, Strategic Resources
County Hall

20 January 2026

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NORTH YORKSHIRE COUNCIL

EXECUTIVE

20 JANUARY 2026

REVENUE BUDGET FOR 2026/27 & MEDIUM TERM FINANCIAL STRATEGY TO 2028/29

Joint Report of the Chief Executive and Corporate Director – Resources

1.0 PURPOSE OF REPORT

1.1 For the Executive to make recommendations to the Council regarding: -

- a) the Revenue Budget 2026/27;
- b) the Council Tax for 2026/27;
- c) the Medium-Term Financial Strategy (MTFS) for 2027/28 to 2028/29;
- d) the empty homes and second homes premium policy; and
- e) the Council Tax discount scheme

2.0 INTRODUCTION AND CONTEXT

- 2.1 Local government reorganisation has provided essential savings opportunities without which this Council would have struggled to deliver a sustainable Budget / MTFS that maintains services at the same levels. There are now two principal factors that are shaping the overall Budget and MTFS position. Firstly, the demand for people-related services continues unabated and the costs of provision, especially for young people, are rising at eye-watering levels. Secondly, the government has implemented its reform of council funding and there has been a marked shift in the distribution of funding from rural councils to urban councils with higher levels of deprivation.
- 2.2 Whilst the provisional Local Government Finance Settlement has not been kind to North Yorkshire, it has set out a three-year settlement position, so it is possible to plan more firmly than has been the case in recent years. The government has continued with headlines on council finances by referring to “core spending power” (CSP) which is a combination of grants from government, business rates and council tax increases. The total increase of 14% in CSP in the period 2026/27 to 2028/29 is entirely attributed to an assumed increase in council tax of 4.99% in each of the next three years. In addition, this increase is exaggerated by the government’s approach to projecting growth in the tax base (**see paragraph 4.3.1**).
- 2.3 There are a large number of councils who are now experiencing financial distress and requesting “exceptional financial support” from government. Despite the difficult funding settlement, this Council is not in this position. This is in large part due to a

good medium-term plan and the tremendous opportunities to deliver savings and improvements as a direct result of local government reorganisation (LGR). The opportunities from LGR will now deliver diminishing returns but annual savings of £68m have already been planned or delivered as a direct result and further savings will be possible with LGR acting as a catalyst for more ambitious change programmes.

2.4 The Budget for 2026/27 still requires a significant contribution from reserves while the MTFS requires a high level of reserves to balance the deficit in the subsequent two years. Whilst the 3 year settlement provides some degree of certainty, there are some areas of risk and challenge that are of greater existential threat to this and other councils. These include:-

- Planned reform of SEND and the extent to which this will remove financial burdens from councils;
- Further reform of adults social care including fair pay for care, integration with health and fair rates with providers; and
- The risk of prevailing / increasing high cost packages for children and adults with more complex needs.

2.5 The Table below outlines a projected recurring shortfall of £17.0m in 2026/27 which then builds to £25.0m by 2028/29.

	2026/27 £000	2027/28 £000	2028/29 £000
Starting Budget	746,178	784,820	808,365
Added Pressures			
- Pay Inflation	13,660	10,655	10,975
- Non-Pay Inflation	21,837	14,906	14,919
- Savings	-33,652	-14,842	-5,753
- Other	36,797	12,826	12,877
Sub-total	784,820	808,365	841,382
Funded by			
Grants	134,796	124,363	114,192
Net Revenue Budget	650,023	684,002	727,190
Business Rates (NNDR)	108,528	110,615	112,493
Council Tax*	524,459	556,136	589,726
Cumulative Shortfall	-17,036	-17,251	-24,972
Cumulative Use of Reserves	-17,036	-34,287	-59,259

*Please note Council Tax figures are based on 4.99% for all three years (as per Recommendation in this report).

2.6 The Table at **paragraph 2.5** demonstrates the need to continue to balance the Budget on a recurring basis and to achieve financial stability over the medium term. There will be further financial challenges that are currently not identified and the

position of the wider public finances, and the current government's priorities in relation to council funding, do nothing to suggest that there will be any upturn in the near future. Further savings will need to be generated to provide for a range of different scenarios. This is set out further in the Section 25 opinion in **Section 8**.

- 2.7 The Budget and MTFS also includes the intention to continue with the Council Tax Reduction (CTR) Scheme that supports the most financially disadvantaged residents in North Yorkshire, in recognition of the on-going cost-of-living pressures. It also includes continuation of the second homes council tax premium with the current ringfence where all generated sums are invested in housing (whether affordable, social or vulnerable people related) as a key priority for the Council.
- 2.8 The MTFS and the Council Plan are presented to the Executive and Full Council as a package. The MTFS continues to provide the financial underpinning to deliver the core objectives as articulated in the Council Plan, recognising that both are likely to continue to change.

3.0 THE MEDIUM TERM FINANCIAL STRATEGY

3.1 SERVICE PRESSURES

- 3.1.1 There are a significant number of pressures on service budgets as a result of a combination of factors. The following paragraphs seek to identify the greatest areas of financial risk and explain the issues at play within those areas.

Health and Social Care Funding

- 3.1.2 In previous years the government has allocated separate grants to cover pressures within Adult Social Care (ASC) as below (showing 2025/26 values).
- Better Care Grant (previously Improved Better Care Fund and Discharge Grant): £21.4m
 - Social Care Grant (also encompassing children's social care): £50.2m
 - Market Sustainability and Improvement Fund (MSIF): £10.6m
 - Better Care Fund (BCF) – Minimum Contribution to protect Adult Social Care): £20.0m
- 3.1.3 As part of the government's review, three of these grants (Better Care Grant, Social Care Grant and the MSIF) are being consolidated and added to the total Fair Funding Allocation. In 2026/27, additional funding of £150m nationally will be distributed using the ASC Needs Formula and this will rise to £250m in 2027/28 and £500m in 2028/29. The amount in 2028/29 is intended to support proposed changes to pay rates for care workers, although exact details of costs are not yet available (£5m has however been provided for in the MTFS in 2028/29 at this stage as an early assessment). The impact on North Yorkshire in 2026/27 is to increase the legacy funding for the **Social Care Grant** by £1.7m, although figures for the later years have not been published.

- 3.1.4 The **Better Care Grant** funding allocation has been frozen for the second year at its 2024/25 level of £21.4m before being added to the Fair Funding pot, reflecting a real terms loss of over £2.5m in the last two years. A proportion of the total Fair Funding Allocation for each local authority will be paid through a standalone, ringfenced, Section 31 grant, recognising the statutory role this grant plays in requiring councils to pool funding with the NHS under the Better Care framework. The £21.4m included £4m for discharge falls significantly short of the additional costs passed onto the Council from the NHS since the introduction of “Discharge to Assess” in response to the Covid pandemic. This issue has led to the new target in the MTFS to increase NHS income for such costs by £1.8m.
- 3.1.5 No figures have been identified separately for the **MSIF** in 2026/27.
- 3.1.6 On 18 December the government published a Policy Paper “Adult Social Care Priorities for Local Authorities: 2026 to 2027”, noting that this is intended to “facilitate local authority budget setting and decisions around adult social care spending.” The government will publish, for the first time, adult social care notional allocations for each local authority early in 2026. Notional allocations will not be formal spend expectations but will instead act as a reference point to support local authorities in budget-setting and will “provide an illustration of the change in adult social care spending in each local authority assuming adult social care spend broadly reflected wider changes in overall available funding.”
- 3.1.7 The figures to be published will cover local government spending on adult social care only - they will not include NHS minimum contributions to the BCF. The minimum Integrated Care Board (ICB) contributions to the Protection of Adult Social Care (i.e. that part of the overall BCF which is paid to the Council) have been announced as £20.9m in 2026/27, £21.9m in 2027/28 and £22.9m in 2028/29.
- 3.1.8 Although the new government has terminated the proposed implementation of major reforms on how people access, and pay for, adult social care, expectations raised by the previous national policy around rates paid by the Council to care providers have increased the financial pressure on a market which was already overheating, having seen significant inflationary increases to staff pay.

Adult Social Care Precept

- 3.1.9 2026/27 will be the eleventh year in which the government has allowed those councils who provide social care the opportunity to generate an additional “social care precept”. For 2026/27, that amount has been set at a maximum addition of 2%. This sum is set as an increase on the whole council tax base (i.e. including both the general council tax base and the adult social care precept).
- 3.1.10 The government has stated that the additional social care precept should only be used for that purpose. The Council’s Section 151 Officer is required to evidence that the additional council tax has been allocated to adult social care. The Council has been able to demonstrate that a combination of inflation provision and demand for the service are well in excess of funds raised by the social care precept.

Public Health

3.1.11 Public Health is funded by a ring-fenced grant and therefore has no impact on the Council's net budget. In 2026/27, the grant brings four funding streams together with the previous Public Health Grant:

- Drug and Alcohol Treatment and Recovery Improvement Grant (DATRIG) (this includes the Rough Sleeping Drug and Alcohol Treatment grant);
- Individual Placement and Support Grant (IPSG);
- Local Stop Smoking Services and Support Grant (LSSSSG); and
- Swap to Stop scheme.

3.1.12 The core Public Health Grant distribution approach will continue as in previous years, meaning that North Yorkshire will remain one of the lowest funded councils in the country (12th lowest of 153 councils in 2025/26).

3.1.13 The expanded Public Health Grant will be £28.6m in 2026/27, £29.4m in 2027/28 and £30.2m in 2028/29. The comparable figure for 2025/26 is £27.8m and therefore represents an increase of 2.6% next year.

Schools Funding

3.1.14 The Council will continue to receive a specific ring-fenced grant, the Dedicated Schools Grant (DSG), which funds all school-related responsibilities, including delegated budget shares. It is a ringfenced grant and should therefore be treated very similarly to the Housing Revenue Account in that it is not possible to move money freely between DSG and core council funding (the General Fund).

3.1.15 The amount currently allocated for 2026/27 shows an increase in the baseline figure of £38.35m to £687.17m. This is due to the following key factors:

- Additional funding allocated due for the 2026/27 financial year school funding settlement, including the rolling in of grants previously allocated outside of the DSG, of £23.51m.
- The rolling in of grants, previously allocated outside of the DSG to the High Needs Block funding, estimated to be in the order of £5.08m. After accounting for the rolled in grants allocation, the 2026/27 High Needs Block DSG funding allocation has remained 'cash flat' at the 2025/26 funding level.
- An increase in the local authority early years funding rate, including the rolling in of grants previously allocated outside of the DSG, compared to the original 2025/26 DSG rates providing an additional £3.59m.
- Additional early years funding in respect of the government's expansion of free early education and childcare entitlements for children between 9 months and 2 years of working parents. 2026/27 will be the first full financial year of the operation of the expanded entitlements. The additional funding is £15.62m.
- An overall net reduction in the mainstream school pupil population and in the take up of early years funded places for three and four-year olds and two-year-olds of families receiving additional support providing an estimated reduction in funding of £8.94m.

3.1.16 In summary, therefore, the change in DSG (before deductions for Academies and other direct funding of High Needs Places by the Education and Skills Funding Agency) shows:

	£'000
2025/26 base*	648,820
2025/26 High Needs Funding Baseline Adjustment*	-471
Schools, Early Years & Central School Services - NFF funding settlement + Rolled In Grants	26,908
High Needs – Rolled In Grants	5,075
Primary and Secondary schools – population	-7,428
Universal 3 & 4 yr. old numbers	-658
Working parents (3 & 4 yr. olds) numbers	-310
Entitlement for 2-year-olds of families in receipt of additional support	-546
Early Years Free Entitlement Expansion – 2-year-olds of working parents	6,643
Early Years Free Entitlement Expansion – under 2-year-olds of working parents	8,972
Other Early Years Funding	259
Central School Services Historic Commitments Reduction	-94
Sub-total	687,170
High Needs deduction**	-13,084
National Non-Domestic Rates (NNDR) Deduction – ESFA Central Payment Process	-5,237
Total DSG Allocation (after High Needs deduction)	668,849

* Total DSG amounts change throughout the year based on academy conversion, high needs recoupment and import/export adjustments.

**High Needs Recoupment as per the ESFA is currently £13.08m, but the final figure is not confirmed until a later date. NYC internal calculations estimate the figure at £13.62m.

3.1.17 After the deductions for High Needs and NNDR, the DSG figure is revised to £668,849k. The final allocation is dependent on final early years' numbers and academy recoupment and therefore the total DSG will change throughout the financial year.

3.1.18 The forecast cumulative budget deficit on the High Needs budget by 31 March 2026 is c£26m; this position is forecast to continue to escalate for future financial

years if the present demand trend for high needs support continues. Against this background, the North Yorkshire Schools Forum and the Executive approved a request from the local authority to transfer 0.5% (£2.4m) from the Schools Block of the DSG to the High Needs Block for the 2026/27 financial year. Funding mitigations have been implemented to minimise the financial impact of the block transfer on 2026/27 school budgets.

- 3.1.19 As in previous years, the DSG will be recalculated regularly throughout the year to take account of future Academy conversions, finalising High Needs and changes in Early Years numbers. For this reason, **it is recommended that the Executive agrees that the Corporate Director – Children and Young People’s Service, in consultation with the Corporate Director, Resources and Executive Members for CYPS and Finance, are authorised to take the final and any subsequent decisions, as a result of continuing amendments to the DSG, on the allocation of the Schools Budget including High Needs, Early Years and the Central Schools Services Block.**

High Needs

- 3.1.20 The financial pressure associated with the rise in the number of children assessed as requiring an Education, Health and Care Plan (EHCP) has resulted in a projected financial pressure of £9.8m in 2025/26. If confirmed, this will increase the accumulated deficit on High Needs from £16m to c.£26m by March 2026. For 2026/27, the estimated mitigated shortfall in funding is c.£11m. This would increase the accumulated deficit to c.£37m by March 2027.
- 3.1.21 The Department for Education (DfE) have confirmed the temporary suspension of the high needs national funding formula (NFF) for 2026/27 which has previously been used to calculate local authorities’ high needs allocations. Instead, local authorities will receive an allocation based on the 2025/26 allocations – essentially this is a ‘cash flat’ settlement with no increases to recognise cost pressures or demand increases. Previous advice from the DfE to local authorities had been to assume a 3% increase in high needs funding. For North Yorkshire, the ‘cash flat’ settlement effectively adds a further c.£2.5m financial pressure to the 2026/27 budget position.
- 3.1.22 The DfE have also confirmed that planned reforms to the SEND system, delayed from Autumn 2025, are expected to be published in Spring 2026. Alongside those reforms, the government will review the methodology for allocating high needs funding so that it supports the SEND reforms. For a number of years, we have called for the high needs allocation methodology to be reviewed, as: North Yorkshire is lowly funded (per head); the current methodology includes historic funding elements rather than funding need, and; the link between poor per-pupil funding and the size of high needs deficits.
- 3.1.23 For many years, high needs funding for North Yorkshire has been insufficient to meet the statutory obligations arising from legislative reform in 2014. The ‘cash flat’

settlement perpetuates this position into 2026/27. The reforms extended the age range of children and young people supported from 0 to 18 up to 25 years old. It also increased parental expectations about the packages of support that could be delivered through EHCPs. We now have over 6,200 young people with EHCPs compared with around 1,750 statements in 2014. Growth in plans is expected to continue in 2026/27 and beyond.

3.1.24 Any accumulated overspend on the High Needs budget will be required to be repaid from future High Needs Block funding allocations. In 2020, the government introduced a statutory override for a period of three years (up to end of March 2023) that meant that local authority DSG deficits could be separated from their wider accounts. The government initially agreed an extension of the DSG statutory override for a further three years (up to end of March 2026) and then another 2 years until March 2028. The Statutory Instrument (SI): Local Authorities (Capital Finance and Accounting) (England) (Amendment) (No.2) Regulations 2022 came into force in December 2022.

3.1.25 In the Autumn Budget, HM Treasury documents confirmed that:

“Future funding implications will be managed within the overall government DEL envelope, such that the government would not expect local authorities to need to fund future special educational needs costs from general funds, once the Statutory Override ends at the end of 2027/28. The government will set out further details on its plans to support local authorities with historic and accruing deficits and conditions for accessing such support through the Local Government Finance Settlement.”

Further details were not made available in the Local Government Finance Settlement but it is noted that, as yet unknown, conditions will be implemented to access financial support. As such, although the end of the statutory override is cautiously welcomed, the future funding position still retains a high degree of uncertainty regarding accumulated deficits and the mechanics of financial arrangements that may be implemented from April 2028.

3.1.26 The Council has previously sought to provide a matching fund to offset the High Needs budget deficit and it is intended to continue with this approach until more clarity around both the current deficits and future funding for High Needs are published by the government.

3.1.27 We have continued with our High Needs transformation during 2025/26 and have further plans for 2026/27 including mitigations aimed at rolling out a North Yorkshire Ordinarily Available Inclusive Framework, alongside expansion of specialist local provision.

3.1.28 The local authority consulted schools on the transfer of 0.5% funding from the Schools Block to the High Needs Block in recognition of the unprecedented and acute financial pressure on funding SEND services. The North Yorkshire Schools

Forum voted to support the transfer, enabling the continuation of the mitigating actions as well as locality partnership arrangements.

- 3.1.29 The medium-term projections show a sustained increase in the unmitigated financial pressure in the High Needs Block. Work continues to identify additional mitigating actions to ameliorate the financial pressure. However, the unmitigated financial pressure is estimated to be over £100m by March 2029.

Home to School Transport

- 3.1.30 Each financial year results in a different amount of school transport days primarily due to when Easter falls. For 2026/27 and 2028/29 there are a decrease in transport days, but in 2027/28 there is an expected increase of 16 days.
- 3.1.31 During 2025/26 there has been a concerted effort to bring the overall SEN assessment times for children within national guidelines. This has resulted in an estimated annual increase in transport costs for children with EHCPs of c.£1m. Along with the additional budget requirement to fulfil this obligation, there is an anticipated sustained growth in demand in this area.
- 3.1.32 Overall growth of £2.7m has been provided over the MTFS period for this area, £3.3m in respect of SEN growth and a reduction of £0.6m due to an overall reduction in transport days.

Child Placement

- 3.1.33 Both the cost and the demand for placements for children in our care has seen a significant increase over the past few years with a significant pressure arising during 2025/26. The number of children in care as at December 2025 is 591, which compares with 561 in March 2025. There has been a significant increase in the cost of residential care placements for young people with multiple vulnerabilities. The increase in costs in securing provision has been driven by a combination of factors including lack of supply, provider failure and high staff ratios in order to safely meet needs. Whole-system work is being undertaken to manage demand underpinned by our practice approach, and to explore options around in-house residential provision. These will be underpinned by supporting actions around workforce and funding. Whilst some savings have been included in the MTFS in 2027/28 and 2028/29 linked with anticipated reductions in demand, longer-term cost benefits arising from developments in provision will require a robust business case approach. To meet the immediate financial pressure of very high cost placements in 2026/27, provision of up to £15m has been included in the Budget.

Children's Social Care – Additional Social Worker Capacity

- 3.1.34 During 2025/26 there have been sustained increases in referrals to Children's Social Care with subsequent increases in the number of Children in Need and Child Protection Cases. As outlined in **paragraph 3.1.33**, there has also been an increase in the number of children in our care. Additional social worker capacity – with some additional team management and Independent Reviewing Officer (IRO)

capacity is required to ensure that caseloads remain manageable, supporting a workforce retention strategy. Caseload management will be kept under review with the aim of reducing this additional capacity – linked with an anticipated reduction in demand - during 2027/28 and 2028/29.

Grant funding changes

3.1.35 As part of the provisional Local Government Settlement, the government has proposed consolidating a number of former grant funding streams. The Supporting Families element of the Children and Families Grant will now be included within a new Children, Families and Youth Grant also incorporating the former Prevention Grant and new funding to meet obligations arising from the Families First Partnership social care reform agenda. There will also likely be new obligations to deliver the reforms and draft conditions of funding have been published alongside the provisional settlement. The Holiday Activities and Food programme and Pupil Premium Plus post-16 grant funding streams have also been included within the new Children, Families and Youth Grant albeit as ringfenced elements. A number of former social care grant funding streams previously included within the Children and Families Grant relating to Virtual School, Supported Accommodation, Leaving Care, Staying Put and Personal Advisors are proposed within the provisional settlement to be mainstreamed within the Revenue Support Grant.

Educational Psychologists

3.1.36 As part of SEN statutory assessment processes, it is a requirement to have advice from an Educational Psychologist before an EHCP can be finalised. With increased demand for EHCPs, ensuring appropriate Educational Psychologist capacity has been a challenge due in part to a national shortage of qualified Educational Psychologists. Following a period of use of agency workers to fulfil the statutory assessment requirement, management action has been focussed on building in-house capacity both to meet the statutory requirement around SEN assessment but also to provide sufficient capacity to ensure early intervention in this area to support schools to support children locally. The cost of this increased capacity is around £1.4m.

Community Development

3.1.37 The Community Development directorate is facing several cost pressures at the Harrogate Convention Centre in relation to the delivery of the catering function (cost of provisions, staffing and systems), higher staffing costs as a result of weekend working allowances, and uplifts in operational costs, both business rates and security costs.

Environment

3.1.38 Markets are facing pressures in achieving income budgets in part due to income budgets that were set pre-LGR not being achieved. Along with, post Covid-19 pandemic, several market traders did not return and volumes of market traders

have been difficult to re-attract. The markets environment remains challenging due to competition and changing shopping habits, including on-line retailers.

3.1.39 Post-LGR there are shortfalls in salary budgets across Bereavement Services, Regulatory Services and Sustainability – budget growth is needed to support the structures that are in place and that are required to provide the necessary levels of service along with a strategy to maximise the use of available grant funding.

3.1.40 Following the judgment in the Whitby Harbour court case, the costs and income associated with any activities undertaken on 'Harbour land' need to be allocated to separate ringfenced accounts for each of Scarborough and Whitby Harbours. Whilst this includes the net budget previously attributed to Harbours, it also includes budget relating to other services that were not previously allocated to the Harbours – the main area impacted is car parking, where the income and cost associated with a number of car parks now needs to be ringfenced to the Harbours. The car parking element of budget transfer is £1,250k and £250k relates to property income so the overall impact is a cost to the General Fund of £1,500k, which will now be included in the budget as transfers to the Scarborough and Whitby Harbour Reserves.

Resources and Central Services

3.1.41 A number of growth/pressures have been included in the budget to reflect on-going work to align services and undertake critical developments. These include:

- Election costs (a further £100k in 2026/27 in addition to the £1,400k included in the previous MTFS) to reflect the latest estimated cycle costs of the Council's elections;
- Removal of a historic rental income budget for a property now occupied by NYC (£70k p.a.);
- Addressing a historic budget shortfall within HR (£103k p.a.);
- Development of the Technology Strategy will cost a further £350k p.a; and
- Legal Services to reflect the estimated cost of supporting Children and Young People's Service with Childcare Deprivation of Liberty cases (£190k p.a.).

3.1.42 The proposed service budgets for 2026/27 are set out in **Appendix C**.

4.0 CORPORATE FINANCIAL ISSUES

4.1 The following sections consider the key assumptions within the MTFS and their impact on the Council's financial position over the next three years.

4.2 LOCAL GOVERNMENT FUNDING REFORM

4.2.1 The government launched a major consultation on 20 June 2025 on their proposals for significant changes to the way that local government is funded ("Fair Funding 2.0"). The changes consisted of three key elements:

i) New relative needs formulas (RNFs) – these calculate, in a formulaic way, the relative levels of need in the key areas of local government services for each individual council. The new formulas were reduced in number from the preceding system (15 formulas down to nine) and there were major changes to the data and calculations used to arrive at the allocations, in particular a significantly higher role for ‘deprivation’ in the formulas. The results of these are then weighted through a series of Area Cost Adjustments (ACAs) which in theory adjust for the costs of provision in different areas of the country.

ii) Resources Adjustment – After identifying ‘need’ through the RNF process, the government then adjusts this for the ability of the individual councils to fund this through their own council tax payers. In the new system they offset 100% of the council’s tax raising ability (based on the actual council tax base multiplied by a notional Band D council tax). This has major redistributive impacts between different local authorities and particularly disadvantages councils, like North Yorkshire, with relatively higher tax bases.

iii) Business Rates Reset – This involves, in effect, removing from individual local authorities all the accumulated growth in business rates (over the original baseline levels) and adding this back into the general local government funding pot for distribution through the RNF process. The business rates retention system that was introduced from 2013 was predicated on the regular resetting of the baseline figures. However, in practice, this never happened so substantial growth has accumulated at individual councils leading to significant redistributive impacts.

4.2.2. The consultation documentation did not include any figures showing the impact of these proposals for individual local authorities which significantly hindered effective financial planning for these changes. The Council’s own analysis, however, did indicate a number of areas of concern which were highlighted with government both through the consultation response and through specific lobbying including by Members, officers, local MPs and representative bodies.

4.2.3 The Council has always supported the principle of fair funding, through objective approaches to identifying relative need to allocate government funding, and there are some positive aspects to the changes including a better approach to identifying need for adult social care and a specific formula for the high costs of home to school transport.

4.2.4 However, our concern with the final scheme is it doesn’t adequately reflect the costs of service delivery in very rural areas. Even the limited proposals in the consultation to include a ‘remoteness’ element in the Area Cost Adjustments were watered down and in the final scheme are now only applied in the case of adult social care. This is particularly challenging given the loss of Rural Services Delivery Grant which was worth over £14m to the Council. In addition ‘deprivation’, as measured by the Index of Multiple Deprivation, is strongly represented in the formulas with little evidence for its weighting.

4.2.5 Finally, a number of existing approaches have been discontinued which were particularly relevant for North Yorkshire including a weighting for winter road maintenance and separate formulas for coastal protection and flood alleviation. North Yorkshire previously attracted the second highest allocation in the country for flooding. The latter two have been subsumed within the Foundation Formula which is now driven only by population weighted for deprivation.

4.3 LOCAL GOVERNMENT FINANCE SETTLEMENT

4.3.1 The 2026/27 Provisional Local Government Finance Settlement was announced by the Ministry of Housing, Communities & Local Government (MHCLG) on 17 December 2025 with the final settlement expected in early February 2026. This settlement is based on the new Fair Funding 2.0 approach outlined in **section 4.2** above and represents the most significant redistribution of funding for the last 25 years. The key headlines for NYC were as follows:

- The settlement now covers three years. This will be very helpful for future planning but it has been disappointing, given the major funding changes, that council level figures were not made available until the settlement date. Furthermore, despite the very significant changes, MHCLG have not released details of the new formula calculations at individual council level to allow even basic checking of accuracy etc.
- The Government confirmed that local authorities will be allowed to raise basic council tax by up to 2.99% in 2026/27 before triggering a referendum.
- The ability to levy an adult social care (ASC) precept has been further extended. Authorities can apply a precept of up to 2%.
- MHCLG project that the overall core spending power (CSP) for North Yorkshire Council will increase by £101m (14.0%) over the three years of the settlement. It is important to note that this additional funding comes *entirely* from assumed (maximum) increases in council tax in each of the financial years. In fact council tax accounts for 111% of the increase in CSP because direct government funding has fallen. In addition MHCLG have inexplicably used a rolling average of past increases in the council tax base to predict future growth without adjusting for the one-off impact of introducing the second homes premium. This has significantly exaggerated the ability of the Council to raise future revenue (by an estimated £15m using an average which excludes this one-off adjustment) and therefore gives an overly positive view of overall funding.
- Direct government funding in CSP is predicted to fall in *cash* terms by £11.4m. (In real terms this is the equivalent to a loss of £30m at projected inflation rates over the settlement period). This is even after a further injection of national funding for social care and some specific grants. If we adjust for these it implies

that the new Fair Funding 2.0 arrangements in isolation have reduced core funding to North Yorkshire Council by £19.6m in cash terms.

- In order to simplify funding streams, the government has consolidated a number of grants as well as rolling some grants directly into Revenue Support Grant (RSG). Overall the four consolidated grants: Homelessness, Rough Sleeping and Domestic Abuse grant; Public Health grant; the Crisis and Resilience Fund and the Children, Families & Youth grant show a net increase over the MTFS period of £4.2m. Of this, £2.3m relates to Public Health grant which is specifically ringfenced and of the remaining £1.9m this will include new burdens so at this stage the MTFS assumes a net neutral position on these grants.
- In 2025/26 the government introduced the Recovery Grant which was paid to a group of councils with “greater need and demand for services” using deprivation as a proxy for this. It was assumed this was a one-off ahead of the new Fair Funding arrangements which are supposed to reflect demand and need issues. However, the government has chosen to continue paying it for at least the three years of the settlement and it is still based on the measure used in 2025/26 despite revisions to the deprivation parameters. This has removed £600m from the general funding total for councils. North Yorkshire Council does not receive any of this funding.

4.3.2 It is envisaged, as in previous years, that there will be little or no difference between the final and provisional settlements. However, there remains the possibility of late adjustments. It is therefore **recommended that any difference in overall funding is merely reflected in a transfer to / from the Strategic Capacity Unallocated Reserve so long as the value is no greater than £7.5m in 2026/27.**

Extended Producer Responsibility (EPR) for Packaging

- 4.3.3 The government introduced the EPR scheme in 2025/26 where some organisations and businesses will have to pay a fee for the packaging they supply to, or import into, the UK market. This funding will be largely transferred to local authorities.
- 4.3.4 For 2025/26, as the first year of operation, the Treasury guaranteed the initial allocations of funding but for future years the totals will be dependent on the ability of PackUK to collect the relevant fees and on activity levels (and given the scheme is designed to incentivise more efficient packaging, we would assume that this income would decline over time). There also remains a significant degree of uncertainty about how prescriptive any guidelines on spend from this grant will be and what likely additional spend/investment may be required. On this basis we have taken a relatively prudent view with 50% of the grant (less any new direct costs) used to offset existing relevant waste spend and the balance transferred to a reserve against possible future investment. This approach will be reviewed as the schemes and guidance develop.

	2025/26 £m	2026/27 £m	2027/28 £m	2028/29 £m
Estimated EPR income	(18.5)	(18.9)	(16.5)	(15.1)
Forecast spend	16.7	18.1	21.0	26.3
Budget already in base	15.5	16.0	16.5	17.1
Effective cash balance	17.3	16.8	12.1	6.0
50% to support existing spend		8.4	6.3	3.0

4.4 COUNCIL TAX

Tax Base

- 4.4.1 The Tax Base figure for North Yorkshire for 2026/27 is 257,552.26. This represents an increase in tax base against the current year of 1.08%. Given the current economic situation, the future growth rate for the tax base has been assumed at 1% for the remainder of the MTFS cycle. At this stage no presumption has been made that the government's ambitious new housing targets will be achieved. In any case this would take several years to be realised (if successful).

Collection Fund Surplus

- 4.4.2 All monies collected from council tax are paid into the collection fund. The Council collects monies on behalf of itself, the York and North Yorkshire Mayor (for Police and Fire Services) and local Town and Parish Councils.
- 4.4.3. Very significant sums pass through the collection fund annually, a process which results in a one-off surplus or deficit on the fund at the 31 March as the monies billed and collected inevitably vary from those estimated.
- 4.4.4 At the time of the report to Executive, the latest collection fund position had not been finalised but this has now been confirmed. For Council Tax there is an estimated in-year surplus of £4,836k and a final 24-25 outturn surplus of £1,099k. After transfers to the York and North Yorkshire Combined Authority for police and the fire and rescue authority this leaves a net surplus of £4,885k for North Yorkshire Council. On Business Rates for the Council there is a net 24-25 deficit of £663k and an in-year surplus of £339k. In line with the reserves policy, any surplus or deficit will be transferred to the equalisation reserve and will therefore have no direct impact on the budget position reported above (**paragraph 2.5**).

Band D Charge

- 4.4.5 The provisional settlement confirmed the maximum allowable increase in the basic council tax rate (before triggering a referendum of residents) as 2.99%. In addition, the government extended the option to levy a special precept for adult social care

(ASC) of up to 2%. In light of the provisional Local Government Finance Settlement including the net cash loss of £11m in direct government funding, the exceptionally difficult financial environment for local government in general and the pressures outlined above, an increase of 4.99% is proposed (2.99% general council tax and 2% for adult social care precept). Over the last decade, council tax has proven to be the most important source of council funding and once in the base it is secure unlike government grant and business rates. Conversely, if it is not secured in the base then it is permanently lost as it is not possible to re-visit previous year's council tax resolutions.

4.4.6 A 4.99% increase in 2026/27 would give an average rise in Band D council tax of £96.78 per annum (or £8.07 per month). The calculation is set out at **Appendix D** and would result in a Band D level of £2,036.32 in 2026/27.

4.4.7 Based on the Tax Base assumptions at **paragraph 4.4.1** and applying a 4.99% increase in the Band D charge, council tax income is forecast to rise to £524.5m in 2026/27 (including an additional £10.7m for adult social care).

Alternatives

4.4.8 The alternatives to the recommended 4.99% aggregate increase in council tax (i.e. 2.99% for general council tax plus 2% for adult social care precept) in 2026/27 would be to:

- i) set the aggregate council tax increase at somewhere between 0% and 4.99% - each additional or lesser 1% equates to + / - £4.9M. Any unused element of the Social Care Precept would not be available to be applied in the Budget for 2027/28;
- ii) increase the aggregate council tax increase at more than the 4.99% referendum trigger which would require planning a second Budget and incur the costs of undertaking a referendum (estimated to be £1.5m unless combined with an existing election) by no later than the first Thursday in May of the year concerned).

Proposed Council Tax 2026/27

4.4.9 In accordance with the proposed MTFs and 2026/27 Revenue Budget, the following Council Tax Requirement and Band D Council Tax Charge are proposed. More detail, including other Council Tax Bands, is provided in **Appendix D**. A formal Council Tax Resolution Report will accompany this Budget report at Full Council.

COUNCIL TAX 2026/27	
	4.99%
Council Tax Requirement	£ 524,458,818.08
Tax Base (equivalent number of Band D properties)	257,552.26
Basic Amount of Council Tax per Band D property	£ 2,036.32
Increase over 2025/26 (£1,939.54 excluding special expenses)	
£ increase	£ 96.78
% increase	4.99%
Of which:	
Council Tax (2.99%)	£57.99
Adult Social Care Precept (2.00%)	£38.79

4.4.10 From the total council tax requirement in 2026/27, £443.9m relates to the basic amount of council tax and £80.6m to the adult social care precept.

Council Tax Premiums on Second Homes

4.4.11 At its meeting on 21 February 2024, the Council confirmed its decision to apply a 100% premium to all dwellings that are unoccupied but substantially furnished (second homes) with effect from 1 April 2025. The Council has fully implemented the provisions of the Council Tax (Prescribed Classes of Dwellings and Consequential Amendments) (England) Regulations 2024, which prescribe the mandatory exceptions to the premium, as laid out in those Regulations. The Council has also adhered to the statutory GOV.UK guidance issued on 1 November 2024, ensuring full compliance with both legal and practical requirements. All required exceptions are detailed in the North Yorkshire Council Tax Second Homes Premiums Policy 2026, a copy of which is provided in **Appendix L**, and no additional discretionary exceptions have been introduced.

4.4.12

Council Tax Reduction Scheme 2026/27

4.4.12 The Local Government Finance Act 2012 places a requirement that each year the billing authority must consider whether to revise its Council Tax Reduction Scheme. As billing authority, the Council must adopt a Council Tax Reduction Scheme for working age claimants, for the financial year 2026/27 (the scheme for Pension Age Applicants is set by Central Government).

4.4.13 The scheme has been successful over 2025/26 and continues to provide support to the most vulnerable residents of North Yorkshire alongside other support provided through the Household Support Fund, North Yorkshire Local Assistance Fund and Income Maximisation Team. It is recommended therefore that the Council Tax

Reduction Scheme for 2026/27 remains unchanged from the scheme operating in 2025/26. The proposed Council Tax Reduction Scheme 2026/27 is attached at **Appendix M**.

4.4.14 The Council Tax Reduction Scheme is estimated to cost approximately £40,966k in the 2025/26 financial year which is borne by the Collection Fund. Costs are shared between the Council and the Major Precepting Authority in the following proportions:

- North Yorkshire Council (82%)
- York and North Yorkshire Mayoral Authority (18%)

This estimated cost is 1.13% higher than the cost of the scheme in 2024/25. This is accounted for by the impact of the annual council tax increase, the income band increase and marginal net changes in caseload profile. For 2026/27 the total cost would be dependent on similar factors but if, for example, council tax was to be increased to the maximum level of the referendum limit (4.99%), it is estimated that the Council Tax Reduction Scheme for 2026/27 would cost approximately £43,019k.

4.4.15 Due to receiving late notification of recent legislative changes, it has not been possible to include these in the 2026/27 scheme as there is insufficient time to undertake the required consultation and fully assess the financial impact. A detailed financial modelling exercise will be undertaken during April/May 2026 to inform any potential amendments to the scheme for 2027/28. In the interim, residents impacted by these late legislative changes will be considered under the Council's exceptional hardship scheme to ensure the necessary support for those in greatest financial need.

4.5 KEY SPENDING ASSUMPTIONS

Inflation

4.5.1 The last twelve months have seen the general rate of inflation (CPI) exceed the Office of Budgetary Responsibility (OBR) projections with CPI for 2025 averaging 3.59% between April and November.

4.5.2 Inflation has been applied consistently across most budget heads and a general rate of 3.30% has been used based on the OBR forecast for the Consumer Price Index for 2026/27. This national index does not necessarily reflect the local price pressures faced by local government, but it is regarded as a reasonable general indicator.

4.5.3 Inflation provision has been reviewed and applied according to need on other more specific budget heads. This includes Highways (3.40%) and Children and Adult Social Care (up to 6.50%).

Fees and Charges

- 4.5.4 Following the adoption of the Fees and Charges Strategy, which was approved by Executive in November 2022, income budgets have been reviewed and updated in accordance with the strategy. Given the challenging financial environment and recent cost rises, a minimum inflationary increase of 3.40% is proposed for 2026/27 budget setting. The default charging policy is full cost recovery.
- 4.5.5 It should be noted that harmonisation of fees and charges continues – as a general approach fees and charges will be considered as services are reviewed but all will take into account the default inflationary increase in income overall unless expressly set out in this report.

Pay and the Living Wage

- 4.5.6 Pay award assumptions are included within the MTFS at 4% for 2026/27, 3% thereafter. It should be noted that the way in which pay awards are distributed may, again, be more complicated so 4% should not be seen as a headline pay award rate.
- 4.5.7 The government have confirmed the National Living Wage (NLW) will rise from £12.21 to £12.71 per hour from 1st April 2026, as recommended by the Low Pay Commission. For local government, the National Joint Council also recommended the deletion of spinal column point 2 with effect from 1st April 2026. It has been assumed that the impact for NYC employees will be met from the 4% pay award assumption included in the MTFS.

4.6 RESERVES AND BALANCES

- 4.6.1 The Council uses reserves to manage spending and savings delivery over the longer term. During 2025/26 following collation and challenge of the various legacy council reserves, further reviews of reserve balances have been undertaken to ensure earmarked reserves are still required for the purposes originally established, that they are in line with the Council's priorities, that spending plans are in place and that balances are sufficient to cover the necessary costs. Reserves are crucial to sustainable financial management but money set aside must be appropriate to the risks facing the organisation and must support delivery of corporate objectives.
- 4.6.2 During 2025/26 a number of reserves have been closed, with funds reallocated to specific priorities or to strategic capacity – this includes transfers from the Strategic Capacity Reserve into the harbour reserves for both Whitby (£18.3m) and Scarborough (£3.4m) following the court judgment. Annual reviews will continue as the Council's priorities are refined, financial pressures are further clarified in light of the new Local Government Finance Settlement, and services continue to be reviewed as part of the transformation programme.
- 4.6.3 In broad terms however, the following categories of reserve, with **forecast opening balances at 1 April 2026**, are:

- **Earmarked – Unrestricted £479m** – these reserves help to manage financial risk, commitments and support improvement and investment within service directorates. £184m is earmarked as **‘Strategic Capacity’ (net of MTFS Shortfall, and current committed investments, this reduces to £47.9m by the end of this MTFS)**; £19.9m remains earmarked for local government reorganisation (of which £9m is uncommitted); £11m is categorised as ‘Business Rates and Council Tax Equalisation Reserves’ which contain funds to equalise annual movements in business rates income; and £22m is earmarked for insurance;
- **Earmarked - Restricted £98m** - some reserves are restricted in use due to legislative requirements or specific legal/funding agreements – including the ring-fenced Housing Revenue Account reserves (£14.9m); and statutory harbours reserves (£21.3m);
- **Unallocated £33m** forecast at 1 April 2026, which **is held as General Fund Working Balances**. The General Fund Working Balance is the Council’s funding of last resort. It provides the contingency to manage risk across the Council and is subject to a proposed minimum 5% policy requirement. Balances above this minimum level are released to the Strategic Capacity Reserve.

4.6.4 A summary schedule of reserves is set out at **Appendix E** along with their planned movements based on current spending plans and the proposed Budget / MTFS. **The Strategic Capacity Reserve is a key reserve for managing risk within the Revenue Budget and providing resources for investment. Following the transfer to Harbours reserves (para 4.6.2 above), by the end of the MTFS, allowing for projected revenue budget shortfalls and current committed investments, £47.9m remains available.**

4.6.5 Enabling sufficient financial capacity to support an expanded capital programme, whilst ensuring a balanced and sustainable revenue budget, is a key challenge for the Council over the medium to longer term. Inevitably investment decisions will be limited to funding available and subject to prioritisation but in order to continue building some capacity, the MTFS assumes that the additional element of business rates we can retain under the renewables section of the Business Rates Retention Scheme is earmarked for investment. Ultimately (also subject to the local taxation reserves policy), it is assumed that these earmarked resources will be contained within the Strategic Capacity Reserve.

4.6.6 **Appendix F** sets out the proposed reserve policy and also includes a set of “good practice rules”.

4.7 FINANCIAL OUTLOOK TO 2028/29

4.7.1 The MTFS included in this report includes up to 2028/29 in full. It is predicated upon the three year settlement provided by the government in the Local Government Finance Settlement in the context of the Spending Review. As identified elsewhere in this report there remain a number of areas which remain uncertain and await

further clarity from government – SEND reform; fair pay for care; and extended producer responsibility and Council obligations.

- 4.7.2 The Council has not fared well under the new funding arrangements (Fair Funding 2.0). The focus on deprivation as a key funding factor at the expense of rurality means that it is unlikely that this Council will see any imminent upsides in funding should there be any significant boost for local government. The state of the public finances are such that this is unlikely in any case, particularly when SEND is expected to cost circa £5bn nationally to sort the historic deficits alone. One of the assumptions underpinning Fair Funding 2.0 is that those councils with higher tax bases (principally county areas) are able to generate their own funds and financial headroom to deal with financial challenges. It is therefore suggested that new financial pressures are likely to need to be addressed locally.
- 4.7.3 Despite the losses of the Rural Services Delivery Grant and Fair Funding 2.0, this Council remains in a reasonable position compared to many others. This is largely due to the savings that have been possible following unitarisation. This Budget / MTFS report continues to “cash-in” some of the key unitarisation savings but recognises the diminishing returns and the need to push further transformational savings in the next phase (over the next 3 years or so). As ever, the Council is best served in pursuing its own savings programme rather than simply reacting to external events so it is prepared.
- 4.7.4 This year’s proposed Budget relies upon reserves to ensure a balanced position. The MTFS as set out in this report assumes that the funding gap will again be supported by the use of one-off reserves pending the implementation of the savings identified in this report and development of the next stage of a comprehensive savings programme. In the meantime, **paragraph 2.5** illustrates that £17m of reserves are needed to balance the Budget in 2026/27 and this could rise to £25m by the end of 2028/29 should no further savings be forthcoming.
- 4.7.5 Funding of £59m is forecast to be required to support the Revenue Budget over the MTFS period. Based upon estimated movements on the Strategic Capacity Unallocated Reserve over the next 3 years, this would leave £47.9m potentially available to continue to provide revenue support and/or funds available for capital investment. With a recurring deficit of £25m by 2028/29, without corrective action, this Reserve would be fully depleted in less than a further two years.

4.8 SAVINGS

Savings Programme

- 4.8.1 This year’s Budget / MTFS includes:
- Continuation of core savings proposals where they extend into 2026/27 and beyond;
 - New savings that have been generated in the latest round of “savings challenge sessions”; and

- Further emerging and developing thinking relating to savings from the key strands of the Council's Transformation Programme. Many of the “stretch savings” have now been mainstreamed and proposed as specific savings proposals.

4.8.2 The production of the Budget for 2026/27 and the MTFS for subsequent years has again been produced through the implementation of the LGR Transformation Programme and a review of savings opportunities across the whole Council. This has included multiple challenge sessions with all Directors, Assistant Directors as well as with relevant Executive Members.

4.8.3 Members have been kept abreast of savings planned and delivered as a consequence of unitarisation. The table below demonstrates the savings proposals in total since vesting day and over the period of the Budget and MTFS and specifically identifies those that accrue from unitarisation. It should be noted that this total is now at the top-end of the business case estimates as provided by both competing bids in the case for unitarisation.

LGR Related Savings	£	£	
Commissioning – LGR	3,926,000		
Democracy – LGR	373,300		
Income – LGR	12,820,000		
Procurement	12,551,000		
Property	2,696,000		
Service Synergy	22,065,100		
Support Services	11,043,200		
Technology Led – LGR	2,439,000		
		67,913,600	58%
Non-LGR Savings			
Commissioning	18,454,000		
Income	9,539,000		
Policy	2,431,800		
Service Synergy - Highways / HNY	2,080,000		
Technology Led	968,000		
Staffing	10,451,300		
Non LGR NNDR	4,000,000		
Non LGR Other	860,000		
		48,784,100	42%
		116,697,700	

4.8.4 Further integration work is still being pursued as part of the on-going development of LGR but this is being progressed in line with priorities recognising that there are finite resources and a need to sequence change, especially in terms of systems. Further savings are likely and further pump-priming may be required to top-up the LGR Reserve that was created. As described elsewhere, however, it should be

noted that the savings arising from structural reform are now much reduced and the savings now need to focus on larger, more ambitious and more complex change programmes.

4.8.5 There are a number of ambitious key themes that now feature as the next iteration of the Transformation Programme. These areas include:-

1. Customer Strategy – a focus on the customer end-to-end experience should identify areas of poorer performance and opportunities to reduce inefficiency. Such an approach would be multi-channel (i.e. digital, telephone, email and physical) and builds upon the introduction of the new telephony and customer relations management systems that is currently being implemented.
2. The “Way We Will Work” Programme – reviewing how staff work across the Council to deliver services including HR policies and practice, property, technology and the working environment. A key element of this will also be how the Council uses artificial intelligence as part of an intelligent self-serve approach to support services. It is anticipated that this will improve how managers and staff access the support they need and will provide the ability to reduce costs further. More detailed work is required before this can be committed to the savings programme with estimated savings but it is expected to be in the region of several £ms.
3. Demand Management – a large financial pressure for the Council relates to demand for people-related services notably children’s services, adults social care, housing and homelessness and SEND. This programme will be looking at further interventions to divert and reduce demand and then to deliver better value solutions to meet need, noting that the best outcomes for people are ones that help to maintain independence and are also better value for money. This area will build upon the unique benefits of LGR but will also require working with partners and a high degree of research and development in order to test new approaches.

Pension Contributions

4.8.6 The triennial valuation has been undertaken for the North Yorkshire Pension Fund and the results have recently been provided. The Fund has maintained a position of over 100% funding and it has therefore been possible to provide a rate reduction for future service contributions. The rate charged against pay has reduced from 18.1% to 15.1% and this equates to a reduction of circa £8.6m which has been factored into the base for 2026/27 and onwards. This remains a “prudent” reduction as the actuarial valuation is calculated with a series of factors that provide for risk.

4.8.7 The table below sets out the new proposed savings for the Council as set out in this report (i.e. it does not include those savings proposals which were already set out in last year’s report).

Directorate Savings	26/27 £000	27/28 £000	28/29 £000	Total £000
Resources and Central Services*	11,189	323	0	11,512
Community Development	2,974	743	254	3,971
Children and Young People	1,797	1,038	850	3,685
Environment	3,992	786	540	5,318
Health and Adult Services	3,690	624	0	4,314
Total	23,642	3,514	1,644	28,800

*Includes Corporate savings

4.8.8 Pre-approved savings included in previous Budget / MTFS reports can be viewed in **Appendix B2**.

4.9 INVESTMENTS

Property Maintenance

4.9.1 Last year's Budget included a one-off sum of £5m to meet exceptional demand for reactive maintenance, largely as a result of historical under-funding for many of the former district council assets. This sum has been eroded very quickly and demand remains high. There are a significant number of properties that have been identified as needing urgent attention and the current repairs and maintenance budget is insufficient. To that end, a further one-off sum of £5m is proposed to supplement the property maintenance budget in 2026/27. This will be used in conjunction with the further development of an asset prioritisation and rationalisation programme.

5.0 REVENUE BUDGET POSITION IN 2026/27

5.1 A summary of the 2026/27 revenue service budget set out below with further detail (including initial forecast MTFS assumptions through to 2028/29 in **Appendix G**).

REVENUE BUDGET AT DIRECTORATE LEVEL			
BUDGET REQUIREMENT	2025/26 Budget / MTFS £ '000	Changes	2026/27 Budget / MTFS £ '000
Directorate Net Budgets			
Environment	116,834	(9,953)	106,881
Children & Young People's Services	129,689	22,335	152,024
Community Development	35,317	(971)	34,346
Health and Adult Services	283,225	13,171	296,396
Resources and Central Services	158,226	5,913	164,138
Corporate Miscellaneous	22,887	8,148	31,034
Net Expenditure	746,178	38,642	784,820

5.2 The 2026/27 services revenue budget is balanced by a contribution from reserves, as detailed in **paragraph 2.5**.

- 5.3 An analysis of the 2026/27 Revenue Budget at Directorate level is attached at **Appendix C**.

6.0 CONSULTATION

Partners

- 6.1 Consultation has continued on a range of fronts with the public, partners, businesses and communities as part of normal business. This has been supplemented by the specific budget consultation exercise/s.

Health partners – The Humber and North Yorkshire Health and Care Partnership and the North Yorkshire Place Board, chaired by the Council's Chief Executive, have provided further platforms for the Council and health partners to work together on areas of common interest and to explore opportunities for enhanced collaboration in communities.

Business – significant engagement has taken place with business sector as part of a range of capital projects designed to help regeneration. This is in addition to working with the Combined Authority and related business engagement fora.

Voluntary & Community Sector (VCS) – further engagement has taken place with the sector as part of the Council's approach to community support. The Stronger Communities Programme continue to have a mature and well established network of relations with the sector which will continue to help shape priorities and plans and the sector is seen as a key asset for the county.

Town and Parish Councils – engagement has continued with Town and Parish Councils building upon the earlier areas of engagement relating to LGR, culminating in the agreement of a Parish Charter. Pilots have been launched and some "double-devolution" deals have now been progressed. These will help to shape future direction.

General Public

- 6.2 Let's Talk Money was launched on 10 November 2025 and ran until 21 December 2025. The survey included questions to understand people's priorities, council spending and increases to council tax. The survey was hosted on 'SNAP', our digital engagement platform. The work was supported by a marketing campaign directing people to the platform, and paper surveys were available from Council offices, libraries and on request. Easy read and large print versions of the questionnaire were also produced.
- 6.3 2,767 valid responses to the survey were received. Responses were received from people who live and work within all Area Committees (ACs) across North Yorkshire, although people from Skipton and Ripon are underrepresented in the responses. Younger age groups are also underrepresented while older age groups are overrepresented.

- 6.4 The survey asked people how important the Council's priorities are to them, and nearly all the priorities are rated as very important or important by at least half the people responding, with people most likely to say health and wellbeing is very important or important (82%), followed by the local economy (79%), education (78%), and social care support (71%).
- 6.5 The survey provided details of the Council's current spending of nearly £1.3 billion on a range of services and asked people how important these Council services are to them when considering how the Council manages its budget. The five Council services most rated as very important or important in the survey account for 59% of the Council's budget and they were:
- Highways and transportation – rated as very important or important in 87% of responses (and accounts for 9% of the budget)
 - Education – 81% rated this as very important or important (6% of the budget)
 - Waste and environment – 78% rated this as very important or important (7% of the budget).
 - Children's social care - 76% also say this very important or important (5% of the budget)
 - Adult social care – 75% say this is very important or important (33% of the budget)
- 6.6 People were asked how much they would be willing to increase council tax by to help deliver critical services across North Yorkshire on a scale of 0% to 10+%. More than three-quarters (77%) of people say they would support an increase in council tax to do this. Some 15% of responses would be willing to pay a 1% increase and 17% would pay 2%. A further 19% would pay 3% or 4% and 26% would pay an increase of 5% or more. However, 23% would not support an increase of any amount.
- 6.7 In addition, people were asked how much extra they would be willing to pay to fund the demand for adult social care services across North Yorkshire on a scale of 0% to 5+%. Nearly half (45%) of responses would be willing to pay a 1% or 2% increase in council tax to fund adult social care services. A further 14% would support a 3 or 4% increase and 11% would pay an increase of 5% or more. However, 31% would not support an increase of any amount.
- 6.8 Further detail, including feedback on comments received, can be found in **Appendix H.**

Members Involvement

- 6.9 A number of Member's Seminars have been carried out (or are due to be) during the year to include the Budget and MTFS in the run up to consideration of the Budget at Full Council on 13 February 2026. These include: -
- 3 December 2025 Update on Autumn Statement and latest projected Revenue Budget position followed by sessions to discuss directorate financial issues

7 January 2026	Update on Budget / MTFS including Provisional Local Government Finance Settlement
12 – 29 Jan 2026	Updates at all 6 Area Committees with discussion on possible local financial impacts
4 February 2026	Update on Budget / MTFS following the Executive recommendations from 20 January 2026

Overview and Scrutiny and the Budget / MTFS

- 6.10 The work of the Executive is monitored by the Council's six thematic overview and scrutiny committees, which can check the rationale for recent decisions, advise on policy development and review service performance. They can also call the Executive to account where it is felt that their decisions have not been as effective as they should be. It is a statutory requirement for all local authorities operating executive arrangements to have a scrutiny function.
- 6.11 The Council's six overview and scrutiny committees are: Care and Independence; Children and Families; Corporate and Partnerships; Transport, Economy, Environment and Enterprise; Housing and Leisure; and Scrutiny of Health. The work of the scrutiny committees is co-ordinated by Scrutiny Board. In addition, there are also the following committees that take on a scrutiny-like role: the Police, Fire and Crime Panel and the Health and Wellbeing Board.
- 6.12 The scrutiny of the budgets for Children and Young People's Services and Health and Adult Services is now well established and was undertaken throughout 2025.

Care and Independence Overview and Scrutiny Committee

- 6.13 Some of the areas that the committee has reviewed that have a significant budgetary implication are as below:
- Financial pressures and the departmental budget position, including: the increasing demand for services; the impact of inflation; and care market costs and interventions;
 - The Local Account for North Yorkshire Health and Adult Services;
 - The new procurement framework for Extra Care/Supported Housing;
 - Complex Care – Update on the delivery of the 'Team around the person' model and multiple disadvantage offer;
 - ASC Market Transformation – Update on care market development, commissioning and labour market;
 - Hospital discharges and the associated cost pressures and demand issues.

Children and Families Overview and Scrutiny Committee

6.14 Some of the areas that the committee has reviewed that have a significant budgetary implication are as below:

- Children and Young People's Service financial position, including the financial position of schools, and the increasing demand for services, especially SEND support;
- The financial implications if the Council agrees to formally recognise care experience young people as an equality characteristic;
- The financial implications associated with the revised home to school transport policy;
- The financial implications for the Council in anticipation of the Children's Wellbeing and Schools Bill.

Corporate and Partnerships Overview and Scrutiny Committee

6.15 Some of the areas that the committee has reviewed that have a significant budgetary implication are as below:

- A review of Councillor Locality Budgets;
- Workforce data and statistics, including vacancy levels and sickness absence and their impact upon service delivery;
- Progress with the implementation of the Council Plan and key objectives and performance indicators;
- The work of Stronger Communities and how the service adds value and helps reduce spend in key areas by building community and third sector resilience;
- Regular updates on the convergence and transformation of services including the Council's new Corporate Property Strategy.

Transport, Economy, Environment and Enterprise Overview and Scrutiny Committee

6.16 Some of the areas that the committee has reviewed that have a significant budgetary implication are as below:

- Proposals for the future operation of the Household Waste and Recycling Centres to achieve efficiencies and service improvements;
- The performance of the Allerton Waste Recovery Park facility;
- A review of the winter weather response to ensure the appropriate equipment and procedures are in place;
- Progress with the Economic Development, Regeneration and Tourism services, and consideration of the pipeline of North Yorkshire Capital Growth Priorities;
- The performance of NY Highways and progress against key aims, objectives , performance indicators and the overall budgetary implications;
- The Public Conveniences service and ways to develop a strategy to make it financially sustainable for the future;

- Work on the creation of an overall parking strategy for North Yorkshire, including the setting of the key principles for the service;
- The Council's climate change strategy and the work underway to meet carbon reduction targets;
- Work to improve the enforcement function through the development of a new strategy.

Housing and Leisure Overview and Scrutiny Committee

6.17 Some of the areas that this new committee has reviewed that have a significant budgetary implication are as outlined below:

- The Council's new Leisure Investment Strategy bringing together existing services and facilities from across the county under one new service;
- A Scrutiny Review of the Council's Lettable Standard;
- A range of other new housing-related policies and standards e.g. Grounds Maintenance Policy;
- Development of the Council's new Cultural Strategy;
- Review of Active North Yorkshire Membership & Pricing;
- Regular updates on Joint Venture Development;
- Remedial Works and development of Scarborough Football Ground and Richmond Pool;
- Monitoring housing performance and service improvement, including ongoing work to ensure consumer standards compliance.

Scrutiny of Health Committee

6.18 The Scrutiny of Health Committee has also undertaken key aspects of overview and scrutiny work looking at developments in health services within the county, which in turn impact upon a range of services provided by the Council, particularly adult social care and public health. This has included:

- Integrated Care Board Performance and Reporting: Regular ICB annual report, commissioning programmes, and performance reviews – including updates from neighbouring trusts and ICBs to ensure full coverage.
- Service-specific scrutiny: 'Deeper dive' scrutiny of renal, haematology, pharmacy, and hospital service lines, especially where residents have highlighted concerns in specific areas.
- Public Health Grant: Consideration of the Public Health Grant and feedback from Scrutiny on how projects were being prioritised and delivered, including the need for robust data to guide efficient and effective interventions.
- Consideration of Motions from Council: Detailed scrutiny of two Motions from Council in the past 12 months, including on the use of glyphosates and prostate cancer screening and awareness.

- Trust-level oversight: Strategy and performance reviews from major trusts including University Hospitals Tees, York and Scarborough, and Airedale.
- 10 Year Plan for Health: Following the announcement of the 10 Year Plan for Health, the Committee is receiving regular updates from the ICB on the effects this will have on service provision in the county.

- 6.19 The Council's Scrutiny Board has continued to dedicate time over the year to support scrutiny of the quarterly Performance Monitoring reports for the Council which are presented to the Executive. The Chairs from the thematic scrutiny committees have identified lines of enquiry on budgetary and other matters. In addition, the Board has reviewed how scrutiny more broadly can better review performance within each service area of the Council and will continue to review and strengthen scrutiny practice around budgets and performance monitoring over the coming year.
- 6.20 In addition, the six Area Committees reviewed the Council's annual budget proposals at their January 2025 round of meetings and will do so again in January 2026.

7.0 LEGAL IMPLICATIONS

General Legal Duties in respect of Budget

- 7.1 The legal duties of the Council to calculate the budget, consider savings proposals, calculate council tax requirements and the amount of council tax are set out in the report and the remainder of this section.
- 7.2 The Council has statutory duties to set a balanced budget pursuant to section 31 (A) Local Government Finance Act 1992. Section 151 Local Government Act 1972 requires a suitably qualified named officer to keep control of the Council's finances. It is a legal requirement that the Chief Finance Officer, the Corporate Director of Resources, has to report to Full Council on the robustness of the estimates provided and the adequacy of financial reserves allowed in the budget in accordance with Section 25 Local Government Act 2003. The estimates must be sufficient to cover any regular recurring costs, accounting for any reasonable risks and uncertainties, and in the event of unexpected expenditure, there are adequate reserves to draw upon.

7.3 Further General Legal Implications

Equality Implications

- 7.3.1 The Council must demonstrate that it pays due regard in developing its budget and policies and in its decision-making process to the need to eliminate discrimination, advance equality of opportunity, and foster good relations between different people when carrying out their activities with regards to the protected characteristics of age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex and sexual orientation. This includes taking account of the additional compounding factors such as the rural nature of the

county and the cumulative impact of proposals on groups with protected characteristics across the range of services. The impact of proposals and decisions on the Council's activities as a service provider and an employer must be considered.

- 7.3.2 At the earliest possible opportunity, significant proposed changes in service provision and budget are considered to identify whether there are likely to be any equality implications.
- 7.3.3 The Council follows an Equality Impact Assessment (EIA) process to enable the collection of data and analysis of impacts and to try to reduce and mitigate any impact. EIAs are developed alongside savings proposals, with equality considerations worked into the proposals from the beginning.
- 7.3.4 If an EIA suggests that the proposed changes are likely to result in adverse impacts, further detailed investigation and consultations are undertaken as the detailed proposals are developed. Proposed changes will only be implemented after due regard to the implications has been paid in both the development process and the formal decision-making process.
- 7.3.5 Where the potential for adverse impact is identified in an EIA, services will seek to mitigate this so far as it is possible to do so in a number of ways including developing new models of service delivery, partnership working and helping people to develop a greater degree of independent living.
- 7.3.6 The Council has also carried out a high-level equality assessment to highlight which protected groups may be affected by the budget proposals in 2026/27, identify any emerging themes and cumulative impacts, and consider them within evidence gathering and more detailed EIAs. The high-level equality assessment can be found in **Appendix I**. Members are required to read the individual EIAs to inform their decision-making and ensure legal compliance with the public sector equality duty under the Equality Act 2010. There must be conscientious consideration by Members, as decision-makers, of the impact of the proposals on the relevant groups. This duty cannot simply be discharged by officers and due regard must be paid by Members.
- 7.3.7 Pursuant to Section 149 Equality Act 2010, the Council must, in the exercise of its functions, have due regard to the need to:
 - (a) eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under the Equality Act 2010;
 - (b) advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it;
 - (c) foster good relations between persons who share a relevant protected characteristic and persons who do not share it.

7.4 Overview

- 7.4.1 Like many councils across the country, North Yorkshire is adapting to a significant reduction in overall funding from central government. This reduction comes at a time of increasing demand from the community and the establishment of a single unitary council for North Yorkshire.

7.4.2 The Council is still committed to promoting equality and inclusion within its services while identifying savings and exploring innovative transformation opportunities to improve efficiency and enhance services.

7.4.3 The equality principles are built into the Council's overall budget development and decision-making process, and include:

- Equality impact assessments (EIAs) for specific budget proposals where a potential equality impact has been identified;
- On-going discussions between colleagues, partners and Executive Councillors;
- Additional consideration of cumulative equality and wider community impact of the proposal.

7.4.4 One of the innovative approaches was integrating the previous Screening and Full Assessment forms into one EIA form. The purpose is to save work efforts, eliminate repetition and have a more objective-focused form to meet the test of 'due regard'. The updated EIA form is composed of two sections:

- Section 1, covers the screening stage, which is a preliminary step, and;
- Section 2 provides a thorough assessment of the actual or potential impacts on specific protected characteristics, along with NYC's additional characteristics. It will also identify the proper actions to mitigate these impacts, if needed.

7.5 Analysis of the effects on equality

7.5.1 This section provides an overview of equality issues associated with the unitary Council's budget proposals for 2026/27. It summarises potential equality impacts identified in relation to the budget, and outlines the steps taken to mitigate or minimise any potential adverse impacts on protected groups during the budget development process.

7.5.2 The equality assessment is an evidence-based process, which is informed by various sources of evidence such as consultations, updated data, and local and national reports, etc. Statistical information and research, such as demographic data, have been referenced where appropriate.

7.5.3 Public consultation is one of the tools which NYC uses to help understand and mitigate the potential impacts of the savings on equality. The [Let's Talk engagement programme](#) is designed to help manage consultation and shape priorities for vital services for everyone across the county through face-to-face events and the use of a digital engagement platform. Please see the link to the website for further details: [Current consultations | North Yorkshire Council](#).

7.5.4 Full equality impact assessments have been carried out for specific saving proposals that may have potential equalities implications. This is only required if the Screening section points to evidence of substantial impacts on one or more protected characteristics.

7.5.5 Several projects identified in previous years are continuing into this year. For these ongoing initiatives, reference is made to the previous impact assessment or revisions have been identified to ensure alignment and to help track progress. This

approach allows the authority to build on past insights and strengthen its commitment to equality in all aspects of its work.

7.6 Summary of impact

- 7.6.1 As mentioned above, funding provided by central government to local authorities to deliver services has been reduced significantly in recent years. In addition, the ongoing impact of inflation and high demand for critical services such as housing, adult social care, services for children and young people has exacerbated this, and the long-term financial position remains uncertain and difficult.
- 7.6.2 Unitarisation has allowed the Council to realign its operating model with its key priorities and objectives by acting as a catalyst for transformation. This includes redesigning interactions with customers and partners, as well as enhancing both front and back-office functions.
- 7.6.3 The **transformation programmes** have led to **structural reform** across several teams and services within the directorate of Health and Adult Services (HAS), Environment, Community Development, Children and Young People Services (CYPS) and Central Services to enhance their efficiency and effectiveness.
- 7.6.4 In the Environment directorate, planned retirements are taken into account during the **managerial and staffing restructuring** of Environmental Protection (EP) and Trading Standards (TS). This proposal aims to improve management efficiency and ensure consistency across North Yorkshire Council. It also provides an opportunity to reduce unnecessary expenses and increase income generation. Additionally, having staff ready to deliver Nytech services will help in generating additional revenue.
- 7.6.5 Within CYPS, there are **several vacant positions** that the service has been managing: 0.5 full-time equivalent (FTE) in Youth Justice and 2.0 FTE in Early Help. A review will be conducted to determine whether the service can continue to function effectively without negatively impacting customers. There are no identified equality impacts associated with this change, and it is not expected that any additional restructuring will be necessary as a result of these adjustments, while achieving £105k savings.
- 7.6.6 Most services within Community Development have now fully merged and have **completed their restructures**. However, the departure of a senior leader in the department has prompted some changes to the leadership structure by merging the Planning and Economic Development, Tourism, and Regeneration Services. This will lead to a slight reorganisation of the management teams for both services, which is expected to be completed by 2026/27. While there will be changes to roles and responsibilities, there will be no equality-related impacts on the staff, and all necessary considerations for reasonable adjustments will be taken into account during this process.
- 7.6.7 To effectively manage and utilise North Yorkshire Highways (the Council's wholly owned highways company), it has been proposed, as part of the **service restructuring** initiative, to reduce the usage of NY highways in supporting delivery of aspects of Bereavement services to lower expenditure, in addition to increasing

Registrar license fees and rationalising the IT software to generate more income. The proposal includes the repurchase of in-team equipment and ensures that the planned rationalisation of IT software aligns with the overall service transformation goals.

- 7.6.8 Changes to the delivery of the Young People's Pathway will allow the Council to save £140k by **not re-procuring existing contracts**. This is possible due to a new in-house service provision linked to restructures across CYPS and Housing. These changes will create an integrated Supported Accommodation Service that will deliver services directly to clients. There is no expectation that these changes will negatively affect customers.
- 7.6.9 The Council is dedicated to **harmonising guidance and policies** across all services to drive continuous improvements in service delivery. In January 2025, a **waste collection guidance** document was approved, which included a policy regarding clinical waste containers. The Council is not obligated to provide these containers, the responsibility is primarily held by general practitioners (GPs) and healthcare providers. In fact, four out of seven localities did not offer clinical waste containers. The adopted guidance aimed to standardise this across Harrogate, Scarborough, and Selby and save £20k, resulting in the suspension of container provisions in September 2025. In the final locality, Harrogate, the container provision is linked to a third-party contract set to expire in 2026. Nevertheless, residents across the county can still obtain containers through prescriptions provided by their GP or healthcare provider.
- 7.6.10 The Active North Yorkshire brand is launching a **new single Leisure Management System (LMS)**. This system will provide greater flexibility in how the service operates and will reduce the overhead costs associated with managing multiple Leisure Management Systems. It is estimated that consolidating to a single system will save the service £150k. Before implementing this change, the service will conduct a pricing review and standardise prices to ensure fairness across the county. The service aims to honour existing arrangements with customers whenever possible, and any potential financial impacts will depend on the membership options they choose.
- 7.6.11 The proposed budget reduction for **Pension Enhancements** remains the same as in 2025/26. The costs related to **enhanced pension liabilities are covered by the CYPS core budget instead of the Pension Fund**. These enhancements are paid to retired teachers and, upon their death, to their spouses. Once the spouse passes away, the local authority ceases to pay the enhancement. The authority is committed to covering these costs; however, over time, the number of recipients will decrease.
- 7.6.12 Councils are required to annually approve a Council Tax Reduction Scheme. The existing scheme is operating as expected and provides targeted support to low-income households. Retaining the scheme in its current format:
- Ensures continuity of support for vulnerable residents;
 - Provided stability and predictability for claimants;
 - Avoids unintended hardship or adverse impacts; and

- Maintains statutory compliance.

The Council can confirm there will be no change to the eligibility criteria; rules relating to income and capital wealth, the levels of council tax reduction and the evidential requirements needed from residents. There are no costs attached to this item.

7.6.13 The overall impacts of the savings proposals for the protected groups are summarised in **Appendix I**.

7.7 Summary of overall action to decrease adverse impact or increase positive impact

7.7.1 A variety of programs have been introduced or implemented to strengthen resilience in the communities of North Yorkshire while fostering partnerships and minimising the demand for services. They are designed to help mitigate any adverse impact of service reductions, particularly for individuals with protected characteristics.

7.7.2 A review of existing **Elderly Persons Homes (EPHs)** has been conducted in preparation for the new care and support hub program, identifying potential closure options. This aims to reduce health and safety costs and ensure regulatory compliance without significant capital expenses. The Selby Homecare review suggests that the care market can now support transferring services back to market provisions, creating a more sustainable care environment in Selby. The closure of an EPH may impact residents, especially those with **elderly or disabled family members and carers**, making it challenging for them to visit loved ones in alternative services. The Care and Support teams will assist residents during this transition by considering the locations for family and friends, personal preferences, and existing relationships while helping find suitable alternative services. Staff will also be affected, with the possibility of TUPE transfers or redeployment, which may involve redundancy costs. Clear communication and sensitive consultations with staff will be essential, supported by HR, Trade Unions and counselling services. Options for staff will be systematically evaluated based on the site selected for closure, driving greater financial efficiency. Once the proposal is approved, several engagement activities will be conducted, including consultations with residents, staff, and key stakeholders such as the Integrated Care Group (ICG) and Integrated Care Board (ICB), briefing sessions, publish reports, and conduct one-on-one meetings to provide regular updates, ensuring everyone stays informed about decisions, next steps, and available support, including independent advocacy and counselling. Best practices will be followed to facilitate a smooth transition for all residents. Future actions will depend on the decision regarding EPH closures and the outcomes of the consultation process, with anticipated savings of approximately £450k annually, alongside an additional £270k from the closure of the Home Care service.

7.7.3 The proposal to end the free provision of **Christmas trees** for parishes in the former Harrogate Borough Council area may not directly affect groups with protected characteristics. But, if no alternative funding is provided for Christmas trees, it could lead to unfavourable perceptions within the **Christian community**.

Therefore, the Council plans to ensure that other parties make alternative arrangements for the provision of Christmas trees in the affected areas, which include Harrogate, Starbeck, Knaresborough, Ripon, Boroughbridge, Masham, and Pateley Bridge, as well as the former non-parish areas of Scarborough Borough Council, specifically Scarborough, Filey, and Whitby. Additionally, a comprehensive review will be conducted 12 months after implementation to assess the outcomes of these changes. North Yorkshire Council will continue to offer this service to parishes or other organisations for a fee. The proposal also suggests ending the provision of municipal hanging baskets in urban areas, such as those displayed on lampposts, at the Council's expense. However, commercial arrangements for the provision of town centre baskets and troughs will remain unaffected by this proposal. If both proposals are adopted, the Council expects to achieve total saving of £27k, comprising of £14k related to Christmas trees and £13k related to hanging baskets.

7.7.4 The Library service plans to **reduce the number of newspapers** available at Libraries in response to a noticeable decline in demand and the increasing availability of online news sources. This change may particularly impact **older or less technologically adept users**. However, to maintain its commitment to providing inclusive and accessible services, various assistance options will be offered on-site, including group classes and one-on-one help to guide users in navigating the online world.

7.7.5 The Parking service plans to **upgrade the parking machines** throughout North Yorkshire. This proposal aims to modernise and streamline parking services by introducing a **single, unified parking machine** solution for both urban and rural areas, which previously had limited access to digital payment options. The upgrade aims to enhance efficiency, reduce costs, minimise environmental impact, lower maintenance expenses, and improve the customer experience by offering various payment methods.

The proposal is designed to ensure inclusivity by providing customers with multiple payment options, including cash, contactless methods, and an app. It will also meet accessibility standards for all users. The Council recognises that some groups, such as **older individuals with disabilities or those with low incomes**, may face additional barriers. Therefore, it will maintain cash payment options alongside digital ones. This initiative will cover all of North Yorkshire, ensuring equal access to services for both rural and urban residents and visitors. Currently, three different suppliers manage the parking machines across North Yorkshire. To ensure effective communication, regular project meetings will be held, and ongoing feedback from staff, customers, and stakeholders will be monitored to address any unforeseen impacts on individuals with intersecting protected characteristics. If any adverse effects are identified during the implementation or consultation phases, the proposal will be reviewed and adjusted accordingly.

7.7.6 Changes in service delivery for **disabled children and their families** are reflected in budget savings of approximately £500k over two years. However, disabled

children and their families often face significant challenges due to increased barriers in accessing services, higher levels of poverty, and greater reliance on social care. Therefore, any modifications to service provision could have a substantial impact on them. To mitigate any potential negative effects, the service is introducing measures to enhance the scrutiny of children's plans, enabling the identification of more cost-effective options. Additionally, it will introduce a new toolkit for officers and improvements in processing and commissioning efficiencies, aimed at reducing duplication of work and ultimately leading to delivery of better outcomes.

7.7.7 The proposed **changes to fees** for existing environmental services offered by the Council aims to improve the quality of these services while also generating more income to address increasing costs and administrative expenses, in line with the practices of other local authorities. The proposals include implementing reasonable fees for development supervision, bonds, and travel plans. Additionally, the Council plans to introduce an enhanced fee for expedited searches, implement a fee for information on street works, increase the registrar's license fees, increase charges for the provision of garden waste bins and raise fees for container services. These proposed changes are not expected to have any adverse effects on individuals with protected characteristics. Although the proposed increase in parking charges across North Yorkshire may present challenges for **low-income groups**, the assessment assumed that this adjustment is reasonable when considering the overall costs associated with vehicle ownership. The proposal also aims to establish a fair and consistent charging structure that aligns with the Local Transport Plan, ensures excellent value for money, and increases the Council's budget by £1.1m for the fiscal year 2026/27. To facilitate the successful implementation of this proposal, monitoring measures will be applied, including the collection of occupancy data, analysis of trends in Penalty Charge Notices (PCN's), and transactional analysis, which will help to identify and address any unforeseen impacts promptly.

7.7.8 There is a proposed reduction to the Public Health Involvement Budget of £50k; £26,360 has already been identified through changes to self advocacy funding and a reduction to an existing contract, meaning the service will be looking at how the remaining £23,640 can be achieved; which is likely achieved through not recruiting to a vacant post with work redistributed through the existing staffing structure. It is felt this change may have an impact on the ability to support work of the older peoples network, work to support engagement with ethnic minority groups around health alongside outreach work with LGBTQ+ groups.

7.7.9 Ongoing implementation of the changes to statutory guidance in relation to home to school transport will remain in the 2026/27 budget. Of note the service is aware of possible implications linked to provision of transport for disabled children; however there is also an expected reduction in provision based on the removal of denominational transport for primary age groups. There are also expected impacts across rural communities, however minimum thresholds will remain in place.

7.8 **How North Yorkshire Council is supporting its communities and residents**

- 7.8.1 This section outlines the ongoing work carried out within North Yorkshire's communities.
- 7.8.2 The **Active North Yorkshire service is making good progress** in implementing the recommendations from the Strategic Leisure Review and launching a new single Leisure Management System (LMS). By bringing all localities under the Active North Yorkshire banner, the service is establishing a more cohesive approach to leisure offerings and standardising pricing to ensure equity across the county, while also considering potential financial impacts on clients during the transition. In addition to traditional leisure centres and gyms, the service aims to expand its health and wellbeing offerings and collaborate with health services to enhance the options available to all customers.
- 7.8.3 The **Healthy Ageing Framework** is led by Public Health and aims to improve the well-being outcomes of older people in North Yorkshire. It focuses on four key priorities that have been collaboratively developed with stakeholders, including older adults and support organisations, and have been approved by the Council's Management Board:
- i) Promoting Health and Reducing Inequalities;
 - ii) Ensuring Access to Suitable Housing;
 - iii) Supporting Financial Security and Employment Opportunities; and
 - iv) Creating an Age-Friendly Environment in North Yorkshire.

Additionally, the framework emphasises the importance of inclusivity, particularly in reaching underrepresented older adults. It is connected to the Age-Friendly Network, which is supported by North Yorkshire Council and coordinated by Community First Yorkshire, ensuring a comprehensive approach to healthy ageing in the region.

- 7.8.4 **North Yorkshire RISE – Young People's Drug and Alcohol Service** continues to provide treatment for young people. The target for the number of young people in treatment has increased from 139 to 150 for the year 2025/26. The service has also been working to build connections and raise awareness through regular school drop-in sessions across the county. However, the number of young people in treatment has decreased slightly to 133 (National Drug Treatment Monitoring System (NDTMS) – June 2025) due to successful completions of treatment. This number is expected to rise in updated NDTMS reports.

Additionally, NY RISE is launching a new website that will include an online referral form, allowing for convenience and out-of-hours referrals, similar to the NY Horizons website. This new feature is anticipated to increase the number of referrals following its launch.

- 7.8.5 **Homelessness - Young Persons Pathway** team was integrated into the Housing Needs service in February 2025. This has led to significant improvements in the processing and allocation of services. This change aims to better address the needs and demands of the community.

7.8.6 **Rural Health Needs Assessment** is also led by Public Health and employs a systematic and comprehensive approach to identify and understand the health needs of the population. The assessment focuses on evaluating the health requirements of the rural community in North Yorkshire and aims to offer well-informed recommendations to enhance their health outcomes. Recognising that rurality is one of the key protected characteristics in North Yorkshire, this effort also considers various aspects of intersectionality, ensuring that all voices are heard and addressed to achieve better health for everyone.

7.8.7 **Community Partnership** has been broadened to improve response to community needs by setting up extensive networks to support both sponsors and guests, with regular drop-in and social events, as well as language support sessions. Citizens Advice North Yorkshire, a key partner, is offering invaluable support through a dedicated phone line, as well as attendance at local events. NYC's Early Help and Living Well teams, along with housing officers, are supporting the essential signposting function by ensuring guests and sponsors can access information and guidance to apply for benefits, schools, GP registration and other appropriate referrals.

Financial Inclusion

7.8.8 The **North Yorkshire Local Assistance Fund (NYLAF)**, provides support for residents experiencing financial hardship through access to food and utility vouchers or provision of essential items such as furniture or white goods subject to qualifying criteria. In the first quarter of 2025, there was a decrease in the number of applications received, totalling 2,679, down from 3,200 in the fourth quarter of the previous year. Of the applications submitted, 92% were approved. As in previous quarters, the highest demand was noted in Scarborough, which accounted for 38% of the total applications, followed by Harrogate at 27%. In contrast, the lowest demand was observed in Richmondshire, representing only 4% of the total applications.

7.8.9 **Grant Funding for Voluntary and Community Sector:** The small grass roots 'Inspire Grants' continue to generate interest with 51 grants worth £49,014 awarded in the first quarter of 2025 alone; whilst in June working with the Combined Authority the 'Community Buildings Grant Fund' was launched which will support VCSE and Town and Parish Councils to fund capital improvements to buildings focussing on access and inclusion; alongside improvements to facilities to promote physical and mental wellbeing.

Inclusive Access

7.8.10 **Provision of translation and interpretation** services for contact with the Council to ensure equity of access. This includes services in community languages, British Sign Language (BSL), Braille, and audio formats to ensure that everyone can engage effectively.

7.8.11 The **Digital Inclusion Programme** aims to reduce inequalities in access to digital resources. The UK Shared Prosperity Fund (UKSPF) has invested £600k for the year 2024/25 to create a network of hubs in North Yorkshire. This funding will help

develop 287 new digital champions who will train 2,826 people in technology use and support volunteers. The programme's goal is to promote digital inclusion through learning, skills development, resources, and volunteering, with a focus on addressing digital and health inequalities to foster a more inclusive community for everyone. The programme is oversubscribed and continues to grow from strength to strength in terms of creating a vast network of cross-sector digital hubs and in terms of collaborative investment approaches. Following this success Combined Mayoral Authority asked NYC to facilitate the programme across North Yorkshire and York.

7.8.12 **Reboot North Yorkshire** continues to support digital inclusion by helping individuals stay connected, access training, and continue their education. The program receives regular referrals from a variety of organisations, including health services and North Yorkshire Council. It also provides access to recycled equipment for individuals who lack devices in the area. In the first quarter of 2025, 98 pieces of equipment were distributed. Currently, Reboot is reviewing and improving its website and is optimistic about developing further community partnerships through the UKSPF digital inclusion hubs that will be established this year. In addition to Reboot, the Adult Learning Service offers digital courses, and local libraries provide resources to enhance digital confidence, ensuring that recipients can effectively use their devices.

7.9 Protected characteristics

7.9.1 **Appendix I** summarises the findings of over 40 Impact Assessments (EIAs) carried out for specific proposals. It provides background information about the county's profile and identifies other factors that may affect specific community sections. It then highlights any anticipated adverse or mixed impact for each group, along with the measures taken to mitigate these impacts. For proposals not explicitly mentioned, it is anticipated that their effects will be positive or neutral.

7.9.2 Additionally, several projects are currently underway, aimed at enhancing efficiency and improving the customer experience. However, these projects are not included in the information provided in **Appendix I** because they are not designed to generate cost savings for the 2026/27 period.

7.9.3 Specific details regarding how individual proposals have been adjusted to minimise impact and promote equality are available in the EIAs for those proposals, which can be found on the website, at [Equalities assessment and consultation | North Yorkshire Council](#).

Members are required to read the individual EIAs to inform their decision-making and ensure legal compliance with the public sector equality duty under the Equality Act 2010.

8.0 Other Statutory Requirements Relating to Budget Setting

Local Government Act 2003 - Section 25

8.1 Under the terms of Section 25 of the Local Government Act 2003 the s.151 Officer is required to report to the Council on two specific matters: -

the robustness of the estimates included in the Budget, and
the adequacy of the reserves for which the Budget provides

- 8.2 The Council then has a statutory duty to have regard to this report from the Section 151 Officer when making its decision about the proposed Budget and Precept (see **paragraphs 8.9 to 8.14** below for the Section 25 opinion of the Section 151 Officer).

Robustness of the estimates

- 8.3 The Corporate Director, Resources, as Section 151 Officer, has undertaken a high level assessment of the Council's anticipated potential financial risks in 2026/27 (**Appendix J**) and the subsequent period up to 2028/29 as far as that is possible, including:

- the realism of the Revenue Budget 2026/27 estimates for
 - price increases and general levels of inflation
 - fees / charges income
 - changes to specific grants and / or changes to their eligibility requirements
 - provision for demand and supply chain pressures within services
 - structural costs of ongoing implementation of unitarisation
 - the impact on the Council's general fund due to SEND, schools and its own housing stock (all ringfenced areas)
 - the financing costs arising from the Capital Plan
 - the impact of current and forecast interest rates on the expected returns from investment of cash balances
 - the probability of achieving the savings targets during the MTFS period
 - and the likelihood of being able to deliver further necessary savings without dangerous levels of depletion of Reserves / Balances
- the realism of the Capital Plan estimates in light of
 - the potential for slippage and underspending of the Capital Plan
 - the risks of overspends due to inflation and / or contractor distress
 - the possible non-achievement of capital receipts targets and its implications for the funding of the Capital Plan
- financial management arrangements including
 - the history over recent years of financial management performance
 - increased understanding of residual issues arising from predecessor councils
 - the impact of the budget savings required on management within services, and in finance and related functions across the Council, whilst at the same time retaining a capability to help achieve the necessary saving targets across the Council as a whole

- the need to continue to be able to respond to incidents and scenarios whilst retaining existing services and implementing new arrangements as part of the new unitary Council
- potential losses, including
 - claims against the Council
 - bad debts or failure to collect income
 - major emergencies or disasters
 - contingent or other potential future liabilities

8.4 An assessment has also been made of the ability of the Council to offset the costs of such potential risks. The MTFS therefore reflects:

- specific provisions in the accounts and in earmarked reserves
- a commitment to maintain the level of the General Working Balance at its policy target level of £33m
- a Local Taxation Equalisation reserve to smooth surpluses and deficits from billing authorities' Collection Funds
- A recurring Corporate Risk Contingency of circa £8m to provide for service growth and / or non-delivery of savings
- A reserve to fund LGR Transitional Costs
- comprehensive insurance arrangements using a mixture of self-funding and external top-up cover

Adequacy of Reserves and Balances

8.5 The Council has maintained a good level of Reserves and Balances. The healthy level of reserves remains extremely valuable given the projected financial deficit; the adverse Local Government Financial Settlement; the need to make time for delivery of the next stage of the savings programme; the need to make investments in essential and community focussed services; and the uncertainty on key policy issues of the future including SEND reform, fair pay for care and waste obligations. The next stage of transformation will be more complex and therefore more challenging and more time consuming. The availability of "one-off" funding from Reserves and Balances is therefore of central importance to support both the 2026/27 Budget and for the MTFS.

8.6 A good level of Reserves and Balances will need to be maintained as further shocks may emerge alongside the existing financial challenges and the work towards implementing the new Council and its savings programme. Following the provisional Local Government Finance Settlement there is now an increased risk that the Council will suffer further financial losses in any redistribution of central funding. The Budget / MTFS have been produced on the basis of what is currently known and not speculation on what may occur in any funding reform. As a result it is critical that the Council prepares and a robust reserve policy is a key component.

This policy proposes the maintenance of both unallocated and earmarked reserves to manage risk and investment.

- 8.7 The s151 Officer is content that there are adequate levels of Reserves and Balances for the 2026/27 Budget and for the MTFS beyond. The s151 Officer is satisfied that sufficient progress has been made during 2025/26 (i.e. since the last Budget / MTFS report) in developing the next stages of the required savings programme. However, this position must be constantly reviewed and the Council will need to develop the next stage of a comprehensive savings programme as set out elsewhere in this report.
- 8.8 Reserves and Balances can only be used once. They are therefore best suited to bridging any financial deficit pending a recurrent savings plan or, even more desirable, for investing in one-off initiatives that deliver policy value and / or provide returns on investments (e.g. savings).

Section 25 opinion of the Corporate Director, Resources

- 8.9 Last year the LGC reported that the government was expecting up to 74 councils to apply for exceptional financial support (EFS) for 2026/27 in order to avoid issuing section 114 notices. I am pleased to report that the finances of the Council are sufficiently robust that this is not the case in North Yorkshire. That is because the Council has sufficient Reserves and Balances to bridge the immediate deficit of £17m in 2026/27 and of £42m to cover the period to 2028/29 combined with yet another significant package of savings that have been formulated (much of which is inspired by LGR).
- 8.10 The significant savings proposals set out in this report, however, need to be delivered. In addition, further proposals to bridge the MTFS deficit need to be brought forward so that they can be considered in next year's Budget / MTFS. There are some clear areas of savings and improvement opportunities in the Council's developing Transformation Strategy. Delivery will, however, be more complex than many of the hitherto structural savings flowing from LGR. As a result other savings options will need to be developed should they be required.
- 8.11 There remains uncertainty in a number of areas of government policy, notwithstanding the three year finance settlement for local government. SEND reform may relieve some pressure in the Council's budget but details of the reform including a timeline for implementation will be required before an assessment can be made.
- 8.12 Growth has been provided in the 2026/27 Budget to provide for the overspends that have been experienced in CYPS and HAS during 2025/26. The trajectory of increase will need to be arrested, or further growth will need to be provided in future years. Finally further reform is expected in adults social care and there is a risk that the increase in funding provided to date is later expected to be used to provide for

new requirements and burdens. Such considerations mean that there is an on-going need to look to the medium-term position and plan for a range of scenarios.

8.13 A section 114 notice is not foreseen in the near future despite the significant reductions in government funding. Any inactivity over the next two years on further savings options could, however, jeopardise this position so the Council should absolutely guard against complacency.

8.14 Taking all of the above factors and considerations into account the Corporate Director, Resources is satisfied that the: -

- i) estimates used in the Revenue Budget 2026/27 are as realistic and robust as possible given the extremely challenging circumstances and that the provision of a £8m Corporate Risk Contingency plus the associated level of Reserves / Balances is adequate within the terms of the proposed revised policy.
- ii) associated level of Reserves / Balances for the MTFS period is adequate within the terms of the policy noting the challenging financial position over the life of the MTFS. This view is offered, however, with the on-going provision that the Council will need to develop the next stages of a comprehensive savings plan as set out in this report above as part of scenario planning.
- iii) high level estimates used in the projections for the MTFS up to 2028/29 are as realistic as can be assessed at this stage given the uncertainty across a range of factors.

9.0 RISKS

9.1 The Corporate Risk Register is attached as **Appendix K**. It is, however, appropriate to consider a more detailed range of risks at this stage which could adversely impact upon the Council's Budget / MTFS.

9.2 **Appendix J sets out some of the key financial risks and a ready reckoner to quantify certain potential financial impacts. This should not be regarded as exhaustive due to many national and local uncertainties.**

9.3 A brief summary of the key risks is identified below: -

- i) *Cost and demand pressures* – the Council is still experiencing high inflationary pressure. This is for a variety of reasons including national living wage and employer NI costs, supply chain distress and some areas of insufficient supply where price increases are exceptional, particularly for children and adult placements. In addition, demand is still a strong feature especially in home care for adults, social care for adults of working age, SEND, home to school transport and children's social care.

- ii) *Inability to deliver existing savings whilst also looking for new savings opportunities* – the Council plans to deliver over £54m worth of net savings over the next three years and, at the same time, deliver business-as-usual and service improvements. There is clearly a risk therefore that some element of savings is not delivered. Resource will need to be prioritised to ensure savings can be delivered.
- iii) *Workforce* – Insufficient resource to deal with competing demands of the authority and inability to deliver service and/or progress strategically important initiatives.
- iv) *Financial assumptions* – the MTFS includes assumptions around council tax levels and base; continuation of core funding streams; business rates levels; pay; income levels and inflation. Assumptions are also included for new burdens and / or responsibilities that are being subsumed in existing funding arrangements.
- v) *Legal challenge* – savings proposals and the way in which the Council delivers services may be subject to legal challenge from third parties resulting in delays and additional costs.
- vi) *Emergencies / incidents* – incidents such as flooding, severe winters and cyber security will incur additional costs which it is simply not possible to predict and will compound costs and pressures.
- vii) Others including –
 - *Schools / DSG* – increasing levels of deficit budgets

9.4 The on-going monitoring of the above and other risks will be essential throughout 2026/27. Given the government has provided a three year settlement, it is assumed some of the above risks will be less during the MTFS period than has been experienced in previous years.

10.0 ENVIRONMENTAL IMPLICATIONS

- 10.1 Executive approved the North Yorkshire Council Climate Change Strategy in July 2023 in response to the declared climate emergency. Further to this, the Climate Change Delivery Pathway (CCDP) which sets out how the Strategy will be delivered was approved by Executive on 20 August 2024 and progress is reported biannually to Transport Environment, Economy and Enterprise Overview and Scrutiny Committee. The CCDP includes actions across every directorate of the Council and has resulted in both financial and carbon savings. There are three themes:
- Reducing carbon emissions;
 - Adapting to climate change; and
 - Supporting nature to thrive.
- 10.2 North Yorkshire Council continues to seek to become net zero in its operations by 2030, but also recognises the relevant technological challenges which limit this ambition. However, Climate Action and decarbonisation continues across all service areas.

- 10.3 Developing positive invest to save business cases and maximising opportunities for securing funding remains a continued priority across the Environment & Climate Change sector. But positively, in recent years across this sector, North Yorkshire Council has successfully secured in excess of £100 million which has contributed to delivery in key areas such as Domestic Property Decarbonisation, Non-domestic Property Decarbonisation, Transport & Transport Infrastructure Decarbonisation as well as supporting Nature Recovery and Regional Decarbonisation Funding Initiatives.
- 10.4 A more recent example has been the 'Mayoral Renewables Fund' where the Council was successfully awarded circa £500k for solar PV on leisure and training facilities, which will reduce operational energy bills. The opportunity to continue this trend of securing external capital and revenue funding remains ongoing and will continue to be maximised to support ongoing decarbonisation, energy efficiency and climate action across North Yorkshire Council and the region.
- 10.5 Officers also work in partnership with external organisations as the responsibility for some actions lies outside the sphere of influence for the local authority. Where this occurs, North Yorkshire Council often seeks to take a convening, influencing and supporting role. In 2025, North Yorkshire Council was recognised with the Association of Public Service Excellence (APSE) award for collaboration on an Energy Project and was a finalist in the Transport Decarbonisation category following work with local community transport organisations.
- 10.6 Climate change remains a high priority on the Corporate Risk Register. The Climate Risk and Vulnerability study is due to be completed in January 2026 and this gives further detail on the risks presented to Council assets and service delivery.
- 10.7 The Beyond Carbon Board, chaired by the Assistant Director for Environment and Transport, oversees the delivery of the Strategy; also continues to act as a mechanism to provide pump priming funding for organisational wide carbon reduction projects which seek to decarbonise operational activity in line with the Strategy ambition. An original North Yorkshire County Council budget of £1m has been supplemented with £275k from legacy reserves in July 2025 and there is now £375k remaining. An evaluation of the projects supported to date is to be reported to the Beyond Carbon Board in 2026. It is expected that ongoing funding will support further opportunities for decarbonisation linked to recently completed studies into fleet decarbonisation and property energy savings.

11.0 DELEGATION ARRANGEMENTS

- 11.1 It is the responsibility of the Executive to ensure the implementation of the Budget once it is agreed by the Council, and the Officer Delegation Scheme sets out the authority delegated to the Corporate Directors in relation to the implementation of the Budget within their services areas, subject to the Budget and the Policy framework.

12.0 CONCLUSION

- 12.1 The introduction of a new approach to local government funding has, in net terms, been very disappointing for North Yorkshire. The Council has lost the equivalent of £20m in government grant funding and all of the projected increase in core spending power arises from the government's assumption that there will be an aggregate 4.99% increase in council tax for each of the next three years. This is, of course, on top of the loss of Rural Services Grant of £14.3m in 2025/26.
- 12.2 While the government provided a three year settlement for councils, there are significant areas of reform that are still due which will have impacts upon councils that may be of great operational and financial significance. This includes the impending reform of SEND; the longer term promised reforms in adult social care including fair care for pay; and any obligations in respect of the national waste strategy.
- 12.3 The Budget for 2026/27 and the MTFS are also produced in the context of significant internal budget pressure. The Budget for 2026/27 sees record increases in growth for CYPS to provide for child placements; social workers; educational psychologists and home to school transport costs as a result of further projected increases in EHCPs. In addition growth is required for adult social care; pay for care workers; the loss of car parking income in the light of the harbours judgment and the increasing need for maintenance on many of the Council's buildings.
- 12.4 The Budget for 2026/27 requires a contribution from Reserves of £17m while the MTFS requires £59m of reserves to balance the deficit over the three year period. Reserves can only be used once and are best used to make one-off investments and to provide time to produce better plans for savings. As set out in the Section 25 statement, the Council will need to look to itself to work-up further savings proposals and they are likely to be more ambitious but more complex opportunities that build upon the structural reforms delivered by unitarisation.

13.0 RECOMMENDATIONS

- 13.1 That the Executive recommends to the Council:
- a) That the Section 25 assurance statement provided by the Corporate Director, Resources regarding the robustness of the estimates and the adequacy of the reserves (**paragraph 8.14**) and the risk assessment of the MTFS detailed in **Section 9** are noted.
 - b) An increase in Council Tax of 4.99% (basic 2.99% and Adult Social Care 2%) resulting in a Band D charge of £2,036.32 – an increase of £96.78 (**paragraph 4.4.6** and **Appendix D**).

- c) That, in accordance with Section 31A of the Local Government Finance Act 1992 (as amended by Section 74 of The Localism Act 2011), a Council Tax requirement for 2026/27 of £524,458,818.08 is approved (**paragraph 4.4.9**).
- d) That a Net Revenue Budget for 2026/27 of £650,023k (**Appendix G**) is approved.
- e) That in the event that the level of overall external funding (including from the final Local Government Settlement) results in a variance of less than £7.5m in 2026/27 then the difference to be addressed by a transfer to / from the Strategic Capacity Unallocated Reserve in line with **paragraph 4.3.2** with such changes being made to **Appendix E** as appropriate.
- f) That the Corporate Director – Children and Young People’s Service is authorised, in consultation with the Corporate Director, Resources and the Executive Members for Schools and Finance, to take the final decision on the allocation of the Schools Budget including High Needs, Early Years and the Central Schools Services Block (**paragraph 3.1.19**).
- g) That the Medium Term Financial Strategy for 2027/28 to 2028/29, and its caveats, as laid out in **Section 3.0** and **Appendix G** is approved in line with the proposed Council Tax option.
- h) That the Corporate Director – Environment is authorised, in consultation with the Executive Members for Highways & Transportation, Managing our Environment and Open to Business, to carry out all necessary actions, including consultation where considered appropriate, to implement the range of savings as set out in **Appendix B1 (ENV 01 - New to 19 - New)**.
- i) That the Corporate Director – Community Development is authorised, in consultation with the Executive Members for Open to Business and Culture, Arts and Housing, to carry out all necessary actions, including consultation where considered appropriate, to implement the range of savings as set out in **Appendix B1 (CD 01 - New to 15 - New)**.
- j) That the Corporate Director – Health and Adult Services is authorised, in consultation with the Executive Members for HAS, to carry out all necessary actions, including consultation where he considers it appropriate, to implement the range of savings as set out in **Appendix B1 (HAS 01 - New to 07 - New)**.
- k) That the Corporate Director – Children and Young People’s Services are authorised, in consultation with the Executive Members for CYPS, to carry out all necessary actions, including consultation where he considers it appropriate, to implement the range of savings as set out in **Appendix B1 (CYPS 01 - New to 05 - New)**.

- l) That the Corporate Director – Resources, in consultation with the Executive Members for Finance & Resources and Corporate Services, to carry out all the necessary actions, including consultation where he consider it appropriate, to implement the range of savings as set out in **Appendix B1 (RD 01 - New to 05 - New, CM 01 - New and LGR 01 - New)**.
- m) That the Chief Executive is authorised, in consultation with the Executive Members for Central Services, to carry out all necessary actions, including consultation where he considers it appropriate, to implement the range of savings as set out in **Appendix B1 (CS 01 – New to CS 08 - New)**.
- n) That any outcomes requiring changes following **Recommendations h), i), j), k) l), and m)** above be brought back to the Executive to consider and, where changes are recommended to the existing major policy framework, then such matters to be considered by Full Council.
- o) That £5,000k be added to the Corporate Property Maintenance budget in 2026/27 on a one-off basis as set out in **paragraph 4.9.1** to address urgent needs and that a scheme is produced to aid decision making on allocation of this sum with the design of the scheme being delegated to the Corporate Director – Resources in consultation with the Executive Member for Finance and Property.
- p) That the proposed policy target for the minimum level of the General Working Balance is £33m in line with **Appendix F** and **paragraph 4.6.3**.
- q) That the Empty Homes and Second Homes Premium policy (**Appendix L**) is approved.
- r) That the Council Tax Reduction Scheme for 2026/27 (**Appendix M**) is approved.

13.2 That the Executive notes and agrees the delegation arrangements referred to in **Section 11** that authorise the Corporate Directors to implement the Budget proposals contained in this report for their respective service areas and for the Chief Executive in those areas where there are cross-Council proposals.

13.3 That the Executive have regard to the Public Sector Equality Duty (identified in **Section 7** and **Appendix I**) in approving the Budget proposals contained in this report.

RICHARD FLINTON
Chief Executive

GARY FIELDING
Corporate Director of Resources

County Hall
20 January 2026

20 January 2026

**SCHEDULE OF APPENDICES TO REVENUE BUDGET FOR 2026/27 & MEDIUM TERM
FINANCIAL STRATEGY TO 2028/29**

Appendix	Title	Section Colour
A	Objectives	Cream
B	Savings Schedule B1 New Savings B2 Pre-existing Savings	Lilac
C	Service Spending Analysis	Mid Green
D	Calculation of Council Tax Requirement	Light Blue
E	Reserves Schedule	Buttercup
F	Reserves & Balances Policy	White
G	Summary of MTFS to 2028/29	Pink
H	Budget Consultation	Dark Blue
I	Equalities Impact Assessment	Mint
J	Risk Assessment	Cream
K	Corporate Risk Register	Lilac
L	Empty Homes & Second Homes Premium Policy	Mid Green
M	Council Tax Reduction Scheme	Light Blue

MTFS Objectives

A **Medium-Term Financial Strategy** is not a legal requirement but given the scale of financial challenges prior to and following the government's fairer funding review and subsequent changes to local government funding distribution, along with the risks/uncertainties we face and as we continue to consolidate and transform the post local government reorganisation, it is important that shorter-term decisions are seen in the context of a longer-term position and that there is a clear line of sight on the financial sustainability of the Council. Given the well-publicised difficulties of a number of councils, and the challenging new funding framework, this longer-term view is more important than ever. The MTFS provides the strategic framework for managing the Council's finances and ensures that:

- resources are aligned to achieve corporate objectives over the medium/longer term; and
- the Revenue Budget, Capital Plan, Treasury Management Strategy, Housing Revenue Account and required Prudential Indicators are appropriately aligned.

The objectives of the MTFS, are as follows:

- to support the achievement of the vision and corporate objectives expressed in the Council Plan;
- to meet and respond to the perceived needs and priorities of local people;
- to maintain and improve service quality and the Council's improvement planning priorities so as to secure high performance which is sustainable over the medium term;
- to manage and minimise the risks to local services and customers;
- to achieve effective use of all land and property assets.

The MTFS achieves these objectives by:

- enabling the Council to understand its medium to longer term financial position;
- providing clarity over the revenue and capital resources available and savings required;
- informing decision making on the distribution of resources to deliver the Council's objectives;
- ensuring the Council can set a Council Tax that avoids central Government intervention;
- enabling the Council to plan and manage its day-to-day spending within affordable limits without undue reliance on balances and general reserves;
- identifying future budget 'pressure points' in order to plan accordingly and avoid unnecessary remedial action;

- identifying financial decisions that need to be taken to inform action planning and the development of projects;
- supporting a prudent, affordable and sustainable level of revenue and capital investment;
- creating financial capacity to deal with uncertain, volatile and unforeseen funding and cost pressures;
- Providing forecasts and insights on the financial issues and challenges that arise over the MTFS period.

Savings proposals for Community Development directorate

Introduction

The Community Development directorate provides a broad range of complementary services, including Leisure, Venues and Attractions, Cultural services, Libraries and Archives, Economic Development, Regeneration, Tourism, Skills, Housing, Planning and Harrogate Convention Centre.

The challenge for the directorate is to deliver high quality services and deliver a range of savings initiatives as laid out in the MTFS. This is whilst working as a relatively new directorate and embedding staffing structures across most of the directorate, plus dealing with several budget pressures. The savings proposals set out below reflect the further potential opportunities following local government reorganisation but continue to reflect the need for a period of stability whilst services and systems are consolidated.

Proposals

Place-shaping & Growth

The savings in this service relate to the new leadership team and to individual services within it:

The strategic review of the new Place-shaping & Growth Senior Leadership Team is underway and will ensure the leadership structure is fit for purpose in the new combined service – review to be completed by 31 March 2026 (£250k saving in 2026/27).

Economic Development, Regeneration, Tourism & Skills

The savings in this service relate to three main areas in 2026/27:

- Further housekeeping savings across Economic Development, Regeneration and Tourism (£373k), plus casual staff savings anticipated from the Tourism Information Review (£12k).
- Funding of Regeneration staff from YNYCA grant for Town Investment Plans (£100k).
- Removal of the only remaining Christmas Lights budget in North Yorkshire for Scarborough (£53k).

Planning

The savings in this service for 2026/27 are as follows:

- Further housekeeping savings in relation to consultancy (£25k).
- Net increase in planning application fee income following nationally agreed fee increases (£1,000k), plus increase in administration income related to CIL/S106 agreements (£50k).

Culture, Leisure, Archives & Libraries

The savings relate to several areas:

- For Active North Yorkshire (ANY), further restructure savings are anticipated following the movement of services in-house (£50k in 2026/27). The next stage is to undertake some staffing efficiency modelling for the wider service that is expected to deliver additional savings (£50k in 2026/27 and a further £100k in 2027/28). A pricing review has already started to ensure consistency across the county which is also expected to deliver savings (£100k in 2026/27, £200k in 2027/28 and a further £100k in 2028/29). As the service moves to a consolidated in-house model, work is on-going to move to a single Leisure Management System with associated savings (£85k in 2027/28). At the Turkish Baths, plans are being progressed to provide an in-house laundry that will result in savings compared to external provision (£100k from 2027/28). Finally, for ANY, there are further income opportunities (£130k in 2026/27) across the Little Explorers nursery, a review of café provision and income at Ripon for co-location with the NHS.
- For Libraries there are savings in 2026/27 from a restructure and vacancy review (£40k), plus further housekeeping savings (£50k).

Housing

The savings in this service relate to two main areas, all in 2026/27:

- Recharge to Housing Revenue Account – increased recharge following review of support from senior management in the directorate (£180k).
- Staffing funded from external grant including Disabled Facilities Grant, Warm Homes Fund, Refugee support and Rough Sleeping Grant (£406k). Delivery team fully funded from capital and other funding sources (£65k). Reduction in staff standby costs in the homeless service (£40k).

Harrogate Convention Centre

The saving in this service is as follows:

- Net income growth following the investment in Studio 2, subject to approval of the final business case (£258k in 2027/28 and a further £154k in 2028/29). At maturity, HCC is expected to increase annual lettings by £1m annually.

Community Development

Appendix B1

Project No.	Savings Area	Description	2026/27	2027/28	2028/29	Total
			£000	£000	£000	£000
CD01 - New	Place-shaping & Growth	Strategic Leadership review	250			250
CD02 - New	Economic Development, Regeneration & Tourism	Further housekeeping and casual staff savings	385			385
CD03 - New	Economic Development, Regeneration & Tourism	Staffing funded from Town Investment Plan grant	100			100
CD04 - New	Economic Development, Regeneration & Tourism	Remove Scarborough Christmas lights budget	53			53
CD05 - New	Planning	Further housekeeping savings	25			25
CD06 - New	Planning	Net increase in planning fee income and admin income	1,050			1,050
CD07 - New	Active North Yorkshire	Further restructure savings and staffing efficiency modelling	100	100		200
CD08 - New	Active North Yorkshire	Pricing review	100	200	100	400
CD09 - New	Active North Yorkshire	Leisure Management System savings		85		85
CD10 - New	Active North Yorkshire	Turkish Baths laundry project savings		100		100
CD11 - New	Active North Yorkshire	Further income opportunities	130			130
CD12 - New	Libraries	Restructure, vacancy review & further housekeeping savings	90			90
CD13 - New	Housing	Senior Management recharge to HRA	180			180
CD14 - New	Housing	Staffing funded from external grant and standby savings	511			511
CD15 - New	Harrogate Convention Centre	Studio 2 - Net income growth		258	154	412
	TOTAL		2,974	743	254	3,971

Savings proposals for Children and Young People's Service (CYPS) directorate

Introduction

In developing these budget proposals, the Council has ensured that key principles are consistent with a positive, cross-council strategy and remains ambitious for children and young people in North Yorkshire.

- Good and outstanding educational provision liberates individuals and can change the nature of both individual trajectories and communities;
- The Council, whilst maintaining a strategic overview of educational outcomes recognises the evidenced improvement made through collaborative, sector-led arrangements;
- Families need to have access to high quality information, advice and guidance including web-based advice;
- High quality whole family interventions are provided through early help to those needing more targeted prevention to prevent those problems escalating;
- We continue to protect the provision of care and protection for those with higher level needs;
- We aim for children to live safely with their families within communities but, where care is needed, that high quality provision should ideally be family-based and more locally available, and;
- We continue to seek further opportunities to enhance partnership working and commissioning.

Proposals

The proposals reflect the context and impact of increasing and sustained demand particularly in relation to children with multiple vulnerabilities who are in our care, and children with additional education need. We continue to support schools, early years and educational settings through flexible delivery models, and partnership working. The proposals are informed by, and recognise, the current levels of support, particularly to those children and families who are most vulnerable.

Children with special educational needs

The local authority has continued to experience a sustained increase in the number of children and young people assessed as requiring a funded Education, Health and Care Plan (EHCP). The local authority had an accumulated deficit of £16m as at March 2025. This is expected to increase to c.£26m by March 2026 and medium-term projections show unmitigated financial pressure continuing to grow. This

significant and sustained financial pressure is evident within the ring-fenced High Needs Block of the Dedicated Schools Grant (DSG) but also places pressure on SEN Transport, SEN assessment, management and co-ordination, Education Psychology services and capital.

Special Schools and Alternative Provision establishments continue to operate under financially constrained circumstances particularly given their diseconomies of scale as relatively small special schools in a rural context.

Alongside the Strategic Plan for SEND (Special Educational Needs and Disabilities), the local authority is aiming to establish additional specialist provision through the expansion of Targeted Mainstream Provision across the county. A new special school will open in Harrogate in the 2026/27 academic year and the Selby free Special School is expected to open in 2027. An ordinarily available inclusive framework has been launched to support education settings to meet need locally. Proposals include the implementation of a new, digital EHCP system aimed at streamlining and improving the user experience for statutory SEN assessments. The aim of the strategy is to ensure the right educational provision is in the right place to ensure children can be educated locally without the need for extensive travel.

Digital EHCPs	£168k
Locality Boards	£140k
Non-statutory support	£100k
SEND Information, advice and support	£20k

Children and Families

We continue to support children and families to remain at home or with family, where it is safe to do so. This approach requires relentless efforts to meet challenging targets for maintaining the numbers of children in care without compromising either the rigour of our child protection arrangements or the quality of care provided for those that we have assessed as requiring it.

Proposals include the implementation of demand management approaches to ensure early help and robust assessment to support children to remain within their family and network. Within Early Help, the directorate will continue to support families and young people to ensure they are aligned with the current practice model within active management of vacancies. A focus on reunification of families and the positive impact of family First Partnership arrangements are expected to mitigate the increased cost of external placements. Targeting of resources towards supporting families with assessed needs through short breaks (removing discretionary funding previously accessed by families without an assessed need). Following a review of

Children's Centre locations, the service will continue to support local work with families whilst delivering building efficiencies.

Further work will also be undertaken to identify strategic options to reduce spending pressures in the pooled budget of complex care packages which are funded by health, education and care and proposals will be developed in due course.

Caseload management	£1,500k
Family reunification and Families First Partnership	£1,340k
Disabled Children's Services	£500k
Early Help	£180k
Children's Centres	£370k
Short Breaks	£110k
Youth Justice Review	£15k

School Improvement and the role of the Local Authority in Education

Our School Improvement service aims to provide a targeted service that recognises the strategic role of the local authority in the monitoring and oversight of educational outcomes for children and young people throughout the county.

Following national funding changes, the DfE have completely removed all grant funding since April 2023. The North Yorkshire Schools Forum have agreed to de-delegate funding from maintained schools for 2026/27. Proposals include non-policy transport savings arising from planned work to ensure route optimisation and operational efficiencies. The expansion of the funded childcare entitlements has provided an opportunity to undertake a technical review to identify eligible use of centrally retained Early Years Grant consistent with national guidance.

Proposals also include a reduction in the local authority base budget for school improvement functions as well as budget provision for school finances.

Home to School Transport	£2,599k
Early Years Grant – expanded use	£500k
Budget provision for School Finances	£400k
School Improvement	£100k
Strategic Planning	£70k
Administration	£52k
Other	£100k

Project No.	Savings Area	Description	2026/27	2027/28	2027/28	Total
			£000	£000	£000	£000
CYPS01 - New	Children and Families	Demand management approaches to ensure early help and robust assessment to support children to remain within their family and network. Targeting of resources towards supporting families with assessed needs through shortbreaks (removing discretionary funding previously accessed by families without an assessed need).	1,125	250	250	1,625
CYPS02 - New	Placements	Focus on reunification of families and positive impact of Family First Partnership. Insourcing of 16/17 supported accommodation contracts.	140	600	600	1,340
CYPS03 - New	SEN Assessments	Introduction of a digital EHCP system aligned with expected reforms to standardise and streamline processes improving efficiency and reducing administrative workloads.		168		168
CYPS04 - New	Early Years	Technical review to identify eligible use of centrally retained Early Years Grant consistent with national guidance and the expansion of funded childcare entitlements.	500			500
CYPS05 - New	Administration	Review of arrangements for selection tests. Review of charges associated with academy conversions.	32	20		52
	TOTAL		1,797	1,038	850	3,685

Savings proposals for Environment directorate

Introduction

The Environment directorate provides a broad range of services that complement each other. Highways and transportation including parking services, street scene, parks and grounds maintenance along with environmental services and the Council's agenda for becoming a carbon neutral council. Waste services, including both the collection responsibility and the disposal of waste is also part of the directorate.

Passenger transport services is also covered by the Environment directorate along with fleet and transport operations, licensing, rights of way and the responsibility for the East Coast harbours at Scarborough, Whitby and Filey. Regulatory services, including trading standards and environmental health, the registration services, the bereavement services including the coroners service are also provided by the directorate.

As with other areas of the Council, the directorate has been, and continues to be, impacted by wider economic factors such as the level of inflation in the UK impacting the cost of materials and salaries which impacts the directorate directly and also through the supply chain. The main contributors continue to be in the costs of labour, energy and materials although energy prices remain a volatile fluctuating area and currently are significantly lower than expected.

In addition, the focus of the directorate has also necessarily been on post local government reorganisation work including finalising all service area restructures across the directorate, ensuring the convergence of tasks and services previously delivered in many different ways and also embedding strong governance processes across the directorate for key areas of delivery including the capital programme and transformation agenda. At the same time, the Environment directorate is looking forward towards how services need to transform into the future and the delivery of transformation savings to support the overall North Yorkshire Council financial position for 2026/27 and beyond, building on the work which has already been carried out over the last two years.

Outside of service convergence and transformation following local government reorganisation, an area of particular focus and priority over the MTFS is the successful continued development of the Highways 'teckal', NY Highways. The company successfully went live at the conclusion of the Ringway contract in June 2021 and has been working to provide a more efficient service delivery model for the Council. Now that the company has been operating for almost five years, the aim over the next MTFS timeframe is to drive forward the transformation of service delivery that has already started, with NY Highways responsible for the delivery of more services for the Council such as street cleansing and property maintenance.

For the savings programme, a number of the highlighted savings below are directly or indirectly to be achieved through more efficient ways of working with NY Highways.

A significant focus for the directorate both in 25/26 and looking forward is the work undertaken to harmonise waste collection which has reduced financial risk whilst also delivering efficiencies. The work continues in 2026/27. In addition, changes to the operation of HWRC's which will deliver efficiencies and savings will come into effect from 1 April 2026. In relation to working with the Council owned company Yorwaste, the Council continues to deliver shareholder value and take further savings from the current model whilst also reviewing the arrangement now that we are a unitary council.

A key element of the Council Transformation Programme is the Transport Programme which is a cross-cutting programme of work across the Council which Environment directorate are part of. The aim of this work is to form a programme of non-policy savings which are included in the CYPS part of the MTFS.

Proposals

The proposals for delivering specific efficiency savings are set out below:

Highways & Transportation

The Highways and Transport new savings are made up of a number of initiatives:

- Efficiencies delivered as a result of improved service delivery made possible through NY Highways arrangements. This will involve the continuation of the service improvement initiatives which started in 2024/25 and continued last year along with the proposed transfer of the Highway Officer functions, such as highway safety inspections, to NY Highways and better integration of Highways and Street Scene with the aim of improved efficiency of litter picking, grass cutting, highways sweeping and gully emptying. In addition, there will be a continued review of the efficiency of working arrangements at the interfaces between North Yorkshire Council, North Yorkshire Highways and Align Property Services.
- Benchmarked increases in highways fees such as temporary traffic regulation orders and streetworks license fees. There are also increases to developer bond values along with increased fees in providing highways services including dropped crossings, checking of the streetworks register and fees for monitoring developer travel plans. For many, these are areas for which charges are already levied but there is scope to do more as the service grows.

- Review and rationalisation of parking policies to create a harmonised parking service building on the work already started in 2024/25 with the adoption of the Parking Principles document. A range of proposals are being considered to deliver the saving in 2026/27 including a benchmarked increase in charges and harmonisation of parking policies in line with the aims of the Parking Principles document.
- A harmonisation of vegetation and planting spend across North Yorkshire Council which will include a highway grass cutting and public rights of way seasonal vegetation cutting review along with the cessation of some legacy practices relating to the provision of hanging baskets and Christmas trees in certain towns and villages.
- Staffing savings of £365k are included following a review of structures along with ceasing the grant funding to the community rail partnerships.

The Highways and Transport existing MTFS savings for 2026/27 are made up of the following:

- Savings associated with efficiencies made possible due to jointly delivered functions with NY Highways to deliver services, building on arrangements leading to savings included in the budget for 2025/26 due to more efficient working practices such as streamlining works ordering and better scheduling of inspections.
- Investment in resource to increase income in chargeable areas including lane rental and moving traffic offences and increasing commercial revenue in highways and parks. For many, these are areas for which charges are already levied but there is scope to do more as the service grows. Savings are also expected to be generated through energy savings arising from the street lighting investment programme.

Managing our Environment

The managing our Environment new savings are made up of a number of initiatives:

- The 2026/27 budget includes savings delivered through the commercial waste contract and other efficiencies in the waste service including reducing the budget for recycling to the required level to reflect spend in the service and additional commercial income received through Yorwaste along with savings achieved from no longer issuing clinical waste containers. Efficiencies are also able to be achieved through the harmonisation and increase of the fees charged for garden waste across the North Yorkshire Council area.

- Regulatory services efficiencies include reducing spend with NY Highways on bereavement services along with savings generated through harmonisation of the bereavement systems and registrars licence fees initiatives.

The Managing our Environment existing MTFS savings for 2026/27 are made up of the following:

- Following the move to North Yorkshire Council, a HWRC policy review will allow savings to be realised along with the harmonisation of ancillary waste services.
- A waste programme including reviewing the arrangements of working with Yorwaste is expected to generate savings.
- Rationalisation and commercialisation of the fleet service will lead to savings generated through greater operating efficiency along with a review of transport provision which is expected to realise savings in several areas including grey fleet mileage. Commercial opportunities of the EV charging infrastructure will also be reviewed.
- A review of staffing structures along with a ceremonies marketing plan and fee increases along with various initiatives within Regulatory Services, including the harmonisation of pest control services and commercial opportunities within bereavement services.

Environment

Appendix B1

Project No.	Savings Area	Description	2026/27	2027/28	2028/29	Total
			£000	£000	£000	£000
ENV01 - New	Highways & Transportation	Staffing reviews	365			365
ENV02 - New	Environment Service Management	Staffing reviews		90	100	190
ENV03 - New	Environmental Services excl Waste	Staffing reviews		30		30
ENV04 - New	Regulatory Services	Staffing reviews		73		73
ENV05 - New	Parking	Parking income	1,100			1,100
ENV06 - New	Highways & Transportation	Developer bond value increase and superintendence fees	400	200		600
ENV07 - New	Highways & Transportation	Benchmarked income increase - temporary TROs and streetworks license fees	377			377
ENV08 - New	Highways & Transportation	Increased and new fees - Highways	160	40		200
ENV09 - New	Highways & Transportation	One Stop Shop		100	100	200
ENV10 - New	Highways & Transportation	Transfer planned inspections to NY Highways	330			330
ENV11 - New	Highways & Transportation	Moving Traffic Offences programme extension		100	300	400
ENV12 - New	Highways & Transportation	Vegetation and planting savings	66	13	20	99
ENV13 - New	Highways & Transportation	Review of discretionary spend	14	80		94
ENV14 - New	Waste	Commercial waste contract savings	400	30		430
ENV15 - New	Waste	Waste budget efficiencies	570		20	590
ENV16 - New	Waste	Increase garden waste charge £1 above inflation	100			100
ENV17 - New	Regulatory Services	E-crime - review of Nytech		30		30
ENV18 - New	Registration	Registrars licence fees	20			20
ENV19 - New	Bereavement	Reduce NY Highways spend and cease using plot box	90			90
	TOTAL		3,992	786	540	5,318

Saving proposals for Health and Adults Services (HAS) directorate

Introduction

The Health and Adult Services directorate commissions and provides adult social care and public health services and leads on the Council's joint work with the NHS. Public Health is funded via a separate ring-fenced specific grant from government.

We continue to experience financial pressures in social care as a result of increased hospital discharges and the exacerbation of underlying cost and demand pressures within the care market.

These pressures include:

- Increasing volumes of some very high-cost packages. The number of young people, often with complex needs, moving into Health and Adult Services is also projected to increase and this will continue to add financial pressures both now and in the future.
- Hospital discharge levels remain high and are not fully funded by central government, although the Council has been successful in reducing the number of short-term packages of care, thus ameliorating the current overspend.
- While, in line with our “home first” policy, we have seen increasing numbers of home-based care and Direct Payments, there has been no corresponding decrease in overall residential and nursing packages of care. Indeed, permanent residential and nursing placements continuing to increase, with the number of people supported in Q2 being the highest ever recorded.
- We are also seeing the impact of changes to rules on Ordinary Residence (and where there may be a dispute over whether NYC or another council is responsible for paying for someone's care) following new case law.
- Health partners also face financial pressures and we are therefore working hard to ensure that any impact on the Council is minimised. This is particularly the case for Continuing Health Care and S117 (Mental Health) funding. For the latter, the changes to Ordinary Residence highlighted above, bring about an additional cost risk.
- Inflationary pressures arising from cost of living and issues in the provider market remain a risk. Although the number of sustainability requests from organisations continues to be low, there remain risks for some care providers around the reliance on international workforce.

It remains vitally important therefore that the directorate continues to work as efficiently as it can to contribute to the MTFs savings programme.

In developing our future savings and service transformation programme, the directorate is keen to reduce the reliance on short-term packages - which has arisen

as a result of the national hospital discharge pathway introduced in March 2020 - which generally bring higher costs and to guarantee that there is sufficient capacity in the market which will enable us to ensure that care is affordable both to the Council and to those individuals who may have to pay for it.

The starting point always has to be prevention, without the need for long-term service intervention. Where people need services on a longer-term basis, then most want to be supported to live at home and to use services at home, or as near as possible. They want to remain with their family, in their community and to contribute to the community and the economy. They also want information and advice, support for their carers and short-term services to get them back on their feet or to give them a break from caring. To this end, the Council's model of public health and social care focuses much more on prevention and keeping people as independent as possible, as well as providing long-term support where it is needed. The Council works with people who use services, family carers, voluntary and independent sector colleagues, housing and leisure services and the NHS to deliver these services.

As part of this approach, the Council continues to expand its extra care housing provision across the county, while reviewing our in-house provider services' position in the market. The Council has invested in prevention through the Stronger Communities programme (which works with community groups and the voluntary sector) and the Living Well service, as well as through Public Health programmes.

Whilst significant savings have had to be made in social care over the past few years, the social care budget has had relative protection, accounting for an increasing share of the Council's overall budget. It is also important to note that provision is being made in the budget for continuing demand and market pressures, which is in addition to inflation, for the cost of care and other pay / price increases. As a result, the cumulative impact is entirely consistent with the principles of the adult social care precept.

The service continues to work to reduce the impact of these pressures wherever it can, with a comprehensive cost recovery action plan in place.

The public health budget sits within the directorate. Although funded by a national grant, and therefore showing no net impact on the NYC revenue account, the service has a medium-term plan in place to bring spending into line with a reduced grant, while also ensuring that services across the Council which contribute to various Public Health programmes are fully funded by the grant. The Council's Director of Public Health has reviewed all areas of spend and the relative performance and outcomes for grant investment. This approach is necessitating some savings as well as short-term deployment of reserves, so that a broader range of priorities can be addressed.

Proposals

Reducing the Cost of Care

This programme picks up the ongoing review of our approach to agreeing the very highest cost packages of care, including working with NHS to ensure care matches need at more affordable rates. Adult Social Care will work with CYPS and Housing colleagues to further improve transitions between children's and adults services and to identify whether there are more cost effective ways of providing better quality accommodation with care, for younger adults, at a reduced cost to the Council. This has resulted in cost savings in 2024/25 and we expect this to continue with another £1m saved over the next three years. In addition, we expect to reduce costs by a further £2.5m through better market management and ultimately bringing our residential and nursing rates closer to those paid elsewhere in the country.

Specialist Housing

This programme includes the current work on replacing the Council's own remaining EPH estate with Extra Care Housing to improve accommodation choices for people who need support including those with complex needs. Added to this is a proposal to open additional Extra Care facilities which will deliver support to people at a lower cost than traditional residential care: the Harrogate area will be a particular focus for new schemes.

Direct Payments

The Council's take-up rate for Direct Payments is lower compared with other councils but work began in 2024 – with some success – to change this. We will build on this and will provide more choice to individuals in arranging their care, resulting in a more cost-effective alternative for them and for the Council.

Care Assessments, E-Brokerage and Financial Administrative Efficiencies

These savings build on work started as a Trailblazer authority for the government's proposed Adult Social Care charging reforms. In particular, the introduction of online assessments for finance and care – where appropriate – will reduce administration costs as well as providing people with a quicker and more responsive service. Online tools are not appropriate for everyone and therefore this will not be a "one size fits all" model but will be tailored to those for whom this will be beneficial. We will also ensure that we fully recover the costs incurred in arranging care for people who pay for this but for whom we arrange it. The E-Brokerage tool will help to reduce cost by automating some processes for the sourcing of care packages.

Short Stay

As stated above, the Council has been successful in reducing the reliance on short-term packages of care. The increase in recent years was largely driven by the need to free up hospital beds as quickly as possible during and after the pandemic, and this often led to arrangements which were both more costly (for the Council and individuals) and often less appropriate for individuals. Work began in 2024 to reverse this trend and this has led to cost reductions, with further savings of £5m expected by 2028.

Other Savings

Efficiencies in contract management have led to reduced costs and these can be taken as savings. There will also be efficiency in ways of working and management staffing restructures (management posts) which will have no impact on frontline services. Weekend working for assessment staff was introduced during the pandemic and can now be stood down as it is no longer reflective of NHS working patterns. There will be no reduction in staffing, nor any impact on the number of assessments undertaken, but additional payments introduced alongside the original changes in work patterns can now stop.

Project No.	Savings Area	Description	2026/27	2027/28	2028/29	Total
			£000	£000	£000	£000
HAS01 - New	Staffing	Management restructure and reducing agency spend	1,066			1,066
HAS02 - New	Review of In-house Provision	Reprovision in market where more efficient and effective for the Council and people receiving care and support, including possible acceleration of Care & Support Hubs programme	240	450		690
HAS03 - New	Discharge Costs	Ensure correct apportionment of costs between Council and NHS	1,800			1,800
HAS04 - New	Paying for Care	Ensure that all care costs are correctly split between the Council and individuals	50	50		100
HAS05 - New	Review of HR Support to Care Market	Review of arrangements put in place to support social care recruitment	241			241
HAS06 - New	Contract Management	Improved management of contracts to ensure the Council is achieving value for money	243	124		367
HAS07 - New	Involvement and Governance Team	Redesign how we engage with people with lived experience, including bringing some of the work in-house rather than through external contract	50			50
	TOTAL		3,690	624	-	4,314

Savings proposals for Central Services

Introduction

Central Services is comprised of two principal categories;

- Resources Directorate covering Customer Services, Revenues and Benefits, Finance, Technology, Transformation, Property, Procurement and Commercial;
- Central Services comprising a range of frontline and support services including Local Engagement; Legal and Democratic Services; HR, and Business Support;

Following local government reorganisation (LGR), work continues in the corporate centre to standardise operations and lay the foundations for further savings. All services have undergone evaluation post LGR convergence, to identify further quick wins at the same time as identifying opportunities for streamlining.

Pre-existing savings still to be delivered include on-going property and technology rationalisation and further operational and structural efficiencies across enabling services and CCTV.

Looking ahead, this MTFS provides a period of consolidation with some major projects set to deliver more transformational opportunities with programmes such as “customer” and “the way we will work” still to be fully formed.

Therefore, the new savings proposed now should be considered the forerunners to the savings opportunities that will be developed over the next year – 18 months as major projects like the new customer relationship management and finance systems will enable more fundamental change.

New Proposals

On-going reviews of third party spend has identified the opportunity to further reduce the costs of insurance contracts along with some other smaller contract savings in areas such as secure cash collection.

All service areas have also reviewed their structures and offered up vacant posts where possible and continue to rationalise and streamline operations.

Additional housekeeping savings have also been identified following the completion of budget convergence and the opportunity for budget managers to analyse budget versus spend.

Resources & Central Services

Appendix B1

Project No.	Savings Area	Description	2026/27 £000	2027/28 £000	2028/29 £000	Total £000
RD01 - New	Customer, Revenues and Benefits	Consolidation of legacy service structures and operational efficiencies (including IT systems and processes)	102	200		302
RD02 - New	Finance	Contract Consolidation and other housekeeping savings	1,082			1,082
RD03 - New	Property	'Quick win' property rationalisation and operational efficiencies	100			100
RD04 - New	Procurement	Contract consolidation and other operational efficiencies, including additional income generation	70	21		91
RD05 - New	Technology	Efficiencies in device rationalisation, first line support and contract management	60			60
		Subtotal Resources	1,414	221	-	1,635
CS01 - New	Communications and Engagement	Staffing efficiencies and contract review	130			130
CS02 - New	Localities	Localities team structure and other efficiencies	133	15		148
CS03 - New	Business Support Housekeeping	A number of efficiency savings linked to areas such as postage, printing and venue hire budgets.	150			150
CS04 - New	Human Resources	Staffing efficiencies and other LGR housekeeping savings	333			333
CS05 - New	Legal Services	A number of efficiencies following a review of legacy budgets as well as generating additional income	60	15		75
CS06 - New	Member Services	Further housekeeping savings following LGR as well as proposed reduction in councillor numbers (90 to 89)	100	17		117
CS07 - New	Democratic Services	Additional savings linked to Local Government Reorganisation as well as generating additional income	39	55		94
CS08 - New	Electoral Services	Process efficiency	10			10
		Subtotal Central Services	955	102	-	1,058
CM01 - New	Corporate Miscellaneous	Reduction for pension contributions	8,634			8,634
LGR01 - New	LGR	LGR housekeeping	185			185
	TOTAL		11,189	323	-	11,512

Legacy Project No.	Savings Area	Description	2026/27	2027/28	2028/29	Total
			£000	£000	£000	£000
Resources & Central Services						
RD01	Customer, Revenues and Benefits	Consolidation of legacy service structures and operational efficiencies (including IT systems and processes)	55	314		369
HAS06*	Customer, Revenues and Benefits	Increased efficiencies in people using online assessments	100	100		200
RD02	Finance	Consolidation of legacy service structures and operational efficiencies (including IT systems and processes)	300	750		1,050
RD03	Finance	Contract consolidation	50	50		100
RD05	Property	'Quick win' property rationalisation and operational efficiencies	838	700	100	1,638
RD07	Procurement	Additional income generation		50	50	100
RD08	Technology	Efficiencies in device rationalisation, first line support and contract management	475	550	50	1,075
		Subtotal Resources	1,818	2,514	200	4,532
CS01	Community Safety	Review of community safety hubs and CCTV		200		200
CS05	Business Support Housekeeping	A number of efficiency savings linked to areas such as postage, printing and venue hire budgets	345	7		352
CS06	Business Support	Streamlining of services leading to staffing efficiencies	373	330		703
CS08	Legal Services	A number of efficiencies following a review of legacy budgets	134			134
		Subtotal Central Services	852	537	-	1,389
CM01	Capital Financing	Application of additional capital receipts from asset rationalisation to reduce borrowing costs/increase investment income	250	250		500
	TOTAL RESOURCES & CENTRAL SERVICES		2,920	3,301	200	6,421
Community Development						
CD02	Venues and Attractions	Ticketing system contract savings and caravan park development	80	50		130
CD07	Tourism	Commercial income growth from membership expansion and other opportunities	45			45
CD08	Housing	Homelessness - optimisation of grant and provision of additional temporary accommodation		324	426	750
CD13	Building Control	Increased market share and fee increases	30	56	3	89
	TOTAL COMMUNITY DEVELOPMENT		155	430	429	1,014
Children & Young People's Service						
CYPS01	Children and Families	Review of operational efficiency Disabled Children's Services.	250	250		500
CYPS02 / CYPS06	Early Help	Reduction in held vacancies in Early Help; partnership working in SENDIASS.	90	110		200
CYPS02	Children's Centres	Consideration of the most efficient use of the Council's buildings to support contact arrangements and service delivery.	310	60		370
CYPS03	Home to School Transport	Implementation to the Home to School Transport policy agreed in July 2024. Non-policy savings arising from operational efficiencies, route optimisation and procurement.	878	1,180	541	2,599
CYPS04	School Improvement	School improvement arrangements linked with delivery of SI strategy and academisation.	50	50		100
CYPS05	Other school and LA support services	Review of a range of strategic LA functions including reduction in enhanced pension arrangements.	350	220		570
CYPS06	SEN Assessments	Review of non-statutory inclusion support.	240			240
	TOTAL CHILDREN & YOUNG PEOPLE'S SERVICE		2,168	1,870	541	4,579
Environment						
ENV01	Highways	H&T / NYH / APP jointly-delivered functions	300			300
ENV02	Highways and Street Scene	Highways and Street Scene integration - improved efficiency of litter picking, grass cutting, street sweeping, gully emptying	175	125		300
ENV03	Street Lighting	Street lighting investment programme	80	90		170
ENV05	Street Lighting	Street lighting commercialisation	100	150		250
ENV06	Highways	Lane rental for streetworks		1,000	500	1,500
ENV07	Highways	Moving Traffic Offences Part 6 of Traffic Management Act	200	200		400
ENV08	Parking	Review and harmonisation of parking policies	1,613			1,613
ENV08	Parking	Car Parks - Parking machine replacement	587			587
ENV08	Parking	Scarborough Park and Rides			114	114
ENV10	Highways	Commercial income target for Highways	75	100		175
ENV12	Highways	One Stop Shop for developers	100			100
ENV13	Parks	Parks & Open Spaces commercialisation	90	33		123
ENV14	Highways	EV charging infrastructure commercial opportunities	33	50		83
ENV17	Ancillary Waste	Harmonise ancillary waste services - containers, clinical waste, bring sites etc	100			100
ENV19	Commercial Waste	Review of Commercial Waste - holiday lets		300		300
ENV21	HWRC's	HWRC policy review - resident permit, commercial-like vehicles, trade waste	150			150
ENV24	Waste	Waste review	150			150
ENV25	Waste	Harmonised Waste Collection Model - including route harmonisation		690		690
ENV26	Waste	Harmonised Waste Collection Model - improvement in recycle contamination		250		250
ENV27	Fleet	Fleet rationalisation and commercialisation	125			125
ENV27	Fleet	Fleet MOT testing in-house		60		60
ENV27	Fleet	Transport review	200			200
ENV28	Regulatory Services	Efficiencies resulting from LGR	69			69
ENV28	Regulatory Services	Implementing a single operating system across Environmental Health, Licensing and Trading Standards		46		46
ENV28	Regulatory Services	Development of Primary Authority across Environmental Health and Trading Standards	10			10
ENV28	Regulatory Services	Development of other paid for business advice services across Environmental Health and Trading Standards	10			10
ENV30	Bereavement	Bereavement Services opportunities	80			80
ENV32	Registrars	Ceremonies Marketing Plan - increase in bookings after benchmarking	20	20		40
ENV32	Registrars	Develop and implement weddings marketing plan	55	50		105
ENV33	Pest Control	Pest Control – develop commercial approach across the county	50			50
	TOTAL ENVIRONMENT		4,372	3,164	614	8,150

Health & Adult Services						
HAS01	Reducing the costs of care	Review approach to agreeing the very highest cost packages of care, including working with NHS to ensure care matches need at affordable rates. Various projects to increase market sufficiency and reduce the high costs paid by NYC for some care, especially in comparison with other councils.	2,000			2,000
HAS02	Specialist Housing	Development of Specialist Housing to ensure more cost effective options available for care provision. This programme includes the current work on replacing the Council's own EPH estate with Extra Care Housing to improve accommodation choices for people who need support including those with complex needs.	520	250	1,375	2,145
HAS03	Direct Payments	Increase take-up of Direct Payments offer.	215			215
HAS04	Online Care Assessments	Increased efficiencies in people using online assessments and automation of tasks.	100	150		250
HAS05	E-Brokerage	Ensure more consistent and streamlined procurement of care, using technology where appropriate to cut admin costs.	125	125		250
HAS07	Short Stay	Reduce the reliance on short stay packages of care and the time people spend in such arrangements.	500	1,500	1,000	3,000
TOTAL HEALTH & ADULTS SERVICES			3,460	2,025	2,375	7,860
TOTAL PRE-EXISTING SAVINGS			13,075	10,790	4,159	28,024

* Team subsequently moved from HAS to Customer, Revenue & Benefits in R&CS Directorate

Provisional Service Spending Analysis

	2026/27 Start Budget £'000	Savings £'000	Inflation* £'000	Growth £'000	Addition al adjustme nts £'000	2026/27 Draft Final Budget £'000
Health and Adult Services	283,225	-7,150	14,721	5,600	-	296,396
Children and Young Peoples Service	129,689	-3,965	5,354	20,946	-	152,024
Resources and Central Services	158,226	-5,039	7,993	3,394	-	164,573
Community Development	35,317	-3,129	1,902	256	-	34,346
Environmental Services	116,834	-8,364	4,516	-6,105	-	106,881
Directorate Subtotal	723,291	-27,647	34,486	24,091	-	754,220
Corporate Miscellaneous	22,887	-6,005	1,011	1,561	11,145	30,599
Sub-total	746,178	-33,652	35,497	25,652	11,145	784,820
Funded by						
Budget/ MTFS Shortfall	4,899					-17,036
Government Grants	-105,259					-134,796
NNDR/Business Rates	-141,814	-	-	-	-	-108,528
Council Tax Requirement	-494,205	-	-	-	-	-524,459
Tax Base	254,805.37	-	-	-	-	257,552.26
Band D Council Tax	1,939.54	-	-	-	-	2,036.32
2025/26 Net Budget Requirement	640,918					650,023

CALCULATION OF COUNCIL TAX REQUIREMENT AND BASIC AMOUNT OF COUNCIL TAX (BAND D EQUIVALENT) 2026/27

1. The Council has a statutory duty as a billing authority in accordance with Section 31A of the Local Government Finance Act 1992 (as amended by Section 75 of the Localism Act 2011) to calculate its Council Tax requirement each year. Additionally in accordance with Section 31B of the Local Government Finance Act 1992 (as amended by Section 75 of the Localism Act 2011) it must also calculate the basic amount (Band D equivalent) of Council Tax.
2. Based on the budget outlined in this report, the Council Tax position is set out below:-

COUNCIL TAX REQUIREMENT	£ '000	£ '000
North Yorkshire Council Net Expenditure Budget		650,023
Contribution to/(from) Reserve		-17,036
Net Budget Requirement		632,987
Funding from Business Rates		-108,528
TOTAL COUNCIL TAX REQUIREMENT		524,459
Council Tax Base (equivalent number of Band D properties)		257,552.26
Basic Amount of Council Tax per Band D property		£2,036.32
Increase over 2025/26 (£1,939.54)		
£ increase		£96.78
% increase		4.99%
Basic Council Tax Increase (2.99%)		£57.99
Adult Social Care Precept (2.00%)		£38.79
Increase in Basic Council Tax (including tax base)		19,510
Increase in Adult Social Care Precept (including tax base)		10,744
Total Basic Council Tax	443,850	
Total Adult Social Care Precept	80,609	
TOTAL BASIC COUNCIL TAX AND ADULT SOCIAL CARE PRECEPT		524,459

3. To produce a Council Tax per property, the amount required to be levied has to be divided by a figure representing the 'relevant tax base'.
4. The Council prepares an estimate of its 'relevant tax base' expressed as the yield from a Council Tax levy of £1 as applied to an equivalent number of Band D properties. This calculation takes into account the number of properties eligible for a single person discount, reductions for the disabled, anticipated property changes during the year and the extent to which a 100% recovery rate may not be achieved. This gives an estimated tax base for 2026/27 of 257,552.26.
5. Using the above information, the Council's Council Tax for a Band D property, based on a 4.99% increase, would be as follows:

Total Council Tax Requirement		524,458,818.08
Relevant Tax Base		257,552.26
@ Band D	=	2,036.32

6. The equivalent figures for the other bands are detailed in the following table:

Band	£ p
A	1357.55
B	1583.80
C	1810.06
D	2036.32
E	2488.84
F	2941.35
G	3393.87
H	4072.64

7. It should be noted that the actual final bills for council taxpayers will be a combination of the above rates, a charge for police and fire services plus the tax-payer's specific parish precept. Complete details of these will be provided to the Full Council in the Council Tax Resolution report.

Reserves Log

Appendix E

Row Labels	Est @ 31-Mar-2026	Est & Plan Movement 2026-27 IN	Est & Plan Movement 2026-27 OUT	Est @ 31-Mar-2027	Est & Plan Movement 2027-28 IN	Est & Plan Movement 2027-28 OUT	Est @ 31-Mar-2028	Est & Plan Movement 2028-29 IN	Est & Plan Movement 2028-29 OUT	Est @ 31-Mar-2029
Earmarked - Unrestricted	(479,025,151)	(11,656,000)	99,074,795	(391,606,356)	(17,541,000)	38,654,424	(370,492,932)	(26,950,000)	27,749,063	(369,693,869)
Earmarked - Restricted	(97,983,677)	(3,071,447)	29,487,265	(71,567,859)	(1,627,693)	38,377,905	(34,817,647)	(2,020,456)	26,450,000	(10,388,103)
Unallocated	(33,000,000)			(33,000,000)			(33,000,000)			(33,000,000)
Grand Total	(610,008,827)	(14,727,447)	128,562,060	(496,174,215)	(19,168,693)	77,032,329	(438,310,578)	(28,970,456)	54,199,063	(413,081,971)
	-	-	-	-	-	-	-	-	-	-

Note: Contained within Earmarked Reserves:

Strategic Capacity	(207,522,803)		61,820,200	(145,702,603)		15,000,000	(130,702,603)			(130,702,603)
MTFS Shortfall	23,553,670		17,036,200	40,589,870		17,250,800	57,840,670		24,971,700	82,812,370
Total Strategic Capacity	(183,969,133)	-	78,856,400	(105,112,733)	-	32,250,800	(72,861,933)	-	24,971,700	(47,890,233)

North Yorkshire Council Reserves Policy

1.0 Introduction

- 1.1 As part of the Budget process all balances and reserves are reviewed as to their adequacy, appropriateness and management arrangements.
- 1.2 A schedule of the Reserves/Balances forecast to be held at 31 March 2026, together with forecast movements over 2026/27 to 2028/29 is provided at **Appendix E**.
- 1.3 All the Reserves/Balances listed are reviewed and monitored on a regular basis by the Corporate Director, Resources. Reserves are reviewed to establish:
 - The current justification of the need for the reserve together with its intended use and the timing of that use;
 - The likely value of any potential liability and whether the Reserve is sufficient;
 - Whether the liability is better met as part of a wider Council Reserve (i.e. either as part of General Fund balances or another dedicated Reserve) thus eliminating the need for a specific earmarked reserve.

2.0 Reserve Classification

- 2.1 The following types of Reserves/Balances are held:
 - Earmarked (unrestricted) - these reserves help to manage financial risk, commitments and support improvement and investment within service directorates.
 - Earmarked (restricted) - some reserves are restricted in use due to legislative requirements or specific legal/funding agreements – examples include: ring-fenced Housing Revenue Account and Harbours reserves; Community Infrastructure Levies/s106 sums for specific investments; capital receipts; and capital grants;
 - Unallocated balances are available for general use and include the **General Fund Working Balance (GFWB)**. The GFWB is the Council's funding of last resort. It provides the contingency to manage risk across the Council.

As part of the preparation for the Medium-Term Financial Strategy, an annual review of reserves is undertaken.

- 2.2 The operation of reserves and balances are subject to the following:

General Fund (GF) Reserves

General Fund Working Balance (GFWB)

- 2.3 In line with current policy, it is recommended that the GWFB is held at 5% of the Council's net revenue budget (rounded to the nearest £M) in order to provide for unforeseen emergencies etc. An assessment of financial risk is set out at **Appendix J**.
- 2.4 The above policy is also accompanied by the following "good practice rules":
- (a) that any underspending on the Corporate Miscellaneous budget at the year-end will be allocated to the GFWB only if the balance drops below the target balance. Any other underspends will be allocated to the Strategic Capacity Reserve;
 - (b) that should there be any call on the GFWB during a year such that the Target level (as defined in the MTFs) will not be achieved at the respective year end then:
 - (i) that shortfall be addressed in the next Budget cycle; and/or
 - (ii) that revenue or capital expenditure reductions be affected in either the current or following financial year, in order to offset the shortfall;
 - (c) that in order to implement 2.4(b) the Executive should review the position of the GFWB on a regular basis as part of the Quarterly Performance and Budget Monitoring report process.

Earmarked Reserves

- 2.5 These are specific funds for a range of initiatives and projects – balances are subject to annual challenge to ensure appropriate levels and spend profiles, as part of the Council's budget monitoring and financial management arrangements. Appropriations to and from these reserves will be considered on a case by case basis and any available uncommitted balances will be transferred to the Strategic Capacity Reserve. Within earmarked reserves there are some strategic reserves which are important to the overall financial management of the Council and/or are restricted in nature:

Strategic Capacity and MTFs Shortfall (Unrestricted)

- 2.6 Appropriations to the Strategic Capacity Reserve will be dependent upon in-year revenue surpluses (beyond those required to top-up GFWB) and windfall resources. The first call on this reserve will be to fund any revenue budget shortfalls after planned reserve movements. Subject to available resources, appropriations from this reserve to fund specific projects will be subject to approved business cases.
- 2.7 The MTFs Shortfall Reserve holds the deficits arising from revenue shortfalls (actual and forecast) so that the cumulative impact of budget decisions and savings delivered can be tracked.

Local Taxation Reserves (Unrestricted)

- 2.8 These reserves receive the surpluses and deficits on the Council's share of Council Tax and Business Rates Collection Funds. The purpose of these reserves is to mitigate the risk of a significant Collection Fund deficit impacting on the revenue budget in a single year.
- 2.9 A maximum balance which is sufficient to provide a reasonable internal 'safety net' is proposed at 2% of these income streams – estimated at £13m for 2026/27.
- 2.10 Should this maximum balance be exceeded then the excess will be released to the Strategic Capacity Reserve for alternative use.
- 2.11 A minimum balance of £2m is held and if this is insufficient to meet an expected net Collection Fund deficit, then the Strategic Capacity (Unallocated) Reserve will be used to fund any shortfall and reinstate the minimum balance.

Local Government Re-organisation (LGR) (Unrestricted)

- 2.12 This reserve supports the additional transitioning and transformation costs for the Council following local government reorganisation with effect from 1 April 2023. Baseline funding of £38m was earmarked by the former County Council and there is currently £9m uncommitted.
- 2.13 Appropriations from and to this reserve will be considered on a case by case basis.

Housing Revenue Account (HRA) Reserves (Restricted)

HRA Working Balance (HRAWB)

- 2.14 HRA reserves and balances are ringfenced to the HRA. The policy is to maintain the minimum level of HRAWB at:

A minimum of £1,500 per property – calculated at $£1,500 \times 8,489 = £12.734\text{m}$ for 2026/27 in line with the HRA Business Plan to reflect the current condition of the HRA stock. As stock condition surveys are still in progress, this will be reviewed following surveys concluding in 2026/27 and subsequent capital planning risks assessed.

- 2.15 This policy is also accompanied by the following "good practice rules":
 - (a) that any underspending on the HRA revenue budget at the year-end will be allocated to the HRAWB only if the balance drops below the target balance. Any other underspends will be allocated to the HRA Major Repairs Reserve;

- (b) that should there be any call on the HRAWB during a year such that the Target level (as defined in the MTFS) will not be achieved at the respective year end then:
 - (i) that shortfall be addressed in the next Budget cycle; and/or
 - (ii) that revenue or capital expenditure reductions be affected in either the current or following financial year, in order to offset the shortfall;

HRA Major Repairs Reserve (Restricted)

- 2.16 This reserve currently supports the HRA business plan and its forecasts for on-going cyclical replacements and improvements to the Council's HRA housing stock beyond the annual maintenance budgets within the HRA revenue budget.
- 2.17 In accordance with the financial framework governing HRAs, appropriations into this reserve include 'depreciation charges' applied to the HRA along with any net annual surpluses arising from housing rents received, less HRA annual running costs.
- 2.18 Appropriations from this reserve are subject to annual review of the HRA Business Plan and budget setting.

Harbours (Restricted)

- 2.19 These reserves receive annual surpluses and/or deficits arising from the Council's statutory harbour undertakings at both Scarborough and Whitby. The reserves are ring-fenced in accordance with the prevailing harbour legislation and provide resources to mitigate operational risks over the shorter to medium-term and also provide longer-term funds to support the necessary maintenance of and improvements to, the harbours.
- 2.20 As at 31 March 2026 the following balances are forecast:
 - Scarborough £2.7m
 - Whitby £18.6m
- 2.21 Commitments to be funded from harbour reserves will have due regard to the Council's statutory responsibilities and the anticipated profile of works/expenditure required over the long term (in line with the associated asset lives). Should essential expenditure (net of any grants secured) be in excess of the forecast reserve balances, then the shortfall will be temporarily funded from the Council's General Fund reserves (typically Strategic Capacity Reserve) or borrowing in accordance with the Council's capital and treasury management strategies. Sums drawn from General Fund reserves will be repaid from harbour balances as surpluses arise. Repayment of General Fund sums will be prioritised over any non-critical spend and in accordance with the

obligations contained within the harbours legislation. Should planned commitments be less than forecasted reserve balances, a minimum balance for both reserves will be maintained equivalent to at least 3 years revenue surpluses in order to provide a level of risk mitigation.

NORTH YORKSHIRE COUNCIL
MEDIUM TERM FINANCIAL STRATEGY (MTFS)
2026/27 - 2028/29

EXECUTIVE SUMMARY

	2026/27 £000	2027/28 £000	2028/29 £000
Starting Position	746,178	784,820	808,365
Pay Awards	13,660	10,655	10,975
Other Inflationary Costs	21,837	14,906	14,919
	35,497	25,561	25,893
Increased Spending / Growth Requirements			
Environment			
Waste Harmonisation	- 8,280	-	-
Harbours (Reduction in Parking Income)	1,250	-	-
Environment Other	675	75	-
Community Development			
Harrogate Convention Centre	256	-	-
Resources and Central Services			
Elections	1,500 -	1,500	-
Property Maintenance	1,000 -	5,000	-
Resources and Central Other	1,144	-	-
Children and Young Peoples Services			
Home to School Transport	600	5,300 -	3,200
High Needs	1,550	5,700	9,400
Child Placement	15,000	-	-
Social Workers	2,191	-	-
Education Psychology	1,350	-	-
CYPS Other	255		
Health and Adult Services			
Growth	5,600	5,000	5,000
Corporate / Other			
Treasury and Capital Financing	1,561	2,620	1,008
Other Adjustments	11,145	631	669
	36,797	12,826	12,877
Cost Reduction / Savings Requirements			
Environment			
Budget Savings	-8,364	-3,950	-1,154
Community Development			
Budget Savings	-3,129	-1,173	-683
Resources and Central Services			
Budget Savings	-5,039	-3,374	-200
Children and Young People's Service			
Budget Savings	-3,965	-2,908	-1,391
Health and Adult Services			
Budget Savings	-7,150	-2,649	-2,375
Corporate / Other			
Budget Savings	- 6,005 -	788	50
	-33,652	-14,842	-5,753
Sub-total	784,820	808,365	841,382
Funding Sources			
Revenue Support Grant	-103,807	-117,108	-109,984
Better Care Grant*	-21,377	0	0
Children's Social Care Prevention Grant	-1,224	-1,224	-1,224
	-126,408	-118,332	-111,208
Extended Producer Responsibilities	-8,389	-6,031	-2,984
Net Revenue Budget	650,023	684,002	727,190
Business Rates			
Baseline Funding Level	- 90,979 -	93,066 -	94,944
Section 31 and Renewables	- 17,549 -	17,549 -	17,549
	- 108,528 -	110,615 -	112,493
Use of General Working Balances (GWB)			
MTFS Balance/ (Shortfall)	- 17,036 -	17,251 -	24,972
	- 17,036 -	17,251 -	24,972
Balance Required from Council Tax	524,459	556,136	589,726
Council Tax Base (Band D equivalents)	257,552.26	260,127.78	262,729.06
Basic Amount of Council Tax (Band D)	2,036.32	2,137.93	2,244.62
Annual % Increase	4.99%	4.99%	4.99%

Let's Talk Money Survey Results

1.0 Summary

- 2,767 valid responses were received to the Let's Talk Money survey.
- Responses were received from people who live and work within all Area Committees (ACs) across North Yorkshire.
- Nearly all the council priorities are rated as very important or important by at least half of the people responding, with people most likely to say health and wellbeing is very important or important (82%), followed by the local economy (79%), education (78%) and social care support (71%).
- The council services most likely to be rated as very important or important are highways and transportation (87%), education (81%), waste and environment (78%), children's social care (76%), and adult social care and health (75%).
- More than three-quarters of people say they would support an increase in council tax to help deliver critical services across North Yorkshire (77%). Some 15% of responses would be willing to pay a 1% increase and 17% would pay 2%. A further 19% would pay 3% or 4% and 6% say they would pay an increase of 10% or more. However, 23% would not support an increase of any amount.
- Some 59% of people say they would support an increase in council tax to fund adult social care services. 45% of responses would be willing to pay a 1% or 2% increase in council tax. A further 14% would support a 3% or 4% increase and 11% would pay an increase of 5% or more. However, 31% would not support an increase of any amount.

2.0 Introduction, background, and methodology

Let's Talk North Yorkshire is our biggest countywide conversation and helps us to understand how the public are feeling, and then use that intelligence to improve decision making and inform the council's policy development process.

Let's Talk Money is the latest engagement under the Let's Talk banner and follows on from similar exercises undertaken during Autumn 2022, 2023 and 2024

Let's Talk Money was launched on 10 November 2025 and ran until 21 December 2025. The survey included questions to understand people's priorities, council spending, and increases to council tax.

The survey was hosted on our website and Snap, our survey software. The work was supported by a marketing campaign directing people to the consultation and paper surveys were available from council offices, libraries and on request. Easy read and large print versions of the questionnaire were also produced. The survey was also promoted to businesses.

2,767 valid responses to the Let's Talk Money survey were received. Responses have been validated to remove test responses submitted during the development of the survey and technical duplicate responses submitted when respondents experienced technical problems in submitting their responses.

As usual with self-completion questionnaires, some participants did not complete all questions. This may be because they did not have an opinion on the question asked, but we cannot make this assumption in full confidence. Such missing data is excluded from the results unless otherwise stated. All charts indicate the number of responses received for each question.

The survey results are reported as whole numbers for percentages. As a result of this rounding process there may be occasions when the figures do not add up to 100.

Free text response questions were coded to look for patterns and themes in the responses.

Reliability of the results

The number of responses received as part of the Let's Talk Money survey indicates we can be confident that the survey results reflect the wider views of people in North Yorkshire and can be generalised to the whole population.

The 95% confidence interval for overall survey results is calculated to be within +/- 3%, and this indicates a high level of certainty in the results.

While the sample of responses in the survey is broadly representative of the population in North Yorkshire, the over-representation of people from some sub-groups such as geographical areas and age groups will have an impact on the survey results if people from these groups have different views on issues. Demographic group information was not provided by many people taking part in the survey, and this also limits the ability to determine how truly representative the sample of responses is.

We acknowledge that there is likely to be some survey error in the results, due to the over-representation of certain sub-groups in the sample. Although the survey is not truly representative, we always assume that there will be some sampling error and response bias in every survey, and this does not invalidate the survey findings.

3.0 Summary of main findings

Survey respondent characteristics

People were asked for their connection to North Yorkshire and were able to choose several options.

Most people completing the survey are residents of the county. Participants also included people who work, study, or represent organisations in the county.

Figure 1 Connection to the area

I live here	2652	98%
I work here	729	27%
I work for the local authority	189	7%
I run a business here	198	7%
I represent an organisation here	216	9%
I study here	42	1%
Total (Who indicated at least 1 reply)	2715	

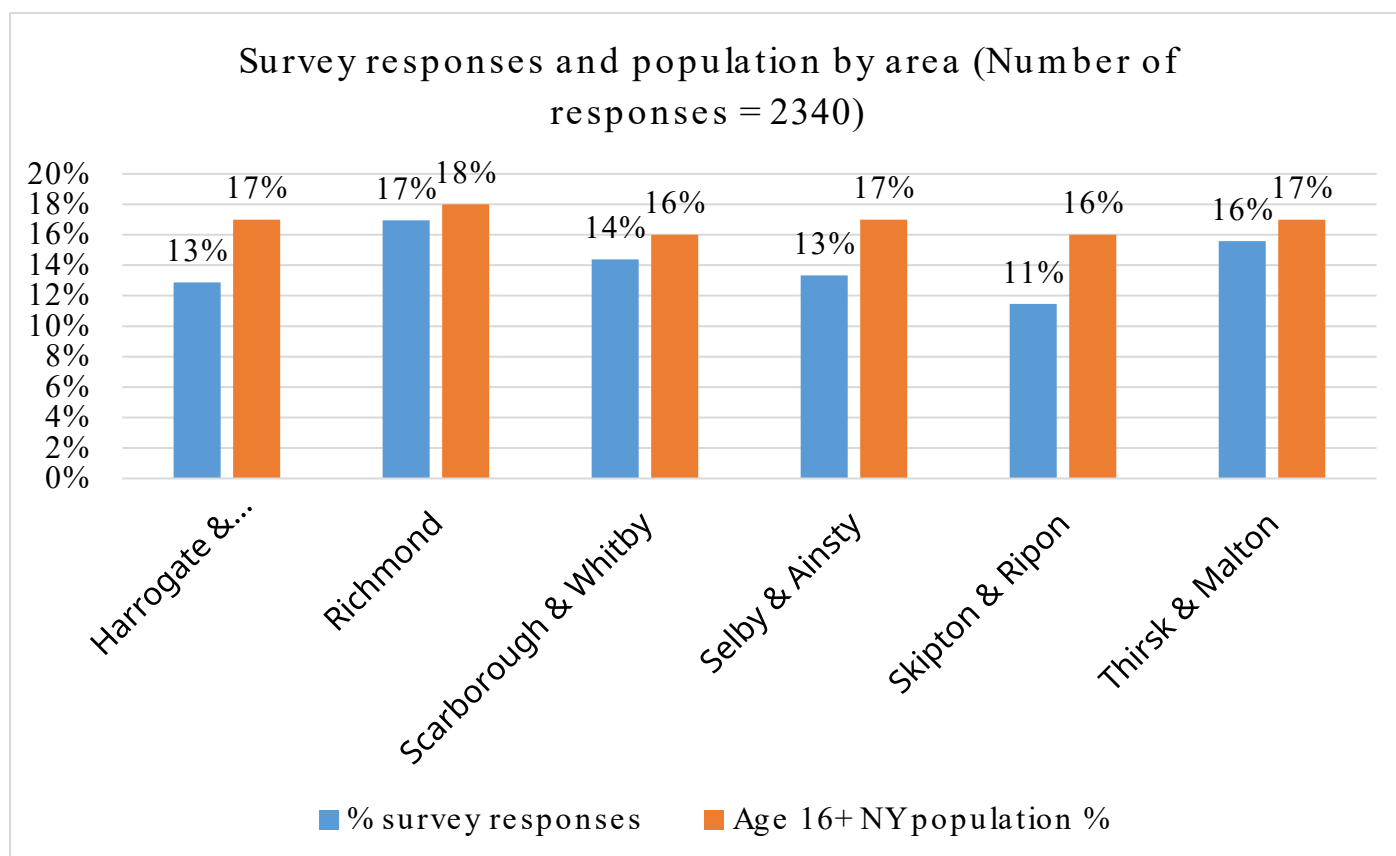
The majority (98%) of those who provided a reply said that they live here and more than a quarter (27%) said they work here. Some 7% of responses come from someone running a business here and 9% are representing an organisation here.

People were asked for their postcode to identify where they live, and this was used to indicate the Area Committee area in which they live. The chart below compares the distribution of responses with the breakdown of age 16 and over population by Area Committee area across North Yorkshire.

Skipton and Ripon are underrepresented in the responses, with 11% of the participants indicating that they live within this Area Committee area. Richmond is represented with 17% of responses this area being the most represented.

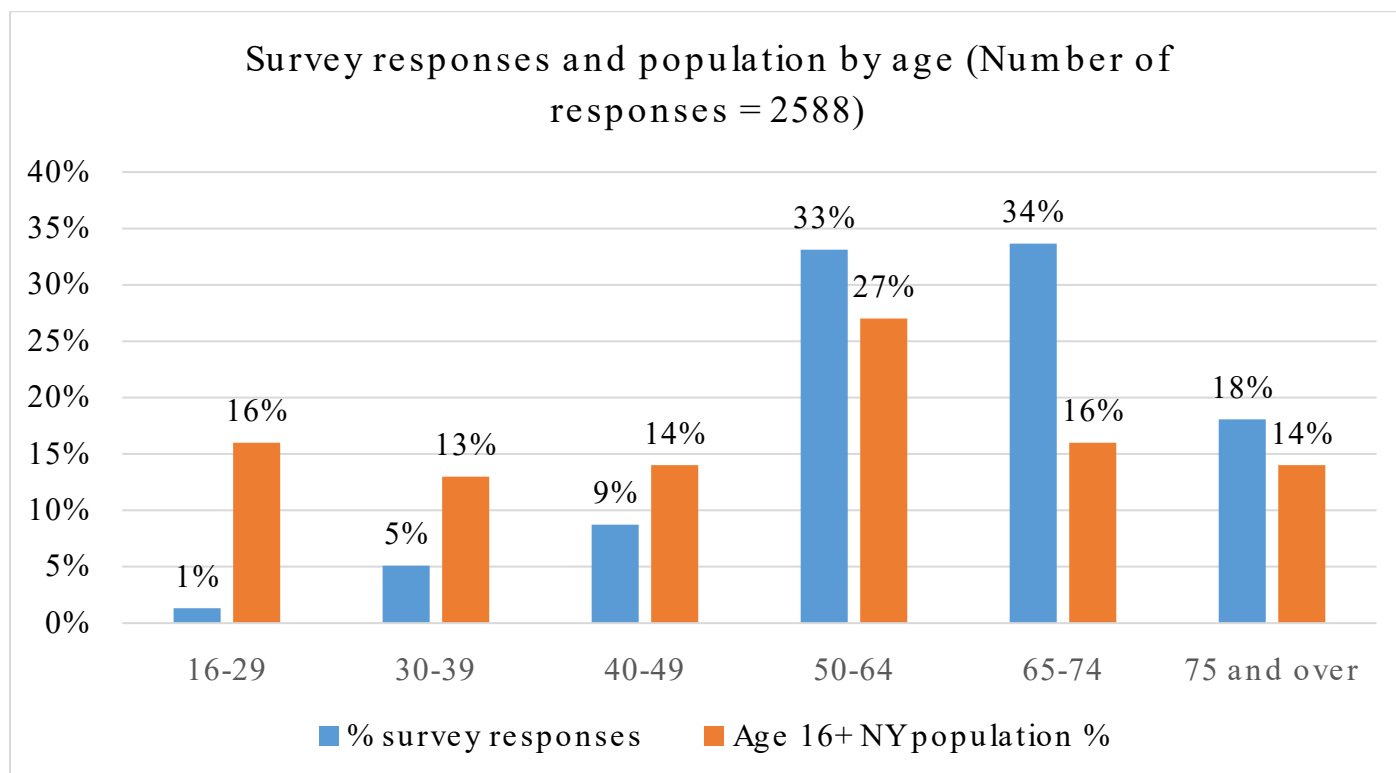
The proportion of responses from the other Area Committee areas is in line with their respective age 16 and over populations. In addition, there are responses from 25 people living outside North Yorkshire. The location of a further 228 (9%) responses is not known because this information was not provided or was incomplete.

Figure 2 Response sample and population by area of residence



There were more responses from females (50%) than males (45%), with 4% preferring not to say and a small number (3 responses) describing themselves in another way. In total there were 2,708 responses to this question.

Figure 3 Response sample and population by age group



People in the 65-74 age group make up a high proportion of responses (34%), which is higher than for the population of North Yorkshire for this age grouping (16%). The 50-64 age group is also overrepresented, making up 33% of the responses and 27% of the population. The 16-29 and 30-39 age groups are underrepresented, making up a total of 6% of the responses and 29% of the population. A small number of people (116) preferred not to say their age group and 63 people did not answer this question.

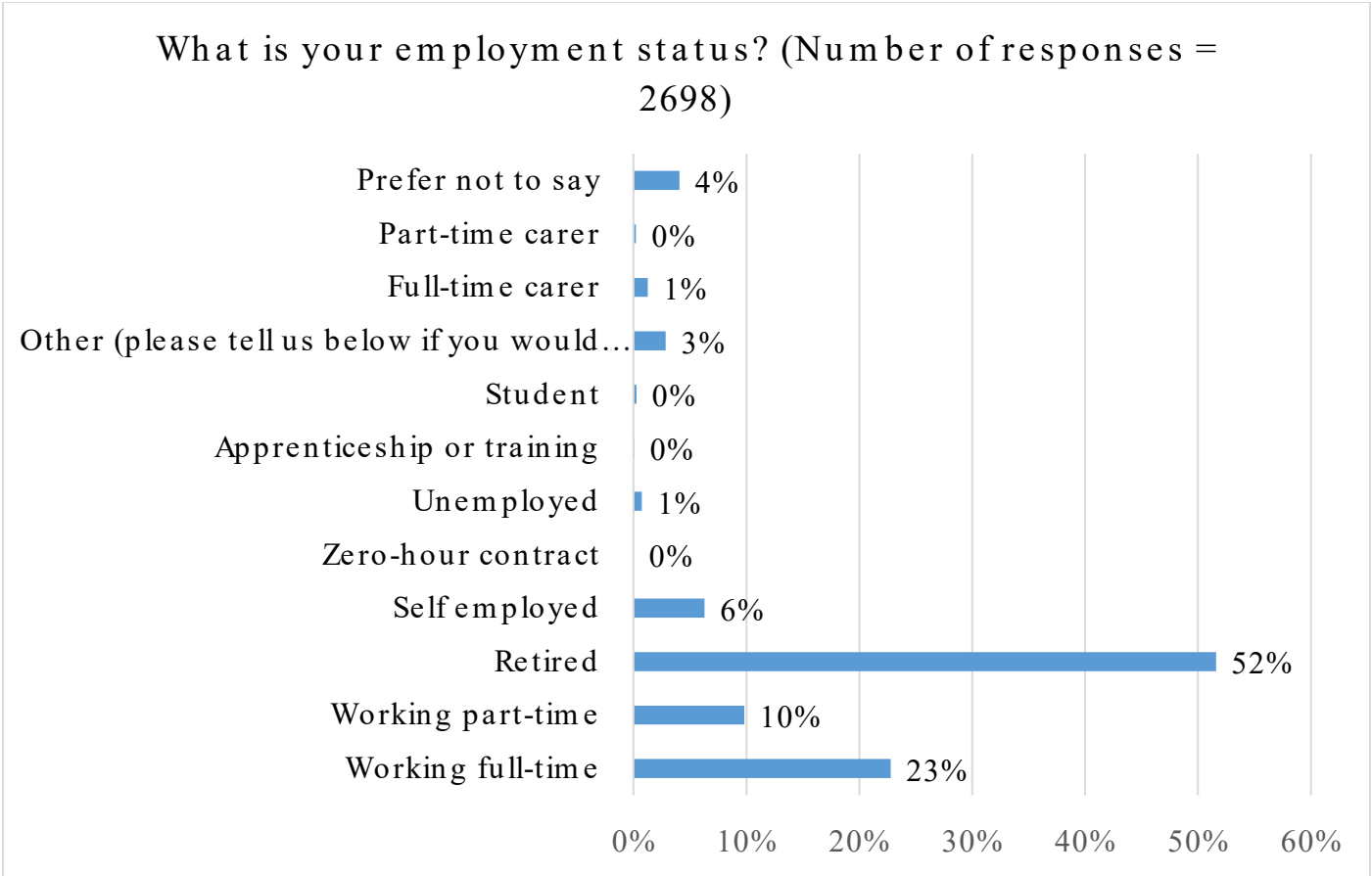
It is not surprising that we received fewer responses from the youngest age groups given that these age groups are less likely to pay. People aged under 18 or students are exempt from paying council tax.

Younger people are also more likely to live at home with parents. The Labour Force Survey shows, for 2023, 93% of 16-year-olds, 86% of 18-year-olds and 60% of 21-year-olds live with their parents in the UK¹.

Recent research commissioned by the Welsh Government found people aged 16-34 years are the age group most likely to report that they know very little or nothing at all about council tax (57%), compared to 36% for those aged 55 plus².

A recent survey by YouGov found 23% of adults aged 18-24 did not know whether they think the government should limit how much councils can increase council tax by or allow councils to increase it without a limit. Only 12% of those aged 25-49 and 7% of those aged 50-64 or 65 years and over did not know their view on this question.³

Figure 4 Employment status



People were also asked their employment status and could choose more than one option. Of those answering the question, slightly more than half (52%) are retired, which reflects the age profile of those responding. Nearly half

¹ Young adults living with their parents – 8 May 2024 Office for National Statistics (ons.gov.uk)
² Survey of public attitudes to council tax, 2023 (gov.wales)
³ Do you think the government should limit how much councils can increase council tax by, or should councils be allowed to increase council tax without a limit? Survey of 5,169 GB adults 14 November 2024. <https://yougov.co.uk/topics/politics/survey-results/daily/2024/11/14/21ac5/1>

(39%) of the respondents are working in one way or another: 23% are working full-time, 10% part-time, 6% are self-employed and 0% have zero-hour contracts.

Council plan priorities

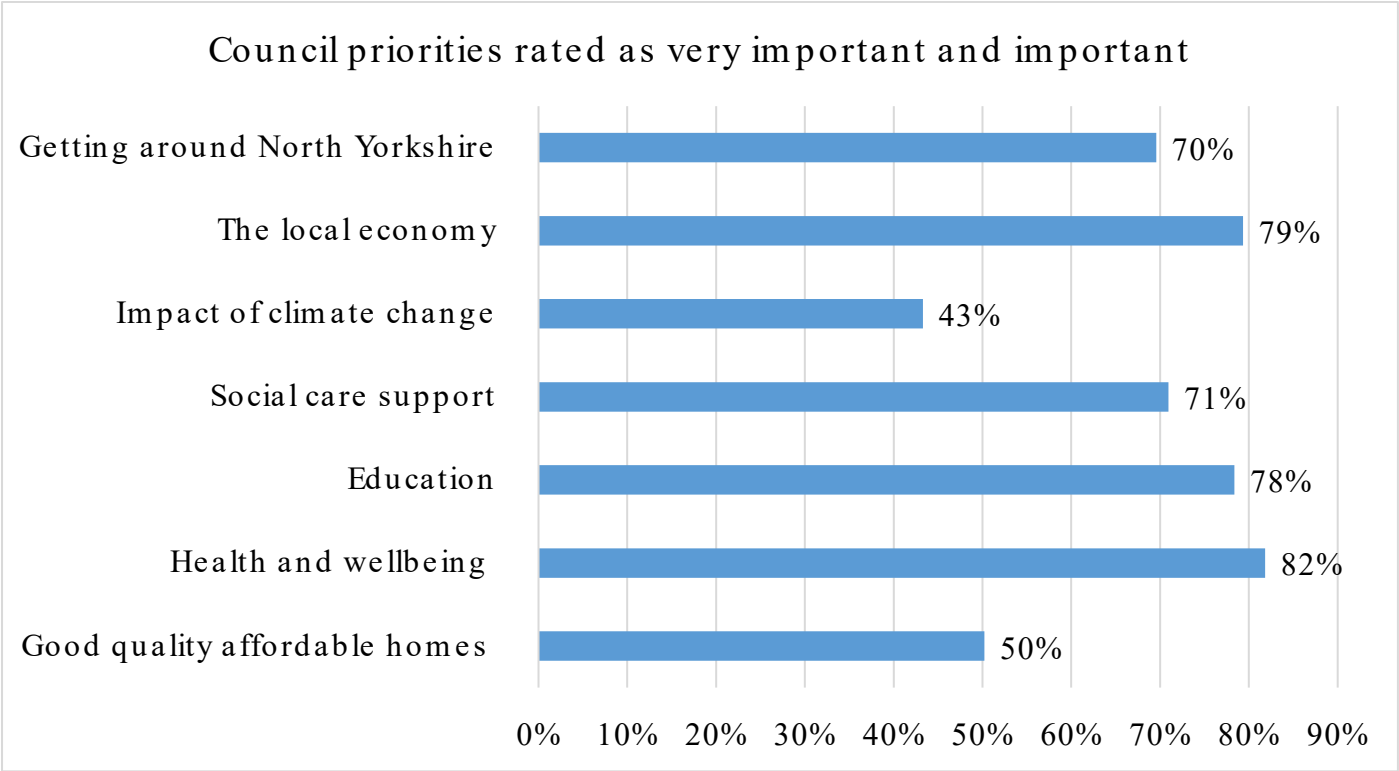
When asked how important the council priorities are to them, most people rated nearly all the priorities as very important or important.

People are most likely to say health and wellbeing is very important or important (82%), followed by the local economy (79%) and then education (78%).

The priorities are shown below in order of most ranked as being very important or important:

- 1. Health and wellbeing (82% of responses rated this as very important or important)
- 2. The local economy (79%)
- 3. Education (78%)
- 4. Social care support (71%)
- 5. Getting around North Yorkshire (70%)
- 6. Good quality affordable homes (50%)
- 7. Impact of climate change (43%).

Figure 5 How important are the following to you?



Note: the number of responses (n=) in the chart above indicates the total number of respondents rating each priority.

People were also asked whether they have other priorities to suggest, and there were 1,496 free-text responses. The chart below shows the suggestions by theme. Some of the responses referred to multiple themes.

Figure 6 Suggested priorities by theme

Theme	Mentions	Positive	Neutral/Mixed	Negative	%Positive	%Neutral	%Negative

Transport & Roads	650	159	228	263	24%	35%	40%
Environment & Climate	467	115	138	214	25%	30%	46%
Education & Youth	304	78	128	98	26%	42%	32%
Housing & Planning	283	81	89	113	29%	31%	40%
Governance, Tax & Efficiency	220	31	56	133	14%	25%	60%
Other/Unspecified	212	22	116	74	10%	55%	35%
Economy, Tourism & Local Business	209	63	63	83	30%	30%	40%
Cleanliness, Waste & Street scene	186	30	50	106	16%	27%	57%
Crime & Community Safety	179	45	55	79	25%	31%	44%
Health & NHS & Dentists	175	55	56	64	31%	32%	37%
Social Care & SEND	136	27	65	44	20%	48%	32%
Accessibility & Disability	120	38	38	44	32%	32%	37%

Summary of the comments

Transport & Mobility

- Roads & Maintenance: Condition of roads and markings (potholes, resurfacing).
- Drainage & Winter Service: Gullies, blocked drains, gritting, snow and ice.
- Road Safety & Speed: Speed limits, cameras, traffic calming.
- Parking Management: Parking supply, permits, tariffs, park & ride.
- Public Transport – Bus: Bus routes, frequency, reliability, evening and Sunday service.
- Public Transport – Rail: Train services, stations, timetables, line reopening's.
- Active Travel: Walking and cycling infrastructure (paths, crossings).
- School Transport: Eligibility, policy, and provision for school buses.
- Strategic Routes: Major roads and bypass schemes (for example A64 dualling).

Housing, Planning & Place

- Housing Supply & Affordability: Social and affordable housing, downsizing options.
- Planning & Enforcement: Planning decisions, compliance, Section 106.
- Infrastructure First: GPs, schools, drainage alongside new housing.
- Design & Place Quality: Architecture, heritage, public realm.
- Second Homes & Short Lets: Policies on second homes, Airbnb's.
- Land Use Strategy: Brownfield vs greenfield, green belt, farmland use.

Environment, Climate & Nature

- Biodiversity & Nature Recovery: Habitats, wildlife corridors, verge management.
- Waste & Recycling: Litter, fly-tipping, bin services, street cleaning.
- Water Quality: Rivers, bathing water, sewage discharges.
- Energy & Net Zero: Solar panels, EV charging, heat pumps, climate targets.
- Air, Noise and Light Pollution: Local air quality, noise, intrusive lighting.
- Trees & Greenspace: Tree planting, parks, open spaces.

- Flood Risk: Flood defences and natural flood management.

Education, Children & Young People

- School Places & Standards: Capacity and quality of schools.
- SEND & Inclusion: EHCPs, specialist provision, respite care.
- Youth Provision: Clubs, sports, safe spaces for teens.
- Libraries, Arts & Culture: Library access and cultural activities.

Health, Care & Wellbeing

- Primary Care Access: GP and NHS dentist availability.
- Hospitals & A&E: Hospital services, emergency care, reablement.
- Adult Social Care: Care homes, domiciliary care, dementia support.
- Mental Health & Wellbeing: Community mental health, isolation.
- Public Toilets: Availability and cleanliness.

Community Safety & Enforcement

- Policing & Visibility: Local patrols and reassurance.
- ASB & Crime: Anti-social behaviour, drugs, shoplifting, vandalism.
- CCTV & Town Safety: Cameras and wardens in hotspots.

Economy, Towns & Tourism

- High Streets & Markets: Town-centre vibrancy and shop occupancy.
- Business & Jobs: SME support, inward investment, employment.
- Tourism Offer & Events: Attractions, events, coastal assets.
- Parking & Charges: Pricing to support town vitality.

Cleanliness & Public Realm

- Street Cleaning & Litter: Sweeping and litter removal.
- Bins & Collections: Household and garden waste services.
- Weeds & Verges: Weed control and verge maintenance.
- Graffiti & Vandalism: Removal and deterrence.

Governance, Finance & Performance

- Council Tax & Charges: Levels and fairness of charges.
- Efficiency & Staffing: Productivity, overheads, allowances.
- Transparency & Localism: Scrutiny, consultation, responsiveness.
- Procurement & Contracts: Value for money and contractor performance.

Digital, Connectivity & Access

- Broadband & Mobile: Coverage and reliability.
- Digital Services: Online access and usability.

Equalities, Inclusion & Community

- Disability Access: Dropped kerbs, accessible paths, Blue Badge.
- Community Cohesion: Local groups, volunteering, refugee support.
- Rurality & Isolation: Access to services in remote areas.
- Armed Forces & Veterans: Housing and support for service families.

Priorities for council spending

The survey provided details of the council's current spending of nearly £1.3 billion on a range of services, with 50% of the total spend allocated to supporting vulnerable people, and asked people how important these council services are to them when considering how the council manages its budget.

Figure 7: Council total budget expenditure

This pie chart shows the percentage breakdown of our current spending on services

Total budget expenditure

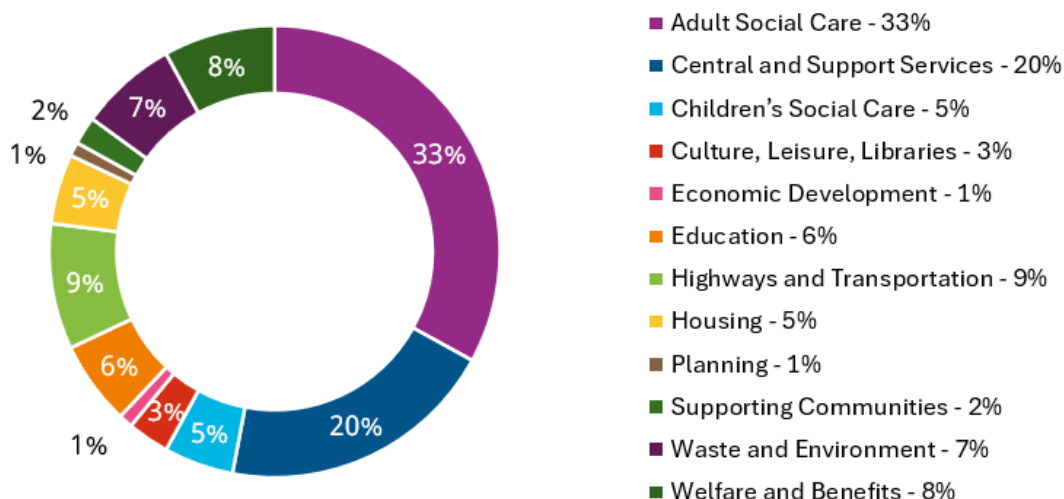
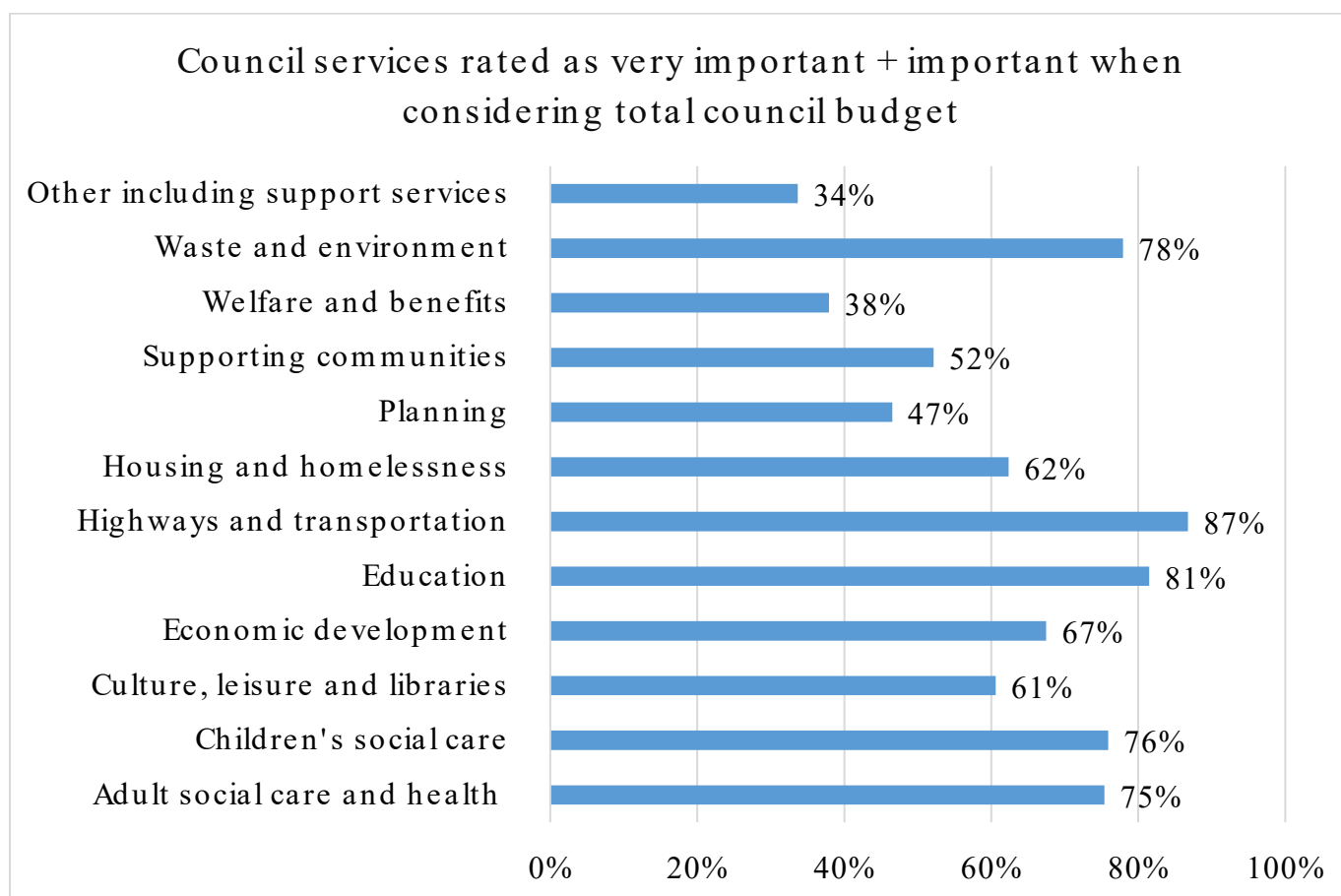


Figure 8 How important are the following council services to you when considering how the council manages its budget?



Highways and transportation are rated as the most important service by people in the survey (87%) and this service accounts for 9% of the council's budget.

Education is the second highest rated service in terms of importance (81%), and this represents 6% of the budget.

Waste and Environment is rated the third most important service (78%), and this accounts for 7% of the budget.

People are less likely to rate other including support services as important (34% say this), although these services account for 20% of the overall council budget.

While information was provided on what each of the services does, there were some comments from people wanting to know more about the 'other including support services' to make a more informed decision. This is something we will consider before the next budget consultation.

Council tax

Council tax is the most important source of funding for the council and each 1% increase would raise about £4.9m towards meeting rising costs and demand. Based on households that own or rent a single home, each 1% increase in council tax would add:

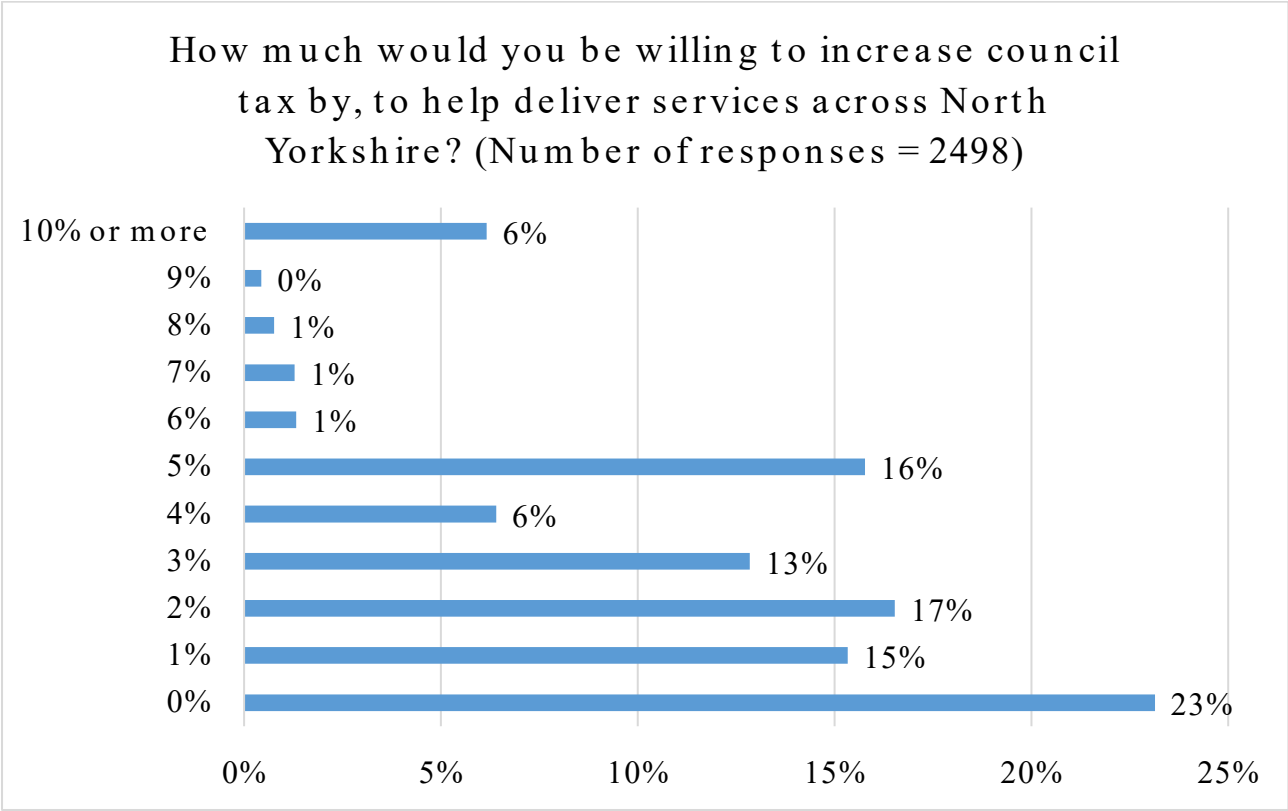
- £19.39 to the average Band D household bill for the year; or
- around £1.61 per month.

How far council tax can be raised is, in part, controlled by the government. In recent years it has set a referendum limit which means any increase above that rate must be voted on locally. The cost and practicalities of doing that means that this limit acts as a cap on council tax increases.

People were asked how much they would be willing to increase council tax by to help deliver critical services across North Yorkshire.

More than three-quarters of people say they would support an increase in council tax to help deliver critical services across North Yorkshire (77%). Some 15% of responses would be willing to pay a 1% increase and 17% would pay 2%. A further 19% would pay 3% or 4% and 26% say they would pay an increase of 5% or more. However, 23% would not support an increase of any amount.

Figure 9 How much would you be willing to increase council tax by to help deliver critical services across North Yorkshire?

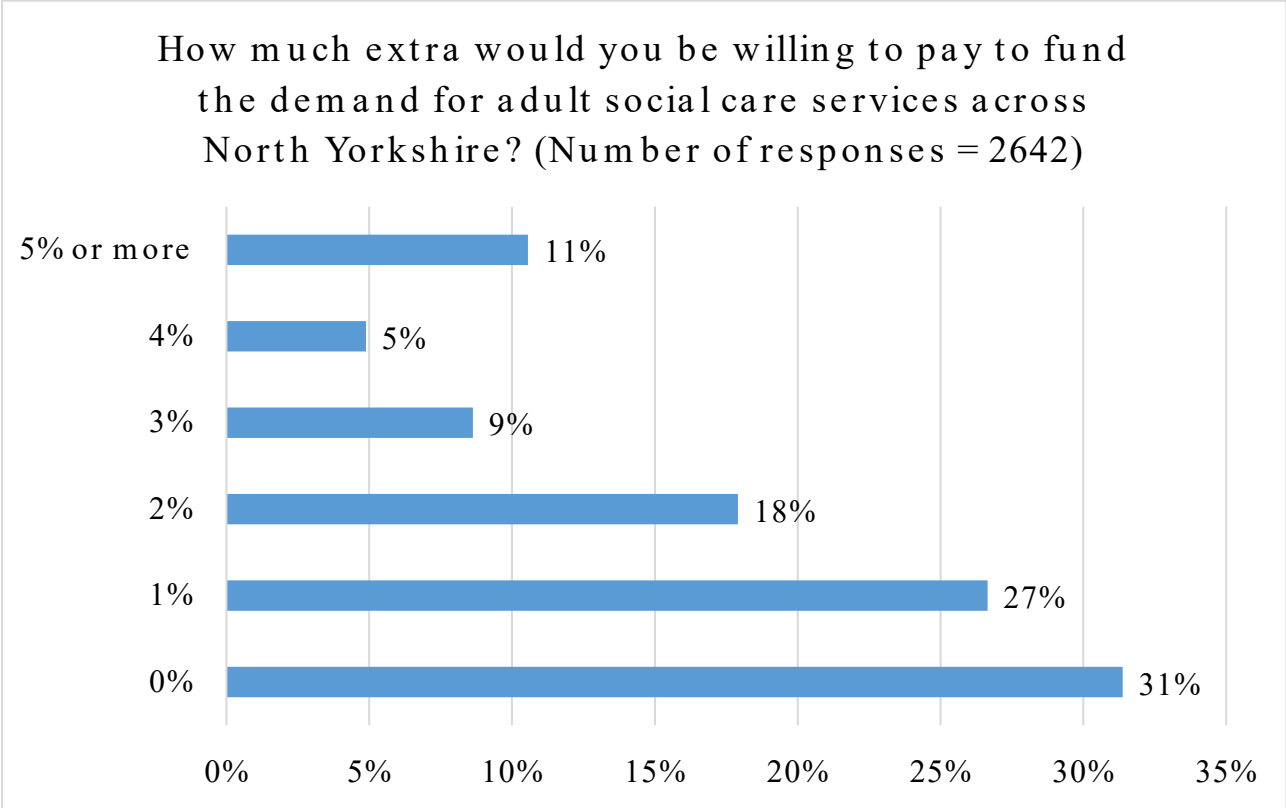


The results for this year are similar to previous years.

	How much would you be willing to increase council tax by to help deliver critical services across North Yorkshire?					
Year (responses)	0% increase	1% increase	2% increase	3% increase	4% increase	5+% increase
2025 (n=2498)	23%	15%	17%	13%	6%	26%
2024 (n=1897)	23%	26%	21%	13%	7%	11%
2023 (n=1313)	20%	22%	22%	14%	8%	14%
2022 (n=1769)	18%	22%	25%	15%	8%	12%

There are real strains adult social care services with rising demand and significant cost pressures in the care market – one in four of the county’s total population is aged 65 or over. People were asked how much extra they would be willing to pay to fund the demand for adult social care services across North Yorkshire.

How much extra would you be willing to pay to fund the demand for adult social care services across North Yorkshire?



Some 68% of people say they would support an increase in council tax to fund adult social care services. Nearly half (45%) of responses would be willing to pay a 1% or 2% increase in council tax. A further 9% would support a 3% increase and 11% would pay an increase of 5% or more. However, 31% would not support an increase of any amount.

The results for this year are similar to previous years, although there are now more responses wanting no increase.

	How much would you be willing to pay to fund the demand for adult social care services across North Yorkshire?					
Year (responses)	0% increase	1% increase	2% increase	3% increase	4% increase	5+% increase
2025 (n=2598)	31%	27%	18%	9%	5%	11%
2024 (n=1610)	30%	31%	18%	10%	4%	8%
2023 (n=1223)	23%	33%	20%	9%	5%	10%
2022 (n=1749)	22%	33%	20%	9%	6%	9%

Savings

The survey set out the financial situation facing the council and the big increase in demand for its services such as adult social care and children and young people with special education needs.

People were then asked if they have any ideas or suggestions for how the council could do things differently to make savings or bring in extra money. These comments were coded to identify the most common ideas/suggestions made. Many comments contained multiple themes, so the count of themes is greater than the number of comments.

Figure 11 Do you have any ideas or suggestions for how the new council could do things differently to make savings or generate income?

Theme	Positive Mentions	Neutral Mentions	Negative Mentions	Total Mentions	% Positive	% Neutral	% Negative
Benefits, Welfare and Work	191	143	57	391	49%	37%	15%
Waste, Recycling and Fly-tipping	88	67	110	265	33%	25%	42%
Roads and Highways	99	81	44	224	44%	36%	20%
Libraries, Leisure & Culture	114	75	34	223	51%	34%	15%
Central and Support Services and Management	99	73	29	201	49%	36%	14%
Second Homes and Council Tax	82	92	19	193	42%	48%	10%
Revenue Generation and Commercialisation	119	36	13	168	71%	21%	8%
Housing and Planning	81	50	26	157	52%	32%	17%
Volunteering and Community Action	78	58	18	154	51%	38%	12%
Children, SEND and School Transport	69	56	20	145	48%	39%	14%
Parking, Enforcement and Fines	63	47	17	127	50%	37%	13%
Net Zero, Climate and DEI	55	48	22	125	44%	38%	18%
Tourism and Visitor Levy	54	53	11	118	46%	45%	9%
Environment and Cleanliness	58	41	18	117	50%	35%	15%
Adult Social Care	38	48	11	97	39%	49%	11%
Outsourcing vs In-house and Procurement	30	28	10	68	44%	41%	15%
Council Structure and Mayor	27	20	7	54	50%	37%	13%
Public Transport (non-school)	22	9	3	34	65%	26%	9%
Taxes and Funding Reform	12	15	3	30	40%	50%	10%
Policing and ASB	15	8	3	26	58%	31%	12%

Examples of ideas and suggestions by theme

Benefits, Welfare and Work

- “Better social care practice... focus on prevention, skills to reduce reliance on services and increase resilience in younger people... better joined up health and social care.”
- “Encourage volunteering and create pathways from volunteering into training and employment for people who want to work.”

Waste, Recycling and Fly tipping

- “Ensure facilities and equipment are maintained; invest in planned maintenance to avoid higher reactive costs later.”
- “Reduce verge cutting to minimum for safety—saves money and helps wildlife; focus highways spend on quality and efficiency.”

Roads and Highways

- “Visitor charges where over-touristed to fund infrastructure and maintenance; proportionate, not deterring visitors.”
- “Allow locals to repair small stretches outside their homes (with support/standards) to improve roads and save costs.”

Libraries, Leisure and Culture

- “Prevention matters—use community spaces around leisure/culture to wrap services locally and reduce longer-term costs.”
- “Ticketed cultural events and improved venues to generate income while providing better local facilities.”

Central and Support Services and Management

- “Do end-to-end reviews for every service to find efficiency and cut outdated processes and duplication.”
- “Maintain assets properly and manage as a 7-day operation to avoid expensive failures and overtime.”

Second Homes and Council Tax

- “Spend council tax more evenly so all taxpayers see tangible benefit.”
- “Review second homes/holiday lets and empty homes to increase contributions and bring properties into local use.”

Revenue Generation and Commercialisation

- “Proportionate visitor and tourist tax in hotspots to cover congestion, litter, toilets, erosion.”
- “Let communities buy add-on services; commercialise assets (for example events, solar on roofs) to create ongoing revenue.”

Housing and Planning

- “Focus on prevention: better housing and accommodation to reduce later social care demand.”
- “Streamline planning; require infrastructure contributions from developers to reduce future public costs.”

Volunteering and Community Action

- “Wrap services around community facilities—volunteer groups can deliver parts efficiently if supported.”
- “Equip local groups for litter picking, sign cleaning, and minor maintenance to save spend and build cohesion.”

Children, SEND and School Transport

- “Earlier support in mainstream (and better in-county provision) to reduce out-of-area placements and transport costs.”
- “Reassess school transport logistics—more shared routes/minibuses instead of multiple single-occupancy taxis.”

Appendix 1 – Let's Talk Money tables of results

Total number of responses: 2,767

How important are the following to you?

	Very important	Important	Moderately important	Slightly important	Not important
Good quality affordable homes	593 (22%)	772 (28%)	660 (24%)	376 (14%)	317 (12%)
Health and wellbeing	1301 (48%)	919 (34%)	322 (12%)	115 (4%)	56 (2%)
Education	1217 (45%)	912 (34%)	324 (12%)	128 (5%)	136 (5%)
Social care support	1003 (37%)	920 (34%)	464 (17%)	204 (8%)	120 (4%)
Impact of climate change	605 (22%)	573 (21%)	571 (21%)	369 (14%)	603 (22%)
The local economy	1043 (38%)	1118 (41%)	429 (16%)	106 (4%)	28 (1%)
Getting around North Yorkshire	948 (35%)	949 (35%)	564 (21%)	172 (6%)	94 (3%)

Do you have any other priorities to suggest?

Summary of comments by theme

Theme	Mentions	Positive	Neutral/Mixed	Negative	%Positive	%Neutral	%Negative
Transport & Roads	650	159	228	263	24%	35%	40%
Environment & Climate	467	115	138	214	25%	30%	46%
Education & Youth	304	78	128	98	26%	42%	32%
Housing & Planning	283	81	89	113	29%	31%	40%
Governance, Tax & Efficiency	220	31	56	133	14%	25%	60%
Other/Unspecified	212	22	116	74	10%	55%	35%
Economy, Tourism & Local Business	209	63	63	83	30%	30%	40%
Cleanliness, Waste & Streetscene	186	30	50	106	16%	27%	57%
Crime & Community Safety	179	45	55	79	25%	31%	44%
Health & NHS & Dentists	175	55	56	64	31%	32%	37%
Social Care & SEND	136	27	65	44	20%	48%	32%
Accessibility & Disability	120	38	38	44	32%	32%	37%

How important are the following council services to you when considering how the council manages its budget?

	Very important	Important	Neutral	Not very important	Unimportant
Adult social care and health	894 (33%)	1159 (43%)	450 (17%)	134 (5%)	86 (3%)
Children's social care	1022 (38%)	1034 (38%)	439 (16%)	126 (5%)	88 (3%)
Culture, leisure and libraries	417 (15%)	1226 (45%)	763 (28%)	208 (8%)	98 (4%)
Economic development	581 (21%)	1243 (46%)	700(26%)	128(5%)	51(2%)
Education	1128(41%)	1090(40%)	368(14%)	82(3%)	54(2%)
Highways and transportation	1017(37%)	1344(49%)	324(12%)	29(1%)	8(0%)
Housing and homelessness	603(22%)	1088(40%)	705(26%)	213(8%)	102(4%)
Planning	363(13%)	894(33%)	1045(39%)	270(10%)	130(5%)
Supporting communities	377(14%)	1032(38%)	946(35%)	241(9%)	106(4%)
Waste and environment	296(11%)	728(27%)	956(35%)	410(15%)	310(11%)
Welfare and benefits	748(28%)	1369(50%)	498(18%)	77(3%)	25(1%)
Other including support services	175(7%)	716(27%)	1349(51%)	245(9%)	161(6%)

How much would you be willing to increase council tax by to help deliver critical services across North Yorkshire?

	Responses	%
0%	578	23%
1%	383	15%
2%	413	17%
3%	321	13%
4%	160	6%
5%	394	16%
6%	33	1%
7%	32	1%
8%	19	1%
9%	11	0%
10% or more	154	6%
	2498	100%

How much extra would you be willing to pay to fund the demand for adult social care services across North Yorkshire?

	Responses	%
0%	829	31%
1%	704	27%
2%	473	18%
3%	228	9%
4%	129	5%
5%+	279	11%
Total	2642	100%

What is your age group?

	Responses	%
Under 16	1	0%
16 to 19	2	0%
20 to 29	31	1%
30 to 39	132	5%
40 to 49	226	8%
50 to 64	857	32%
65 to 74	871	32%
75 to 84	435	16%
85 or more	33	1%
Prefer not to say	116	4%
Total	2704	100%

What is your employment status? (multiple responses)

	Responses	%
Working full-time	615	23%
Working part-time	265	10%
Retired	1392	52%
Self employed	170	6%
Zero-hour contract	0	0%
Unemployed	20	1%
Apprenticeship or training	2	0%
Student	7	0%
Other (please tell us below if you would like to)	77	3%
Full-time carer	34	1%
Part-time carer	6	0%
Prefer not to say	110	4%
Total	2698	100%

Are you?

	Responses	%
Female	1352	50%
Male	1224	45%
I describe myself in another way	12	0%
Prefer not to say	120	4%
Total	2708	100%

What is your connection to the area? (multiple responses)

	Responses	%
I live here	2652	98%
I work here	729	27%
I work for the local authority	189	7%
I run a business here	198	7%
I represent an organisation here	216	9%
I study here	42	1%
Total (Who indicated at least 1 reply)	2715	

Area Committee

	Responses	%
Harrogate & Knaresborough	356	13%
Richmond	469	17%
Scarborough & Whitby	398	14%
Selby & Ainsty	369	13%
Skipton & Ripon	317	11%
Thirsk & Malton	431	16%
Outside North Yorkshire	34	1%
Postcode not supplied	393	14%
Total	2767	100%

Breakdown of survey responses by Area Committee and age group

How important are the following to you?

% of responses ranking each priority as very important and important

	Good quality affordable homes	Health and wellbeing	Education	Social care support	Impact of climate change	The local economy	Getting around North Yorkshire
Area Committee							
Harrogate & Knaresborough	50%	83%	80%	73%	45%	79%	60%
Richmond	49%	83%	78%	71%	42%	79%	69%
Scarborough & Whitby	50%	83%	78%	71%	42%	83%	71%
Selby & Ainsty	48%	82%	78%	65%	42%	77%	74%
Skipton & Ripon	53%	76%	75%	72%	46%	76%	73%
Thirsk & Malton	53%	84%	80%	75%	47%	80%	74%
Age group							
Under 16	100%	100%	100%	100%	100%	0%	100%
16 to 19	100%	0%	0%	0%	50%	50%	50%
20-29	61%	81%	77%	68%	48%	65%	65%
30-39	42%	75%	79%	47%	42%	74%	55%
40-49	43%	83%	84%	61%	44%	80%	64%
50-64	49%	80%	74%	72%	45%	81%	70%
65-74	53%	83%	80%	76%	44%	78%	73%
75 to 84	54%	86%	81%	75%	42%	80%	71%
85 or more	71%	97%	94%	84%	63%	84%	58%

How important are the following council services to you when considering how the council manages its budget?

% of responses ranking each service as very important and important

	Adult social care and health	Children's social care	Culture, leisure & libraries	Economic development	Education	Highways & transportation	Housing & homelessness	Planning	Supporting communities	Waste & environment	Welfare & benefits	Other including support services
Area Committee												
Harrogate & Knaresborough	77%	77%	57%	65%	82%	83%	60%	49%	50%	77%	38%	34%
Richmond	74%	75%	58%	63%	80%	88%	59%	43%	51%	77%	38%	33%
Scarborough & Whitby	78%	76%	68%	74%	80%	88%	67%	45%	55%	78%	43%	37%
Selby & Ainsty	66%	75%	63%	67%	83%	90%	58%	45%	48%	78%	33%	36%
Skipton & Ripon	78%	75%	61%	63%	80%	85%	64%	53%	51%	82%	39%	29%
Thirsk & Malton	82%	80%	60%	70%	83%	88%	66%	47%	56%	80%	41%	35%
Age group												

Under 16	100 %	100 %	100 %	0%	100 %	100 %	100 %	0%	100%	100%	100%	0%
16 to 19	0%	100 %	100 %	50%	0%	100 %	100 %	0%	100%	50%	50%	50%
20-29	71%	81%	61%	65%	83%	68%	74%	30%	66%	61%	33%	30%
30-39	59%	72%	58%	60%	86%	73%	50%	32%	55%	78%	28%	28%
40-49	68%	78%	63%	74%	85%	84%	62%	45%	63%	75%	38%	35%
50-64	76%	74%	63%	70%	78%	87%	61%	45%	54%	78%	40%	35%
65-74	79%	80%	63%	66%	83%	90%	66%	48%	52%	81%	41%	34%
75 to 84	79%	75%	54%	66%	82%	87%	66%	52%	49%	77%	38%	37%
85 or more	81%	77%	60%	64%	93%	82%	60%	53%	34%	84%	50%	29%

How much would you be willing to increase council tax by to help deliver critical services across North Yorkshire?

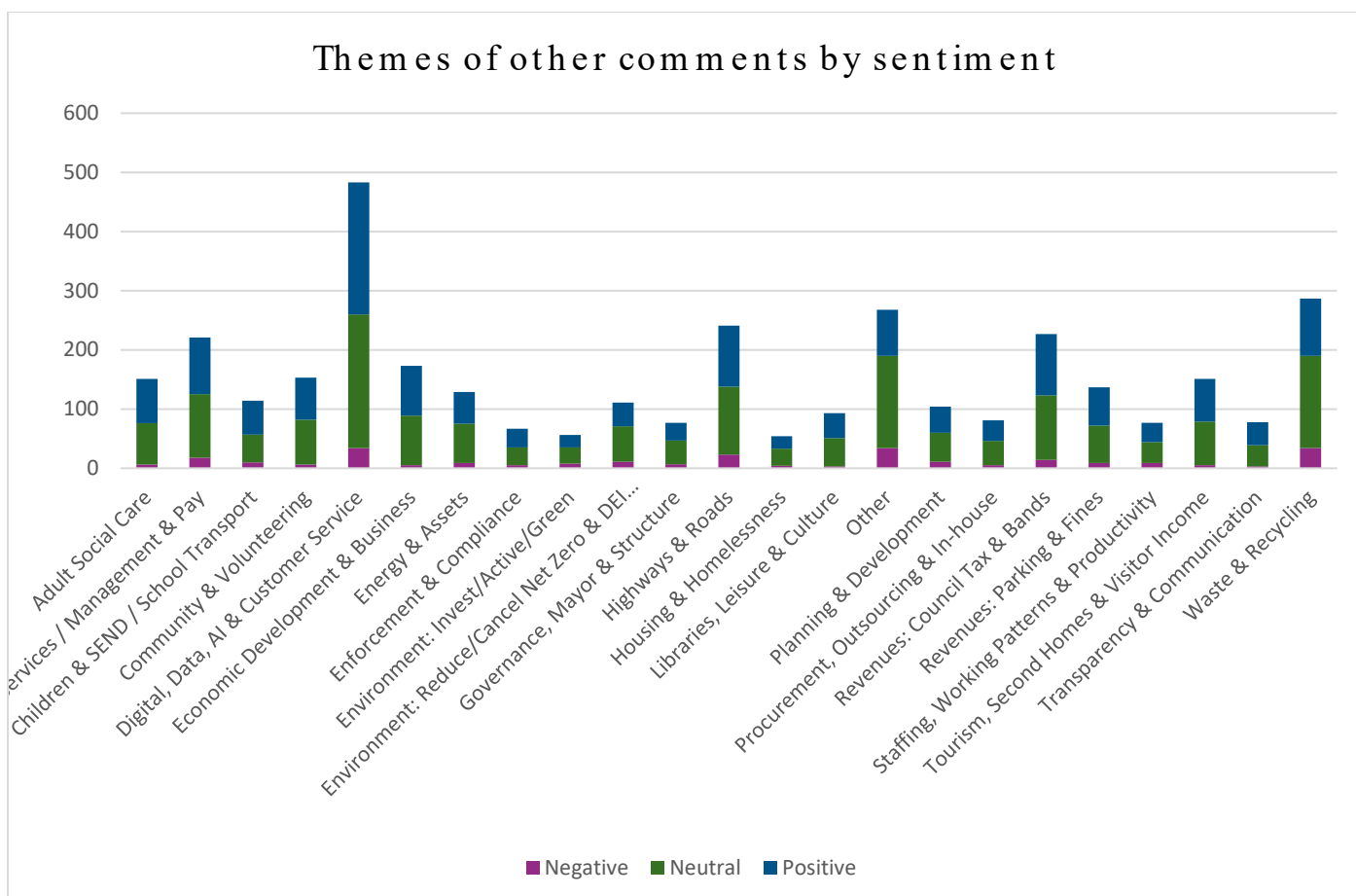
	0%	1%	2%	3%	4%	5%+	Total
Area Committee							
Harrogate & Knaresborough	70 (21%)	41 (12%)	47 (14%)	58 (18%)	26 (8%)	87 (26%)	329
Richmond	90 (21%)	96 (18%)	65 (15%)	58 (14%)	31 (7%)	107 (25%)	427
Scarborough & Whitby	93 (25%)	71 (19%)	60 (16%)	37 (10%)	19 (5%)	88 (24%)	368
Selby & Ainsty	87 (27%)	46 (14%)	43 (13%)	40 (12%)	23 (7%)	86 (26%)	325
Skipton & Ripon	57 (20%)	38 (13%)	46 (16%)	35 (12%)	21 (7%)	95 (33%)	292
Thirsk & Malton	74 (19%)	47 (12%)	83 (21%)	54 (14%)	25 (6%)	107 (27%)	390
Age group							
Under 16	0 (0%)	0 (0%)	0(0%)	0(0%)	1(100%)	0(0%)	1
16 to 19	1 (50%)	0 (0%)	1 (50%)	0 (0%)	0 (0%)	8 (28%)	2
20-29	14 (48%)	1 (3%)	3 (10%)	3 (10%)	0 (0%)	17 (15%)	29
30-39	46 (40%)	18 (16%)	21 (18%)	9 (8%)	4 (3%)	34 (17%)	115
40-49	62 (31%)	38 (19%)	32 (16%)	27 (13%)	8 (4%)	183 (24%)	201
50-64	191 (25%)	134 (18%)	115 (15%)	95 (12%)	47 (6%)	242 (30%)	765
65-74	143 (18%)	108 (13%)	139 (17%)	114 (14%)	55 (7%)	123 (31%)	801
75 to 84	59 (15%)	59 (15%)	75 (19%)	53 (13%)	33 (8%)	17 (53%)	402
85 or more	0 (0%)	3 (9%)	6 (19%)	4 (13%)	2 (6%)	13 (13%)	32

How much extra would you be willing to pay to fund the demand for adult social care services across North Yorkshire?

	0%	1%	2%	3%	4%	5%+	Total
Area Committee							
Harrogate & Knaresborough	97 (28%)	85 (25%)	70 (20%)	38 (11%)	14 (4%)	39 (11%)	343
Richmond	134 (30%)	128 (28%)	75 (17%)	43 (10%)	28 (6%)	42 (9%)	450
Scarborough & Whitby	111 (28%)	119 (30%)	66 (17%)	31 (8%)	24 (6%)	40 (10%)	391
Selby & Ainsty	138 (40%)	72 (21%)	57 (16%)	32 (9%)	14 (4%)	36 (10%)	349
Skipton & Ripon	87 (28%)	77 (25%)	60 (19%)	22 (7%)	18 (6%)	45 (15%)	309
Thirsk & Malton	105 (25%)	122 (29%)	85 (20%)	40 (10%)	15 (4%)	49 (12%)	416
Age group							
Under 16	(%)	(%)	(%)	(%)	(%)	(%)	

16 to 19	1 (50%)	1 (50%)	(0%)	(0%)	(0%)	(0%)	2
20-29	13 (42%)	8 (26%)	6 (19%)	2 (6%)	(0%)	2 (6%)	31
30-39	70 (56%)	35 (28%)	10 (8%)	4 (3%)	1 (1%)	6 (5%)	126
40-49	97 (45%)	63 (29%)	26 (12%)	12 (6%)	3 (1%)	14 (7%)	215
50-64	284 (34%)	225 (27%)	145 (18%)	62 (8%)	30 (4%)	78 (9%)	824
65-74	197 (23%)	224 (27%)	169 (20%)	85 (10%)	54 (6%)	111 (13%)	840
75 to 84	90 (22%)	116 (28%)	78 (19%)	51 (12%)	31 (7%)	52 (12%)	418
85 or more	1 (3%)	7 (23%)	8 (26%)	6 (19%)	3 (10%)	6 (19%)	31

Other comments



What each theme mainly covers

- Environment, Climate and Net Zero (38.2%)**
 Calls both to invest in active travel, greener verges, renewables and to cut net zero or DEI spend. Strong split opinions; many prevention first ideas (e.g., wildflower verges, less mowing, solar on public buildings).
- Digital, Data, AI & Customer Service (32.0%)**
 Single point of access, online self-service, AI and automation for admin, better data sharing, QR codes on assets, and faster responses.
- Revenues, Council Tax and Bands (19.4%)**
 Council tax reform (rebanding; progressive bands), parking charges, fines, and local lotteries. Some accept rises if tied to visible improvements; others urge freezes or caps.

- **Waste and Recycling (19.0%)**
Collection frequency, garden waste charges, tip access, fly tipping enforcement, and interest in composting or reuse shops.
- **Highways and Roads (16.0%)**
Pothole quality, “do it once, do it right”, better utilities coordination, drain and gully maintenance, speed control, and footway safety.
- **Central and Support Services, Management & Pay (14.6%)**
Calls to reduce management layers, cut senior salaries, allowances, pensions, and prove value in the 20% “central and support” spend.
- **Economic Development and Business (11.5%)**
High Street support, events and filming income, rate relief for small businesses, and regeneration that attracts footfall year-round.
- **Tourism, Second Homes and Visitor Income (10.9%)**
Tourist/visitor tax, clampdowns on Airbnb and second homes, campervan overnight charging, year-round parking enforcement.
- **Community and Volunteering (10.1%)**
Mobilising volunteers (litter picking, path clearance, reuse and repair), community asset transfer, and coproduction of services.
- **Adult Social Care (10.0%)**
Split views: prevention and in-house provision vs calls to tighten eligibility or increase family contributions. Frequent comments on private provider cost and quality of care.
- **Energy and Assets (8.8%)**
Solar canopies, battery storage, estate rationalisation, asset sales and lettings, and planned maintenance.
- **Children and SEND and School Transport (7.5%)**
School transport policy (especially taxis vs buses), build more SEND places locally, reduce tribunals via early support, means testing suggestions.
- **Planning and Development (6.9%)**
Faster planning, stronger developer contributions (s106), brownfield first, and scrutiny of major schemes (for example station gateway type projects).
- **Libraries, Leisure and Culture (6.2%)**
Mixed: some propose volunteer run models; others argue for access and affordability (pools and gyms) tied to health outcomes.
- **Procurement, Outsourcing and Inhouse (5.4%)**
Less consultants or outsourcing, more inhouse services to contain costs and retain value locally.
- **Transparency and Communication (5.2%)**
Publish costs, show project benefits, close the loop on consultations, and set clear performance metrics.
- **Staffing, Working Patterns and Productivity (5.1%)**
Debates on WFH vs office, sickness management, apprenticeships, and time-and-motion style productivity.
- **Governance, Mayor and Structure (5.1%)**
Views on unitary reorganisation, the Mayor combined authority, and devolving to town/parish.
- **Enforcement and Compliance (4.4%)**
More parking/fly tipping/dog-fouling enforcement, ANPR in hotspots, and consequence-based approaches to change behaviour.

- Housing and Homelessness (3.6%)
Build/convert for affordable and single person use, reduce voids, second homes limits, and supportive accommodation paths.

Cumulative Equalities Impact Assessment for Budget 2026/27

All proposals will be subject to individual equality impact assessments.

Protected characteristic /additional characteristic monitored by NYC	Local context and related factors	Potential adverse impacts of budget savings proposals and steps taken to minimise impact
Age	Updated with data from the 2021 census, where available. According to the Office for National Statistics (ONS) 2022 Mid-Year Population Estimates, there are 623,896 people living in North Yorkshire. Of this population, 25.37% are aged 65 or older, which is significantly higher than the national average of 18.61%. The number of older individuals is increasing each year, along with the demand for care and support services provided by the Council. By 2035, it is projected that 32.60% of North Yorkshire's population will be aged 65 and over, with 5.97% being aged 85 and over. In comparison, nationally, 23.26% will be aged 65 and older, and 4.05% will be aged 85 and older by the same year.	Residents, particularly those with elderly or disabled family members as well as individuals who work as carers, may be directly affected by the closure of an EPH and the subsequent relocation of services. This could create challenges in visiting family members at alternative services, which may reduce engagement and potentially have a negative impact on their mental and physical health. The Care and Support teams will work closely with residents throughout this transition, carefully assessing the locations for family and friends, personal preferences, and existing relationships. In addition to providing further support to help find alternative services that meet residents' needs, involving families and carers whenever appropriate. Upon approval of the proposal, several engagement activities will be conducted, including consultations with affected individuals such as residents, staff, and key stakeholders like the Integrated Care Group (ICG) and Integrated Care Board (ICB). We will hold briefing sessions, publish reports, and conduct one-on-one meetings to provide regular updates, ensuring everyone stays informed about decisions, next steps, and available support, including independent

		advocacy and counselling. Best practices will be followed to facilitate a smooth transition for all residents. The Library service plans to reduce the number of newspapers it distributes in response to a noticeable decline in demand and the increasing availability of online news sources. This change may particularly impact older or less technologically adept residents. However, to maintain its commitment to providing inclusive and accessible services, various assistance options will be offered on-site, including group classes and one-on-one help to guide users in navigating the online world. The harmonisation of fees within the Active North Yorkshire membership structure is expected to affect customers who qualify for concessions. Different operators previously set the criteria for these concessions. The new pricing review will change the age criteria for concessions, meaning some customers who qualified before may no longer be eligible. However, any customer currently receiving a concessional rate will keep that rate. The new rules will only apply to new customers. Changes to the Disabled Children's service by way of increased scrutiny of commissioned services and direct payments and more rigorous reviews of plans could lead to both positive and negative impacts for clients. It is anticipated that improvements to the assessment stage will support these changes.

		Any potential impacts on staff as a result of staff restructuring to facilitate service changes will be carefully monitored, with all relevant human resources policies and procedures adhered to, ensuring that the Council's duty under the Equality Act 2010 is met. Work to appraise the potential use of children's centres will go ahead in 2026. The identified centres are currently closed with work delivered on an outreach basis and teams co-located (largely alongside safeguarding teams). Changes to involvement funding from Public Health could impact on the ability to support older peoples' networks.
Disability	In North Yorkshire, the proportion of people disabled under the Equality Act, with day-to-day activities limited a lot is 6.83%. This is similar to the proportion in England (7.33%) and lower than the proportion in Yorkshire and The Humber (8.1%). In April 2025, 8.13% of those aged 16-64 in North Yorkshire UNI were receiving Personal Independence Payments (PIP). This is lower than that in England (9.63%) and lower than the proportion in Yorkshire and the Humber (11.34%).	Residents, particularly those with elderly or disabled family members as well as individuals who work as carers, may be directly affected by the closure of an EPH and the subsequent relocation of services. This could create challenges in visiting family members at alternative services, which may reduce engagement and potentially have a negative impact on their mental and physical health. The Care and Support teams will work closely with residents throughout this transition, carefully assessing the locations for family and friends, personal preferences, and existing relationships. In addition to providing further support to help find alternative services that meet residents' needs, involving families and carers whenever appropriate. Upon approval of the proposal, several engagement activities will be conducted, including consultations with affected individuals such as residents, staff, and key stakeholders like the Integrated Care Group (ICG) and Integrated Care Board (ICB). We will hold briefing sessions, publish reports, and conduct one-on-one meetings

	As people age, they are more likely to develop a long-term condition or disability which requires care and support.	to provide regular updates, ensuring everyone stays informed about decisions, next steps, and available support, including independent advocacy and counselling. Best practices will be followed to facilitate a smooth transition for all residents. While changes in service delivery for disabled children and their families are reflected in the budget savings. Disabled children and their families face significant disadvantages due to barriers in accessing services and higher levels of poverty, making any service changes particularly impactful. To mitigate any potential effects, the proposal includes improving the scrutiny of children's plans to identify cost-effective options, a new toolkit for officers, and improved processing efficiencies to reduce duplication of work and deliver better outcomes. With regard to Home to School transport the requirement for individual assessments under SEN may increase the number of pupils eligible for assistance. Changes to involvement funding from Public Health could impact on the ability to support self-advocates and limit the potential to reach other disabled people / groups. Disabled residents are more likely to receive Council Tax Reduction support; retaining the existing scheme will mean they can continue to access the support as per current arrangements and no new thresholds or evidentiary requirements are being introduced this year.

Sex	The proportion of females is slightly higher (51%) than that of males (49%). In some areas of the county, the large number of predominantly male military personnel has the effect of reversing these proportions. This is also true of veteran numbers. The 2021 census recorded Richmondshire as having the third highest proportion of armed forces veterans in England (9.5%).	There are no anticipated adverse impacts on people with this protected characteristic. Any potential impacts on staff as a result of service staff restructuring and service improvement will be carefully monitored. We will ensure that all relevant human resources policies and procedures are adhered to and that the Council's duty under the Equality Act 2010 is met.
Race	96% of the population in North Yorkshire is classified as White: English, Welsh, Scottish, Northern Irish, or British. North Yorkshire is not particularly ethnically diverse, but there are pockets of ethnic minorities throughout the area. For example, over 1000 people in the largest non-white ethnic group in Richmondshire reflect the diverse nature of the military population within the district. Harrogate also has a substantial population from the Chinese ethnic group.	Changes to involvement funding in Public Health may impact on the ability to support work identified through action planning following on from Healthwatch report on experiences of adult social care by ethnic minority people, and implementation of recommendations arising from Health Needs Assessment for Gypsy, Roma, Traveller communities. Any potential impacts on staff as a result of service staff restructuring and service improvement will be carefully monitored. We will ensure that all relevant human resources policies and procedures are adhered to and that the Council's duty under the Equality Act 2010 is met.
Religion or belief	In the 2021 Census, the population of North Yorkshire is reported to be 87.5% Christian,	The proposal to end the free provision of Christmas trees for parishes in the former Harrogate Borough Council area may not directly affect groups with protected characteristics. But, if no alternative funding is provided for Christmas trees, it could lead to unfavourable perceptions

	with 9.1% of respondents choosing 'not stated' for their religious affiliation.	within the Christian community. Therefore, the Council plans to ensure that other parties make alternative arrangements for the provision of Christmas trees in the affected areas, which include Harrogate, Starbeck, Knaresborough, Ripon, Boroughbridge, Masham, and Pateley Bridge, as well as the former non-parish areas of Scarborough Borough Council, specifically Scarborough, Filey, and Whitby. Additionally, a comprehensive review will be conducted 12 months after implementation to assess the outcomes of these changes. North Yorkshire Council will continue to offer this service to parishes or other organisations for a fee. The proposal also suggests ending the provision of municipal hanging baskets in urban areas, such as those displayed on lampposts, at the Council's expense. However, commercial arrangements for the provision of town centre baskets and troughs will remain unaffected by this proposal. If both proposals are adopted, the Council expects to achieve total savings of £27k – comprising £14k related to Christmas trees and £13k related to hanging baskets. In the case of Home to School transport the removal of denominational transport for primary age pupils will have an adverse impact, it is anticipated these number are less than 0.01% of the population and the requests are minimal each year. Changes to involvement funding in public health could have a potential impact on ability to support work identified through action planning following on from Healthwatch report on experiences of adult social care by ethnic minority people (includes outreach to groups who self-organise around faith).

Sexual orientation	91% of people living in North Yorkshire consider themselves Heterosexual.	Changes to involvement funding in public health could have a possible impact on ability to continue existing work to reach and engage with LGBTQ+ groups and support self-organisation. Any potential impacts on staff as a result of service staff restructuring and service improvement will be carefully monitored. We will ensure that all relevant human resources policies and procedures are adhered to and that the Council's duty under the Equality Act 2010 is met.
Gender reassignment	94.7% of the population of North Yorkshire identifies the same sex as registered at birth, while 4.9% 'Not answered'. It is worth mentioning that under the Equality Act 2010, a woman is defined as a biological female or girl. This definition was reconfirmed by the Supreme Court in a ruling in April 2025, which clarified that "woman" and "man" in the Act refer to biological sex, not a person's gender identity. However, this definition does not include transgender women who have obtained gender recognition. We are currently waiting for guidance on how these changes will affect service provision across North Yorkshire.	Changes to involvement funding in public health could have a possible impact on ability to continue existing work to reach and engage with LGBTQ+ groups and support self-organisation. Any potential impacts on staff as a result of service staff restructuring and service improvement will be carefully monitored. We will ensure that all relevant human resources policies and procedures are adhered to and that the Council's duty under the Equality Act 2010 is met.
Pregnancy or maternity	The Council have a Maternity, adoption, shared parental and paternity policy and procedures.	There are no anticipated adverse impacts on people with this protected characteristic.

		Any potential impacts on staff as a result of service staff restructuring and service improvement will be carefully monitored. We will ensure that all relevant human resources policies and procedures are adhered to and that the Council's duty under the Equality Act 2010 is met.
Marriage or civil partnerships	42.2% of the population of North Yorkshire are married, 24.6% have never been married or in a civil partnership, while 16% declared 'does not apply'.	There are no anticipated adverse impacts on people with this protected characteristic. Any potential impacts on staff as a result of service staff restructuring and service improvement will be carefully monitored. We will ensure that all relevant human resources policies and procedures are adhered to and that the Council's duty under the Equality Act 2010 is met.
Rural areas	In North Yorkshire, 98% of the county is classified as either sparsely (13%) or super-sparsely (85%) populated, with just over a third of the population residing in these areas, 250,486 residents, significantly higher than the England average of 10.5%. Rural, as defined using the Output Area Classification (OAC).	Amending the rural highway grass cutting standards for roads with speed limits above 40mph to reduce the first cut swathe width from 2.4m to 1.2m will not negatively impact individuals with protected characteristics. The changes will enhance local biodiversity and reduce grass cutting costs while maintaining highway safety. The new pricing model for the leisure service incorporates a stronger emphasis on outreach and virtual classes, which will particularly benefit those in rural areas who may have previously struggled to access the service. Furthermore, the service is currently exploring the possibility of introducing digital-only memberships to enhance accessibility. In terms of Home to School travel the proposals may reduce travel eligibility to the catchment school in rural communities in which the

		catchment school is not the nearest school, however eligibility to the nearest school, when distances are over the minimum threshold will remain in place. Additional provision was included in the 2024 policy, after consultation, for low-income families where distance to school can be much further.
People with low income	In North Yorkshire, 1.5% of economically active individuals are unemployed. Among these unemployed, 29% are classified as long-term sick, while 22.5% are retired. Overall, 2.2% of working-age people in the region are receiving out-of-work benefits. Between 2011 and 2021, the proportion of households experiencing deprivation in North Yorkshire decreased. In 2011, 52.1% of households in the region faced deprivation in at least one of four dimensions. By 2021, this figure had fallen to 46.7%. However, the Scarborough district has the highest percentage of households in deprivation across North Yorkshire, remaining above the national average level of deprivation.	The proposed increase in parking charges across North Yorkshire may present challenges for low-income groups; the assessment assumed that this adjustment is reasonable when considering the overall costs associated with vehicle ownership. In addition, the proposal aims to establish a fair and consistent charging structure that aligns with the Local Transport Plan, ensures excellent value for money, and increases the Council's budget by £1.1 million for the fiscal year 2026/27. To facilitate the successful implementation of this proposal, monitoring measures will be applied, including the collection of occupancy data, analysis of trends in penalty charge notices, and transactional analysis, which will help to identify and address any unforeseen impacts promptly. Changes to the pricing model for the leisure service may also have an impact on low-income households. In redesigning the service consideration has been made to how all customers will be affected, and different membership options have been designed to suit households with varying levels of income. Pricing will remain under review to help understand changes in customer behaviour, demand and requirements of the service.

		Maintaining the existing Council Tax Reduction scheme will support low-income households by reducing the financial liability they face subject to meeting the qualifying criteria (which remains unchanged).
Carers	In North Yorkshire, the number of unpaid carers in households is just under 16% of the population, who have at least 1 unpaid carer in their household.	Residents, particularly those with elderly or disabled family members as well as individuals who work as carers, may be directly affected by the closure of an EPH and the subsequent relocation of services. This could create challenges in visiting family members at alternative services, which may reduce engagement and potentially have a negative impact on their mental and physical health. The Care and Support teams will work closely with residents throughout this transition, carefully assessing the locations for family and friends, personal preferences, and existing relationships. In addition to providing further support to help find alternative services that meet residents' needs, involving families and carers whenever appropriate. Upon approval of the proposal, several engagement activities will be conducted, including consultations with affected individuals such as residents, staff, and key stakeholders like the Integrated Care Group (ICG) and Integrated Care Board (ICB). We will hold briefing sessions, publish reports, and conduct one-on-one meetings to provide regular updates, ensuring everyone stays informed about decisions, next steps, and available support, including independent advocacy and counselling. Best practices will be followed to facilitate a smooth transition for all residents. Any potential impacts on staff as a result of service staff restructuring and service improvement will be carefully monitored. We will ensure that all relevant human resources policies and procedures are adhered to and that the Council's duty under the Equality Act 2010 is met.

Armed Forces Community	The number of people in households who have previously served in the UK armed forces is 28,571 individuals, which represents 5.7%.	There are no anticipated adverse impacts on people with this protected characteristic. Any potential impacts on staff as a result of service staff restructuring and service improvement will be carefully monitored. We will ensure that all relevant human resources policies and procedures are adhered to and that the Council's duty under the Equality Act 2010 is met.

BUDGET RISK ASSESSMENT

There are always a number of significant risk factors, which it is necessary to consider in determining the Budget / MTFS. This Appendix seeks to give some indication of the potential financial consequences of some of the key risks assessed in formulating the 2026/27 Budget / MTFS: -

Risk	Quantification	Likelihood (H/M/L)	Impact (H/M/L)	£m	Recurring ?	Rationale
Demand and cost pressures particularly high-cost placements in people related services.	Corporate risk contingency as identified in the MTFS report	M	H	Given the majority of budget is demand driven, 1% of net budget equates to £6.5m	Yes	The Q2 position shows an overspend of £13.5m in Health and Adult Services and Children's Services alone These pressures have been recognised, with £21.0m of new growth included across the MTFS period
New burdens and / or responsibilities to be subsumed within existing funding arrangements	10% of RSG	H	H	£10m	Yes	Provisional settlement for 2026/27 includes changes to local government funding
Supply Chain Distress	1% of all third-party payments to HAS, CYPS and Transport	M	H	£4.2m	Yes	Economic position and additional targeted support that has been

						required in prior years
Successful delivery of LGR transformation	Business case indicated costs of £38m to deliver	M	M	?	No	Provided £38m one-off funding Balance of uncommitted funding £9m Top up funding may be required in future years
Failure to deliver savings to bridge the gap	As per MTFS recurring shortfall	M	H	£59m	No	Based on cumulative use of reserves over life of MTFS
Acceleration of inflation above assumptions on third party spend	1% increase in inflation (in a single year)	M	H	£5.2m	Yes	Economic position
Acceleration of inflation above assumptions on pay award	1% increase	M	H	£3.2m	Yes	Economic position Budget set at 4%
Potential shortfall on Council Tax yield based upon MTFS assumptions	0.5% Council Tax variation	L	M	£2.5m	Yes	More people able to claim LCTS – impact of cost-of-living crisis
Income levels	1% of fees and charges	M	M	Circa £3.4m	No	Economic position and significant proportion of new savings from this area

Insufficient capacity to deal with the competing demands of the organisation and inability to progress strategically important initiatives. Therefore, having to go to market rather than recruiting internally.	1% staff workforce * price premium	H	M	£4m	No	LGR changes and difficult labour market
Risk of major incidents such as adverse weather conditions, cyber security incident etc.	Extreme spend on adverse weather in excess of budget and / or emergencies	H	H	Up to £25m	No	Based on previous experience of others
Impact of over-run on capital programme	10% of over-run on circa £500m capital programme and impact on revenue position	H	H	£4m	Depends on approach	£4m of annual borrowing or impact on use of reserve at £50m one-off
Uncertainty of Business Rates income due to revaluation	Every 1% reduction in collection rate equates to circa £1m	M	M	£1m	Subject to transitional relief	Current collection rate 98% on estimated NYC yield share of £108m
Volatility and general uncertainty		?	?	£33m		GWB provided as a backstop for emergency spend in the absence of alternative funds

Risk	Description	Risk Owner	Risk Manager	Curr Prob	Curr Imp	Current Risk Score	Current Category	Targ Prob	Targ Imp	Target Risk Score	Target Category	FB Plan?
CRR_16 SEND High Need Budget	Risk of further increased pressure on the budget given the current legislative framework, increased demand for specialist provision up to age 25 and budget reduction pressure resulting in negative impact on DSG, poor service performance and criticism.	CD CYPs	CYPs AD Incl	VH	VH	25	Very High	VH	H	20	Very High	✓
CRR_15 Major Schemes	Failure to deliver the programme of major transport, regeneration and coastal engineering schemes resulting in impact on the council's growth plan, negative impact on national and regional partner relations, increased coastal erosion and loss of coastal assets.	Chief Exec	CD ComDev; CD ENV	VH	VH	25	Very High	M	H	12	Medium High	✓
CRR_12 Climate Change	Failure to deliver the Council's aspirations for carbon neutrality of its own operations by 2030, carbon neutrality of the region by 2034 and a carbon negative region by 2040, and also ensure that appropriate mitigations and adaptations are progressed, failure would result in unmet public expectation and missed opportunities for external funding	CD ENV	ENV AD E&T	H	H	16	High	H	H	16	High	✓
CRR_17 Funding Challenges	Growing financial pressures arising from increased service demand along with inadequate funding available to the Council to discharge its statutory responsibilities and to meet public expectation for the medium term resulting in legal challenge, unbalanced budget and public dissatisfaction.	Chief Exec	CD RES	H	H	16	High	H	H	16	High	✓
CRR_2 Major Failure due to Quality and/or Economic Issues in the Care Markets and Workforce Pressures	Major disruption in care markets results in being unable to meet the needs of vulnerable children, adults and families who use services. This could be caused by economic performance or resource capabilities including recruitment and retention. The impact could include loss of trust in the Care Markets, increased budgetary implications and inability to protect service users from harm.	Chief Exec	CD HAS	H	H	16	High	H	H	16	High	✓
CRR_11 Housing Regulation Compliance	Failure to comply with housing legislation including the Social Housing (Regulation) Act and achieve a satisfactory grade with the Regulator of Social Housing, resulting in injury or ill health of tenants, prosecution and subsequent financial penalty and reputational damage to the council.	CD Com Dev	ComDev AD Hou	H	H	16	High	M	H	12	Medium High	✓

Risk	Description	Risk Owner	Risk Manager	Curr Prob	Curr Imp	Current Risk Score	Current Category	Targ Prob	Targ Imp	Target Risk Score	Target Category	FB Plan?
CRR_13 North Yorkshire Transformation Programme	Failure to deliver a coherent NY transformation programme and alignment to the target operating model. In bringing eight pre-existing authorities to form one new council for North Yorkshire while delivering service operational requirements and savings requirements	Chief Exec	CD RES	H	H	16	High	M	H	12	Medium High	✓
CRR_4 Information Governance and Cyber Security	Ineffective information governance and cyber security arrangements lead to unacceptable levels of unauthorised disclosure of personal and sensitive data, poor quality or delayed responses to FoI requests, and inability to locate key data upon which the Council relies resulting in loss of reputation, poor decision making, fine, etc (including Brierley Group companies) Failure to put in place the appropriate cyber security arrangements could potentially lead to breach, loss of data, loss of systems, loss of reputation and inability to operate effectively and discharge our responsibilities	Chief Exec	CD RES	M	H	12	Medium High	M	H	12	Medium High	✓
CRR_3 Recruitment, Retention and Resources	Failure to recruit and retain appropriately skilled staff and have sufficient resources resulting in inability to deliver services, key projects and the desired organisational transformation also increased staff workload, decreased morale and impact on staff wellbeing.	Chief Exec	ACE HR&BS	M	H	12	Medium High	M	M	9	Medium	✓
CRR_8 Significant Incidents	Failure to plan, respond to and recover effectively from significant incidents in the community resulting in risk to life and limb, impact on statutory responsibilities, impact on financial stability and reputation	Chief Exec	Chief Exec	L	H	8	Medium	L	H	8	Medium	✓

APPENDIX L



Empty Homes and Second Homes Premium Policy 2026-27

Version Control

Version	Date	Owner	Summary of Changes	Next Review Date
1	April 2025	Sherri Williamson	Empty Homes and Second Homes Premium Policy	January 2026
2	January 2026	Sherri Williamson	Empty Homes and Second Homes Premium Policy	January 2027

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1. Introduction and background

- 1.1 The following policy outlines the Council's approach to the levying of empty homes premium and second homes premiums.
- 1.2 Premiums were also introduced by government from 1 April 2013 with a view to encouraging homeowners to occupy homes and not leave them vacant in the long term.
- 1.3 The legislation which introduced premiums is S11B of the Local Government Finance Act 1992 (inserted by the Local Government Finance Act 2012). Premiums could only be charged on long-term empty dwellings. An empty dwelling is one which is 'unoccupied' and 'substantially unfurnished'. The definition of long-term is where the dwelling has been empty for a continuous period of at least 2 years.
- 1.4 Initially the maximum level of premium was set by government at 50% of the amount of Council Tax chargeable. Each Council could determine the level of premium up to the maximum and this is charged in addition to the amount determined by the Council as payable for an empty dwelling¹
- 1.5 Certain classes of dwellings cannot be charged a premium namely:
 - a dwelling which would be the sole or main residence of a person but which is empty while that person resides in accommodation provided by the Ministry of Defence by reason of their employment i.e., service personnel posted away from home²; or
 - dwellings which form annexes in a property which are being used as part of the main residence or dwelling in that property³.
- 1.6 In 2018 the Rating of Property in Common Occupation and Council Tax (Empty Dwellings) Act allowed authorities to increase the level of premiums on empty dwellings with effect from 1 April 2019 as follows;
 - Dwellings left unoccupied and substantially unfurnished for 2 years or more, - from 1 April 2019 a premium can be levied up to 100%;
 - Dwellings left unoccupied and substantially unfurnished for 5 years or more, - from 1 April 2020 a premium can be levied up to 200%; and
 - Dwellings left unoccupied and substantially unfurnished for 10 years or more, - from 1 April 2021 a premium can be levied up to 300%.
- 1.7 It should be noted that premiums are charged in addition to the 100% Council Tax payable on empty premises.

¹ Under the Council Tax (Prescribed Classes of Dwelling)(England) Regulations 2003 and amended by the Council Tax (Prescribed Classes of Dwelling)(England) (Amendment) Regulations 2012 - Classes C & D.

² Council Tax (Prescribed Classes of Dwelling)(England) (Amendment) Regulations 2012 - Classes E

³ Council Tax (Prescribed Classes of Dwelling)(England) (Amendment) Regulations 2012 - Classes F

- 1.8 Government, together with local authorities (including the Council) has unfortunately seen a rise in the number of empty homes together with a growth in second homes.
- 1.9 Inconsistencies in the legislation had also been identified whereby a premium can be avoided by the taxpayer merely furnishing an empty premises, when it would become a 'second home' which currently has a maximum charge of 100% with no premium.
- 1.10 In order to address these inconsistencies, and also to bring more dwellings into use, government amended the Local Government Finance Act 1992 to allow for the following:
- (a) To bring forward the period from two years to **one year** when an unoccupied and substantially unfurnished dwelling (empty dwelling) can be charged a premium of 100% All other empty dwelling premiums remain unchanged, namely:
 - A premium of 200% where dwelling has remained empty for a period of 5 years or more;
 - A premium of 300% where dwelling has remained empty for a period of 10 years or more; and
 - (b) To enable the charging of a 100% premium for any dwellings (second homes) which are:
 - No one's sole or main residence; and
 - Substantially furnished.
- 1.11 This policy details the Council's approach in the charging of premiums as allowed within the new legislation.
- 1.12 The continued pressure on local authority finances (both the Council and the Major Preceptors) together with the need to encourage all owners of domestic premises to bring them back into use, makes it essential that the Council changes its approach to empty homes. The new legislation for second home premiums will encourage the use of dwellings as primary residences.

2. Empty homes premiums

- 2.1 Section 11B of the Local Government Finance Act 1992 (amended by the Levelling Up and Regeneration Act 2023) permits billing authorities in England to impose an empty dwellings premium after one year instead of two.
- 2.2 The Council has resolved to implement the change with effect from 1 April 2024
- 2.3 The legislation requires the Council to be mindful of any guidance or further regulation in relation to the implementation of the premiums and this is detailed in Section 4 of this policy.

3. Introduction of premiums for second homes

- 3.1 The definition of a second home for Council Tax purposes is a dwelling which has "no one resident" but is "substantially furnished".
- 3.2 Section 11C of the Local Government Finance Act 1992 11C permits the Council to apply a premium on second homes. The maximum Council Tax charge in these cases would be a standard 100% charge plus a premium of 100% making a total Council Tax charge of 200%.
- 3.3 Unlike empty dwellings, there is no requirement for a property to have been used as a second home for a fixed period of time before the premium can apply.
- 3.4 As with other changes introduced by the Act, section 11C (3) requires that the first decision to impose this class of premium must be taken at least 12 months before the financial year to which it would apply. In effect this means that premiums for second homes did not take effect until the 2025-26 financial year at the earliest.
- 3.5 The Council resolved on 21 February 2024 to charge second home premiums and gave the required notice.
- 3.6 The Act provides that a dwelling cannot be subject to both a second homes premium and an empty homes premium imposed under section 11B of the 1992 Act, and that an existing empty homes premium would cease to apply to a property which became subject to a second homes premium.

4. Exceptions from the premiums (empty homes premiums and second homes premium)

- 4.1 Regulations have been implemented (The Council Tax (Prescribed Classes of Dwellings and Consequential Amendments) (England) Regulations 2024) which prevent the council from applying a premium in certain circumstances. These are as follows and cover both empty dwellings and second homes.

Classes of Dwellings	Premium affected	Summary Description
Class E	Long-term empty homes and second homes	Dwelling which is or would be someone's sole or main residence if they were not residing in job-related armed forces accommodation
Class F	Long-term empty homes and second homes	Annexes forming part of, or being treated as part of, the main dwelling

Classes of Dwellings	Premium affected	Summary Description
Class G	Long-term empty homes and second homes	Dwellings being actively marketed for sale or under an agreement to be sold (12 months limit). The exception will end either when the 12-month period has ended, when the dwelling has been sold (sale of a freehold or where a lease is granted for seven years or more) or when the dwelling is no longer actively marketed for sale. The council will determine: • whether the dwelling is clearly advertised for sale; • whether the dwelling is being marketed at a fair market value; • whether there are any artificial barriers placed on the sale by the vendor on the dwelling preventing sale; and • whether the owner is taking any other reasonable steps to market the dwelling for sale. The same owner may only make use of the exception for a particular dwelling marketed for sale once however, the exception may be used again for the same dwelling if it has been sold and has a new owner.
Class H	Long-term empty homes and second homes	Dwellings being actively marketed for let (12 months limit) The exception will end either when the 12-month period has ended, when the dwelling has been let or when the dwelling is no longer actively marketed for let. The council will determine: • whether the dwelling is clearly advertised for let; • whether the dwelling is being marketed at a fair market value; • whether there are any artificial barriers placed on the letting by the owner on the dwelling preventing letting; and • whether the owner is taking any other reasonable steps to market the dwelling for let. The same owner may make use of the exception for dwellings marketed for let multiple times, however, only after the dwelling has been let for a continuous period of at least 6 months since the exception last applied
Class I	Long-term empty homes and second homes	Unoccupied dwellings which fell within exempt Class F and where probate has recently been granted (12

Classes of Dwellings	Premium affected	Summary Description
		months from grant of probate/letters of administration)
Class J	Second homes only	Job-related dwellings where the person is contractually required to live in a specific property for the better performance of their duties. The exception will not apply to cases where someone chooses to have an additional property to be closer to work while having a family home elsewhere or where an individual is posted to a new location but maintain their previous address.
Class K	Second homes only	Occupied caravan pitches and boat moorings.
Class L	Second homes only	Seasonal homes where year-round, permanent occupation is prohibited, specified for use as holiday accommodation or planning condition preventing occupancy for more than 28 days continuously
Class M	Long-term empty home only	Empty properties requiring or undergoing major repairs or structural alterations (12 months limit). It should be noted that major repairs and structural alterations only apply when it relates to the supporting fabric (roof supporting walls etc) of the premises. Internal alterations, decoration and replacement of kitchens, bathrooms, wiring etc will not be accepted.

Consideration of Government Guidance and Additional Exceptions

- 4.2 In exercising its discretion under sections 11B and 11C of the Local Government Finance Act 1992, the Council has had due regard to the statutory framework and has also considered the guidance issued by Government (November 2024) on the implementation of Council Tax premiums on long-term empty homes and second homes.
- 4.3 Having considered that guidance, the Council has determined that it will apply only those exceptions prescribed in legislation and regulations and does not intend to introduce any additional local classes of exception beyond those set out in this policy.
- 4.4 The Council considers that this approach provides clarity and consistency in the application of premiums, supports the policy objectives of bringing dwellings back into use as main residences, and ensures the fair and lawful administration of Council Tax.

5. Outcome expected.

- 5.1 The expected outcomes of this policy are as follows:
- (a) Taxpayers will be encouraged, through the implementation of the premiums, to bring empty properties into use and to revert the use of second homes to primary residences;
 - (b) The reduction of empty homes and second homes within the Council's area in line with the Council's Empty Property Strategy; and
 - (c) Increased Council Tax income from empty homes and second homes.
- 5.2 There may be circumstances where the implementation of these changes may cause exceptional hardship to a taxpayer. In such cases, the Council will consider applications for a reduction in liability under its Section 13A (1)(C) of the Local Government Finance Act 1992 - Reduction in Council Tax liability policy.
- 5.3 Where such an application is received, it will be considered on an individual case basis taking into account the circumstances of the taxpayer and the situation regarding the level of Council Tax charged. Should the taxpayer be aggrieved by any decision of the Council a further right of appeal will be with the independent Valuation Tribunal.

6. Legislation

- 6.1 The legislation that covers this policy and the recommendations made is as follows:
- S11A & S11B of the Local Government Finance Act 1992;
 - S11C of the Local Government Finance Act 1992 (as introduced by the Levelling Up and Regeneration Act 2023);
 - The Levelling Up and Regeneration Act 2023;
 - The Council Tax (Prescribed Classes of Dwellings and Consequential Amendments) (England) Regulations 2024;
 - S13A(1)(C) Local Government Finance Act 1992 (reduction in liability).
- 6.2 Due to changes in the legislation, the Council will be required to amend this policy, at any time, in line with statute.

7. Finance

- 7.1 Any amount of premium received will be part of the Council's Collection Fund and will be shared between the Council and Major Precepting authorities in line with their share of the Council Tax.
- 7.2 Any reduction granted under S13A(1)(c) will be financed through the Council's general fund and do not form part of the Collection Fund.

8. Notification

- 8.1 Where a taxpayer is granted an exception, a revised demand notice will be issued. Where an exemption is applied for but not granted, the Council will provide a notification of its decision.

9. Appeals

- 9.1 Appeals against the Council's decision may be made in accordance with Section 16 of the Local Government Finance Act 1992.
- 9.2 **The taxpayer must in the first instance write to the Council outlining the reason for their appeal. Once received the council will then consider whether any additional information has been received which would justify a change to the original decision and notify the tax payer accordingly.**
- 9.3 Where the taxpayer remains aggrieved, a further appeal can then be made to the Valuation Tribunal. This further appeal should be made within 2 months of the decision of the Council not to grant any reductions. Full details can be obtained from the Council's website or from the Valuation Tribunal Service website.

10. Delegated Powers

- 10.1 This policy for the Council Tax premiums has been approved by the Council. However, the Council's Section 151 Officer is authorised to make technical amendments to ensure it meets the criteria set by government and the Council.

11 Fraud

- 11.1 The Council is committed to protecting public funds and ensuring that premiums are correctly charged.
- 11.2 A taxpayer who tries to reduce their Council Tax liability by falsely declaring their circumstances, providing a false statement or evidence in support of their application, may have committed an offence under The Fraud Act 2006.
- 11.3 Where the Council suspects that such a fraud may have been committed, this matter will be investigated as appropriate and may lead to criminal proceedings being instigated.

12. Complaints

- 12.1 The Council's complaints procedure (available on the Council's website) will be applied in the event of any complaint received about this policy.

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**North Yorkshire Council
Council Tax Reduction Scheme
S13A and Schedule 1a of the
Local Government Finance Act 1992**

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1.0 Introduction to the Council Tax Reduction Scheme

- 1.1 The following has been adopted by the Council and details the Council Tax Reduction scheme for the period from 1st April 2026.
- 1.2 This document details how the scheme will operate for both pension credit age and working age applicants and in accordance with Section 13A of the Local Government Finance Act 1992 specifies the classes of person who are to be entitled to a reduction under the scheme and is effective from 1st April 2026 for a period of one financial year.
- 1.3 The scheme in respect of pension age applicants is defined by Central Government within the following:
- Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012;
 - Council Tax Reduction Schemes (Prescribed Requirements and Default Scheme) (England) (Amendment) Regulations 2012;
 - Council Tax Reduction Schemes (Transitional Provision) (England) Regulations 2013;
 - Council Tax Reduction Schemes (Detection of Fraud and Enforcement) (England) Regulations 2013;
 - Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) Regulations 2013;
 - The Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) (No. 2) Regulations 2014;
 - The Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) Regulations 2015;
 - The Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) Regulations 2016;
 - The Council Tax Reduction Schemes (England) (Amendment) Regulations 2017;
 - The Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) Regulations 2018;
 - The Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) Regulations 2020;
 - The Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) Regulations 2021;
 - The Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) Regulations 2022;
 - The Council Tax (Demand Notices and Reduction Schemes) (England) (amendment) Regulations 2022;
 - The Council Tax (Demand Notices and Reduction Schemes) (England) (amendment) Regulations 2023;
 - The Council Tax (Demand Notices and Reduction Schemes) (England) (amendment) Regulations 2024;
 - The Council Tax (Demand Notices and Reduction Schemes) (England) (amendment) Regulations 2025; and
 - Local Government Finance Act 1992 (as amended by the Local Government Finance Act 2012).

The scheme for pension age applicants – Central Government’s scheme as defined by the Council Tax Reduction Scheme (Prescribed Requirements) (England) Regulations 2012

- 1.4 There are three main classes under the prescribed pension credit age scheme, for each of which there are a number of qualifying criteria. In all cases individuals must not be of a prescribed class exempted from reduction, such as a person subject to immigration control with limited leave to remain.

(1) In this scheme—

(a) a person is a “pensioner” if—

(i) he has attained the qualifying age for state pension credit; and

- (ii), he is not and, if he has a partner, his partner is not—
 - (aa) a person on income support, on an income-based jobseeker's allowance or on an income-related employment and support allowance, or
 - (bb) a person with an award of universal credit; and
- (b) a person is a "person who is not a pensioner" if—
 - (i) he has not attained the qualifying age for state pension credit; or
 - (ii) he has attained the qualifying age for state pension credit and he, or if he has a partner, his partner, is—
 - (aa) a person on income support, on an income-based jobseeker's allowance or on an income-related employment and support allowance, or
 - (bb) a person with an award of universal credit.
- (2) For the purposes of sub-paragraphs (a)(ii)(bb) and (b)(ii)(bb) in paragraph (1) an award of universal credit is to be disregarded during:
 - (a) during the relevant period; or
 - (b) where regulation 60A of the Universal Credit (Transitional Provisions) Regulations 2014 applies in respect of the award the relevant period.
- (3) In this scheme—
 - "assessment period" has the same meaning as in the Universal Credit Regulations 2013;
 - "relevant period" means the period beginning with the day on which P and each partner of P has attained the qualifying age for state pension credit and ending with the day on which the last assessment period for universal credit ends

The three prescribed classes are as follows;

Class A: pensioners whose income is less than the applicable amount.

On any day Class A consists of any person who is a pensioner:

- (a) who is for that day liable to pay council tax in respect of a dwelling of which he is a resident;
- (b) who, subject to paragraph 5 of Schedule 1 of the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012, is not absent from the dwelling throughout the day; in respect of whom a maximum Council Tax Reduction amount can be calculated;
- (c) who does not fall within a class of persons prescribed for the purposes of paragraph 2(9) of Schedule 1A to the Local Government Finance Act 1992 and excluded from the authority's scheme;
- (d) whose income (if any) for the relevant week does not exceed his applicable amount calculated in accordance with paragraph 9 and Schedule 2 of the Local Government Finance Act 1992;
- (e) not have capital savings above £16,000; and
- (f) who has made an application for a reduction under the authority's scheme.

Class B: pensioners whose income is greater than the applicable amount.

On any day class B consists of any person who is a pensioner:

- (a) who is for that day liable to pay council tax in respect of a dwelling of which he is a resident;
- (b) who, subject to paragraph 5 of Schedule 1 of the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012, is not absent from the dwelling throughout the day; in respect of whom a maximum Council Tax Reduction amount can be calculated;
- (c) who does not fall within a class of person prescribed for the purposes of paragraph 2(9) of Schedule 1A to the Local Government Finance Act 1992 and excluded from the authority's scheme;
- (d) whose income for the relevant week is greater than his applicable amount calculated in accordance with paragraph 9 and Schedule 2 to the Local Government Finance Act 1992;
- (e) in respect of whom amount A exceeds amount B where;
 - (i) amount A is the maximum Council Tax Reduction in respect of the day in the

- applicant's case; and
- (ii) amount B is 2 6/7 per cent of the difference between his income for the relevant week and his applicable amount;
- (f) not have capital savings above £16,000; and
- (g) who has made an application for a reduction under the authority's scheme.

Class C: alternative maximum Council Tax Reduction

On any day class C consists of any person who is a pensioner:

- (a) who is for that day liable to pay council tax in respect of a dwelling of which he is a resident;
- (b) who, subject to paragraph 5 of Schedule 1 of the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012, is not absent from the dwelling throughout the day;
- (c) in respect of whom a maximum Council Tax Reduction amount can be calculated;
- (d) who does not fall within a class of person prescribed for the purposes of paragraph 2(9) of Schedule 1A to the 1992 Act and excluded from the authority's scheme;
- (e) who has made an application for a reduction under the authority's scheme; and
- (f) in relation to whom the condition below is met.

The condition referred to in sub-paragraph (f) is that no other resident of the dwelling is liable to pay rent to the applicant in respect of the dwelling and there is an alternative maximum Council Tax Reduction in respect of the day in the case of that person which is derived from the income, or aggregate income, of one or more residents to whom this sub-paragraph applies.

The above applies to any other resident of the dwelling who:

- (a) is not a person who, in accordance with Schedule 1 to the 1992 Act, falls to be disregarded for the purposes of discount;
- (b) is not a person who is liable for council tax solely in consequence of the provisions of section 9 of the 1992 Act (spouse's or civil partner's joint and several liability for tax);
- (c) is not a person who is residing with a couple or with the members of a polygamous marriage where the applicant is a member of that couple or of that marriage and—
 - (i) in the case of a couple, neither member of that couple is a person who, in accordance with Schedule 1 to the 1992 Act, falls to be disregarded for the purposes of discount; or
 - (ii) in the case of a polygamous marriage, two or more members of that marriage are not persons who, in accordance with Schedule 1 to the 1992 Act, fall to be disregarded for the purposes of discount;
- (d) is not a person who, jointly with the applicant, falls within the same paragraph of section 6(2)(a) to (e) of the 1992 Act (persons liable to pay council tax) as applies in the case of the applicant; or
- (e) is not a person who is residing with two or more persons both or all of whom fall within the same paragraph of section 6(2)(a) to (e) of the 1992 Act where two or more of those persons are not persons who, in accordance with Schedule 1 to the 1992 Act, fall to be disregarded for the purposes of discount.

Disregard of certain incomes

1.5 For those who have reached the qualifying age for state pension credit, the Council has resolved to enhance the government scheme (as defined by the Council Tax Reduction Scheme (Prescribed Requirements) (England) Regulations 2012 to disregard in full the following:

- (a) a war disablement pension;
- (b) a war widow's pension or war widower's pension;
- (c) a pension payable to a person as a widow, widower or surviving civil partner under any power of His Majesty otherwise than under an enactment to make provision about pensions for or in respect of persons who have been disabled or have died in consequence of service as members of the armed forces of the Crown;
- (d) a guaranteed income payment;

- (e) a payment made to compensate for the non-payment of such a pension or payment as is mentioned in any of the preceding sub-paragraphs;
- (f) a pension paid by the government of a country outside Great Britain which is analogous to any of the pensions or payments mentioned in sub-paragraphs (a) to (d) above;
- (g) pension paid to victims of National Socialist persecution under any special provision made by the law of the Federal Republic of Germany, or any part of it, or of the Republic of Austria.

The provisions outlined above, enhance the Central Government's scheme.

THE SCHEME FOR WORKING AGE APPLICANTS – THE COUNCIL'S LOCAL SCHEME

- 1.6 The adopted scheme for working age applicants is an income band scheme means test, which compares income against a range of discounts available. Full details of the working age scheme of the authority are contained within this document from section 2 onwards. The authority is required to specify a scheme for working age and therefore this scheme only applies to a person who;
- (a) has not attained the qualifying age for state pension credit; or
 - (b) has attained the qualifying age for state pension credit if he, and his partner, is a person on income support, on an income-based jobseeker's allowance, on an income-related employment and support allowance or on universal credit.
- 1.7 The Council has resolved that there will be **one** class of persons who will receive a reduction in line with the adopted scheme. The scheme has qualifying criteria. In all cases individuals must not be of a prescribed class exempted from reduction as specified within section 7 of this scheme.

Class D

To obtain a reduction the individual (or partner) must:

- (a) have not attained the qualifying age for state pension credit; or
- (b) he has attained the qualifying age for state pension credit and he, or if he has a partner, his partner, is a person on income support, on income-based jobseeker's allowance or an income-related employment and support allowance; or a person with an award of universal credit.
- (c) be liable to pay council tax in respect of a dwelling in which he is solely or mainly resident;
- (d) is not deemed to be absent from the dwelling;
- (e) not fall within a class of person prescribed for the purposes of paragraph 2(9) of Schedule 1A to the Local Government Finance Act 1992 and excluded from the authority's scheme;
- (f) be somebody in respect of whom a maximum Council Tax Reduction amount can be calculated;
- (g) not have capital savings of £6,000 or above;
- (h) not have income above the levels specified within the scheme;
- (i) be a person in respect of whom a day in which s/he is liable to pay council tax falls within a week in respect of which the person's *income* is within a range of incomes specified within Schedule 1; and
- (j) has made a valid application for reduction.

Council Tax Reduction Scheme

Details of reduction to be given for working age applicants for the financial year 2026/27

2.0 Interpretation – an explanation of the terms used within this policy

2.1 In this policy–

‘the 1992 Act’ means the Local Government Finance Act 1992;

‘the 2000 Act’ means the Electronic Communications Act 2000;

‘Abbeyfield Home’ means an establishment run by the Abbeyfield Society including all bodies corporate or incorporate which are affiliated to that Society;

‘adoption leave’ means a period of absence from work on ordinary or additional adoption leave by virtue of section 75A or 75B of the Employment Rights Act 1996;

‘an AFIP’ means an armed forces independence payment payable in accordance with an armed and reserve forces compensation scheme established under section 1(2) of the Armed Forces (Pensions and Compensation) Act 2004

‘applicant’ means a person who the authority designates as able to claim Council tax reduction – for the purposes of this policy all references are in the masculine gender but apply equally to male and female;

‘application’ means an application for a reduction under this scheme:

‘attendance allowance’ means–

(a) an attendance allowance under Part 3 of the Act;

(b) an increase of disablement pension under section 104 or 105 of the Act;

(c) a payment under regulations made in exercise of the power conferred by paragraph 7(2)(b) of Part 2 of Schedule 8 to the Act;

(d) an increase of an allowance which is payable in respect of constant attendance under paragraph 4 of Part 1 of Schedule 8 to the Act;

(e) a payment by virtue of article 14, 15, 16, 43 or 44 of the Personal Injuries (Civilians) Scheme 1983 or any analogous payment; or

(f) any payment based on need for attendance which is paid as part of a war disablement pension;

‘the authority’ means a billing authority in relation to whose area this scheme has effect by virtue of paragraph 4(6) of Schedule 1A to the 1992 Act;

‘basic rate’, where it relates to the rate of tax, has the same meaning as in the Income Tax Act 2007 (see section 989 of that Act).

‘board and lodging accommodation’ means accommodation provided to a family, for a charge which is inclusive of the provision of that accommodation and at least some cooked or prepared meals which both are cooked or prepared (by a person other than the person to whom the accommodation is provided or a member of his family) and are consumed in that accommodation or associated premises;

‘care home’ has the meaning given by section 3 of the Care Standards Act 2000 and in Scotland means a care home service within the meaning given by section 2(3) of the Regulation of Care (Scotland) Act 2001 and in Northern Ireland means a nursing home within the meaning of Article 11 of the Health and Personal Social Services Quality Improvement and Regulation (Northern Ireland) Order 2003 or a residential care home, within the meaning of Article 10 of that Order;

‘the Caxton Foundation’ means the charitable trust of that name established on 28th March 2011 out of funds provided by the Secretary of State for the benefit of certain persons suffering from hepatitis C and other persons eligible for payment in accordance with its provisions;

‘child’ means a person under the age of 16;

‘child benefit’ has the meaning given by section 141 of the SSCBA as amended by The Child Benefit (General), Child Tax Credit (Amendment) Regulations 2014 and The Child Benefit (General) (Amendment) Regulations 2015;

‘child tax credit’ means a child tax credit under section 8 of the Tax Credits Act 2002;

‘the Children Order’ means the Children (Northern Ireland) Order 1995;

‘claim’ means a claim for council tax reduction;

‘close relative’ means a parent, parent-in-law, son, son-in-law, daughter, daughter-in-law, step-parent, step-son, step-daughter, brother, sister, or if any of the preceding persons is one member of a couple, the other member of that couple;

‘contributory employment and support allowance’ means an allowance under Part 1 of the Welfare Reform Act 2007 as amended by the provisions of Schedule 3, and Part 1 of Schedule 14, to the Welfare Reform Act 2012 that remove references to an income-related allowance

and a contributory allowance under Part 1 of the Welfare Reform Act 2007 as that Part has effect apart from those provisions;

‘converted employment and support allowance’ means an employment and support allowance which is not income-related and to which a person is entitled as a result of a conversion decision within the meaning of the Employment and Support Allowance (Existing Awards) Regulations;

‘council tax reduction (or reduction)’ means council tax reduction as defined by S13a Local Government Finance Act 1992 (as amended);

‘couple’ means;

(a) two people who are married to, or civil partners of, each other and are members of the same household; or

(b) a man and a woman who are not married to each other but are living together as if they were a married couple or civil partners;

‘date of claim’ means the date on which the claim is made, or treated as made, for the purposes of this policy

‘designated authority’ means any of the following;

the local authority; or a person providing services to, or authorised to exercise any function of, any such authority;

‘designated office’ means the office designated by the authority for the receipt of claims for council tax reduction;

(a) by notice upon or with a form approved by it for the purpose of claiming council tax reduction; or

(b) by reference upon or with such a form to some other document available from it and sent by electronic means or otherwise on application; or

(c) by any combination of the provisions set out in sub-paragraphs (a) and (b) above;

‘disability living allowance’ means a disability living allowance under section 71 of the Act;

‘dwelling’ has the same meaning in section 3 or 72 of the 1992 Act;

‘earnings’ has the meaning prescribed in section 25 or, as the case may be, 27;

‘the Eileen Trust’ means the charitable trust of that name established on 29th March 1993 out of funds provided by the Secretary of State for the benefit of persons eligible for payment in accordance with its provisions;

‘electronic communication’ has the same meaning as in section 15(1) of the 2000 Act;

‘employed earner’ is to be construed in accordance with section 2(1)(a) of the Act and also includes a person who is in receipt of a payment which is payable under any enactment having effect in Northern Ireland and which corresponds to statutory sick pay or statutory maternity pay;

‘Employment and Support Allowance Regulations’ means the Employment and Support Allowance Regulations 2008 and the Employment and Support Regulations 2013 as appropriate;

‘Employment and Support Allowance (Existing Awards) Regulations’ means the Employment and Support Allowance (Transitional Provisions, Housing Benefit and Council Tax Benefit) (Existing Awards) Regulations 2010;

‘family’ has the meaning assigned to it by section 137(1) of the Act and Section 9 of this scheme;

‘the Fund’ means moneys made available from time to time by the Secretary of State for the benefit of persons eligible for payment in accordance with the provisions of a scheme established by him on 24th April 1992 or, in Scotland, on 10th April 1992;

‘a guaranteed income payment’ means a payment made under article 14(1)(b) or article 21(1)(a) of the Armed Forces and Reserve Forces (Compensation Scheme) Order 2005(b);

‘he, him, his’ also refers to the feminine within this policy

‘housing benefit’ means housing benefit under Part 7 of the Act; ‘the Housing Benefit Regulations’ means the Housing Benefit Regulations 2006;

‘Immigration and Asylum Act’ means the Immigration and Asylum Act 1999;

‘an income-based jobseeker’s allowance’ and ‘a joint-claim jobseeker’s allowance’ have the same meaning as they have in the Jobseekers Act by virtue of section 1(4) of that Act;

‘income-related employment and support allowance’ means an income-related allowance under Part 1 of the Welfare Reform Act 2007;

‘Income Support Regulations’ means the Income Support (General) Regulations 1987(a);

‘independent hospital’–

- (a) in England, means a hospital as defined by section 275 of the National Health Service Act 2006 that is not a health service hospital as defined by that section;
- (b) in Wales, has the meaning assigned to it by section 2 of the Care Standards Act 2000; and
- (c) in Scotland, means an independent health care service as defined in section 2(5)(a) and (b) of the Regulation of Care (Scotland) Act 2001;

‘the Independent Living Fund (2006)’ means the Trust of that name established by a deed dated 10th April 2006 and made between the Secretary of State for Work and Pensions of the one part and Margaret Rosemary Cooper, Michael Beresford Boyall and Marie Theresa Martin of the other part;

‘invalid carriage or other vehicle’ means a vehicle propelled by a petrol engine or by electric power supplied for use on the road and to be controlled by the occupant;

‘Jobseekers Act’ means the Jobseekers Act 1995; ‘Jobseeker’s Allowance Regulations’ means the Jobseeker’s Allowance Regulations 1996 and Jobseeker’s Allowance Regulations 2013 as appropriate; ‘limited capability for work’ has the meaning given in section 1(4) of the Welfare Reform Act;

‘limited capability for work-related activity’ has the meaning given in section 2(5) of the Welfare Reform Act 2007;

‘the London Bombing Relief Charitable Fund’ means the company limited by guarantee (number 5505072), and registered charity of that name established on 11th July 2005 for the purpose of (amongst other things) relieving sickness, disability or financial need of victims (including families or dependants of victims) of the terrorist attacks carried out in London on 7th July 2005;

‘lone parent’ means a person who has no partner and who is responsible for and a member of the same household as a child or young person;

‘the Macfarlane (Special Payments) Trust’ means the trust of that name, established on 29th January 1990 partly out of funds provided by the Secretary of State, for the benefit of certain persons suffering from haemophilia;

‘the Macfarlane (Special Payments) (No.2) Trust’ means the trust of that name, established on 3rd May 1991 partly out of funds provided by the Secretary of State, for the benefit of certain persons suffering from haemophilia and other beneficiaries;

‘the Macfarlane Trust’ means the charitable trust, established partly out of funds provided by the Secretary of State to the Haemophilia Society, for the relief of poverty or distress among those suffering from haemophilia;

‘main phase employment and support allowance’ means an employment and support allowance where the calculation of the amount payable in respect of the applicant includes a component under section 2(1)(b) or 4(2)(b) of the Welfare Reform Act 2007 except in Part 1 of Schedule 1;

‘maternity leave’ means a period during which a woman is absent from work because she is pregnant or has given birth to a child, and at the end of which she has a right to return to work either under the terms of her contract of employment or under Part 8 of the Employment Rights Act 1996;

‘member of a couple’ means a member of a married or unmarried couple;

‘member of the work-related activity group’ means a claimant who has or is treated as having limited capability for work;

‘MFET Limited’ means the company limited by guarantee (number 7121661) of that name, established for the purpose in particular of making payments in accordance with arrangements made with the Secretary of State to persons who have acquired HIV as a result of treatment by the NHS with blood or blood products;

‘net earnings’ means such earnings as are calculated in accordance with this scheme;

‘net profit’ means such profit as is calculated in accordance with this scheme;

‘the New Deal options’ means the employment programmes specified in regulation 75(1)(a)(ii) of the Jobseeker’s Allowance Regulations and the training scheme specified in regulation 75(1)(b)(ii) of those Regulations;

‘new dwelling’ means, for the purposes of the definition of ‘second authority’ and sections 60C, and 61C the dwelling to which an applicant has moved, or is about to move, in which the applicant is or will be resident;

‘occupational pension’ means any pension or other periodical payment under an occupational pension scheme but does not include any discretionary payment out of a fund established for relieving hardship in particular cases;

‘ordinary clothing or footwear’ means clothing or footwear for normal daily use, but does not include school uniforms, or clothing or footwear used solely for sporting activities;

‘partner’ means–

- (a) where an applicant is a member of a couple, the other member of that couple; or
- (b) where an applicant is polygamously married to two or more members of his household, any such member to whom he is married;

‘paternity leave’ means a period of absence from work on leave by virtue of section 80A or 80B of the Employment Rights Act 1996;

‘payment’ includes part of a payment;

‘pensionable age’ has the meaning given by the rules in paragraph 1 of Schedule 4 to the Pensions Act 1995 as amended by the Public Services Pension Act 2013 and Pensions Act 2014;

‘pension fund holder’ means with respect to a personal pension scheme or an occupational pension scheme, the trustees, managers or scheme administrators, as the case may be, of the scheme concerned;

‘pensioner’ a person who has attained the age at which pension credit can be claimed;

‘person affected’ shall be construed as a person to whom the authority decides is affected by any decision made by the council;

‘personal independence payment’ has the meaning given by Part 4 of the Welfare Reform Act 2012 and the Social Security (Personal Independence Payments) 2013;

‘person treated as not being in Great Britain’ has the meaning given by section 7;

‘personal pension scheme’ means–

- (a) a personal pension scheme as defined by section 1 of the Pension Schemes Act 1993 as amended by the Public Service Pension Act 2013;
- (b) an annuity contractor trust scheme approved under section 20 or 21 of the Income and Corporation Taxes Act 1988 or a substituted contract within the meaning of section 622(3) or that Act which is treated as having become a registered pension scheme by virtue of paragraph 1(1)(f) of Schedule 36 of the Finance Act 2004;
- (c) a personal pension scheme approved under Chapter 4 of Part 14 of the Income and Corporation Taxes Act 1988 which is treated as having become a registered pension scheme by virtue of paragraph 1(1)(g) of Schedule 36 to the Finance Act 2004;

‘policy of life insurance’ means any instrument by which the payment of money is assured on death (except death by accident only) or the happening of any contingency dependent on human life, or any instrument evidencing a contract which is subject to payment of premiums for a term dependent on human life;

‘polygamous marriage’ means a marriage to which section 133(1) of the Act refers namely;

- (a) a person is a husband or wife by virtue of a marriage entered into under law which permits polygamy; and
- (b) either party to the marriage has for the time being any spouse additional to the other party.

‘public authority’ includes any person certain of whose functions are functions of a public nature;

‘qualifying age for state pension credit’ means (in accordance with section 1(2)(b) and (6) of the State Pension Credit Act 2002)–

- (a) in the case of a woman, pensionable age; or
- (b) in the case of a man, the age which is pensionable age in the case of a woman born on the same day as the man;

‘qualifying contributory benefit’ means;

- (a) severe disablement allowance;
- (b) incapacity benefit;
- (c) contributory employment and support allowance;

‘qualifying course’ means a qualifying course as defined for the purposes of Parts 2 and 4 of the Job Seeker’s Allowance Regulations 1996

‘qualifying income-related benefit’ means

- (a) income support;
 - (b) income-based jobseeker's allowance;
 - (c) income-related employment and support allowance;
- 'qualifying person' means a person in respect of whom payment has been made from the Fund, the Eileen Trust, MFET Limited, the Skipton Fund, the Caxton Foundation or the London Bombings Relief Charitable Fund;
- 'reduction week' means a period of seven consecutive days beginning with a Monday and ending with a Sunday;
- 'relative' means a close relative, grandparent, grandchild, uncle, aunt, nephew or niece;
- 'relevant authority' means an authority administering council tax reduction;
- 'relevant week' In relation to any particular day, means the week within which the day in question falls;
- 'resident' has the meaning it has in Part 1 or 2 of the 1992 Act;
- 'self-employed earner' is to be construed in accordance with section 2(1)(b) of the Act;
- 'self-employment route' means assistance in pursuing self-employed earner's employment whilst participating in—
- (a) an employment zone programme;
 - (b) a programme provided or other arrangements made pursuant to section 2 of the 1973 Act (functions of the Secretary of State) or section 2 of the Enterprise and New Towns (Scotland) Act 1990 (functions in relation to training for employment, etc.);
 - (c) the Employment, Skills and Enterprise Scheme;
 - (d) a scheme prescribed in regulation 3 of the Jobseeker's Allowance (Schemes for Assisting Persons to Obtain Employment) Regulations 2013;
 - (e) Back to Work scheme.
- 'single applicant' means an applicant who neither has a partner nor is a lone parent;
- 'the Skipton Fund' means the ex-gratia payment scheme administered by the Skipton Fund Limited, incorporated on 25th March 2004, for the benefit of certain persons suffering from hepatitis C and other persons eligible for payment in accordance with the scheme's provisions.
- 'special account' means an account as defined for the purposes of Chapter 4A of Part 8 of the Jobseeker's Allowance Regulations or Chapter 5 of Part 10 of the Employment and Support Allowance Regulations;
- 'sports award' means an award made by one of the Sports Councils named in section 23(2) of the National Lottery etc. Act 1993 out of sums allocated to it for distribution under that section;
- 'the SSCBA' means the Social Security Contributions and Benefits Act 1992
- 'State Pension Credit Act' means the State Pension Credit Act 2002;
- 'student' has the meaning prescribed in section 43;
- 'subsistence allowance' means an allowance which an employment zone contractor has agreed to pay to a person who is participating in an employment zone programme;
- 'reduction week' means a period of 7 consecutive days commencing upon a Monday and ending on a Sunday;
- 'the Tax Credits Act' means the Tax Credits Act 2002;
- 'tax year' means a period beginning with 6th April in one year and ending with 5th April in the next;
- 'training allowance' means an allowance (whether by way of periodical grants or otherwise) payable—
- (a) out of public funds by a Government department or by or on behalf of the Secretary of State, Skills Development Scotland, Scottish Enterprise or Highlands and Islands Enterprise, the Young People's Learning Agency for England, the Chief Executive of Skills Funding or Welsh Ministers;
 - (b) to a person for his maintenance or in respect of a member of his family; and
 - (c) for the period, or part of the period, during which he is following a course of training or instruction provided by, or in pursuance of arrangements made with, the department or approved by the department in relation to him or so provided or approved by or on behalf of the Secretary of State, Skills Development Scotland Scottish Enterprise or Highlands and Islands Enterprise or the Welsh Ministers.

It does not include an allowance paid by any Government department to or in respect of a person by reason of the fact that he is following a course of full-time education, other than under arrangements made under section 2 of the 1973 Act or is training as a teacher;

‘the Trusts’ means the Macfarlane Trust, the Macfarlane (Special Payments) Trust and the Macfarlane (Special Payments) (No. 2) Trust;

‘Universal Credit’ means any payment of Universal Credit payable under the Welfare Reform Act 2012, the Universal Credit Regulations 2013, The Universal Credit (Consequential, Supplementary, Incidental and Miscellaneous Provisions) Regulations 2013, Universal Credit (Miscellaneous Amendments) Regulations 2013 and the Universal Credit (Transitional Provisions) Regulations 2014;

‘Up-rating Act’ means the Welfare Benefit Up-rating Act 2013, the Welfare Benefits Up-rating Order 2014 and the Welfare Benefits Up-rating Order 2015;

‘voluntary organisation’ means a body, other than a public or local authority, the activities of which are carried on otherwise than for profit;

‘war disablement pension’ means any retired pay or pension or allowance payable in respect of disablement under an instrument specified in section 639(2) of the Income Tax (Earnings and Pensions) Act 2003;

‘war pension’ means a war disablement pension, a war widow’s pension or a war widower’s pension;

‘war widow’s pension’ means any pension or allowance payable to a woman as a widow under an instrument specified in section 639(2) of the Income Tax (Earnings and Pensions) Act 2003 in respect of the death or disablement of any person;

‘war widower’s pension’ means any pension or allowance payable to a man as a widower or to a surviving civil partner under an instrument specified in section 639(2) of the Income Tax (Earnings and Pensions) Act 2003 in respect of the death or disablement of any person;

‘water charges’ means;

(a) as respects England and Wales, any water and sewerage charges under Chapter 1 of Part 5 of the Water Industry Act 1991,

(b) as respects Scotland, any water and sewerage charges established by Scottish Water under a charges scheme made under section 29A of the Water Industry (Scotland) Act 2002, in so far as such charges are in respect of the dwelling which a person occupies as his home;

‘week’ means a period of seven days beginning with a Monday;

‘Welfare Reform Act’ means the Welfare Reform Act 2007;

‘Working Tax Credit Regulations’ means the Working Tax Credit (Entitlement and Maximum Rate) Regulations 2002 as amended.

2.2 In this policy, where an amount is to be rounded to the nearest penny, a fraction of a penny shall be disregarded if it is less than half a penny and shall otherwise be treated as a whole penny.

2.3 For the purpose of this policy, a person is on an income-based jobseeker’s allowance on any day in respect of which an income-based jobseeker’s allowance is payable to him and on any day;

(a) in respect of which he satisfies the conditions for entitlement to an income-based jobseeker’s allowance but where the allowance is not paid in accordance with regulation 27A of the Jobseeker’s Allowance Regulations or section 19 or 20A or regulations made under section 17A of the Jobseekers Act (circumstances in which a jobseeker’s allowance is not payable); or

(b) which is a waiting day for the purposes of paragraph 4 of Schedule 1 to that Act and which falls immediately before a day in respect of which an income-based jobseeker’s allowance is payable to him or would be payable to him but for regulation 27A of the Jobseeker’s Allowance Regulations or section 19 or 20A or regulations made under section 17A of that Act;

(c) in respect of which he is a member of a joint-claim couple for the purposes of the Jobseekers Act and no joint-claim jobseeker’s allowance is payable in respect of that couple as a consequence of either member of that couple being subject to sanctions for the purposes of section 20A of that Act;

(d) in respect of which an income-based jobseeker’s allowance or a joint-claim jobseeker’s

allowance would be payable but for a restriction imposed pursuant to section 6B, 7, 8 or 9 of the Social Security Fraud Act 2001 (loss of benefit provisions).

- 2.4 For the purposes of this policy, a person is on an income-related employment and support allowance on any day in respect of which an income-related employment and support allowance is payable to him and on any day;
- (a) in respect of which he satisfies the conditions for entitlement to an income-related employment and support allowance but where the allowance is not paid in accordance with section 18 of the Welfare Reform Act disqualification; or
 - (b) which is a waiting day for the purposes of paragraph 2 of Schedule 2 to that Act and which falls immediately before a day in respect of which an income-related employment and support allowance is payable to him or would be payable to him but for section 18 of that Act.
- 2.5 For the purposes of this policy, two persons shall be taken to be estranged only if their estrangement constitutes a breakdown of the relationship between them.
- 2.6 In this policy, references to any person in receipt of state pension credit includes a person who would be in receipt of state pension credit but for regulation 13 of the State Pension Credit Regulations 2002 (small amounts of state pension credit).

3.0 Requirement to provide a National Insurance Number

- 3.1 No person shall be entitled to reduction unless the criteria below in 3.2 is satisfied in relation both to the person making the claim and to any other person in respect of whom he is claiming reduction.
- 3.2 This subsection is satisfied in relation to a person if–
- (a) the claim for reduction is accompanied by;
 - i. a statement of the person's national insurance number and information or evidence establishing that that number has been allocated to the person; or
 - ii. information or evidence enabling the national insurance number that has been allocated to the person to be ascertained; or
 - (b) the person makes an application for a national insurance number to be allocated to him which is accompanied by information or evidence enabling such a number to be so allocated and the application for reduction is accompanied by evidence of the application and information to enable it to be allocated.
- 3.3 Paragraph 3.2 shall not apply–
- (a) in the case of a child or young person in respect of whom council tax reduction is claimed;
 - (b) to a person who;
 - i. is a person in respect of whom a claim for council tax reduction is made;
 - ii. is subject to immigration control within the meaning of section 115(9)(a) of the Immigration and Asylum Act;
 - iii. is a person from abroad for the purposes of this scheme; and
 - iv. has not previously been allocated a national insurance number.

4.0 Persons who have attained the qualifying age for state pension credit

- 4.1 This scheme applies to a person if:
- (i) he has not attained the qualifying age for state pension credit; or
 - (ii) he has attained the qualifying age for state pension credit and he, or if he has a partner, his partner, is;
 - (a) a person on income support, on income-based jobseeker's allowance or an income-related employment and support allowance; or
 - (b) a person with an award of universal credit.

4.2 For the purpose of this scheme an award of universal credit shall be disregarded where regulation 60A of the Universal Credit (Transitional Provisions) Regulations 2014 applies in respect of the award

5.0 Persons treated as not being in Great Britain and Persons Subject to Immigration Control

Persons treated as not being in Great Britain

5.1 Persons treated as not being in Great Britain are a class of person prescribed for the purposes of paragraph 2(9)(b) of Schedule 1A to the 1992 Act and which must not be included in an authority's scheme.

5.2 Except where a person falls within paragraph (5) or (6), a person is to be treated as not being in Great Britain if the person is not habitually resident in the United Kingdom, the Channel Islands, the Isle of Man or the Republic of Ireland.

5.3 A person must not be treated as habitually resident in the United Kingdom, the Channel Islands, the Isle of Man or the Republic of Ireland unless the person has a right to reside in one of those places.

5.4 For the purposes of paragraph (3), a right to reside does not include a right, which exists by virtue of, or in accordance with—

- (a) regulation 13 of the EEA Regulations;
- (aa) regulation 14 of the EEA Regulations, but only in a case where the right exists under that regulation because the person is—
 - (i) a jobseeker for the purpose of the definition of “qualified person” in regulation 6(1) of those Regulations, or
 - (ii) a family member (within the meaning of regulation 7 of those Regulations) of such a jobseeker;
- (b) regulation 15A(1) of the EEA Regulations, but only in a case where the right exists under that regulation because the applicant satisfies the criteria in paragraph (5) of that regulation of the Treaty on the Functioning of the European Union (in a case where the right to reside arises because a British citizen would otherwise be deprived of the genuine enjoyment of their rights as a European Union citizen).

5.4A For the purposes of paragraph (3), a right to reside does not include a right which exists by virtue of a person having been granted limited leave to enter, or remain in, the United Kingdom under the Immigration Act 1971 by virtue of—

- (a) (Removed by the Council Tax Reduction Schemes (Prescribed Requirements) (England) (Amendment) Regulations 2021
- (b) Appendix EU to the immigration rules made under section 3(2) of that Act;
- (c) being a person with a Zambrano right to reside as defined in Annex 1 of Appendix EU to the immigration rules made under section 3(2) of that Act; or
- (d) having arrived in the United Kingdom with an entry clearance that was granted under Appendix EU (Family Permit) to the immigration rules made under section 3(2) of that Act.

5.4B Paragraph (4A)(b) does not apply to a person who—

- (a) has a right to reside granted by virtue of being a family member of a relevant person of Northern Ireland; and
- would have a right to reside under the EEA Regulations if the relevant person of Northern Ireland were an EEA national, provided that the right to reside does not fall within paragraph (4)(a) or (b)

5.5 A person falls within this paragraph if the person is—

- (za) a person granted leave in accordance with the immigration rules made under section 3(2) of the Immigration Act 1971, where such leave is granted by virtue of—

- (i) the Afghan Relocations and Assistance Policy; or
 - (ii) the previous scheme for locally employed staff in Afghanistan (sometimes referred to as the ex-gratia scheme);
- (zb) a person in Great Britain not coming within sub-paragraph (za) or (e) who left Afghanistan in connection with the collapse of the Afghan government that took place on 15th August 2021;
- (zc) a person in Great Britain who was residing in Ukraine immediately before 1st January 2022, left Ukraine in connection with the Russian invasion which took place on 24th February 2022 and—
 - (i) has been granted leave in accordance with immigration rules made under section 3(2) of the Immigration Act 1971;
 - (ii) has a right of abode in the United Kingdom within the meaning given in section 2 of that Act; or
 - (iii) does not require leave to enter or remain in the United Kingdom in accordance with section 3ZA of that Act;
- (zd) a person who was residing in Israel, the West Bank, the Gaza Strip, East Jerusalem, the Golan Heights or Lebanon immediately before 7th October 2023, left Israel, the West Bank, the Gaza Strip, East Jerusalem, the Golan Heights or Lebanon in connection with the Hamas terrorist attack in Israel on 7th October 2023 or the violence which rapidly escalated in the region following the attack and—
 - (i) has been granted leave in accordance with immigration rules made under section 3(2) of the Immigration Act 1971,
 - (ii) has a right of abode in the United Kingdom within the meaning given in section 2 of that Act, or
 - (iii) does not require leave to enter or remain in the United Kingdom in accordance with section 3ZA of that Act;
- (ze) a person who was residing in Sudan before 15th April 2023, left Sudan in connection with the violence which rapidly escalated on 15th April 2023 in Khartoum and across Sudan and—
 - (i) has been granted leave in accordance with immigration rules made under section 3(2) of the Immigration Act 1971;
 - (ii) has a right of abode in the United Kingdom within the meaning given in section 2 of that Act; or
 - (iii) does not require leave to enter or remain in the United Kingdom in accordance with section 3ZA of that Act
- (a) a qualified person for the purposes of regulation 6 of the EEA Regulations as a worker or a self-employed person;
- (b) a family member of a person referred to in sub-paragraph (a);
- (c) a person who has a right to reside permanently in the United Kingdom by virtue of regulation 15(1)(c), (d) or (e) of the EEA Regulations;
- (ca) a family member of a relevant person of Northern Ireland, with a right to reside which falls within paragraph (4A)(b), provided that the relevant person of Northern Ireland falls within paragraph (5)(a), or would do so but for the fact that they are not an EEA national;
- (cb) a frontier worker within the meaning of regulation 3 of the Citizens' Rights (Frontier Workers) (EU Exit) Regulations 2020;
- (cc) a family member of a person referred to in sub-paragraph (cb), who has been granted limited leave to enter, or remain in, the United Kingdom by virtue of Appendix EU to the immigration rules made under section 3(2) of the Immigration Act 1971
- (d) a person recorded by the Secretary of State as a refugee within the definition in Article 1 of the Convention relating to the Status of Refugees done at Geneva on 28th July 1951, as extended by Article 1(2) of the Protocol relating to the Status of Refugees done at New York on 31st January 1967;
- (e) a person who has been granted, or who is deemed to have been granted, leave outside the rules made under section 3(2) of the Immigration Act 1971
- (f) a person who has humanitarian protection granted under those rules;

	(g) a person who is not a person subject to immigration control within the meaning of section 115(9) of the Immigration and Asylum Act 1999 and who is in the United Kingdom as a result of his deportation, expulsion or other removal by compulsion of law from another country to the United Kingdom; (h) in receipt of income support or on an income-related employment and support allowance; or (ha) in receipt of an income-based jobseeker's allowance and has a right to reside other than a right to reside falling within paragraph (4).
5.6	A person falls within this paragraph if the person is a Crown servant or member of His Majesty's forces posted overseas.
5.7	A person mentioned in sub-paragraph (6) is posted overseas if the person is performing overseas the duties of a Crown servant or member of His Majesty's forces and was, immediately before the posting or the first of consecutive postings, habitually resident in the United Kingdom.
5.8	In this regulation— "claim for asylum" has the same meaning as in section 94(1) of the Immigration and Asylum Act 1999; "Crown servant" means a person holding an office or employment under the Crown; "EEA Regulations" means the Immigration (European Economic Area) Regulations 2006; and the Immigration (European Economic Area) (Amendment) (No. 2) Regulations 2014 and references to the EEA Regulations are to be read with Schedule 4 to the Immigration and Social Security Co-ordination (EU Withdrawal) Act 2020 (Consequential, Saving, Transitional and Transitory Provisions) Regulations 2020 "EEA national" has the meaning given in regulation 2(1) of the EEA Regulations; "family member" has the meaning given in regulation 7(1)(a), (b) or (c) of the EEA Regulations, except that regulation 7(4) of the EEA Regulations does not apply for the purposes of paragraphs (4B) and (5)(ca); "relevant person of Northern Ireland" has the meaning given in Annex 1 of Appendix EU to the immigration rules made under section 3(2) of the Immigration Act 1971; and "His Majesty's forces" has the same meaning as in the Armed Forces Act 2006.
Persons subject to immigration control	
5.9	Persons subject to immigration control are a class of person prescribed for the purposes of paragraph 2(9)(b) of Schedule 1A to the 1992 Act and which must not be included in an authority's scheme.
5.10	A person who is a national of a state which has ratified the European Convention on Social and Medical Assistance (done in Paris on 11th December 1953) or a state which has ratified the Council of Europe Social Charter (signed in Turin on 18th October 1961) and who is lawfully present in the United Kingdom is not a person subject to immigration control for the purpose of paragraph 5.9
5.11	"Person subject to immigration control" has the same meaning as in section 115(9) of the Immigration and Asylum Act 1999.
6.0 Transitional provision	
6.1	The above does not apply to a person who, on 31st March 2015— (a) is liable to pay council tax at a reduced rate by virtue of a council tax reduction under an authority's scheme established under section 13A (2) of the Act; and (b) is entitled to an income-based jobseeker's allowance, until the first of the events in paragraph 6.2 occurs.

- 6.2 The events are—
- (a) the person makes a new application for a reduction under an authority's scheme established under section 13A (2) of the Act; or
 - (b) the person ceases to be entitled to an income-based jobseeker's allowance.
- 6.3 In this section "the Act" means the Local Government Finance Act 1992.
- 7.0 Temporary Absence (period of absence)**
- 7.1 Where a person is absent from the dwelling throughout any day then no reduction shall be payable
- 7.2 A person shall not, in relation to any day, which falls within a period of temporary absence from that dwelling, be a prescribed person under paragraph 7.1.
- 7.3 In paragraph 7.2, a 'period of temporary absence' means—
- (a) a period of absence not exceeding 13 weeks, beginning with the first whole day on which a person resides in residential accommodation where and for so long as;
 - i. the person resides in that accommodation;
 - ii. the part of the dwelling in which he usually resided is not let or sub-let; and
 - iii. that period of absence does not form part of a longer period of absence from the dwelling of more than 52 weeks,
 where he has entered the accommodation for the purpose of ascertaining whether it suits his needs and with the intention of returning to the dwelling if it proves not to suit his needs;
 - (b) a period of absence not exceeding 13 weeks, beginning with the first whole day of absence from the dwelling, where and for so long as;
 - i. the person intends to return to the dwelling;
 - ii. the part of the dwelling in which he usually resided is not let or sub-let; and
 - iii. that period is unlikely to exceed 13 weeks; and
 - (c) a period of absence not exceeding 52 weeks, beginning with the first whole day of absence, where and for so long as
 - i. the person intends to return to the dwelling;
 - ii. the part of the dwelling in which he usually resided is not let or sub-let;
 - iii. the person is a person to whom paragraph 7.4 applies; and
 - iv. the period of absence is unlikely to exceed 52 weeks or, in exceptional circumstances, is unlikely substantially to exceed that period.
- 7.4 This paragraph applies to a person who is;
- (a) detained in custody on remand pending trial or required, as a condition of bail, to reside;
 - i. in a dwelling, other than the dwelling referred to in paragraph 7.1, or
 - ii. in premises approved under section 13 of the Offender Management Act 2007 as amended by the Offender Rehabilitation Act 2014, or, detained in custody pending sentence upon conviction;
 - (b) resident in a hospital or similar institution as a patient;
 - (c) undergoing, or his partner or his dependent child is undergoing, in the United Kingdom or elsewhere, medical treatment, or medically approved convalescence, in accommodation other than residential accommodation;
 - (d) following, in the United Kingdom or elsewhere, a training course;
 - (e) undertaking medically approved care of a person residing in the United Kingdom or elsewhere;
 - (f) undertaking the care of a child whose parent or guardian is temporarily absent from the dwelling normally occupied by that parent or guardian for the purpose of receiving medically approved care of medical treatment;
 - (g) in the United Kingdom or elsewhere, receiving medically approved care provided in accommodation other than residential accommodation;
 - (h) a student;

- (i) receiving care provided in residential accommodation other than a person to whom paragraph 7.3a) applies; or
 - (j) has left the dwelling he resides in through fear of violence, in that dwelling, or by a person who was formerly a member of the family of the person first mentioned.
- 7.5 This paragraph applies to a person who is:
- (a) detained in custody pending sentence upon conviction or under a sentence imposed by a court (other than a person who is detained in hospital under the provisions of the Mental Health Act 1983 (as amended by the Mental Health (Discrimination) Act 2013); and
 - (b) on temporary release from detention in accordance with Rules made under the provisions of the Prison Act 1952.
- 7.6 Where paragraph 7.5 applies to a person, then, for any day when he is on temporary release–
- (a) if such temporary release was immediately preceded by a period of temporary absence under paragraph 7.3 b) or c), he shall be treated, for the purposes of paragraph 7.1, as if he continues to be absent from the dwelling, despite any return to the dwelling;
 - (b) for the purposes of paragraph 7.4 a), he shall be treated as if he remains in detention;
 - (c) If he does not fall within sub-paragraph a), he is not considered to be a person who is liable to pay Council Tax in respect of a dwelling of which he is resident
- 7.7 In this section;
- ‘medically approved’ means certified by a medical practitioner;
 - ‘patient’ means a person who is undergoing medical or other treatment as an in-patient in any hospital or similar institution; ‘residential accommodation’ means accommodation which is provided;
 - (a) in a care home;
 - (b) in an independent hospital;
 - (c) in an Abbeyfield Home; or
 - (d) in an establishment managed or provided by a body incorporated by Royal Charter or constituted by Act of Parliament other than a local social services authority;
 - ‘training course’ means a course of training or instruction provided wholly or partly by or on behalf of or in pursuance of arrangements made with, or approved by or on behalf of, Skills Development Scotland, Scottish Enterprise, Highlands and Islands Enterprise, a government department or the Secretary of State.
- 8.0 Membership of a family**
- 8.1 Within the reduction scheme adopted by the Council ‘family’ means;
- (a) a married or unmarried couple;
 - (b) married or unmarried couple and a member of the same household for whom one of them is or both are responsible and who is a child or a young person;
 - (c) two people of the same sex who are civil partners of each other and are members of the same household (with or without children);
 - (d) two people of the same sex who are not civil partners of each other but are living together as if they were civil partners (with or without children),
 - (e) and for the purposes of sub-paragraph (d) two people of the same sex are to be regarded as living together as if they were civil partners if, but only if, they would be regarded as living together as husband and wife were they instead two people of the opposite sex;
 - (f) except in prescribed circumstances, a person who is not a member of a married or unmarried couple and a member of the same household for whom that person is responsible and who is a child or a young person;
- For the purposes of the scheme a child is further defined as a ‘child or young person’
 A ‘child’ means a person under the age of 16 and a ‘Young Person’ is someone aged 16 or over but under 20 and who satisfies other conditions. These conditions are:

- they are aged 16, have left 'relevant education' or training, and 31 August following the sixteenth birthday has not yet been passed;
- they are aged 16 or 17, have left education or training, are registered for work, education or training, are not in remunerative work and are still within their 'extension period';
- they are on a course of full-time non-advanced education, or are doing 'approved training', and they began that education or training before reaching the age of 19;
- they have finished a course of full-time non-advanced education, but are enrolled on another such course (other than one provided as a result of their employment);
- they have left 'relevant education' or 'approved training' but have not yet passed their 'terminal date'.

- 8.2 Paragraph 8.1 the definition of child or young person shall not apply to a person who is;
- (a) on income support;
 - (b) an income-based jobseeker's allowance or an income related employment and support allowance; or be entitled to an award of Universal Credit; or
 - (c) a person to whom section 6 of the Children (Leaving Care) Act 2000 applies

- 8.3 The definition also includes a child or young person in respect of whom there is an entitlement to child benefit but only for the period that Child Benefit is payable

9.0 Circumstances in which a person is to be treated as responsible (or not responsible) for a child or young person.

- 9.1 Subject to the following paragraphs a person shall be treated as responsible for a child or young person who is normally living with him, and this includes a child or young person.

- 9.2 Where a child or young person spends equal amounts of time in different households, or where there is a question as to which household he is living in, the child or young person shall be treated for the purposes of paragraph 9.1 as normally living with;
- a. the person who is receiving child benefit in respect of him; or
 - b. if there is no such person;
 - i. where only one claim for child benefit has been made in respect of him, the person who made that claim; or
 - ii. in any other case the person who has the primary responsibility for him.

- 9.3 For the purposes of this scheme a child or young person shall be the responsibility of only one person in any reduction week and any person other than the one treated as responsible for the child or young person under this section shall be treated as not so responsible.

10.0 Circumstances in which a child or young person is to be treated as being or not being a member of the household

- 10.1 Subject to paragraphs 10.2 and 10.3, the applicant and any partner and, where the applicant or his partner is treated as responsible for a child or young person, that child or young person and any child of that child or young person, shall be treated as members of the same household notwithstanding that any of them is temporarily absent from that household.

- 10.2 A child or young person shall not be treated as a member of the applicant's household where he is;
- (a) placed with the applicant or his partner by a local authority under section 23(2)(a) of the Children Act 1989 or by a voluntary organisation under section 59(1)(a) of that Act, or in Scotland boarded out with the applicant or his partner under a relevant enactment; or
 - (b) placed with the applicant or his partner prior to adoption; or
 - (c) placed for adoption with the applicant or his partner in accordance with the Adoption

and Children Act 2002.

- 10.3 Subject to paragraph (4), paragraph (1) shall not apply to a child or young person who is not living with the applicant and he—
- (a) is being looked after by, or in Scotland is in the care of, a local authority under a relevant enactment; or
 - (b) has been placed, or in Scotland boarded out, with a person other than the applicant prior to adoption; or
 - (c) has been placed for adoption in accordance with the Adoption and Children Act 2002 or the Adoption Agencies (Scotland) Regulations 2009; or in accordance with an adoption allowance scheme made under section 71 of the Adoption and Children (Scotland) Act 2007 (adoption allowances schemes).
- 10.4 The authority shall treat a child or young person to whom paragraph (3a) applies as being a member of the applicant's household in any reduction week where;
- (a) that child or young person lives with the applicant for part or all of that reduction week; and
 - (b) the authority considers that it is responsible to do so taking into account the nature and frequency of that child's or young person's visits.
- 10.5 In this paragraph 'relevant enactment' means the Army Act 1955, the Air Force Act 1955, the Naval Discipline Act 1957, the Matrimonial Proceedings (Children) Act 1958, the Social Work (Scotland) Act 1968, the Family Law Reform Act 1969, the Children and Young Persons Act 1969, the Matrimonial Causes Act 1973, the Children Act 1975, the Domestic Proceedings and Magistrates' Courts Act 1978, the Adoption and Children (Scotland) Act 1978, the Family Law Act 1986, the Children Act 1989, the Children (Scotland) Act 1995 and the Legal Aid, Sentencing and Punishment of Offenders Act 2012 as amended.
- 11.0 Calculation of income and capital of members of applicant's family and of a polygamous marriage**
- 11.1 The income and capital of an applicant's partner within this scheme and for the purposes of claiming council tax reduction is to be treated as income and capital of the applicant and shall be calculated or estimated in accordance with the following provisions in like manner as for the applicant; and any reference to the 'applicant' shall, except where the context otherwise requires be construed for the purposes of this scheme as if it were a reference to his partner.
- 11.2 Where an applicant or the partner of is married polygamously to two or more members of his household—
- (a) the applicant shall be treated as possessing capital and income belonging to each such member; and
 - (b) the income and capital of that member shall be calculated in accordance with the following provisions of this scheme in like manner as for the applicant.
- 11.3 The income and capital of a child or young person shall not be treated as the income and capital of the applicant.
- 12.0 Calculation of income and capital: persons who have an award of universal credit**
- 12.1 Any universal credit data or notification received by the authority may be used as a claim for reduction or in the assessment of council tax reduction including data received from the Secretary of State where the applicant no longer qualifies for a universal credit award
- 12.2 In determining the income of an applicant
- (a) who has, or
 - (b) who (jointly with his partner) has,
- an award of universal credit the authority may use the calculation or estimate of the income of

the applicant, or the applicant and his partner jointly (as the case may be), made by the Secretary of State for the purpose of determining the award of universal credit. The authority may use any other assessment based on the information provided by the Secretary of State.

- 12.3 The authority may adjust the amount referred to in sub-paragraph (2) to take account of
- (a) income consisting of the award of universal credit;
 - (b) any sum to be disregarded in the calculation of earnings;
 - (c) any sum to be disregarded in the calculation of income other than earnings; and
 - (d) any sum which may be disregarded as housing costs;
- 12.4 The amount for the award of universal credit is to be determined by multiplying the amount of the award by 12 and dividing the product by 52.
- 12.5 In determining the capital of an applicant;
- (a) who has, or
 - (b) who (jointly with his partner) has,
- an award of universal credit, the authority may use the calculation or estimate of the capital of the applicant, or the applicant and his partner jointly (as the case may be), made by the Secretary of State for the purpose of determining that award.
- 12.6 When considering any award of universal credit, the authority may amend elements within the universal credit award where there is evidence which supports that the universal credit award is incorrect.

13.0 Calculation of income on a weekly basis

- 13.1 For the purposes of this scheme the income of an applicant shall be calculated on a weekly basis by estimating the amount which is likely to be his average weekly income.

14.0 Average weekly earnings of employed earners

- 14.1 Where an applicant's income consists of earnings from employment as an employed earner his average weekly earnings shall be estimated by the authority by reference to his actual earnings over a period determined by the authority as reasonable.
- 14.2 Where the applicant is recently employed and cannot furnish the appropriate evidence, the authority may require the applicant's employer to furnish an estimate of the applicant's likely weekly earnings over such period as the authority may require and the applicant's average weekly earnings shall be estimated by reference to that estimate.
- 14.3 Where the amount of an applicant's earnings changes during an award the authority shall estimate his average weekly earnings by reference to his likely earnings from the employment over such period as is appropriate in order that his average weekly earnings may be estimated accurately.

15.0 Average weekly earnings of self-employed earners

- 15.1 Where an applicant's income consists of earnings from employment as a self-employed earner his average weekly earnings shall be estimated by reference to his earnings from that employment over such period as is appropriate in order that his average weekly earnings may be estimated accurately.

16.0 Average weekly income other than earnings

- 16.1 An applicant's income which does not consist of earnings shall be estimated over such period as is appropriate in order that his average weekly income may be estimated accurately.

17.0 Calculation of average weekly income from tax credits

17.1 Where this section applies, the period over which a tax credit is to be taken into account shall be the period set out in paragraph (2)

17.2 Where the instalment in respect of which payment of a tax credit is made is;

- (a) a daily instalment, the period is 1 day, being the day in respect of which the instalment is paid;
- (b) a weekly instalment, the period is 7 days, ending on the day on which the instalment is due to be paid;
- (c) a two-weekly instalment, the period is 14 days, commencing 6 days before the day on which the instalment is due to be paid;
- (d) a four-weekly instalment, the period is 28 days, ending on the day on which the instalment is due to be paid.

17.3 For the purposes of this section 'tax credit' means child tax credit or working tax credit.

18.0 Calculation of weekly income

18.1 For the purposes of this scheme where the period in respect of which a payment is made;

- (a) does not exceed a week, the weekly amount shall be the amount of that payment;
- (b) exceeds a week, the weekly amount shall be determined—
 - i. in a case where that period is a month, by multiplying the amount of the payment by 12 and dividing the product by 52;
 - ii. in any other case, by dividing the amount of the payment by the number equal to the number of days in the period to which it relates and multiplying the quotient by 7.

18.2 The weekly amount of earnings of an applicant shall be determined by dividing his earnings over the assessment period by the number equal to the number of days in that period and multiplying the quotient by 7.

19.0 Earnings of employed earners

19.1 Earnings means in the case of employment as an employed earner, any remuneration or profit derived from that employment and includes—

- (a) any bonus or commission;
- (b) any payment in lieu of remuneration except any periodic sum paid to an applicant on account of the termination of his employment by reason of redundancy;
- (c) any payment in lieu of notice or any lump sum payment intended as compensation for the loss of employment but only in so far as it represents loss of income;
- (d) any holiday pay except any payable more than 4 weeks after termination or interruption of the employment;
- (e) any payment by way of a retainer;
- (f) any payment made by the applicant's employer in respect of expenses not wholly, exclusively and necessarily incurred in the performance of the duties of the employment, including any payment made by the applicant's employer in respect of—
 - (g) (i) travelling expenses incurred by the applicant between his home and his place of employment;
 - (ii) expenses incurred by the applicant under arrangements made for the care of a member of his family owing to the applicant's absence from home;
- (h) any award of compensation made under section 112(4) or 117(3)(a) of the Employment Rights Act 1996 (remedies and compensation for unfair dismissal);
- (i) any payment or remuneration made under section 28, 34, 64, 68 or 70 of the Employment Rights Act 1996 (right to guarantee payments, remuneration on suspension on medical or maternity grounds, complaints to employment tribunals);
- (j) any such sum as is referred to in section 112 of the Act (certain sums to be earnings for

- social security purposes);
- (k) any statutory sick pay, statutory maternity pay, statutory paternity pay, or statutory adoption pay, or a corresponding payment under any enactment having effect in Northern Ireland;
- (l) any remuneration paid by or on behalf of an employer to the applicant who for the time being is on maternity leave, paternity leave or adoption leave or is absent from work because he is ill;
- (m) the amount of any payment by way of a non-cash voucher which has been taken into account in the computation of a person's earnings in accordance with Part 5 of Schedule 3 to the Social Security (Contributions) Regulations 2001 as amended.

19.2 Earnings shall not include—

- (a) any payment in kind;
- (b) any payment in respect of expenses wholly, exclusively, and necessarily incurred in the performance of the duties of employment;
- (c) any occupational pension

20.0 Calculation of net earnings of employed earners

20.1 For the purposes of this scheme, the earnings of an applicant derived or likely to be derived from employment as an employed earner to be taken into account shall be his net earnings.

20.2 There shall be disregarded from an applicant's (or their partner's) net earnings, £25 per week if the applicant is a single person or £50 per week if the applicant is one of a couple or a lone parent. This shall apply irrespective of the applicant's household and only one disregard shall be applied per claim.

20.3 Net earnings shall be calculated by taking into account the gross earnings of the applicant from that employment over the assessment period, less;

- (a) any amount deducted from those earnings by way of
 - i) income tax;
 - ii) primary Class 1 National Insurance contributions
- (b) one-half of any sum paid by the applicant by way of a contribution towards an occupational pension scheme;
- (c) one-half of the amount calculated in accordance with paragraph 26.5 in respect of any qualifying contribution payable by the applicant; and

20.4 In this section 'qualifying contribution' means any sum which is payable periodically as a contribution towards a personal pension scheme.

20.5 The amount in respect of any qualifying contribution shall be calculated by multiplying the daily amount of the qualifying contribution by the number equal to the number of days in the assessment period; and for the purposes of this section the daily amount of the qualifying contribution shall be determined—

- (a) where the qualifying contribution is payable monthly, by multiplying the amount of the qualifying contribution by 12 and dividing the product by 365;
- (b) in any other case, by dividing the amount of the qualifying contribution by the number equal to the number of days in the period to which the qualifying contribution relates.

20.6 Where the earnings of an applicant are estimated an appropriate estimate of net earnings shall be determined in line with paragraph (3) above.

21.0 Earnings of self-employed earners

21.1 'Earnings', in the case of employment as a self-employed earner, means the gross income of the employment

- 21.2 'Earnings' shall not include any payment in respect of a person accommodated with the applicant under arrangements made by a local authority or voluntary organisation and payments made to the applicant by a health authority, local authority or voluntary organisation in respect of persons temporarily in the applicant's care nor shall it include any sports award.
- 21.3 This paragraph applies to—
- (a) royalties or other sums paid as a consideration for the use of, or the right to use, any copyright, design, patent or trademark; or
 - (b) any payment in respect of any—
 - (i) book registered under the Public Lending Right Scheme 1982; or
 - (ii) work made under any international public lending right scheme that is analogous to the Public Lending Right Scheme 1982, where the applicant is the first owner of the copyright, design, patent or trademark, or an original contributor to the book of work concerned.
- 22.0 Calculation of net profit of self-employed earners**
- 22.1 For the purposes of this scheme the earnings of an applicant to be taken into account shall be
- (a) in the case of a self-employed earner who is engaged in employment on his own account, the net profit derived from that employment;
 - (b) in the case of a self-employed earner whose employment is carried on in partnership or is that of a share fisherman within the meaning of the Social Security (Mariners' Benefits) Regulations 1975, his share of the net profit derived from that employment, less—
 - i. an amount in respect of income tax and of national insurance contributions payable under this scheme; and
 - ii. one-half of the amount calculated in accordance with paragraph (11) in respect of any qualifying premium.
- 22.2 There shall be disregarded from an applicant's (or their partner's) net earnings, £25 per week if the applicant is a single person or £50 per week if the applicant is one of a couple or a lone parent. This shall apply irrespective of the applicant's household and only one disregard shall be applied per claim.
- 22.3 The net profit of the employment must be calculated by taking into account the earnings for the employment over the assessment period less
- (a) any expenses wholly and exclusively incurred in that period for the purposes of that employment;
 - (b) an amount in respect of;
 - i. income tax, and
 - ii. national insurance contributions payable calculated in accordance with section 22; and
 - iii. one-half of the amount calculated in accordance with paragraph (11) in respect of any qualifying premium.
- 22.4 For the purposes of paragraph (1b) the net profit of the employment shall be calculated by taking into account the earnings of the employment over the assessment period less, any expenses wholly and exclusively incurred in that period for the purposes of the employment.
- 22.5 No deduction shall be made under paragraph (3 a) or (4), in respect of—
- (a) any capital expenditure;
 - (b) the depreciation of any capital asset;
 - (c) any sum employed or intended to be employed in the setting up or expansion of the employment;
 - (d) any loss incurred before the beginning of the assessment period;
 - (e) the repayment of capital on any loan taken out for the purposes of the employment;
 - (f) any expenses incurred in providing business entertainment, and
 - (g) any debts, except bad debts proved to be such, but this sub-paragraph shall not apply to

any expenses incurred in the recovery of a debt.

- 22.6 A deduction shall be made under paragraph (3 a) or (4) in respect of the repayment of capital on any loan used for—
- (a) the replacement in the course of business of equipment or machinery; and
 - (b) the repair of an existing business asset except to the extent that any sum is payable under an insurance policy for its repair.
- 22.7 The authority shall refuse to make deduction in respect of any expenses where it is not satisfied given the nature and the amount of the expense that it has been reasonably incurred.
- 22.8 For the avoidance of doubt—
- (a) deduction shall not be made in respect of any sum unless it has been expended for the purposes of the business;
 - (b) a deduction shall be made thereunder in respect of—
 - i. the excess of any value added tax paid over value added tax received in the assessment period;
 - ii. any income expended in the repair of an existing business asset except to the extent that any sum is payable under an insurance policy for its repair;
 - iii. any payment of interest on a loan taken out for the purposes of the employment
- 22.9 Where an applicant is engaged in employment, as a child minder the net profit of the employment shall be one-third of the earnings of that employment, less an amount in respect of
- (a) income tax; and
 - (b) national insurance contributions calculated in accordance with section 22 (and
 - (c) one-half of the amount any qualifying pension contribution in accordance with (11).
- 22.10 For the avoidance of doubt where an applicant is engaged in employment as a self-employed earner, and he is also engaged in one or more other employments as a self-employed or employed earner any loss incurred in any one of his employments shall not be offset against his earnings in any other of his employments.
- 22.11 The amount in respect of any qualifying premium shall be calculated by multiplying the daily amount of the qualifying premium by the number equal to the number of days in the assessment period; and for the purposes of this section the daily amount of the qualifying premium shall be determined
- (a) where the qualifying premium is payable monthly, by multiplying the amount of the qualifying premium by 12 and divided the product by 365;
 - (b) in any other case, by dividing the amount of the qualifying premium by the number equal to the number of days in the period to which the qualifying premium relates.
- 22.12 In this section, 'qualifying premium' means any premium which is payable periodically in respect of a personal pension scheme and is so payable on or after the date of claim.

23.0 Deduction of tax and contributions of self-employed earners

- 23.1 The amount to be deducted in respect of income tax under section 28 shall be calculated on the basis of the amount of chargeable income and as if that income were assessable to income tax at the basic rate of tax applicable to the assessment period less only the personal relief to which the applicant is entitled under section 257(1) of the Income and Corporation Taxes Act 1988(personal allowances) as is appropriate to his circumstances; but, if the assessment period is less than a year, the earnings to which the basic rate is to be applied and the amount of the personal reliefs deductible under this paragraph shall be calculated on a pro rata basis.
- 23.2 The amount to be deducted in respect of national insurance contributions under section shall be the total of—

- (a) the amount of Class 2 National Insurance contributions payable at the rate applicable to the assessment period except where the applicant's chargeable income is less than the amount specified in section 11(4) of the Act (small profits threshold) for the tax year applicable to the assessment period; but if the assessment period is less than a year, the amount specified for that tax year shall be reduced pro rata; and
- (b) the amount of Class 4 contributions (if any) which would be payable under section 15 of the Act (Class 4 contributions recoverable under the Income Tax Acts) at the percentage rate applicable to the assessment period on so much of the chargeable income as exceeds the lower limit but does not exceed the upper limit of profits and gains applicable for the tax year applicable to the assessment period; but if the assessment period is less than a year, those limits shall be reduced pro rata.

23.3 In this section 'chargeable income' means—

- (a) the earnings derived from the employment less any expenses deducted under section 22;
- (b) in the case of employment as a child minder, one-third of the earnings of that employment.

24.0 Calculation of income other than earnings

24.1 For the purposes of this scheme, the income of an applicant which does not consist of earnings to be taken into account shall be his gross income and any capital treated as income under section 25.

24.2 There shall be disregarded from the calculation of an applicant's gross income any sum, where applicable, specified in Schedule 2.

24.3 Where the payment of any benefit under the benefit Acts is subject to any deduction by way of recovery the amount to be taken into account shall be the gross amount payable.

24.4 Where the applicant or, where he is a member of a couple, his partner is receiving a contributory employment and support allowance and that benefit has been reduced under regulation 63 of the Employment and Support Allowance Regulations, the amount of that benefit to be taken into account is the amount as if it had not been reduced.

24.5 Where an award of any working tax credit or child tax credit under the Tax Credits Act is subject to a deduction by way of recovery of an overpayment of working tax credit or child tax credit which arose in a previous tax year the amount to be taken into account shall be the amount of working tax credit or child tax credit awarded less the amount of that deduction.

24.6 'Tax year' means a period beginning with 6th April in one year and ending with 5th April in the next.

24.7 Paragraphs (7),(8), (9) and (10) apply to any applicant who is a student. Paragraph (8) and (9) apply where a relevant payment has been made to a person in an academic year; and that person abandons, or is dismissed from, his course of study before the payment to him of the final instalment of the relevant payment.

24.8 Where a relevant payment is made quarterly, the amount of a relevant payment to be taken into account for the assessment period for the purposes of paragraph (1) in respect of a person to whom paragraph (7) applies, shall be calculated by applying the formula—

$$\frac{A - (B \times C)}{D}$$

Where

A =

the total amount of the relevant payment which that person would have received had he remained a student until the last day of the academic term in which he abandoned, or was dismissed from, his course;

B = the number of reduction weeks from the reduction week immediately following that which includes the first day of that academic year to the reduction week which includes the day on which the person abandoned, or was dismissed from, his course;

C = the weekly amount of the relevant payment, before the application of the £10 disregard, which would have been taken into account as income had the person not abandoned or been dismissed from, his course and, in the case of a person who was not entitled to council tax reduction immediately before he abandoned or was dismissed from his course, had that person, at that time, been entitled to housing benefit;

D = the number of reduction weeks in the assessment period.

- 24.9 Where a relevant payment is made by two or more instalments in a quarter, the amount of a relevant payment to be taken into account for the assessment period for the purposes of paragraph (1) in respect of a person to whom paragraph (8) applies, shall be calculated by applying the formula in paragraph (8) but as if–

A = the total amount of relevant payments which that person received, or would have received, from the first day of the academic year to the day the person abandoned the course or was dismissed from it.

- 24.10 In this section– ‘academic year’ and ‘student loan’ shall have the same meanings as for the purposes of this scheme, ‘assessment period’ means–

- (a) in a case where a relevant payment is made quarterly, the period beginning with the reduction week which includes the day on which the person abandoned, or was dismissed from, his course and ending with the reduction week which includes the last day of the last quarter for which an instalment of the relevant payment was payable to that person;
- (b) in a case where the relevant payment is made by two or more instalments in a quarter, the period beginning with the reduction week which includes the day on which the person abandoned, or was dismissed from, his course and ending with the reduction week which includes–
 - i. the day immediately before the day on which the next instalment of the relevant payment would have been due had the payments continued; or
 - ii. the last day of the last quarter for which an instalment of the relevant payment was payable to that person.

whichever of those date is earlier

‘quarter’ in relation to an assessment period means a period in that year beginning on;

- (a) 1st January and ending on 31st March;
- (b) 1st April and ending on 30th June;
- (c) 1st July and ending on 31st August; or
- (d) 1st September and ending on 31st December;

‘relevant payment’ means either a student loan or an amount intended for the maintenance of dependants.

25.0 Capital treated as income and Notional Income

- 25.1 Any payment received under an annuity shall be treated as income.

- 25.2 Any earnings to the extent that they are not a payment of income shall be treated as income.

- 25.3 Any Career Development Loan paid pursuant to section 2 of the 1973 Act shall be treated as income

- 25.4 Where an agreement or court order provides that payments shall be made to the applicant in consequence of any personal injury to the applicant and that such payments are to be made, wholly or partly, by way of periodic payments, any such periodic payments received by the applicant (but not a payment which is treated as capital), shall be treated as income.

- 25.6 An applicant shall be treated as possessing income of which he has deprived himself for the

purpose of securing entitlement of reduction or increasing the amount of that reduction.

25.7 Except in the case of–

- (a) a discretionary trust;
- (b) a trust derived from a payment made in consequence of a personal injury;
- (c) a personal pension scheme, occupational pension scheme or a payment made by the Board of the Pension Protection Fund where the applicant has not attained the qualifying age for state pension credit;
- (d) rehabilitation allowance made under section 2 of the 1973 Act;
- (e) child tax credit; or
- (f) working tax credit,

any income which would become available to the applicant upon application being made, but which has not been acquired by him, shall be treated as possessed by the applicant but only from the date on which it could be expected to be acquired were an application made.

25.8 Any payment of income made–

- (a) to a third party in respect of a single applicant or a member of the family (but not a member of the third party's family) shall, where that payment is a payment of an occupational pension, a pension or other periodical payment made under or by a personal pension scheme or a payment made by the Board of the Pension Protection Fund, be treated as possessed by that single applicant or, as the case may be, by that member;
- (b) to a third party in respect of a single applicant or in respect of a member of the family (but not a member of the third party's family) shall, where it is not a payment referred to in sub-paragraph a), be treated as possessed by that single applicant or by that member to the extent that it is used for the food, ordinary clothing or footwear, household fuel or rent of that single applicant or, as the case may be, of any member of that family or is used for any council tax or water charges for which that applicant or member is liable;
- (c) to a single applicant or a member of the family in respect of a third party (but not in respect of another member of that family) shall be treated as possessed by that single applicant or, as the case may be, that member of the family to the extent that it is kept or used by him or used by or on behalf of any member of the family.

25.9 This section shall not apply in respect of a payment of income made–

- (a) under the Macfarlane Trust, the Macfarlane (Special Payments) Trust, the Macfarlane (Special Payments) (No. 2) Trust, the Fund, the Eileen Trust, MFET Limited, the Skipton Fund, the Caxton Foundation or the Independent Living Fund (2006);
- (b) pursuant to section 19(1)(a) of the Coal Industry Act 1994 (concessionary coal);
- (c) pursuant to section 2 of the 1973 Act in respect of a person's participation–
 - (i) in an employment programme specified in regulation 75(1)(a)(ii) of the Jobseeker's Allowance Regulations;
 - (ii) in a training scheme specified in regulation 75(1)(b)(ii) of those Regulations;
 - (iii) in the Intense Activity Period specified in regulation 75(1)(a)(iv) of those Regulations;
 - (iv) in a qualifying course within the meaning specified in regulation 17A(7) of those Regulations or;
 - (v) in the Flexible New Deal specified in regulation 75(1)(a)(v) of those Regulations;
- (d) in respect of a previous participation in the Mandatory Work Activity Scheme;
- (e) under an occupational pension scheme, in respect of a pension or other periodical payment made under a personal pension scheme or a payment made by the Board of the Pension Protection Fund where–
 - (i) a bankruptcy order has been made in respect of the person in respect of whom the payment has been made or, in Scotland, the estate of that person is subject to sequestration, or a judicial factor has been appointed on that person's estate under section 41 of the Solicitors (Scotland) Act 1980;
 - (ii) the payment is made to the trustee in bankruptcy or any other person acting on

behalf of the creditors; and

(iii) the person referred to in (i) and any member of his family does not possess, or is not treated as possessing, any other income apart from that payment.

25.10 Where an applicant is in receipt of any benefit (other than council tax reduction) under the benefit Acts and the rate of that benefit is altered with effect from a date on or after 1st April in any year but not more than 14 days thereafter, the authority shall treat the applicant as possessing such benefit at the altered rate from 1st April in that year.

25.11 Where—

- (a) applicant performs a service for another person; and
- (b) that person makes no payment of earnings or pays less than that paid for a comparable employment in the area, the authority shall treat the applicant as possessing such earnings (if any) as is reasonable for that employment unless the applicant satisfies the authority that the means of that person are insufficient for him to pay or to pay more for the service.

25.12 Paragraph (11) shall not apply—

- (a) to an applicant who is engaged by a charitable or voluntary organisation or who is a volunteer if the authority is satisfied in any of those cases that it is reasonable for him to provide those services free of charge; or
- (b) in a case where the service is performed in connection with—
 - (i) the applicant's participation in an employment or training programme in accordance with regulation 19(1)(q) of the Jobseeker's Allowance Regulations, other than where the service is performed in connection with the applicant's participation in the Intense Activity Period specified in regulation 75(1)(a)(iv) of those Regulations or
 - (ii) the applicant's or the applicant's partner's participation in an employment or training programme as defined in regulation 19(3) of those Regulations for which a training allowance is not payable or, where such an allowance is payable, it is payable for the sole purpose of reimbursement of travelling or meal expenses to the person participating in that programme ; or
- (c) to an applicant who is participating in a work placement approved by the Secretary of State (or a person providing services to the Secretary of State) before the placement starts.

25.13 'Work placement' means practical work experience which is not undertaken in expectation of payment.

25.14 Where an applicant is treated as possessing any income under this section, the foregoing provisions of this scheme shall apply for the purposes of calculating the amount of that income as if a payment has actually been made and as if it were actual income which he does possess.

25.15 Where an applicant is treated as possessing any earnings under this section his net earnings shall be calculated by taking into account those earnings which he is treated as possessing, less;

- (a) an amount in respect of income tax equivalent to an amount calculated by applying to those earnings the starting rate or, as the case may be, the starting rate and the basic rate of tax applicable to the assessment period less only the personal relief to which the applicant is entitled under sections 257(1) of the Income and Corporation Taxes Act 1988 (personal allowances) as is appropriate to his circumstances; but, if the assessment period is less than a year, the earnings to which the starting rate of tax is to be applied and the amount of the personal relief deductible under this subparagraph shall be calculated on a pro rate basis;
- (b) an amount equivalent to the amount of the primary Class 1 National Insurance contributions that would be payable by him in respect of those earnings if such contributions were payable; and
- (c) one-half of any sum payable by the applicant by way of a contribution towards an occupational or personal pension scheme.

26.0 Capital limit

- 26.1 For the purposes of this scheme, the prescribed amount is £6,000 and no reduction shall be granted when the applicant has an amount of £6,000 or greater.

27.0 Calculation of capital

- 27.1 For the purposes of this scheme, the capital of an applicant to be taken into account shall, subject to paragraph (2), be the whole of his capital calculated in accordance with this scheme and any income treated as capital under this scheme
- 27.2 There shall be disregarded from the calculation of an applicant's capital under paragraph (1), any capital, where applicable, specified in Schedule 3.

28.0 Disregard of capital of child and young person

- 28.1 The capital of a child or young person who is a member of the applicant's family shall not be treated as capital of the applicant.

29.0 Income treated as capital

- 29.1 Any bounty derived from employment and paid at intervals of at least one year shall be treated as capital.
- 29.2 Any amount by way of a refund of income tax deducted from profits or emoluments chargeable to income tax under Schedule D or E shall be treated as capital.
- 29.3 Any holiday pay which is not earnings shall be treated as capital.
- 29.4 Any income derived from capital shall be treated as capital but only from the date it is normally due to be credited to the applicant's account.
- 29.5 In the case of employment as an employed earner, any advance of earnings or any loan made by the applicant's employer shall be treated as capital.
- 29.6 Any charitable or voluntary payment which is not made or due to be made at regular intervals, other than a payment which is made under or by the Trusts, the Fund, the Eileen Trust, MFET Limited, the Skipton Fund, the Caxton Foundation, the Independent Living Fund (2006) or the London Bombings Charitable Relief Fund, shall be treated as capital.
- 29.7 There shall be treated as capital the gross receipts of any commercial activity carried on by a person in respect of which assistance is received under the self-employment route, but only in so far as those receipts were payable into a special account during the period in which that person was receiving such assistance.
- 29.8 Any arrears of subsistence allowance which are paid to an applicant as a lump sum shall be treated as capital.
- 29.9 Any arrears of working tax credit or child tax credit shall be treated as capital.

30.0 Calculation of capital in the United Kingdom

- 30.1 Capital which an applicant possesses in the United Kingdom shall be calculated at its current market or surrender value less—
- where there would be expenses attributable to the sale, 10 per cent.; and
 - the amount of any encumbrance secured on it;

31.0 Calculation of capital outside the United Kingdom

31.1 Capital which an applicant possesses in a country outside the United Kingdom shall be calculated

- (a) in a case where there is no prohibition in that country against the transfer to the United Kingdom of an amount equal to its current market or surrender value in that country, at that value.
- (b) in a case where there is such a prohibition, at the price which it would realise if sold in the United Kingdom to a willing buyer, less, where there would be expenses attributable to sale, 10 per cent. and the amount of any encumbrances secured on it.

32.0 Notional capital

32.1 An applicant shall be treated as possessing capital of which he has deprived himself for the purpose of securing entitlement to council tax reduction or increasing the amount of that reduction except to the extent that that capital is reduced in accordance with section 33.

32.2 Except in the case of

- (a) a discretionary trust; or
- (b) a trust derived from a payment made in consequence of a personal injury; or
- (c) any loan which would be obtained only if secured against capital disregarded under Schedule 3; or
- (d) a personal pension scheme, occupational pension scheme or a payment made by the Board of the Pension Protection Fund; or
- (e) any sum to Schedule 3 refers; or
- (f) child tax credit; or
- (g) working tax credit,

any capital which would become available to the applicant upon application being made, but which has not been acquired by him, shall be treated as possessed by him but only from the date on which it could be expected to be acquired were an application made.

32.3 Any payment of capital, other than a payment of capital specified in paragraph (4), made

- (a) to a third party in respect of a single applicant or a member of the family (but not a member of the third party's family) shall, where that payment is a payment of an occupational pension, a pension or other periodical payment made under a personal pension scheme or a payment made by the Board of the Pension Protection Fund, be treated as possessed by that single applicant or, as the case may be, by that member;
- (b) to a third party in respect of a single applicant or in respect of a member of the family (but not a member of the third party's family) shall, where it is not a payment referred to in subparagraph (a), be treated as possessed by that single applicant or by that member to the extent that it is used for the food, ordinary clothing or footwear, household fuel or rent of that single applicant or, as the case may be, of any member of that family or is used for any council tax or water charges for which that applicant or member is liable;
- (c) to a single applicant or a member of the family in respect of a third party (but not in respect of another member of that family) shall be treated as possessed by that single applicant or, as the case may be, that member of the family to the extent that it is kept or used by him or used by or on behalf of any member of the family.

32.4 Paragraph 32.3 shall not apply in respect of a payment of capital made:

- (a) under or by any of the Trusts, the Fund, the Eileen Trust, MFET Limited, the Independent Living Fund (2006), the Skipton Fund, the Caxton Foundation or the London Bombings Relief Charitable Fund;
- (b) pursuant to section 2 of the 1973 Act in respect of a person's participation:
 - i. in an employment programme specified in regulation 75(1)(a)(ii) of the Jobseeker's Allowance Regulations;

- ii. in a training scheme specified in regulation 75(1)(b)(ii) of those Regulations;
- iii. in the Intense Activity Period specified in regulation 75(1)(a)(iv) of those Regulations;
- iv. in a qualifying course within the meaning specified in regulation 17A(7) of those Regulations; or
- v. in the Flexible New Deal specified in regulation 75(1)(a)(v) of those Regulations;
- (c) in respect of a person's participation in the Mandatory Work Activity Scheme;
- (d) Enterprise Scheme;
- (e) in respect of an applicant's participation in the Employment, Skills and Enterprise Scheme or Back to Work Scheme;
- (f) under an occupational pension scheme, in respect of a pension or other periodical payment made under a personal pension scheme or a payment made by the Board of the Pension Protection Fund where—
 - vi. a bankruptcy order has been made in respect of the person in respect of whom the payment has been made or, in Scotland, the estate of that person is subject to sequestration or a judicial factor has been appointed on that person's estate under section 41 of the Solicitors (Scotland) Act 1980;
 - vii. the payment is made to the trustee in bankruptcy or any other person acting on behalf of the creditors; and
 - viii. the person referred to in (i) and any member of his family does not possess, or is not treated as possessing, any other income apart from that payment.

32.5 Where an applicant stands in relation to a company in a position analogous to that of a sole owner or partner in the business of that company, he may be treated as if he were such sole owner or partner and in such a case

- (a) the value of his holding in that company shall be disregarded; and
- (b) he shall be treated as possessing an amount of capital equal to the value or, as the case may be, his share of the value of the capital of that company and the foregoing provisions of this Section shall apply for the purposes of calculating that amount as if it were actual capital which he does possess.

32.6 For so long as the applicant undertakes activities in the course of the business of the company, the amount which, he is treated as possessing under paragraph (5) shall be disregarded.

32.7 Where an applicant is treated as possessing capital under any of paragraphs (1) and (2) the foregoing provisions of this Section shall apply for the purposes of calculating its amount as if it were actual capital, which he does possess.

33.0 Diminishing notional capital rule

33.1 Where an applicant is treated as possessing notional capital the amount which he is treated as possessing shall be reduced by the amount calculated by the authority as the weekly amount of council tax reduction lost due to the inclusion of the notional capital within the calculation.

33.1 The authority shall determine the frequency by which the notional capital is reduced.

34.0 Capital jointly held

34.1 Where an applicant and one or more persons are beneficially entitled in possession to any capital asset they shall be treated as if each of them were entitled in possession to the whole beneficial interest therein in an equal share and the foregoing provisions of this Section shall apply for the purposes of calculating the amount of capital which the applicant is treated as possessing as if it were actual capital which the applicant does possess

35.0 Students - Student related definitions

35.1 In this scheme the following definitions apply;
'academic year' means the period of twelve months beginning on 1st January, 1st April, 1st July

or 1st September according to whether the course in question begins in the winter, the spring, the summer or the autumn respectively but if students are required to begin attending the course during August or September and to continue attending through the autumn, the academic year of the course shall be considered to begin in the autumn rather than the summer;

‘access funds’ means;

- (a) grants made under section 68 of the Further and Higher Education Act 1992 for the purpose of providing funds on a discretionary basis to be paid to students;
- (b) grants made under section 73(a) and (c) and 74(1) of the Education (Scotland) Act 1980;
- (c) grants made under Article 30 of the Education and Libraries (Northern Ireland) Order 1993 or grants, loans or other payments made under Article 5 of the Further Education (Northern Ireland) Order 1997 in each case being grants, or grants, loans or other payments as the case may be, for the purpose of assisting students in financial difficulties;
- (d) discretionary payments, known as “learner support funds”, which are made available to students in further education by institutions out of funds provided by the Secretary of State under section 14 of the Education Act 2002 or the Chief Executive of Skills Funding under sections 100 and 101 of the Apprenticeships, Skills, Children and Learning Act 2009; or
- (e) Financial Contingency Funds made available by the Welsh Ministers;

‘college of further education’ means a college of further education within the meaning of Part 1 of the Further and Higher Education (Scotland) Act 1992;

‘contribution’ means;

- (a) any contribution in respect of the income of a student or any person which the Secretary of State, the Scottish Ministers or an education authority takes into account in ascertaining the amount of a student’s grant or student loan; or
- (b) any sums, which in determining the amount of a student’s allowance or bursary in Scotland under the Education (Scotland) Act 1980, the Scottish Ministers or education authority takes into account being sums which the Scottish Ministers or education authority consider that it is reasonable for the following person to contribute towards the holder’s expenses;
 - (i) the holder of the allowance or bursary;
 - (ii) the holder’s parents;
 - (iii) the holder’s parent’s spouse, civil partner or a person ordinarily living with the holder’s parent as if he or she were the spouse or civil partner of that parent; or
 - (iv) the holder’s spouse or civil partner;

‘course of study’ means any course of study, whether or not it is a sandwich course and whether or not a grant is made for attending or undertaking it;

‘covenant income’ means the gross income payable to a full-time student under a Deed of Covenant by his parent;

‘education authority’ means a government department, a local education authority as defined in section 12 of the Education Act 1996 (interpretation), a local education authority as defined in section 123 of the Local Government (Scotland) Act 1973 an education and library board established under Article 3 of the Education and Libraries (Northern Ireland) Order 1986, any body which is a research council for the purposes of the Science and Technology Act 1965 or any analogous government department, authority, board or body of the Channel Island, Isle of Man or any other country outside Great Britain;

‘full-time course of study’ means a full-time course of study which;

- (a) is not funded in whole or in part by the Secretary of State under section 14 of the Education Act 2002, the Chief Executive of Skills Funding or by the Welsh Ministers or a full-time course of study which is not funded in whole or in part by the Scottish Ministers at a college of further education or a full-time course of study which is a course of higher education and is funded in whole or in part by the Scottish Ministers;
- (b) is funded in whole or in part by the Secretary of State under section 14 of the Education Act 2002, the Chief Executive of Skills Funding or by the Welsh Ministers if it involves more than 16 guided learning hours per week for the student in question, according to the number of guided learning hours per week for that student set out—

(i) in the case of a course funded by the Secretary of State under section 14 of the Education Act 2002 or the Chief Executive of Skills Funding, in the student's learning agreement signed on behalf of the establishment which is funded by either of those persons for the delivery of that course; or

(ii) in the case of a course funded by the Welsh Ministers, in a document signed on behalf of the establishment which is funded by that Council for the delivery of that course; or

(c) is not higher education and is funded in whole or in part by the Scottish Ministers at a college of further education and involves—

(i) more than 16 hours per week of classroom-based or workshop-based programmed learning under the direct guidance of teaching staff according to the number of hours set out in a document signed on behalf of the college; or

(ii) 16 hours or less per week of classroom-based or workshop-based programmed learning under the direct guidance of teaching staff and additional hours using structured learning packages supported by the teaching staff where the combined total of hours exceeds 21 hours per week, according to the number of hours set out in a document signed on behalf of the college;

'full-time student' means a person attending or undertaking a full-time course of study and includes a student on a sandwich course;

'grant' means any kind of educational grant or award and includes any scholarship, studentship, exhibition allowance or bursary;

'grant income' means

(a) any income by way of a grant;

(b) any contribution whether or not it is paid;

'higher education' means higher education within the meaning of Part 2 of the Further and Higher Education (Scotland) Act 1992; 'last day of the course' means;

(a) in the case of a qualifying course, the date on which the last day of that course falls or the date on which the final examination relating to that course is completed, whichever is the later;

(b) in any other case, the date on which the last day of the final academic term falls in respect of the course in which the student is enrolled;

'period of study' means—

(a) in the case of a course of study for one year or less, the period beginning with the start of the course and ending with the last day of the course;

(b) in the case of a course of study for more than one year, in the first or, as the case may be, any subsequent year of the course, other than the final year of the course, the period beginning with the start of the course or, as the case may be, the year's start and ending with either—

(i) the day before the start of the next year of the course in a case where the student's grant or loan is assessed at a rate appropriate to his studying throughout the year, or, if he does not have a grant or loan, where a loan would have been assessed at such a rate had he had one; or

(ii) in any other case, the day before the start of the normal summer vacation appropriate to his course;

(c) in the final year of a course of study of more than one year, the period beginning with that year's start and ending with the last day of the course;

'periods of experience' means periods of work experience which form part of a sandwich course;

'qualifying course' means a qualifying course as defined for the purposes of Parts 2 and 4 of the Jobseeker's Allowance Regulations;

'modular course' means a course of study which consists of two or more modules, the successful completion of a specified number of which is required before a person is considered by the educational establishment to have completed the course.

'sandwich course' has the meaning prescribed in regulation 2(9) of the Education (Student Support) Regulations 2008, regulation 4(2) of the Education (Student Loans), (Scotland), Regulations 2007 or regulation 2(8) of the Education (Student Support) Regulations (Northern Ireland) 2007, as the case may be;

‘standard maintenance grant’ means–

- (a) except where paragraph (b) or (c) applies, in the case of a student attending or undertaking a course of study at the University of London or an establishment within the area comprising the City of London and the Metropolitan Police District, the amount specified for the time being in paragraph 2(2)(a) of Schedule 2 to the Education (Mandatory Awards) Regulations 2003 (‘the 2003 Regulations’) for such a student;
- (b) except where paragraph (c) applies, in the case of a student residing at his parent’s home, the amount specified in paragraph 3 thereof;
- (c) in the case of a student receiving an allowance or bursary under the Education (Scotland) Act 1980, the amount of money specified as ‘standard maintenance allowance’ for the relevant year appropriate for the student set out in the Student Support in Scotland Guide issued by the student Awards Agency for Scotland, or its nearest equivalent in the case of a bursary provided by a college of further education or a local education authority;
- (d) in any other case, the amount specified in paragraph 2(2) of Schedule 2 to the 2003 Regulations other than in sub-paragraph (a) or (b) thereof;

‘student’ means a person, other than a person in receipt of a training allowance, who is attending or undertaking–

- (a) a course of study at an educational establishment; or
- (b) a qualifying course;

‘student’ loan’ means a loan towards a student’s maintenance pursuant to any regulations made under section 22 of the Teaching and Higher Education Act 1998, section 73 of the Education (Scotland) Act 1980 or Article 3 of the Education (Student Support) (Northern Ireland) Order 1998 and shall include, in Scotland, a young student’s bursary paid under regulation 4(1)(c) of the Student’s Allowances (Scotland) Regulations 2007

35.2 For the purposes of the definition of ‘full-time student’, a person shall be regarded as attending or, as the case may be, undertaking a full-time course of study or as being on a sandwich course

- (a) in the case of a person attending or undertaking a part of a modular course which would be a full-time course of study for the purposes of this Part, for the period beginning on the day on which that part of the course starts and ending;
 - (i) on the last day on which he is registered with the educational establishment as attending or undertaking that part as a full-time course of study; or
 - (ii) on such earlier date (if any) as he finally abandons the course or is dismissed from it;
- (b) in any other case, throughout the period beginning on the date on which he starts attending or undertaking the course and ending on the last day of the course or on such earlier date (if any) as he finally abandons it or is dismissed from it.

35.3 For the purposes of sub-paragraph (a) of paragraph 43.2, the period referred to in that sub-paragraph shall include;

- a. where a person has failed examinations or has failed to successfully complete a module relating to a period when he was attending or undertaking a part of the course as a full-time course of study, any period in respect of which he attends or undertakes the course for the purpose of retaking those examinations or that module;
- b. any period of vacation within the period specified in that paragraph or immediately following that period except where the person has registered with the educational establishment to attend or undertake the final module in the course and the vacation immediately follows the last day on which he is required to attend or undertake the course.

36.0 Students who are excluded from entitlement to council tax reduction

36.1 Students except those defined in paragraph (3) are not able to claim Council tax reduction under Classes D of the authority’s reduction scheme.

36.2 To be eligible for reduction, the student must be liable for Council Tax under Section 6 of the Local Government Finance Act 1992 and they must not be deemed to be a full-time student or

a person from abroad within the meaning of section 7 of this scheme (persons from abroad).

36.3 Paragraph 36.2 shall not apply to a student

- (a) who is a person on income support, an income-based jobseeker's allowance or an income-related employment and support allowance;
- (b) who is a lone parent;
- (c) who is in receipt of a Personal Independence Payment;
- (d) who has a partner who is also a full-time student, if he or that partner is treated as responsible for a child or young person;
- (e) (who is a single applicant with whom a child is placed by a local authority or voluntary organisation within the meaning of the Children Act 1989,
- (f) who is;
 - (i) aged under 21 and whose course of study is not a course of higher education, or
 - (ii) a qualifying young person or child within the meaning of section 142 of the Act (child and qualifying young person);
- (g) in respect of whom
 - i) a supplementary requirement has been determined under paragraph 9 of Part 2 of Schedule 2 to the Education (Mandatory Awards) Regulations 2003;
 - (ii) an allowance, or as the case may be, bursary has been granted which includes a sum under paragraph (1)(d) or regulation 4 of the Students' Allowances (Scotland) Regulations 1999 or, as the case may be, under paragraph (1)(d) of regulation 4 of the Education Authority (Bursaries) (Scotland) Regulations 1995, in respect of expenses incurred;
 - (iii) a payment has been made under section 2 of the Education Act 1962 or under or by virtue of regulations made under the Teaching and Higher Education Act 1998;
 - (iv) a grant has been made under regulation 13 of the Education (Student Support) Regulations 2005 or under regulation 13 of the Education (Student Support) Regulations (Northern Ireland) 2000; or
 - (v) a supplementary requirement has been determined under paragraph 9 of Schedule 6 to the Students Awards Regulations (Northern Ireland) 1999 or a payment has been made under Article 50(3) of the Education and Libraries (Northern Ireland) Order 1986,

on account of his disability by reason of deafness.

36.4 For the purposes of paragraph (3)(f)(i)) the student must have begun, or been enrolled or accepted onto the course before attaining the age of 19

36.5 The reference to a course of higher education is a reference to a course of any description mentioned in Schedule 6 to the Education Reform Act 1988.

36.6 An intercalating student may be eligible for a reduction if the following circumstances are met:

- (a) at any time during an academic year, with the consent of the relevant educational establishment, he ceases to attend or undertake a course because he is;
 - (i) engaged in caring for another person; or
 - (ii) ill;
- (b) he has subsequently ceased to be engaged in engaging in caring for that person or, as the case may be, he has subsequently recovered from that illness; and
- (c) he is not eligible for a grant or a student loan in respect of the period specified in paragraph (7).

36.7 The period specified for the purposes of paragraph (6) is the period, not exceeding one year, beginning on the day on which he ceased to be engaged in caring for that person or, as the case may be, the day on which he recovered from that illness and ending on the day before;

- (a) the day on which he resumes attending or undertaking the course; or

- (b) the day from which the relevant educational establishment has agreed that he may resume attending or undertaking the course, which shall first occur.

37.0 Students - Calculation of grant income

37.1 The amount of a student's grant income to be taken into account shall, subject to paragraphs (2) and (3), be the whole of his grant income.

37.2 There shall be excluded from a student's grant income any payment;

- (a) intended to meet tuition fees or examination fees;
- (b) in respect of the student's disability;
- (c) intended to meet additional expenditure connected with term time residential study away from the student's educational establishment;
- (d) on account of the student maintaining a home at a place other than that at which he resides during his course;
- (e) on account of any other person but only if that person is residing outside of the United Kingdom and there is no applicable amount in respect of him;
- (f) intended to meet the cost of books and equipment;
- (g) intended to meet travel expenses incurred as a result of his attendance on the course;
- (h) intended for the childcare costs of a child dependant.
- (i) of higher education bursary for care leavers made under Part III of the Children Act 1989.

37.3 Where a student does not have a student loan and is not treated as possessing such a loan, there shall be excluded from the student's grant income;

- (a) the sum of £303 per academic year in respect of travel costs; and
- (b) the sum of £390 per academic year towards the costs of books and equipment, whether or not any such costs are incurred.

37.4 There shall also be excluded from a student's grant income the grant for dependants known as the parents' learning allowance paid pursuant to regulations made under Article 3 of the Education (Student Support) (Northern Ireland) Order 1998 or section 22 of the Teaching and Higher Education Act 1998.

37.5 Subject to paragraphs (6) and (7), a student's grant income shall be apportioned;

- (a) subject to paragraph (8), in a case where it is attributable to the period of study, equally between the weeks in that period beginning with the reduction week, the first day of which coincides with, or immediately follows the first day of the period of study and ending with the reduction week, the last day of which coincides with, or immediately precedes, the last day of the period of study;
- (b) in any other case, equally between the weeks in the period beginning with the reduction week, the first day of which coincides with, or immediately follows, the first day of the period for which it is payable and ending with the reduction week, the last day of which coincides with, or immediately precedes, the last day of the period for which it is payable.

37.6 Any grant in respect of dependants paid under section 63(6) of the Health Services and Public Health Act 1968 (grants in respect of the provision of instruction to officers of hospital authorities) and any amount intended for the maintenance of dependants under Part 3 of Schedule 2 to the Education (Mandatory Awards) Regulations 2004 shall be apportioned equally over the period of 52 weeks or, if there are 53 reduction weeks (including part-weeks) in the year, 53.

37.7 In a case where a student is in receipt of a student loan or where he could have acquired a student loan by taking reasonable steps but had not done so, any amount intended for the maintenance of dependants shall be apportioned over the same period as the student's loan is

apportioned or, as the case may be, would have been apportioned.

- 37.8 In the case if a student on a sandwich course, any periods of experience within the period of study shall be excluded and the student's grant income shall be apportioned equally between the weeks in the period beginning with the reduction week, the first day of which immediately follows the last day of the period of experience and ending with the reduction week, the last day of which coincides with, or immediately precedes, the last day of the period of study.

38.0 Students- Calculation of covenant income where a contribution is assessed

- 38.1 Where a student is in receipt of income by way of a grant during a period of study and a contribution has been assessed, the amount of his covenant income to be taken into account for that period and any summer vacation immediately following shall be the whole amount of the covenant income less, subject to paragraph (3), the amount of the contribution.

- 38.2 The weekly amount of the student's covenant shall be determined–

- (a) by dividing the amount of income which falls to be taken into account under paragraph (1) by 52 or 53, whichever is reasonable in the circumstances; and
- (b) by disregarding from the resulting amount, £5.

39.0 Students - Covenant income where no grant income or no contribution is assessed

- 39.1 Where a student is not in receipt of income by way of a grant the amount of his covenant income shall be calculated as follows;

- (a) any sums intended for any expenditure specified in the calculation of grant income necessary as a result of his attendance on the course shall be disregarded;
- (b) any covenant income, up to the amount of the standard maintenance grant, which is not so disregarded, shall be apportioned equally between the weeks of the period of study;
- (c) there shall be disregarded from the amount so apportioned the amount which would have been disregarded in the calculation of grant income had the student been in receipt of the standard maintenance grant; and
- (d) the balance, if any, shall be divided by 52 or 53 whichever is reasonable in the circumstances and treated as weekly income of which £5 shall be disregarded.

- 39.2 Where a student is in receipt of income by way of a grant and no contribution has been assessed, the amount of his covenanted income shall be calculated in accordance with sub-paragraphs (a) to (d) of paragraph (1).

40.0 Students - Covenant Income and Grant income – non-disregard

- 40.1 No part of a student's covenant income or grant income shall be disregarded under this scheme

41.0 Treatment of student loans

- 41.1 A student loan shall be treated as income.

- 41.2 In calculating the weekly amount of the loan to be taken into account as income

- (a) in respect of a course that is of a single academic year's duration or less, a loan which is payable in respect of that period shall be apportioned equally between the weeks in the period beginning with;
 - (i) except in a case where (ii) applies, the reduction week, the first day of which coincides with, or immediately follows, the first day of the single academic year;
 - (ii) where the student is required to start attending the course in August or where the course is less than an academic year's duration, the reduction week, the first day of which coincides with, or immediately follows, the first day of the course, and ending with the reduction week, the last day of which coincides with, or immediately precedes with last day of the course,

- (b) in respect of an academic year of a course which starts other than on 1st September, a loan which is payable in respect of that academic year shall be apportioned equally between the weeks in the period beginning with the reduction week, the first day of which coincides with or immediately follows, the first day of that academic year and ending with the reduction week, the last day of which coincides with or immediately precedes, the last day of that academic year but excluding any reduction weeks falling entirely within the quarter during which, in the opinion of the Secretary of State, the longest of any vacation is taken and for the purposes of this sub-paragraph, 'quarter' shall have the same meaning as for the purposes of the Education (Student Support) Regulations 2005;
- (c) in respect of the final academic year of a course (not being a course of a single year's duration), a loan which is payable in respect of that final academic year shall be apportioned equally between the weeks in the period beginning with;
 - (i) except in a case where (ii) applies, the reduction week, the first day of which coincides with or immediately follows, the first day of that academic year;
 - (ii) where the final academic year starts on 1st September, the reduction week, the first day of which coincide with, or immediately follows, the earlier of 1st September or the first day of the autumn term, and ending with the reduction week, the last day of which coincides with, or immediately precedes, the last day of the course;
- (d) in any other case, the loan shall be apportioned equally between the weeks in the period beginning with the earlier of;
 - (i) the first day of the first reduction week in September; or
 - (ii) the reduction week, the first day of which coincides with, or immediately follows the first day of the autumn term, and ending with the reduction week, the last day of which coincides with, or immediately precedes, the last day of the course;

and, in all cases, from the weekly amount so apportioned there shall be disregarded £10.

41.3 A student shall be treated as possessing a student loan in respect of an academic year where;

- (a) a student loan has been made to him in respect of that year; or
- (b) he could acquire such a loan in respect of that year by taking reasonable steps to do so.

41.4 Where a student is treated as possessing a student loan under paragraph (3), the amount of the student loan to be taken into account as income shall be, subject to paragraph (5).

- (a) in the case of a student to whom a student loan is made in respect of an academic year, a sum equal to
 - (i) the maximum student loan he is able to acquire in respect of that year by taking reasonable steps to do so; and
 - (ii) any contribution whether or not it has been paid to him;
- (b) in the case of a student to whom a student loan is not made in respect of an academic year, the maximum student loan that would be made to the student if;
 - (i) he took all reasonable steps to obtain the maximum student loan he is able to acquire in respect of that year; and
 - (ii) no deduction in that loan was made by virtue of the application of a means test.

41.5 There shall be deducted from the amount of income taken into account under paragraph (4)

- (a) the sum of £303 per academic year in respect of travel costs; and
- (b) the sum of £390 per academic year towards the cost of books and equipment, whether or not any such costs are incurred.

42.0 Students - Treatment of fee loans

- 42.1 A loan for fees, known as a fee loan or a fee contribution loan, made pursuant to regulations made under Article 3 of the Education (Student Support) (Northern Ireland) Order 1998, section 22 of the Teaching and Higher Education Act 1998 or section 73(f) of the Education (Scotland) Act 1980, shall be disregarded as income.

43.0 Students - Treatment of payments from access funds

- 43.1 A payment from access funds, other than a payment to which paragraph 43.2 applies, shall be disregarded as income.

- 43.2 a) any payments from access funds which are intended and used for an item of food, ordinary clothing or footwear, household fuel, or rent of a single applicant or, as the case may be, of the applicant or any other member of his family and
b) any payments from access funds which are used for any council tax or water charges for which that applicant or member is liable, shall be disregarded as income to the extent of £20 per week.

- 43.3 Where a payment from access funds is made—
(a) on or after 1st September or the first day of the course, whichever first occurs, but before receipt of any student loan in respect of that year and that payment is intended for the purpose of bridging the period until receipt of the student loan; or
(b) before the first day of the course to a person in anticipation of that person becoming a student,
that payment shall be disregarded as income.

44.0 Students - Disregard of contribution

- 44.1 Where the applicant or his partner is a student and for the purposes of assessing a contribution to the student's grant or student loan, the other partner's income has been taken into account, an amount equal to that contribution shall be disregarded for the purposes of assessing that other partner's income.

45.0 Further disregard of student's income

- 45.1 Where any part of a student's income has already been taken into account for the purpose of assessing his entitlement to a grant or student loan, the amount taken into account shall be disregarded in assessing that student's income.

46.0 Students - Income treated as capital

- 46.1 Any amount by way of a refund of tax deducted from a student's covenant income shall be treated as capital.
- 46.2 Any amount paid from access funds as a single lump sum shall be treated as capital.
- 46.3 An amount paid from access fund as a single lump sum which is intended and used for an item other than food, ordinary clothing or footwear, household fuel or rent, or which is used for an item other than any council tax or water charges for which that applicant or member is liable, shall be disregarded as capital but only for a period of 52 weeks from the date of the payment.

47.0 Students - Disregard of changes occurring during summer vacation

- 47.1 In calculating a student's income the authority shall disregard any change in the standard maintenance grant, occurring in the recognised summer vacation appropriate to the student's

course, if that vacation does not form part of his period of study from the date on which the change occurred to the end of that vacation.

48.0 Maximum Council Tax Reduction

48.1 Subject to paragraphs (2) to (4), the amount of a person's maximum Council Tax Reduction in respect of a day for which he is liable to pay council tax, shall be 100 per cent, of the amount A divided by B where;

- (a) A is the amount set by the appropriate authority as the council tax for the relevant financial year in respect of the dwelling in which he is a resident and for which he is liable, subject to any discount which may be appropriate to that dwelling under the 1992 Act; and
- (b) B is the number of days in that financial year,

In this paragraph "relevant financial year" means, in relation to any particular day, financial year within which the day in question falls.

48.2 In calculating a person's maximum Council Tax Reduction any reduction in the amount that person is liable to pay in respect of council tax, which is made in consequence of any enactment in, or made under, the 1992 Act, shall be taken into account.

48.3 Subject to paragraph (4), where an applicant is jointly and severally liable for council tax in respect of a dwelling in which he is resident with one or more other persons but excepting any person so residing with the applicant who is a student who is excluded from entitlement to Council Tax Reduction applies, in determining the maximum Council Tax Reduction in his case in accordance with paragraph (1), the amount A shall be divided by the number of persons who are jointly and severally liable for that tax.

48.4 Where an applicant is jointly and severally liable for council tax in respect of a dwelling with only his partner, paragraph (3) shall not apply in his case

49.0 Date on which entitlement is to begin

49.1 Subject to paragraph (2), any person to whom or in respect of whom a claim for council tax reduction is made and who is otherwise entitled to that reduction shall be so entitled from the date on which that claim is made or is treated as made.

49.2 Where a person is otherwise entitled to council tax reduction and becomes liable for the first time for the authority's council tax in respect of a dwelling of which he is a resident in the reduction week in which his claim is made or is treated as made, he shall be so entitled from the date of claim

50.0 Date on which change of circumstances is to take effect

50.1 A change of circumstances which affects entitlement to, or the amount of, a reduction under the authority's scheme ("change of circumstances"), takes effect from date on which the change actually occurs.

50.2 Subject to paragraph (3), where the change of circumstances is a change in the amount of council tax payable, it takes effect from the day on which it actually occurs.

50.3 Where the change of circumstances is that income, or an increase in the amount of income, is paid in respect of a past period and there was no entitlement to income of that amount during that period, the change of circumstances shall take effect from the first day on which such income, had it been paid in that period at intervals appropriate to that income, would have fallen to be taken into account for the purposes of this scheme.

50.4 Where there is a change to DWP benefits due to annual uprating, the change shall take effect on 1st April of the financial year to which the increase applies.

51.0 Making an application

51.1 In the case of a couple or members of a polygamous marriage an application is to be made by whichever one of them they agree should so apply or, in default of agreement, by such one of them as the authority determines.

51.2 Where a person who is liable to pay council tax in respect of a dwelling is unable for the time being to act, and;

- (a) a deputy has been appointed by the Court of Protection with power to claim, or as the case may be, receive benefit on his behalf; or
- (b) in Scotland, his estate is being administered by a judicial factor or any guardian acting or appointed under the Adults with Incapacity (Scotland) Act 2000 who has power to apply or, as the case may be, receive benefit on his behalf; or
- (c) an attorney with a general power or a power to apply or, as the case may be, receive benefit, has been appointed by that person under the Powers of Attorney Act 1971, the Enduring Powers of Attorney Act 1985, or the Mental Capacity Act 2005 or otherwise,

that deputy, judicial factor, guardian, or attorney, as the case may be, may make an application on behalf of that person.

51.3 Where a person who is liable to pay council tax in respect of a dwelling is unable for the time being to act and sub-paragraph (2) does not apply to him, the authority may, upon written application made to them by a person who, if a natural person, is over the age of 18, appoint that person to exercise on behalf of the person who is unable to act, any right to which that person might be entitled under the authority's scheme and to receive and deal on his behalf with any sums payable to him.

51.4 Where a person who is liable to pay council tax in respect of a dwelling is for the time being unable to act and the Secretary of State has appointed a person to act on his behalf under regulation 33 of the Social Security (Claims and Payments) Regulations 1987 (persons unable to act), the authority may if that person agrees, treat him as if he had been appointed by them under sub-paragraph (3).

51.5 Where the authority has made an appointment under sub-paragraph (3) or treated a person as an appointee under sub-paragraph (4);

- (a) it may at any time revoke the appointment;
- (b) the person appointed may resign his office after having given 4 weeks' notice in writing to the authority of his intention to do so;
- (c) any such appointment terminates when the authority is notified of the appointment of a person mentioned in sub-paragraph (2).

51.6 Anything required by the authority's scheme to be done by or to any person who is for the time being unable to act may be done by or to the persons mentioned in sub-paragraph (2) above or by or to the person appointed or treated as appointed under this paragraph and the receipt of any such person so appointed shall be a good discharge to the authority for any sum paid.

51.7 The authority must;

- (a) inform any person making an application of the duty imposed on them
- (b) explain the possible consequences (including prosecution) of failing to comply with that duty; and
- (c) set out the circumstances a change in which might affect entitlement to the reduction or its amount.

52.0 Procedure by which a person may apply for a reduction under the authority's scheme¹

52.1. Paragraphs 2 to 7 apply to an application made under the authority's scheme.

52.2. An application may be made;

- (a) in writing,
- (b) by means of an electronic communication in accordance with Part 4 of this Schedule, or
- (c) where the authority has published a telephone number for the purpose of receiving such applications, by telephone.
- (d) a notification of Universal Credit or any legacy benefit from DWP, may be treated by the authority as a claim for reduction.

52.3 An application which is made in writing must be made to the designated office on a properly completed form. The form must be provided free of charge by the authority for the purpose.

52.4 Where an application made in writing is defective because—

- (a) it was made on the form supplied for the purpose, but that form is not accepted by the authority as being properly completed; or
- (b) it was made in writing but not on the form approved for the purpose and the authority does not accept the application as being in a written form which is sufficient in the circumstances of the case having regard to the sufficiency of the written information and evidence,

the authority may, in a case to which sub-paragraph (a) applies, request the applicant to complete the defective application or, in the case to which sub-paragraph (b) applies, supply the applicant with the approved form or request further information and evidence.

52.5 An application made on a form provided by the authority is properly completed if it is completed in accordance with the instructions on the form, including any instructions to provide information and evidence in connection with the application.

52.6 If an application made by electronic communication is defective the authority must provide the person making the application with an opportunity to correct the defect. An application made by electronic communication is defective if the applicant does not provide all the information the authority requires.

52.7 In a particular case the authority may determine that an application made by telephone is only valid if the person making the application approves a written statement of his circumstances provided by the authority.

52.8 If an application made by telephone is defective the authority must provide the person making the application with an opportunity to correct the defect. An application made by telephone is defective if the applicant does not provide all the information the authority requests during the telephone call.

52.9 Notwithstanding other paragraphs within this section, the authority will determine the method by which claims are to be made as well as where claims should be sent or delivered.

52.10 Where an applicant ('C') makes a claim which includes (or which C subsequently requests should include) a period before the claim is made, the authority may, at its discretion, treat the claim as made on an earlier date up to 12 months from the date the application for backdate is received.

¹ Inserted by Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012

53.0 Date on which an application is made²

53.1 Subject to sub-paragraph (7), the date on which an application is made is;

(a) in a case where;

- (i) an award of state pension credit which comprises a guarantee credit has been made to the applicant or his partner, and
- (ii) the application for a reduction is made within one month of the date on which the claim for that state pension credit which comprises a guarantee credit was received at the appropriate DWP office,

the first day of entitlement to state pension credit which comprises a guarantee credit arising from that claim;

(b) in a case where

- (i) an applicant or his partner is a person in receipt of a guarantee credit,
- (ii) the applicant becomes liable for the first time to pay council tax in respect of the dwelling he occupies as his home, and
- (iii) the application is received at the designated office within one month of the date of the change,

the date on which the change takes place;

(c) in a case where;

- (i) an award of income support, an income-based jobseeker's allowance, or an income-related employment and support allowance or an award of universal credit has been made to the applicant or his partner, and
- (ii) the application is made within one month of the date on which the claim for that income support, jobseeker's allowance, employment and support allowance or universal credit was received,

the first day of entitlement to income support, an income-based jobseeker's allowance, an income-related employment and support allowance or universal credit arising from that claim;

(d) in a case where;

- (i) an applicant or his partner is a person on income support, an income-based jobseeker's allowance or an income-related employment and support allowance or has an award of universal credit,
- (ii) the applicant becomes liable for the first time to pay council tax in respect of the dwelling which he occupies as his home, and
- (iii) the application is received at the designated office within one month of the date of the change,

the date on which the change takes place;

(e) in a case where;

- (i) an applicant is the former partner of a person who was, at the date of his death or their separation, entitled to a reduction under the authority's scheme, and
 - (ii) the applicant makes an application for a reduction under that scheme within one month of the date of the death or the separation,
- the date of the death or separation;

(f) except where paragraph (a), (b) or (e) is satisfied, in a case where a properly completed application is received within one month (or such longer period as the authority considers reasonable) of the date on which an application form was issued to an applicant following the applicant first notifying, by whatever means, the authority of an intention to make an application, the date of first notification;

(g) in any other case, the date on which an application is received at the designated office.

53.2 For the purposes only of sub-paragraph (1)(c) a person who has been awarded an income-based jobseeker's allowance or an income-related employment and support allowance is to be treated as entitled to that allowance for any days which immediately precede the first day in that award and on which he would, but for regulations made under;

(a) in the case of income-based jobseeker's allowance, paragraph 4 of Schedule 1 to the

² Inserted by Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012

Jobseekers Act 1995 (waiting days); or
(b) in the case of income-related employment and support allowance, paragraph 2 of Schedule 2 to the Welfare Reform Act 2007 (waiting days),
have been entitled to that allowance.

- 53.3 Where there is a defect in an application by telephone;
(a) is corrected within one month (or such longer period as the authority considers reasonable) of the date the authority last drew attention to it, the authority must treat the application as if it had been duly made in the first instance;
(b) is not corrected within one month (or such longer period as the authority considers reasonable) of the date the authority last drew attention to it, the authority must treat the application as if it had been duly made in the first instance where it considers it has sufficient information to decide the application.
- 53.4 The authority is to treat a defective application as if it had been validly made in the first instance if, in any particular case, the conditions specified in sub-paragraph (5)(a), (b) or (c) are satisfied.
- 53.5 The conditions are that—
(a) where the authority receives the properly completed application or the information requested to complete it or the evidence within one month of the request, or such longer period as the authority may consider reasonable; or
(b) where an application is not on approved form or further information requested by authority applies;
(i) the approved form sent to the applicant is received at the offices of the authority properly completed within one month of it having been sent to him; or, as the case may be;
(ii) the applicant supplies whatever information or evidence was requested within one month of the request; or,
in either case, within such longer period as the authority may consider reasonable; or
(c) where the authority has requested further information, the authority receives at its offices the properly completed application or the information requested to complete it within one month of the request or within such longer period as the authority considers reasonable.
- 53.6 Except in the case of an application made by a person treated as not being in Great Britain, where a person has not become liable for council tax to the authority but it is anticipated that he will become so liable within the period of 8 weeks (the relevant period), he may apply for a reduction under that authority's scheme at any time in that period in respect of that tax and, provided that liability arises within the relevant period, the authority must treat the application as having been made on the day on which the liability for the tax arises.
- 53.7 Except in the case of an application made by a person treated as not being in Great Britain, where the applicant is not entitled to a reduction under the authority's scheme in the reduction week immediately following the date of his application, but the authority is of the opinion that unless there is a change of circumstances, he will be entitled to a reduction under its scheme for a period beginning not later than;
(a) in the case of an application made by;
(i) a pensioner, or
(ii) a person who has attained, or whose partner has attained, the age which is 17 weeks younger than the qualifying age for state pension credit,
the seventeenth reduction week following the date on which the application is made, or
(b) in the case of an application made by a person who is not a pensioner, the thirteenth reduction week following the date on which the application is made,
the authority may treat the application as made on a date in the reduction week immediately preceding the first reduction week of that period of entitlement and award a reduction accordingly.

53.8 In this paragraph “appropriate DWP office” means an office of the Department for Work and Pensions.

54.0 Submission of evidence electronically

54.1 The authority may accept such evidence, documents, and certificates to support the claim electronically where it feels that this would be acceptable given the nature of the claim

55.0 Use of telephone provided evidence

55.1 The authority may accept such evidence to support the claim by telephone where it feels that this would be acceptable given the nature of the claim

56.0 Information and evidence³

56.1 Subject to sub-paragraph (3), a person who makes an application for a reduction under an authority’s scheme must satisfy sub-paragraph (2) in relation both to himself and to any other person in respect of whom he is making the application.

56.2 This sub-paragraph is satisfied in relation to a person if—

- (a) the application is accompanied by;
 - (i) a statement of the person’s national insurance number and information or evidence establishing that that number has been allocated to the person; or
 - (ii) information or evidence enabling the authority to ascertain the national insurance number that has been allocated to the person; or
- (b) the person has made an application for a national insurance number to be allocated to him and the application for the reduction is accompanied by;
 - (i) evidence of the application for a national insurance number to be so allocated; and
 - (ii) the information or evidence enabling it to be so allocated.

56.3 Sub-paragraph (2) does not apply;

- (a) in the case of a child or young person in respect of whom an application for a reduction is made;
- (b) to a person who;
 - (i) is a person treated as not being in Great Britain for the purposes of this scheme;
 - (ii) is subject to immigration control within the meaning of section 115(9)(a) of the Immigration and Asylum Act 1999; and
 - (iii) has not previously been allocated a national insurance number.

56.4 Subject to sub-paragraph (5), a person who makes an application, or a person to whom a reduction under the authority’s scheme has been awarded, must furnish such certificates, documents, information and evidence in connection with the application or the award, or any question arising out of the application or the award, as may reasonably be required by that authority in order to determine that person’s entitlement to, or continuing entitlement to a reduction under its scheme and must do so within one month of the authority requiring him to do so or such longer period as the authority may consider reasonable.

56.5 Nothing in this paragraph requires a person who is a pensioner to furnish any certificates, documents, information or evidence relating to a payment to which sub-paragraph (7) applies.

56.6 Where the authority makes a request under sub-paragraph (4), it must;

- (a) inform the applicant or the person to whom a reduction under its scheme has been awarded of his duty under paragraph 9 (duty to notify change of circumstances) to notify

³ Inserted by Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012

the authority of any change of circumstances; and
(b) without prejudice to the extent of the duty owed under paragraph 9, indicate to him either orally or by notice or by reference to some other document available to him on application and without charge, the kind of change of circumstances which must be notified.

56.7 This sub-paragraph applies to any of the following payments;
(a) a payment which is made under or by the Trusts, the Fund, the Eileen Trust, MFET Limited, the Skipton Fund, the Caxton Foundation or the London Bombings Relief Charitable Fund; and
(b) a payment which is disregarded under paragraph 24 of Schedule 5, other than a payment under the Independent Living Fund (2006);

56.8 Where an applicant or a person to whom a reduction under the authority's scheme has been awarded or any partner has attained the qualifying age for state pension credit and is a member of, or a person deriving entitlement to a pension under, a personal pension scheme, he must where the authority so requires furnish the following information;
(a) the name and address of the pension fund holder;
(b) such other information including any reference or policy number as is needed to enable the personal pension scheme to be identified.

57.0 Amendment and withdrawal of application⁴

57.1 A person who has made an application may amend it at any time before a decision has been made on it by a notice in writing delivered or sent to the designated office.

57.2 Where the application was made by telephone the amendment may also be made by telephone.

57.3 Any application amended is to be treated as if it had been amended in the first instance.

57.4 A person who has made an application may withdraw it by notice to the designated office at any time before a decision has been made on it.

57.5 Where the application was made by telephone, the withdrawal may also be made by telephone.

57.6 Any notice of withdrawal given in accordance with sub-paragraph (4) or (5) has effect when it is received.

57.7 Where a person, by telephone, amends or withdraws an application the person must (if required to do so by the authority) confirm the amendment or withdrawal by a notice in writing delivered or sent to the designated office.

58.0 Duty to notify changes of circumstances⁵

58.1 Subject to sub-paragraphs (3), (6) and (7), an applicant (or any person acting on his behalf) must comply with sub-paragraph (2) if there is a relevant change of circumstances at any time;
(a) between the making of an application and a decision being made on it, or
(b) after the decision is made (where the decision is that the applicant is entitled to a reduction under the authority's scheme) including at any time while the applicant is in receipt of such a reduction.

58.2 The applicant (or any person acting on his behalf) must notify any change of circumstances

⁴ Inserted by Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012

⁵ Inserted by Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012

which the applicant (or that person) might reasonably be expected to know might affect his entitlement to, or the amount of, a reduction under the authority's scheme (a "relevant change of circumstances") by giving notice to the authority;

(a) in writing; or

(b) by telephone—

(i) where the authority has published a telephone number for that purpose unless the authority determines that in any particular case or class of case notification may not be given by telephone; or

(ii) in any case or class of case where the authority determines that notice may be given by telephone; or

(c) by any other means which the authority agrees to accept in any particular case, within a period of 21 days beginning with the day on which the change occurs, or as soon as reasonably practicable after the change occurs, whichever is later.

58.3 The duty imposed on a person by sub-paragraph (1) does not extend to notifying

- (a) changes in the amount of council tax payable to the authority;
- (b) changes in the age of the applicant or that of any member of his family;
- (c) in the case of an applicant in receipt of a relevant benefit, changes in circumstances which affect the amount of the benefit but not the amount of the reduction under the authority's scheme to which he is entitled, other than the cessation of that entitlement to the benefit.

58.4 For the purposes of sub-paragraph (3)(c) "relevant benefit" means income support, an income-based jobseeker's allowance or an income-related employment and support allowance or universal credit.

58.5 Notwithstanding sub-paragraph (3)(b) or (c) an applicant is required by sub-paragraph (1) to notify the authority of any change in the composition of his family arising from the fact that a person who was a member of his family is now no longer such a person because he has ceased to be a child or young person.

58.6 Not used.

58.7 All changes in circumstances should be notified to the authority in writing (or by whatever format agreed by the authority) within 21 days of the happening of the event or change in circumstance. This timescale may be extended at the discretion of the authority. Where such a change is not received within that timescale and where the change would increase the level of reduction payable, the authority may use a date later than the actual change of circumstances

59.0 Decisions by the authority⁶

59.1 The authority must make a decision on an application under its scheme within 14 days or as soon as reasonably practicable thereafter.

60.0 Notification of decision⁷

60.1 The authority must notify in writing any person affected by a decision made by it under its scheme;

- (a) in the case of a decision on an application, forthwith or as soon as reasonably practicable thereafter;
- (b) in any other case, within 14 days of that decision or as soon as reasonably practicable thereafter.

⁶ Inserted by Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012

⁷ Inserted by Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012

- 60.2 Where the decision is to award a reduction, the notification under sub-paragraph (1) must include a statement;
- (a) informing the person affected of the duty imposed by paragraph 9(1);
 - (b) explaining the possible consequences (including prosecution) of failing to comply with that duty; and
 - (c) setting out the circumstances a change in which might affect entitlement to the reduction or its amount.
- 60.3 Where the decision is to award a reduction, the notification under sub-paragraph (1) must include a statement as to how that entitlement is to be discharged.
- 60.4 In any case, the notification under sub-paragraph (1) must inform the person affected of the procedure by which an appeal may be made and must refer the person to the provisions in the authority's scheme relating to the procedure for making an appeal.
- 60.5 A person affected to whom the authority sends or delivers a notification of decision may, within one month of the date of the notification of that decision request in writing the authority to provide a written statement setting out the reasons for its decision on any matter set out in the notice.
- 60.6 The written statement referred to in sub-paragraph (5) must be sent to the person requesting it within 14 days or as soon as reasonably practicable thereafter.
- 60.7 For the purposes of this paragraph a person is to be treated as a person affected by a decision of the authority under its scheme where the rights, duties or obligations of that person are affected by that decision and the person falls within sub-paragraph (8).
- 60.8 This sub-paragraph applies to—
- (a) the applicant;
 - (b) in the case of a person who is liable to pay council tax in respect of a dwelling and is unable for the time being to act;
 - (i) a deputy appointed by the Court of Protection with power to claim, or as the case may be, receive benefit on his behalf; or
 - (ii) in Scotland, a judicial factor or any guardian acting or appointed under the Adults with Incapacity (Scotland) Act 2000(3) who has power to apply or, as the case may be, receive benefit on the person's behalf; or
 - (iii) an attorney with a general power or a power to apply or, as the case may be, receive benefit, has been appointed by that person under the Powers of Attorney Act 1971, the Enduring Powers of Attorney Act 1985 or the Mental Capacity Act 2005 or otherwise,
 - (c) a person appointed by the authority to act for a person unable to act.
- 61.0 Time and manner of granting council tax reduction⁸**
- 61.1 Where a person is entitled to a reduction under this authority's scheme in respect of his liability for the authority's council tax as it has effect in respect of a chargeable financial year ("the chargeable year"), the authority must discharge his entitlement;
- (a) by reducing, so far as possible, the amount of his liability to which regulation 20(2) of the Council Tax (Administration and Enforcement) Regulations 1992 refers; or
 - (b) where;
 - (i) such a reduction is not possible; or
 - (ii) such a reduction would be insufficient to discharge the entitlement to a reduction under the authority's scheme; or
 - (iii) the person entitled to the reduction is jointly and severally liable for the council tax and the authority determines that such a reduction would be inappropriate, by making

⁸ Inserted by Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012

payment to him of the amount of reduction to which he is entitled, rounded where necessary to the nearest penny.

61.2 The authority must notify the person entitled to a reduction under this scheme of the amount of that reduction and how his entitlement is to be discharged in pursuance of paragraph (1).

61.3 In a case to which paragraph (1)(b) refers;

- (a) if the amount of the council tax for which he remains liable in respect of the chargeable year, after any reduction to which sub-paragraph (1)(a) refers has been made, is insufficient to enable his entitlement to a reduction under the authority's scheme in respect thereof to be discharged, upon the final instalment of that tax becoming due any outstanding reduction;
 - (i) must be paid to that person if he so requires; or
 - (ii) in any other case must (as the authority determines) either be repaid or credited against any subsequent liability of the person to make a payment in respect of the authority's council tax as it has effect for any subsequent year;
- (b) if that person has ceased to be liable for the authority's council tax and has discharged the liability for that tax, the outstanding balance (if any) of the reduction under the authority's scheme in respect thereof must be paid within 14 days or, if that is not reasonably practicable, as soon as practicable thereafter
- (c) in any other case, the reduction under the authority's scheme must be paid within 14 days of the receipt of the application at the offices of the authority or, if that is not reasonably practicable, as soon as practicable thereafter.

61.4 For the purposes of this paragraph "instalment" means any instalment of the authority's council tax to which regulation 19 of the Council Tax (Administration and Enforcement) Regulations 1992 refers (council tax payments).

62.0 Persons to whom reduction is to be paid⁹

62.1 Subject to paragraph (2), any payment of the amount of a reduction must be made to that person.

62.2 Where a person other than a person who is entitled to a reduction under this authority's scheme made the application for the reduction and that first person is a person acting pursuant to an appointment or is treated as having been so appointed, the amount of the reduction may be paid to that person.

63.0 Shortfall in reduction¹⁰

63.1 Where, on the revision of a decision allowing a reduction under the authority's scheme to a person, it is determined that the amount allowed was less than the amount to which that person was entitled, the authority must either;

- (a) make good any shortfall in reduction which is due to that person, by reducing so far as possible the next and any subsequent payments he is liable to make in respect of the council tax of the authority as it has effect for the chargeable financial year until that shortfall is made good; or
- (b) where this is not possible or the person concerned so requests, pay the amount of any shortfall in reduction due to that person within 14 days of the revision of the decision being made or if that is not reasonably practicable, as soon as possible afterwards.

⁹ Inserted by Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012

¹⁰ Inserted by Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012

64.0 Payment on the death of the person entitled¹¹

- 64.1 Where the person entitled to any reduction under this scheme has died and it is not possible to award the reduction which is due in the form of a reduction of the council tax for which he was liable, the authority must make payment of the amount of the reduction to his executor or administrator in accordance with regulation 58(4) of the Council Tax (Administration and Enforcement) Regulations 1992.

65.0 Offsetting

- 65.1 Where a person has been allowed or paid a sum of council tax reduction under a decision which is subsequently revised or further revised, any sum allowed or paid in respect of a period covered by the subsequent decision shall be offset against arrears of entitlement under the subsequent decision except to the extent that the sum exceeds the arrears and shall be treated as properly awarded or paid on account of them.

66.0 Payment where there is joint and several liability¹²

- 66.1 Where;
- (a) a person is entitled to a reduction under the authority's scheme in respect of his liability for the authority's council tax as it has effect in respect of a chargeable financial year;
 - (b) the person entitled to the reduction is jointly and severally liable for the council tax; and
 - (c) the authority determines that discharging his entitlement by reducing the amount of his liability to which regulation 20(2) of the Council Tax (Administration and Enforcement) Regulations 1992(7) refers would be inappropriate,
- it may make a payment to him of the amount of the reduction to which he is entitled, rounded where necessary to the nearest penny.
- 66.2 Subject to sub-paragraph (3) any payment made under sub-paragraph (1) must be made to the person who is entitled to the reduction.
- 66.3 Where a person other than a person who is entitled to a reduction under the authority's scheme made the application and that first person is a person acting pursuant to an appointment this scheme or is treated as having been so appointed, the amount of the reduction may be paid to that person.

67.0 Use of information from and to the Department of Work and Pensions (DWP) and His Majesty's Revenues and Customs (HMRC)

- 67.1 The authority will use information provided by the DWP and HMRC for the purposes of Council Tax Reduction, council tax liability, billing, administration and enforcement as outlined within Schedule 2 of the Local Government Finance Act 1992 as amended by the Local Government Finance Act 2012 and the Social Security (Information-sharing in relation to Welfare Services etc.) (Amendment) Regulations 2013
- 67.2 Where required by the relevant department and where required by law, the authority will share information obtained for Council Tax Reduction with the DWP or HMRC as appropriate and in accordance with Data Protections requirements¹³.

68.0 Collection of information

- 68.1 The authority may receive and obtain information and evidence relating to claims for council tax reduction, the council may receive or obtain the information or evidence from—

¹¹ Inserted by Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012

¹² Inserted by Schedule 8 of the Council Tax Reductions Scheme (Prescribed Requirements) (England) Regulations 2012

¹³ Data Retention and Investigatory Powers Act 2014 and Data Retention Regulations 2014

- (a) persons making claims for council tax reduction;
- (b) other persons in connection with such claims;
- (c) other local authorities; or
- (d) central government departments including the DWP and HMRC

68.2 The authority may verify relevant information supplied to or obtained.

69.0 Recording and holding information

69.1 The authority may

- (a) may make a record of such information; and
- (b) may hold that information, whether as supplied or obtained or recorded, for the purpose of forwarding it to the person or authority for the time being administering council tax reduction.

70.0 Forwarding of information

70.1 The authority may forward it to the person or authority for the time being administering claims to or awards of council tax reduction to which the relevant information relates, being

- (i) a local authority;
- (ii) a person providing services to a local authority; or
- (iii) a person authorised to exercise any function of a local authority relating to council tax reduction.

71.0 Persons affected by Decisions

71.1 A person is to be treated as a person affected by a relevant decision of the authority where that person is;

- (a) an applicant;
- (b) in the case of a person who is liable to make payments in respect of a dwelling and is unable for the time being to act
 - (i) a Deputy appointed by the Court of Protection with power to claim, or as the case may be, receive benefit or reduction on his behalf,
 - (ii) in Scotland, a tutor, curator, judicial factor or other guardian acting or appointed in terms of law administering that person's estate, or
 - (iii) an attorney with a general power or a power to receive benefit or reduction appointed by the person liable to make those payments under the Powers of Attorney Act 1971, the Enduring Powers of Attorney Act 1985 or the Mental Capacity Act 2005 or otherwise;
- (c) a person appointed by the authority under this scheme;

72.0 Terminations

72.1 The authority may terminate reduction in whole or in part the Council tax reduction where it appears to the authority that an issue arises whether;

- (a) the conditions for entitlement to Council tax reduction are or were fulfilled; or
- (b) a decision as to an award of such a reduction should be revised or superseded.

72.2 The authority may terminate, in whole or in part the Council tax reduction where it appears to the authority that an issue arises whether;

- (a) the conditions for entitlement to Council tax reduction are or were fulfilled; or
- (b) a decision as to an award of such a reduction should be revised or superseded.

Where the person fails to provide information to the authority as requested in relation to any matter relating to their liability for Council Tax

73.0 Procedure by which a person may make an appeal against certain decisions of the authority¹⁴

73.1 A person who is aggrieved by a decision of the authority, which affects;
(a) the person's entitlement to a reduction under its scheme, or
(b) the amount of any reduction to which that person is entitled,
may serve a written notice on the authority stating the matter by which, and the grounds on which, he is aggrieved.

73.2 The authority must

- (a) consider the matter to which the notice relates;
- (b) notify the aggrieved person in writing;
 - (i) that the ground is not well founded, giving reasons for that belief; or
 - (ii) that steps have been taken to deal with the grievance, stating the steps taken.

73.3 Where, following notification under sub-paragraph (2)(b)(i) or (ii), the person is still aggrieved, or if the authority fails to notify the person aggrieved in accordance with sub-paragraph (2)(b) within two months of the service of his notice, he may appeal to the valuation tribunal under section 16 of the 1992 Act¹⁵.

74.0 Procedure for an application to the authority for a reduction under section 13A(1)(c) of the 1992 Act¹⁶

74.1 An application to the authority for a reduction under section 13A(1)(c) of the 1992 Act may be made;

- (a) in writing,
- (b) by means of an electronic communication in accordance with this scheme or
- (c) where the authority has published a telephone number for the purpose of receiving such applications, by telephone.

74.2 Where;

- (a) the authority has made a determination under section 13A(1)(c) in relation to a class of case in which liability is to be reduced; and
- (b) a person in that class would otherwise be entitled to a reduction under its scheme, that person's application for a reduction under the authority's scheme may also be treated as an application for a reduction under section 13A(1)(c).

75.0 Exceptional Hardship Scheme

75.1 The authority may provide additional help to an applicant who is entitled to reduction under its Exceptional Hardship Scheme.

75.2 Such payments shall be deemed to be made under S13A (1)(a) of the 1992 Act.

76.0 Interpretation for the use of electronic communication

76.1 In this Part;

"information" includes an application, a certificate, notice or other evidence; and
"official computer system" means a computer system maintained by or on behalf of an authority for sending, receiving, processing or storing of any information.

77.0 Conditions for the use of electronic communication

¹⁴ Inserted by Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012

¹⁵ As amended by the Tribunal Procedure (Amendment No 3) Rules 2014

¹⁶ Inserted by Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012

- 77.1 The authority may use an electronic communication in connection with applications for, and awards of, reductions under its scheme.
- 77.2 A person other than the authority may use an electronic communication in connection with the matters referred to in sub-paragraph (1) if the conditions specified in sub-paragraphs (3) to (6) are satisfied.
- 77.3 The first condition is that the person is for the time being permitted to use an electronic communication by an authorisation given by means of a direction of the Chief Executive of the authority.
- 77.4 The second condition is that the person uses an approved method of;
- (a) authenticating the identity of the sender of the communication;
 - (b) electronic communication;
 - (c) authenticating any application or notice delivered by means of an electronic communication; and
 - (d) subject to sub-paragraph (7), submitting to the authority any information.
- 77.5 The third condition is that any information sent by means of an electronic communication is in a form approved for the purposes.
- 77.6 The fourth condition is that the person maintains such records in written or electronic form as may be specified in a direction given by the Chief Executive of the authority.
- 77.7 Where the person uses any method other than the method approved of submitting any information, that information is to be treated as not having been submitted.
- 77.8 In this paragraph “approved” means approved by means of a direction given by the Chief Executive of the authority for the purposes of this section.
- 78.0 Use of intermediaries**
- 78.1 The authority may use intermediaries in connection with;
- (a) the delivery of any information by means of an electronic communication; and
 - (b) the authentication or security of anything transmitted by such means,
- and may require other persons to use intermediaries in connection with those matters.
- 79.0 Effect of delivering information by means of electronic communication**
- 79.1 Any information which is delivered by means of an electronic communication is to be treated as having been delivered in the manner or form required by any provision of an authority’s scheme on the day the conditions imposed;
- (a) by this section; and
 - (b) by or under an enactment,
- are satisfied.
- 79.2 The authority may determine that any information is to be treated as delivered on a different day (whether earlier or later) from the day provided for in sub-paragraph (1).
- 79.3 Information may not be taken to have been delivered to an official computer system by means of an electronic communication unless it is accepted by the system to which it is delivered.
- 80.0 Proof of identity of sender or recipient of information**
- 80.1 If it is necessary to prove, for the purpose of any legal proceedings, the identity of—
- (a) the sender of any information delivered by means of an electronic communication to an

official computer system; or
(b) the recipient of any such information delivered by means of an electronic communication from an official computer system,
the sender or recipient, as the case may be, is to be presumed to be the person whose name is recorded as such on that official computer system.

81.0 Proof of delivery of information

- 81.1 If it is necessary to prove, for the purpose of any legal proceedings, that the use of an electronic communication has resulted in the delivery of any information this is presumed to have been the case where;
(a) any such information has been delivered to the relevant authority, if the delivery of that information has been recorded on an official computer system; or
(b) any such information has been delivered by the relevant authority, if the delivery of that information has been recorded on an official computer system.
- 81.2 If it is necessary to prove, for the purpose of any legal proceedings, that the use of an electronic communication has resulted in the delivery of any such information, this is presumed not to be the case, if that information delivered to the relevant authority has not been recorded on an official computer system.
- 81.3 If it is necessary to prove, for the purpose of any legal proceedings, when any such information sent by means of an electronic communication has been received, the time and date of receipt is presumed to be that recorded on an official computer system.

82.0 Proof of content of information

- 82.1 If it is necessary to prove, for the purpose of any legal proceedings, the content of any information sent by means of an electronic communication, the content is presumed to be that recorded on an official computer system.

83.0 Counter Fraud and compliance

- 83.1 In order to protect the finances of the authority and also in the interests of all council taxpayers, the authority will undertake such actions as allowed by law to;
(a) Prevent and detect fraudulent claims and actions in respect of Council tax reduction;
(b) Carry out investigations fairly, professionally and in accordance with the law; and
(c) Ensure that sanctions are applied in appropriate cases
- 83.2 The authority believes that it is important to minimise the opportunity for fraud and;
(a) will implement rigorous procedures for the verification of claims for council tax reduction;
(b) will employ sufficient Officers to fulfil the authority's commitment to combat fraud;
(c) will actively tackle fraud where it occurs in accordance with this scheme;
(d) will co-operate with the Department for Work and Pensions (DWP), His Majesty's Revenues and Customs and take part in joint working including prosecutions; and
(e) will in all cases seek to recover all outstanding council tax.
- 83.3 The authority shall put into place such administrative policies, procedures and processes as are necessary to ensure that the actions outlined within paragraph (1) and (2) can be carried out successfully. In particular the authority shall undertake actions provided by the Council Tax Reduction Schemes (Detection of Fraud and Enforcement) (England) Regulations 2013.

Schedule 1

Calculation of the amount of Council Tax Reduction in accordance with the Discount Scheme.

- 1 The authority's Council Tax Reduction scheme from 2026/27 shall be calculated on the basis of the following Banded Discount Scheme:

Council Tax Reduction Level	Passported	Single £	Couples £	Family with One Child £	Family with Two or more children £
Band A – 100%	Relevant Benefit*	0.00 to 151.00	0.00 to 208.00	0.00 to 273.00	0.00 to 338.00
Band B – 75%	N/A	151.01 to 201.00	208.01 to 259.00	273.01 to 325.00	338.01 to 389.00
Band C – 50%	N/A	201.01 to 263.00	259.01 to 325.00	325.01 to 376.00	389.01 to 441.00
Band D – 25%	N/A	263.01 to 331.00	325.01 to 389.00	376.01 to 441.00	441.01 to 491.00

- 2 The amount of discount to be granted is to be based on the following factors:
- The maximum Council Tax Reduction as defined within this scheme;
 - The Council Tax family as defined within this scheme
 - The income of the applicant and partner as defined within this scheme;
 - The capital of the applicant and partner as defined within this scheme.
- 3 For the sake of clarity all incomes shown within the table above are weekly in accordance with the scheme requirements and definitions.
- 4 Discount bands vary depending on both weekly income and the household (family as defined within this scheme). For the sake of clarity, it should be noted that in any application for reduction is limited to a maximum of two dependant children or young persons.
- 5 Any applicant whose capital is £6,000 or above shall not be entitled to any Council Tax Reductions whatsoever.
6. The authority **may** increase the level of incomes within the grid specified in paragraph 1 on an annual basis by the appropriate level of inflation decided by the Council.
7. *Where an applicant or partner is in receipt of Income Support, Income Related Employment and Support Allowance or Income Based Jobseeker's Allowance (passported benefit), discount will be awarded at Band A level.

Schedule 2

Sums to be disregarded in the calculation of income other than earnings

1. Any amount paid by way of tax on income.
2. Any payment made to the claimant and in respect of any travel or other expenses incurred, or to be incurred, by him in respect of his participation in the Mandatory Work Activity Scheme.
3. Any payment made to the applicant in respect of any travel or other expenses incurred, or to be incurred, by him in respect of his participation in the Employment, Skills and Enterprise Scheme or Back to Work Scheme, but only for 52 weeks beginning with the date of receipt of the payment.
3. Any payment in respect of any expenses incurred or to be incurred by an applicant who is–
 - (a) engaged by a charitable or voluntary organisation, or
 - (b) volunteer,
 if he otherwise derives no remuneration or profit from the employment and is not to be treated as possessing any earnings under section 32.0 (notional income).
4. Any payment in respect of expenses arising out of the applicant's participation in a service user group.
5. In the case of employment as an employed earner, any payment in respect of expenses wholly, exclusively and necessarily incurred in the performance of the duties of the employment.
6. Where an applicant is on income support, an income-based jobseeker's allowance or an income-related employment and support allowance the whole of his income.
7. Where the applicant is a member of a joint-claim couple for the purposes of the Jobseekers Act and his partner is on an income-based jobseeker's allowance, the whole of the applicant's income.
8. Where the applicant, or the person who was the partner of the applicant on 31st March 2003, was entitled on that date to income support or an income-based jobseeker's allowance but ceased to be so entitled on or before 5th April 2003 by virtue only of regulation 13 of the Housing Benefit (General) Amendment (No. 3) Regulations 1999 as in force at that date, the whole of his income.
9. Any disability living allowance or personal independence payment or AFIP
10. Any concessionary payment made to compensate for the non-payment of;
 - (a) income support;
 - (b) an income-based jobseeker's allowance.
 - (c) an income-related employment and support allowance.
11. Any mobility supplement under article 20 of the Naval, Military and Air Forces Etc. (Disablement and Death) Service Pensions Order 2006 (including such a supplement by virtue of any other scheme or order) or under article 25A of the Personal Injuries (Civilians) Scheme 1983 or any payment intended to compensate for the non-payment of such a supplement.
12. Any attendance allowance.
13. Any payment to the applicant as holder of the Victoria Cross or of the George Cross or any analogous payment.
14. (1) Any payment–
 - (a) by way of an education maintenance allowance made pursuant to;
 - (b) regulations made under section 518 of the Education Act 1996 (payment of school expenses; grant of scholarships etc.);
 - (c) regulations made under section 49 or 73(f) of the Education (Scotland) Act 1980 (power to

- assist persons to take advantage of educational facilities);
 - (d) directions made under section 73ZA of the Education (Scotland) Act 1980 and paid under section 12(2)I of the Further and Higher Education (Scotland) Act 1992
 - (e) corresponding to such an education maintenance allowance, made pursuant to;
 - (f) section 14 or section 181 of the Education Act 2002 (power of Secretary of State and National Assembly for Wales to give financial assistance for purposes related to education or childcare, and allowances in respect of education or training); or
 - (g) regulations made under section 181 of that Act; or in England, by way of financial assistance made pursuant to section 14 of the Education Act 2002.
- (2) Any payment, other than a payment to which sub-paragraph (1) applies, made pursuant to;
- (a) regulations made under section 518 of the Education Act 1996;
 - (b) regulations made under section 49 of the Education (Scotland) Act 1980; or
 - (c) directions made under section 73ZA of the Education (Scotland) Act 1980 and paid under section 12(2)I of the Further and Higher Education (Scotland) Act 1992,
- in respect of a course of study attended by a child or a young person or a person who is in receipt of an education maintenance allowance or other payment made pursuant to any provision specified in sub-paragraph (1).
15. Any payment made to the applicant by way of a repayment under regulation 11(2) of the Education (Teacher Student Loans) (Repayment etc.) Regulations 2002.
16. (1) Any payment made pursuant to section 2 of the 1973 Act or section 2 of the Enterprise and New Towns (Scotland) Act 1990 except a payment;
- (a) made as a substitute for income support, a jobseeker's allowance, incapacity benefit, severe disablement allowance or an employment and support allowance;
 - (b) of an allowance referred to in section 2(3) of the 1973 Act or section 2(5) of the Enterprise and New Towns (Scotland) Act 1990; or
 - (c) intended to meet the cost-of-living expenses which relate to any one or more of the items specified in sub-paragraph (2) whilst an applicant is participating in an education, training or other scheme to help him enhance his employment prospects unless the payment is a Career Development Loan paid pursuant to section 2 of the 1973 Act and the period of education or training or the scheme, which is supported by that loan, has been completed.
- (2) The items specified in this sub-paragraph for the purposes of sub-paragraph (1) are food, ordinary clothing or footwear, household fuel or rent of the applicant or, where the applicant is a member of a family, any other member of his family, or any council tax or water charges for which that applicant or member is liable.
17. (1) Subject to sub-paragraph (2), any of the following payments;
- (a) a charitable payment;
 - (b) a voluntary payment;
 - (c) a payment (not falling within sub-paragraph (a) or (b) above) from a trust whose funds are derived from a payment made in consequence of any personal injury to the applicant;
 - (d) a payment under an annuity purchased;
 - (i) pursuant to any agreement or court order to make payments to the applicant; or
 - (ii) from funds derived from a payment made,
 - (iii) in consequence of any personal injury to the applicant; or
 - (iv) a payment (not falling within sub-paragraphs (a) to (d) received by virtue of any agreement or court order to make payments to the applicant in consequence of any personal injury to the applicant.
- (2) Sub-paragraph (1) shall not apply to a payment, which is made or due to be made by–
- (a) a former partner of the applicant, or a former partner of any member of the applicant's family; or
 - (b) the parent of a child or young person where that child or young person is a member of the applicant's family.

18. 100% of any of the following, namely
 - (a) a war disablement pension (except insofar as such a pension falls to be disregarded under paragraph 9 or 10);
 - (b) a war widow's pension or war widower's pension;
 - (c) a pension payable to a person as a widow, widower or surviving civil partner under any power of His Majesty otherwise than under an enactment to make provision about pensions for or in respect of persons who have been disabled or have died in consequence of service as members of the armed forces of the Crown;
 - (d) a guaranteed income payment;
 - (e) a payment made to compensate for the non-payment of such a pension or payment as is mentioned in any of the preceding sub-paragraphs;
 - (f) a pension paid by the government of a country outside Great Britain which is analogous to any of the pensions or payments mentioned in sub-paragraphs (a) to (d) above;
 - (g) pension paid to victims of National Socialist persecution under any special provision made by the law of the Federal Republic of Germany, or any part of it, or of the Republic of Austria.
19. £15 of any;
 - (a) widowed mother's allowance paid pursuant to section 37 of the Act;
 - (b) widowed parent's allowance paid pursuant to section 39A of the Act.
20. (1) Any income derived from capital to which the applicant is or is treated as beneficially entitled.
21. Where the applicant makes a parental contribution in respect of a student attending a course at an establishment in the United Kingdom or undergoing education in the United Kingdom, which contribution has been assessed for the purposes of calculating—
 - (a) under, or pursuant to regulations made under powers conferred by, sections 1 or 2 of the Education Act 1962 or section 22 of the Teaching and Higher Education Act 1998, that student's award;
 - (b) under regulations made in exercise of the powers conferred by section 49 of the Education (Scotland) Act 1980, that student's bursary, scholarship, or other allowance under that section or under regulations made in exercise of the powers conferred by section 73 of that Act of 1980, any payment to that student under that section; or
 - (c) the student's student loan,an amount equal to the weekly amount of that parental contribution, but only in respect of the period for which that contribution is assessed as being payable.
22. (1) Where the applicant is the parent of a student aged under 25 in advanced education who either;
 - (a) is not in receipt of any award, grant or student loan in respect of that education; or
 - (b) is in receipt of an award under section 2 of the Education Act 1962 (discretionary awards) or an award bestowed by virtue of the Teaching and Higher Education Act 1998, or regulations made thereunder, or a bursary, scholarship or other allowance under section 49(1) of the Education (Scotland) Act 1980, or a payment under section 73 of that Act of 1980,and the applicant makes payments by way of a contribution towards the student's maintenance, other than a parental contribution defined within this scheme.
(2) For the purposes of sub-paragraph (1), the amount shall be equal to—
 - (a) the weekly amount of the payments; or
 - (b) the amount by way of a personal allowance for a single applicant under 25 less the weekly amount of any award, bursary, scholarship, allowance or payment referred to in sub-paragraph (1)(b),whichever is less.
23. Any payment made to the applicant by a child or young person.

24. Where the applicant occupies a dwelling as his home and the dwelling is also occupied by a person and there is a contractual liability to make payments to the applicant in respect of the occupation of the dwelling by that person or a member of his family—
 - (a) where the aggregate of any payments made in respect of any one week in respect of the occupation of the dwelling by that person or a member of his family, or by that person and a member of his family, is less than £20, the whole of that amount; or
 - (b) where the aggregate of any such payments is £20 or more per week, £20.
25.
 - (1) Where the applicant occupies a dwelling as his home and he provides in that dwelling board and lodging accommodation, an amount, in respect of each person for which such accommodation is provided for the whole or any part of a week, equal to—
 - (a) where the aggregate of any payments made in respect of any one week in respect of such accommodation provided to such person does not exceed £20.00, 100 per cent. Of such payments;
 - (b) where the aggregate of any such payments exceeds £20.00, £20.00 and 50 per cent. Of the excess over £20.00.
 - (2) In this paragraph, 'board and lodging accommodation' means accommodation provided to a person or, if he is a member of a family, to him or any other member of his family, for a charge which is inclusive of the provision of that accommodation and at least some cooked or prepared meals which both are cooked or prepared (by a person other than the person to whom the accommodation is provided or a member of his family) and are consumed in that accommodation or associated premises.
26.
 - (1) Any income in kind, except where regulation 30(11)(b) (provision of support under section 95 or 98 of the Immigration and Asylum Act in the calculation of income other than earnings) applies.
 - (2) The reference in sub-paragraph (1) to 'income in kind' does not include a payment to a third party made in respect of the applicant which is used by the third party to provide benefits in kind to the applicant.
27. Any income which is payable in a country outside the United Kingdom for such period during which there is a prohibition against the transfer to the United Kingdom of that income.
28.
 - (1) Any payment made to the applicant in respect of a person who is a member of his family—
 - (a) pursuant to regulations under section 2(6)(b), 3 or 4 of the Adoption and Children Act 2002 or in accordance or with a scheme approved by the Scottish Ministers under section 51A of the Adoption (Scotland) Act 1978(b) (schemes for payments of allowances to adopters); or in accordance with an Adoption Allowance Scheme made under section 71 of the Adoption and Children (Scotland) Act 2007 (Adoption Allowances Schemes)
 - (b) which is a payment made by a local authority in pursuance of section 15(1) of, and paragraph 15 of Schedule 1 to, the Children Act 1989 (local authority contribution to a child's maintenance where the child is living with a person as a result of a residence order) or in Scotland section 50 of the Children Act 1975 (payments towards maintenance of children);
 - (c) which is a payment made by an authority, as defined in Article 2 of the Children Order, in pursuance of Article 15 of, and paragraph 17 of Schedule 1 to, that Order (contribution by an authority to child's maintenance);
 - (a) in accordance with regulations made pursuant to section 14F of the Children Act 1989(c) (special guardianship support services);
 - (2) Any payment, other than a payment to which sub-paragraph (1)(a) applies, made to the applicant pursuant to regulations under section 2(6)(b), 3 or 4 of the Adoption and Children Act 2002.
29. Any payment made to the applicant with whom a person is accommodated by virtue of

arrangements made

- (a) by a local authority under–
 - (i) section 23(2)(a) of the Children Act 1989 (provision of accommodation and maintenance for a child whom they are looking after),
 - (ii) section 26 of the Children (Scotland) Act 1995 (manner of provision of accommodation to child looked after by local authority), or
 - (iii) regulations 33 or 51 of the Looked After Children (Scotland) Regulations 2009 (fostering and kinship care allowances and fostering allowances); or
 - (iv) by a voluntary organisation under section 59(1)(a) of the Children Act 1989 (provision of accommodation by voluntary organisations).
- 30. Any payment made to the applicant or his partner for a person ('the person concerned'), who is not normally a member of the applicant's household but is temporarily in his care, by–
 - (a) a health authority;
 - (b) a local authority but excluding payments of housing benefit made in respect of the person concerned;
 - (c) a voluntary organisation;
 - (d) the person concerned pursuant to section 26(3A) of the National Assistance Act 1948;
 - (e) a primary care trust established under section 16A of the National Health Service Act 1977 or established by an order made under section 18(2) of the National Health Service Act 2006; or
 - (f) a Local Health Board established under section 16BA of the National Health Service Act 1977 or established by an order made under section 11 of the National Health Service (Wales) Act 2006
- 31. Any payment made by a local authority in accordance with section 17, 23B, 23C or 24A of the Children Act 1989 or, as the case may be, section 12 of the Social Work (Scotland) Act 1968 or section 22, 29 or 30 of the Children (Scotland) Act 1995 (provision of services for children and their families and advice and assistance to certain children).
- 32. (1) Subject to sub-paragraph (2), any payment (or part of a payment) made by a local authority in accordance with section 23C of the Children Act 1989 or section 29 of the Children (Scotland) Act 1995 (local authorities' duty to promote welfare of children and powers to grant financial assistance to persons in, or formerly in, their care) to a person ('A') which A passes on to the applicant.
(2) Sub-paragraph (1) applies only where A;
 - (a) was formerly in the applicant's care, and
 - (b) is aged 18 or over, andcontinues to live with the applicant.
- 33. (1) Subject to sub-paragraph (2), any payment received under an insurance policy taken out to insure against the risk of being unable to maintain repayments;
 - (a) on a loan which is secured on the dwelling which the applicant occupies as his home; or
 - (b) under a regulated agreement as defined for the purposes of the Consumer Credit Act 1974 or under a hire-purchase agreement or a conditional sale agreement as defined for the purposes of Part 3 of the Hire-Purchase Act 1964.(2) A payment referred to in sub-paragraph (1) shall only be disregarded to the extent that the payment received under that policy does not exceed the amounts, calculated on a weekly basis, which are used to–
 - (a) maintain the repayments referred to in sub-paragraph (1)(a) or, as the case may be, (b); and
 - (b) meet any amount due by way of premiums on–
 - (i) that policy; or
 - (ii) in a case to which sub-paragraph(1)(a) applies, an insurance policy taken out to insure against loss or damage to any building or part of a building which is occupied by the applicant as his home, and which is required as a condition of the loan referred to in sub-

paragraph (1)(a).

34. Any payment of income which is to be treated as capital.
35. Any social fund payment made pursuant to Part 8 of the Act (the Social Fund), or any local welfare provision as defined by the Social Security (Miscellaneous Amendments) Regulations 2013
36. Any payment under Part 10 of the Act (Christmas bonus for pensioners).
37. Where a payment of income is made in a currency other than sterling, any banking charge or commission payable in converting that payment into sterling.
38. (1) Any payment made under or by any of the Trusts, the Fund, the Eileen Trust, MFET Limited, the Skipton Fund, the Caxton Foundation or the Independent Living Fund (2006).
(2) Any payment by or on behalf of a person who is suffering or who suffered from haemophilia or who is or was a qualifying person, which derives from a payment made under or by any of the Trusts to which sub-paragraph (1) refers and which is made to or for the benefit of—
(a) that person's partner or former partner from whom he is not, or where that person has died was not, estranged or divorced or with whom he has formed a civil partnership that has not been dissolved or, where that person has died, had not been dissolved at the time of that person's death;
(b) any child who is a member of that person's family or who was such a member and who is a member of the applicant's family; or
(c) any young person who is a member of that person's family or who was such a member and who is a member of the applicant's family.
- (3) Any payment by or on behalf of the partner or former partner of a person who is suffering or who suffered from haemophilia or who is or was a qualifying person provided that the partner or former partner and that person are not, or if either of them has died were not, estranged or divorced or, where the partner or former partner and that person have formed a civil partnership, the civil partnership has not been dissolved or, if either of them has died, had not been dissolved at the time of the death, which derives from a payment made under or by any of the Trusts to which sub-paragraph (1) refers and which is made to or for the benefit of;
(a) the person who is suffering from haemophilia or who is a qualifying person;
(b) any child who is a member of that person's family or who was such a member and who is a member of the applicant's family; or
(c) any young person who is a member of that person's family or who was such a member and who is a member of the applicant's family.
- (4) Any payment by a person who is suffering from haemophilia or who is a qualifying person, which derives from a payment under or by any of the Trusts to which sub-paragraph (1) refers, where;
(a) that person has no partner or former partner from whom he is not estranged or divorced or with whom he has formed a civil partnership that has not been dissolved, nor any child or young person who is or had been a member of that person's family; and
(b) the payment is made either;
(i) to that person's parent or step-parent, or
(ii) where that person at the date of the payment is a child, a young person or a student who has not completed his full-time education and has no parent or step-parent, to his guardian,
but only for a period from the date of the payment until the end of two years from that person's death.
- (5) Any payment out of the estate of a person who suffered from haemophilia or who was a qualifying person, which derives from a payment under or by any of the Trusts to which sub-

paragraph (1) refers, where;

(a) that person at the date of his death (the relevant date) had no partner or former partner from whom he was not estranged or divorced or with whom he has formed a civil partnership that has not been dissolved, nor any child or young person who was or had been a member of his family; and

(b) the payment is made either

(i) to that person's parent or step-parent, or

(ii) where that person at the relevant date was a child, a young person or a student who had not completed his full-time education and had no parent or step-parent, to his guardian,

but only for a period of two years from the relevant date.

(6) In the case of a person to whom or for whose support payment referred to in this paragraph is made, any income which derives from any payment of income or capital made under or deriving from any of the Trusts.

(7) For the purposes of sub-paragraphs (2) to (6), any reference to the Trusts shall be construed as including a reference to the Fund, the Eileen Trust, MFET Limited, the Skipton Fund, the Caxton Foundation and the London Bombings Relief Charitable Fund.

39. Any Housing Benefit or where the applicant is entitled to an award of Universal Credit which includes a housing element, the amount of the housing element which is the lowest of either:

(i) where the applicant is entitled to an actual award of universal credit which is **equal** to the maximum calculated universal credit, the amount of the housing element used in the calculation; **or**

(ii) where the applicant's universal credit award is less than the maximum calculated universal credit, the amount of housing element to be deducted shall be calculated by reducing the housing element in the calculation by a proportion equal to the universal credit award divided by the maximum universal credit.

For the purposes of this paragraph, the definition of 'maximum calculated universal credit' is the total of all the allowances and elements of universal credit used in the calculation by the Secretary of State. The award of universal credit is the amount actually awarded by the Secretary of State **before** any deductions for overpayments, sanctions, benefit cap or payments to third parties.

40. Any payment made by the Secretary of State to compensate for the loss (in whole or in part) of entitlement to housing benefit.

41. Any payment to a juror or witness in respect of attendance at a court other than compensation for loss of earnings or for the loss of a benefit payable under the benefit Acts.

42. Any payment in consequence of a reduction of council tax under section 13 or section 80 of the 1992 Act (reduction of liability for council tax).

43. (1) Any payment or repayment made—

(a) as respects England, under regulation 5, 6 or 12 of the National Health Service (Travel Expenses and Remission of Charges) Regulations 2003 (travelling expenses and health service supplies);

(b) as respects Wales, under regulation 5, 6 or 11 of the National Health Service (Travelling Expenses and Remission of Charges) (Wales) Regulations 2007 (travelling expenses and health service supplies);

(c) as respects Scotland, under regulation 3, 5 or 11 of the National Health Service (Travelling Expenses and Remission of Charges) (Scotland) (No. 2) Regulations 2003 (travelling expenses and health service supplies).

(2) Any payment or repayment made by the Secretary of State for Health, the Scottish Ministers or the Welsh Ministers, which is analogous to a payment or repayment, mentioned in sub-paragraph (1).

44. Any payment made to such persons entitled to receive benefits as may be determined by or under a scheme made pursuant to section 13 of the Social Security Act 1988 in lieu of vouchers or similar arrangements in connection with the provision of those benefits (including payments made in place of healthy start vouchers, milk tokens or the supply of vitamins).
45. Any payment made by either the Secretary of State for Justice or by the Scottish Ministers under a scheme established to assist relatives and other persons to visit persons in custody.
46. (1) Where an applicant's family includes at least one child or young person, £15 of any payment of maintenance, other than child maintenance, whether under a court order or not, which is made or due to be made by the applicant's former partner, or the applicant's partner's former partner.
(2) For the purpose of sub-paragraph (1) where more than one maintenance payment falls to be taken into account in any week, all such payments such be aggregated and treated as if they were a single payment.
(3) A payment made by the Secretary of State in lieu of maintenance shall, for the purpose of sub-paragraph (1), be treated as a payment of maintenance made by a person specified in sub-paragraph (1).
47. (1) Any payment of child maintenance made or derived from a liable relative where the child or young person in respect of whom the payment is made is a member of the applicant's family, except where the person making the payment is the applicant or the applicant's partner.
(2) In paragraph (1)
'child maintenance' means any payment towards the maintenance of a child or young person, including any payment made voluntarily and payments made under;
(a) the Child Support Act 1991;
(b) the Child Support (Northern Ireland) Order 1991;
(c) a court order;
(d) a consent order;
(e) a maintenance agreement registered for execution in the Books of Council and Session, or the sheriff court books;
'liable relative' means a person listed in regulation 54 (interpretation) of the Income Support (General) Regulations 1987, other than a person falling within sub-paragraph (d) of that definition.
48. Any payment (other than a training allowance) made, whether by the Secretary of State or any other person, under the Disabled Persons (Employment) Act 1944 to assist disabled persons to obtain or retain employment despite their disability.
49. Any guardian's allowance.
50. (1) If the applicant is in receipt of any benefit under Parts 2, 3 or 5 of the Act, any increase in the rate of that benefit arising under Part 4 (increases for dependants) or section 106(a) (unemployability supplement) of the Act, where the dependant in respect of whom the increase is paid is not a member of the applicant's family.

(2) If the applicant is in receipt of any pension or allowance under Part 2 or 3 of the Naval, Military and Air Forces Etc. (Disablement and Death) Service Pensions Order 2006, any increase in the rate of that pension or allowance under that Order, where the dependant in respect of whom the increase is paid is not a member of the applicant's family.
51. Any supplementary pension under article 23(2) of the Naval, Military and Air Forces Etc. (Disablement and Death) Service Pensions Order 2006 (pensions to surviving spouses and surviving civil partners) and any analogous payment made by the Secretary of State for Defence to any person who is not a person entitled under that Order.
52. In the case of a pension awarded at the supplementary rate under article 27(3) of the Personal

Injuries (Civilians) Scheme 1983(a) (pensions to widows, widowers or surviving civil partners), the sum specified in paragraph 1(c) of Schedule 4 to that Scheme.

53. (1) Any payment which is
(a) made under any of the Dispensing Instruments to a widow, widower or
(b) surviving civil partner of a person;
(i) whose death was attributable to service in a capacity analogous to service as a member of the armed forces of the Crown; and
(ii) whose service in such capacity terminated before 31st March 1973; and equal to the amount specified in article 23(2) of the Naval, Military and Air Forces Etc. (Disablement and Death) Service Pensions Order 2006.
(2) In this paragraph 'the Dispensing Instruments' means the Order in Council of 19th December 1881, the Royal Warrant of 27th October 1884 and the Order by His Majesty of 14th January 1922 (exceptional grants of pay, non-effective pay and allowances).
54. Any council tax reduction or council tax benefit to which the applicant is entitled.
55. Any payment made under section 12B of the Social Work (Scotland) Act 1968, or under sections 12A to 12D of the National Health Service Act 2006 (direct payments for health care) or under regulations made under section 57 of the Health and Social Care Act 2001 (direct payments).
56. (1) Subject to sub-paragraph (2), in respect of a person who is receiving, or who has received, assistance under the self-employment route, any payment to that person—
(a) to meet expenses wholly and necessarily incurred whilst carrying on the commercial activity;
(b) which is used or intended to be used to maintain repayments on a loan taken out by that person for the purpose of establishing or carrying on the commercial activity, in respect of which such assistance is or was received.
(2) Sub-paragraph (1) shall apply only in respect of payments, which are paid to that person from the special account
57. (1) Any payment of a sports award except to the extent that it has been made in respect of any one or more of the items specified in sub-paragraph (2).
(2) The items specified for the purposes of sub-paragraph (1) are food, ordinary clothing or footwear, household fuel or rent of the applicant or where the applicant is a member of a family, any other member of his family, or any council tax or water charges for which that applicant or member is liable.
(3) For the purposes of sub-paragraph (2) 'food' does not include vitamins, minerals or other special dietary supplements intended to enhance the performance of the person in the sport in respect of which the award was made.
58. Where the amount of subsistence allowance paid to a person in a reduction week exceeds the amount of income-based jobseeker's allowance that person would have received in that reduction week had it been payable to him, less 50p, that excess amount.
59. In the case of an applicant participating in an employment zone programme, any discretionary payment made by an employment zone contractor to the applicant, being a fee, grant, loan or otherwise.
60. Any discretionary housing payment paid pursuant to regulation 2(1) of the Discretionary Financial Assistance Regulations 2001 as amended by the Welfare Reform Act 2012 (Consequential Amendments) Regulations 2013.
61. (1) Any payment made by a local authority or by the Welsh Ministers to or on behalf of the applicant or his partner relating to a service which is provided to develop or sustain the capacity of the applicant or his partner to live independently in his accommodation.
(2) For the purposes of sub-paragraph (1) 'local authority' includes, in England, a county council.

62. Any payments to a claimant made under section 49 of the Children and Families Act 2014 (personal budgets and direct payments)
63. Any payment of child benefit.
64. Any Windrush compensation payment.
65. Any payment made under the We Love Manchester Emergency Fund.
66. Any payment made under the London Emergency Trust.
67. Carers Allowance.
68. The support component of Employment and Support Allowance.
69. An amount the authority determines relates to the housing element of Universal Credit.
70. Any payment deemed to be made by the authority under a local welfare provision.
71. Any increase in national welfare benefits made in relation to a crisis by Government which would result in a reduction in support.
72. Where, the applicant, would, but for the implementation of this scheme, be entitled to a disabled child premium, disability premium, an enhanced disability premium or a severe disability premium, a further disregard of £40 shall be made from their income.
73. Any payment made under the Energy Rebate Scheme 2022 is to be disregarded in determining:
(a) an applicant's entitlement to a reduction under the scheme; or
(b) the amount of any reduction to which the applicant is entitled.
"The Energy Rebate Scheme 2022" means the scheme to provide financial support in respect of energy bills which was announced in Parliament by the Chancellor of the Exchequer on 3rd February 2022.
74. Any payment made under by Government to compensate or redress for the victims of infected Blood.
75. Any bereavement payment.
76. **Provision for all applicants: Homes for Ukraine scheme**
(1) Any payment made in connection with the Homes for Ukraine scheme is to be disregarded in determining—
(a) an applicant's entitlement to a reduction under the scheme; or
(b) the amount of any reduction to which the applicant is entitled.
(2) In this regulation—
"the Homes for Ukraine scheme" means the Homes for Ukraine sponsorship scheme which was announced in Parliament by the Secretary of State for Levelling Up, Housing and Communities on 14th March 2022.

Schedule 3
Capital to be disregarded

1. The dwelling together with any garage, garden and outbuildings, normally occupied by the applicant as his home including any premises not so occupied which it is impracticable or unreasonable to sell separately, in particular 5, in Scotland, any croft land on which the dwelling is situated; but, notwithstanding section 15 (calculation of income and capital of members of applicant's family and of polygamous marriage), only one dwelling shall be disregarded under this paragraph.
2. Any payment made to the applicant in respect of any travel or other expenses incurred, or to be incurred, by him in respect of his participation in the Mandatory Work Activity Scheme but only for 52 weeks beginning with the date of receipt of the payment.
3. Any payment made to the applicant in respect of any travel or other expenses incurred or to be incurred, by him in respect of his participation in the Employment, Skills and Enterprise Scheme or Back to Work Scheme but only for 52 weeks beginning with the date of receipt of the payment but only for 52 weeks beginning with the date of receipt of payment.
4. Any premises acquired for occupation by the applicant, which he intends to occupy as his home within 26 weeks of the date of acquisition or such longer period as is reasonable in the circumstances to enable the applicant to obtain possession and commence occupation of the premises.
5. Any sum directly attributable to the proceeds of sale of any premises formerly occupied by the applicant as his home which is to be used for the purchase of other premises intended for such occupation within 26 weeks of the date of sale or such longer period as is reasonable in the circumstances to enable the applicant to complete the purchase.
6. Any premises occupied in whole or in part—
 - (a) by a partner or relative of a single applicant or any member of the family as his home where that person has attained the qualifying age for state pension credit or is incapacitated;
 - (b) by the former partner of the applicant as his home; but this provision shall not apply where the former partner is a person from whom the applicant is estranged or divorced or with whom he had formed a civil partnership that has been dissolved.
7. Where an applicant is on income support, an income-based jobseeker's allowance or an income-related employment and support allowance, the whole of his capital provided that it is no more than £16,000.
8. Where the applicant is a member of a joint-claim couple for the purposes of the Jobseekers Act 1995 and his partner is on income-based jobseeker's allowance, the whole of the applicant's capital.
9. Any future interest in property of any kind, other than land or premises in respect of which the applicant has granted a subsisting lease or tenancy, including sub-leases or sub-tenancies.
10. (1) The assets of any business owned in whole or in part by the applicant and for the purposes of which he is engaged as a self-employed earner, or if he has ceased to be so engaged, for such period as may be reasonable in the circumstances to allow for disposal of any such asset.
 (2) The assets of any business owned in whole or in part by the applicant where—
 - (a) he is not engaged as a self-employed earner in that business by reason of some disease or bodily or mental disablement; but
 - (b) he intends to become engaged or, as the case may be, re-engaged as a self-employed earner in that business as soon as he recovers or is able to become engaged or re-engaged in that business;

for a period of 26 weeks from the date on which the claim for council tax reduction is

made, or is treated as made, or, if it is unreasonable to expect him to become engaged or re-engaged in that business within that period, for such longer period as is reasonable in the circumstances to enable him to become so engaged or re-engaged.

(3) In the case of a person who is receiving assistance under the self-employment route, the assets acquired by that person for the purpose of establishing or carrying on the commercial activity in respect of which such assistance is being received.

(3) In the case of a person who has ceased carrying on the commercial activity in respect of which assistance was received as specified in sub-paragraph (3), the assets relating to that activity for such period as may be reasonable in the circumstances to allow for disposal of any such asset.

11. (1) Subject to sub-paragraph (2), any arrears of, or any concessionary payment made to compensate for arrears due to the non-payment of;
- (a) an income-related benefit;
 - (b) an income-based jobseeker's allowance;
 - (c) any discretionary housing payment paid pursuant to regulation 2(1) of the Discretionary Financial Assistance Regulations 2001;
 - (d) disability living allowance or personal independence payment;
 - (e) working tax credit and child tax credit
 - (f) an income-related employment and reduction allowance

(2) but only for a period of 52 weeks from the date of the receipt of arrears or of the concessionary payment.

12. Any sum
- (a) paid to the applicant in consequence of damage to, or loss of the home or any personal possession and intended for its repair or replacement; or
 - (b) acquired by the applicant (whether as a loan or otherwise) on the express condition that it is to be used for effecting essential repairs or improvement to the home, which is to be used for the intended purpose, for a period of 26 weeks from the date on which it was so paid or acquired, or such longer period as is reasonable in the circumstances to effect the repairs, replacement or improvement.

12. Any sum—
- (a) deposited with a housing association as defined in section 1(1) of the Housing Associations Act 1985 or section 338(1) of the Housing (Scotland) Act 1987 as a condition of occupying the home;
 - (b) which was so deposited, and which is to be used for the purchase of another home,
- for the period of 26 weeks or such longer period as may be reasonable in the circumstances to enable the applicant to complete the purchase.

13. Any personal possessions except those which have been acquired by the applicant with the intention of reducing his capital in order to secure entitlement to council tax reduction or to increase the amount of that reduction.

14. The value of the right to receive any income under an annuity or the surrender value (if any) of such an annuity.

15. Where the funds of a trust are derived from a payment made in consequence of any personal injury to the applicant or applicant's partner, the value of the trust fund and the value of the right to receive any payment under that trust.

16. (1) Any payment made to the applicant or the applicant's partner in consequence of any personal injury to the applicant or, as the case may be, the applicant's partner.

(2) But sub-paragraph (1)

- (a) applies only for the period of 52 weeks beginning with the day on which the applicant first receives any payment in consequence of that personal injury;
- (b) does not apply to any subsequent payment made to him in consequence of that injury (whether it is made by the same person or another);
- (c) ceases to apply to the payment or any part of the payment from the day on which the applicant no longer possesses it;
- (d) does not apply to any payment from a trust where the funds of the trust are derived from a payment made in consequence of any personal injury to the applicant.

(3) For the purposes of sub-paragraph (2)(c), the circumstances in which an applicant no longer possesses a payment or a part of it include where the applicant has used a payment or part of it to purchase an asset.

(4) References in sub-paragraphs (2) and (3) to the applicant are to be construed as including references to his partner (where applicable).

17. The value of the right to receive any income under a life interest or from a life rent.
18. The surrender value of any policy of life insurance.
19. Where any payment of capital falls to be made by instalments, the value of the right to receive any outstanding instalments.
20. Any payment made by a local authority in accordance with section 17, 23B, 23C or 24A of the Children Act 1989 or, as the case may be, section 12 of the Social Work (Scotland) Act 1968 or sections 22, 29 or 30 of the Children (Scotland) Act 1995 (provision of services for children and their families and advice and assistance to certain children).
21. (1) Subject to sub-paragraph (2), any payment (or part of a payment) made by a local authority in accordance with section 23C of the Children Act 1989 or section 29 of the Children (Scotland) Act 1995 (local authorities' duty to promote welfare of children and powers to grant financial assistance to persons in, or formerly in, their care) to a person ('A') which A passes on to the applicant.

(2) Sub-paragraph (1) applies only where A;
 - (a) was formerly in the applicant's care, and
 - (b) is aged 18 or over, and
 - (c) continues to live with the applicant.
22. Any social fund payment.
23. Any refund of tax which falls to be deducted under section 369 of the Income and Corporation Taxes Act 1988 (deduction of tax from certain loan interest) on a payment of relevant loan interest for the purpose of acquiring an interest in the home or carrying out repairs or improvements to the home.
24. Any capital which, by virtue of sections 31 or 51 (capital treated as income, treatment of student loans) is to be treated as income.
25. Where any payment of capital is made in a currency other than sterling, any banking charge or commission payable in converting that payment into sterling.
27. Any payment made under or by the Trusts, the Fund, the Eileen Trust, MFET Limited, the Independent Living Fund (2006), the Skipton Fund, the Caxton Foundation or the Charitable Fund.

28. Any payment by or on behalf of a person who is suffering or who suffered from haemophilia or who is or was a qualifying person, which derives from a payment made under or by any of the Trusts to which sub-paragraph (1) refers and which is made to or for the benefit of–
- (a) that person's partner or former partner from whom he is not, or where that person has died was not, estranged or divorced or with whom he has formed a civil partnership that has not been dissolved or, where that person has died, had not been dissolved at the time of that person's death;
 - (b) any child who is a member of that person's family or who was such a member and who is a member of the applicant's family; or
 - (c) any young person who is a member of that person's family or who was such a member and who is a member of the applicant's family.
- (3) Any payment by or on behalf of the partner or former partner of a person who is suffering or who suffered from haemophilia or who is or was a qualifying person provided that the partner or former partner and that person are not, or if either of them has died were not, estranged or divorced or, where the partner or former partner and that person have formed a civil partnership, the civil partnership has not been dissolved or, if either of them has died, had not been dissolved at the time of the death, which derives from a payment made under or by any of the Trusts and which is made to or for the benefit of–
- (a) the person who is suffering from haemophilia or who is a qualifying person;
 - (b) any child who is a member of that person's family or who was such a member and who is a member of the applicant's family; or
 - (c) any young person who is a member of that person's family or who was such a member and who is a member of the applicant's family.
- (4) Any payment by a person who is suffering from haemophilia or who is a qualifying person, which derives from a payment under or by any of the Trusts where–
- (a) that person has no partner or former partner from whom he is not estranged or divorced or with whom he has formed a civil partnership that has not been dissolved, nor any child or young person who is or had been a member of that person's family; and
 - (b) the payment is made either;
 - (i) to that person's parent or step-parent; or
 - (ii) where that person at the date of the payment is a child, a young person or a student who has not completed his full-time education and has no parent or step-parent, to his guardian, but only for a period from the date of the payment until the end of two years from that person's death.
- (5) Any payment out of the estate of a person who suffered from haemophilia or who was a qualifying person, which derives from a payment under or any of the Trusts where
- (a) that person at the date of his death (the relevant date) had no partner or former partner from whom he was not estranged or divorced or with whom he had formed a civil partnership that had not been dissolved, nor any child or young person who was or had been a member of his family; and
 - (b) the payment is made either;
 - (i) to that person's parent or step-parent; or
 - (ii) where that person at the relevant date was a child, a young person or a student who had not completed his full-time education and had no parent or step-parent, to his guardian, but only for a period of two years from the relevant date.
- (6) In the case of a person to whom or for whose support payment referred to in this paragraph is made, any capital resource which derives from any payment of income or capital made under or deriving from any of the Trusts.
- (7) Any reference to the Trusts shall be construed as including a reference to the Fund, the

Eileen Trust, MFET Limited the Skipton Fund, the Caxton Foundation, and the London Bombings Relief Charitable Fund.

28. (1) Where an applicant has ceased to occupy what was formerly the dwelling occupied as the home following his estrangement or divorce from, or dissolution of his civil partnership with, his former partner, that dwelling for a period of 26 weeks from the date on which he ceased to occupy that dwelling or, where the dwelling is occupied as the home by the former partner who is a lone parent, for so long as it is so occupied.
- (2) In this paragraph 'dwelling' includes any garage, garden and outbuildings, which were formerly occupied by the applicant as his home and any premises not so occupied which it is impracticable or unreasonable to sell separately, in particular, in Scotland, any croft land on which the dwelling is situated.
29. Any premises where the applicant is taking reasonable steps to dispose of those premises, for a period of 26 weeks from the date on which he first took such steps, or such longer period as is reasonable in the circumstances to enable him to dispose of those premises.
30. Any premises which the applicant intends to occupy as his home, and in respect of which he is taking steps to obtain possession and has sought legal advice, or has commenced legal proceedings, with a view to obtaining possession, for a period of 26 weeks from the date on which he first sought such advice or first commenced such proceedings whichever is the earlier, or such longer period as is reasonable in the circumstances to enable him to obtain possession and commence occupation of those premises.
31. Any premises which the applicant intends to occupy as his home to which essential repairs or alterations are required in order to render them fit for such occupation, for a period of 26 weeks from the date on which the applicant first takes steps to effect those repairs or alterations, or such longer period as is necessary to enable those repairs or alterations to be carried out.
32. Any payment made by the Secretary of State to compensate for the loss (in whole or in part) of entitlement to housing benefit.
33. The value of the right to receive an occupational or personal pension.
34. The value of any funds held under a personal pension scheme
35. The value of the right to receive any rent except where the applicant has a reversionary interest in the property in respect of which rent is due.
36. Any payment in kind made by a charity or under or by the Trusts, the Fund, MFET Limited, the Skipton Fund, the Caxton Foundation or the Independent Living Fund (2006).
37. Any payment made pursuant to section 2 of the 1973 Act or section 2 of the Enterprise and New Towns (Scotland) Act 1990, but only for the period of 52 weeks beginning on the date of receipt of the payment.
38. Any payment in consequence of a reduction of council tax under section 13 or, as the case may be, section 80 of the Local Government Finance Act 1992 (reduction of liability for council tax), but only for a period of 52 weeks from the date of the receipt of the payment.
39. Any grant made in accordance with a scheme made under section 129 of the Housing Act 1988 or section 66 of the Housing (Scotland) Act 1988 (schemes for payments to assist local housing authority and local authority tenants to obtain other accommodation) which is to be used—
(a) to purchase premises intended for occupation as his home; or
(b) to carry out repairs or alterations which are required to render premises fit for occupation as his home,

- for a period of 26 weeks from the date on which he received such a grant, or such longer period as is reasonable in the circumstances to enable the purchase, repairs or alterations to be completed and the applicant to commence occupation of those premises as his home.
40. Any arrears of supplementary pension which is disregarded under this scheme but only for a period of 52 weeks from the date of receipt of the arrears.
41. (1) Any payment or repayment made—
 (a) as respects England, under regulation 5, 6 or 12 of the National Health Service (Travel Expenses and Remission of Charges) Regulations 2003 (travelling expenses and health service supplies);
 (b) as respects Wales, under regulation 5, 6 or 11 of the National Health Service (Travelling Expenses and Remission of Charges) (Wales) Regulations 2007 (travelling expenses and health service supplies);
 (c) as respects Scotland, under regulation 3, 5 or 11 of the National Health Service (Travelling Expenses and Remission of Charges) (Scotland) (No. 2) Regulations 2003 (travelling expenses and health service supplies),
 but only for a period of 52 weeks from the date of receipt of the payment or repayment.
 (2) Any payment or repayment made by the Secretary of State for Health, the Scottish Ministers or the Welsh Ministers, which is analogous to a payment, or repayment mentioned in sub-paragraph (1), but only for a period of 52 weeks from the date of the receipt of the payment or repayment.
42. Any payment made to such persons entitled to receive benefits as may be determined by or under a scheme made pursuant to section 13 of the Social Security Act 1988 in lieu of vouchers or similar arrangements in connection with the provision of those benefits (including payments made in place of healthy start vouchers, milk tokens or the supply of vitamins), but only for a period of 52 weeks from the date of receipt of the payment.
43. Any payment made under Part 8A of the Act (entitlement to health in pregnancy grant).
44. Any payment made either by the Secretary of State for Justice or by Scottish Ministers under a scheme established to assist relatives and other persons to visit persons in custody, but only for a period of 52 weeks from the date of the receipt of the payment.
45. Any payment (other than a training allowance) made, whether by the Secretary of State or any other person, under the Disabled Persons (Employment) Act 1944 to assist disabled persons to obtain or retain employment despite their disability.
46. Any payment made by a local authority under section 3 of the Disabled Persons (Employment) Act 1958 to homeworkers assisted under the Blind Homeworkers' Scheme.
47. (1) Subject to sub-paragraph (2), where an applicant satisfies the conditions in section 131(3) and (6) of the Act (entitlement to alternative maximum council tax reduction), the whole of his capital.
 (2) Where in addition to satisfying the conditions in section 131(3) and (6) of the Act the applicant also satisfies the conditions in section 131(4) and (5) of the Act (entitlement to the maximum council tax reduction), sub-paragraph (1) shall not have effect.
48. (1) Any sum of capital to which sub-paragraph (2) applies and
 (a) which is administered on behalf of a person by the High Court or the County Court under Rule 21.11(1) of the Civil Procedure Rules 1998 or by the Court of Protection;
 (b) which can only be disposed of by order or direction of any such court; or
 (c) where the person concerned is under the age of 18, which can only be disposed of by order or direction prior to that person attaining age 18.
 (2) This sub-paragraph applies to a sum of capital which is derived from;
 (a) an award of damages for a personal injury to that person; or
 (b) compensation for the death of one or both parents where the person concerned

is under the age of 18.

49. Any sum of capital administered on behalf of a person in accordance with an order made under section 13 of the Children (Scotland) Act 1995, or under Rule 36.14 of the Ordinary Cause Rules 1993 or under Rule 128 of those Rules, where such sum derives from
- (a) award of damages for a personal injury to that person; or
 - (b) compensation for the death of one or both parents where the person concerned is under the age of 18.
50. Any payment to the applicant as holder of the Victoria Cross or George Cross.
51. In the case of a person who is receiving, or who has received, assistance under the self-employment route, any sum of capital which is acquired by that person for the purpose of establishing or carrying on the commercial activity in respect of which such assistance is or was received but only for a period of 52 weeks from the date on which that sum was acquired.
52. (1) Any payment of a sports award for a period of 26 weeks from the date of receipt of that payment except to the extent that it has been made in respect of any one or more of the items specified in sub-paragraph (2).
- (2) The items specified for the purposes of sub-paragraph (1) are food, ordinary clothing or footwear, household fuel or rent of the applicant or, where the applicant is a member of a family, any other member of his family, or any council tax or water charges for which that applicant or member is liable.
- (3) For the purposes of sub-paragraph (2) 'food' does not include vitamins, minerals or other special dietary supplements intended to enhance the performance of the person in the sport in respect of which the award was made.
53. (1) Any payment;
- (a) by way of an education maintenance allowance made pursuant to—
 - (i) regulations made under section 518 of the Education Act 1996;
 - (ii) regulations made under section 49 or 73(f) of the Education (Scotland) Act 1980;
 - (iii) directions made under section 73ZA of the Education (Scotland) Act 1980 and paid under section 12(2)(c) of the Further and Higher Education (Scotland) Act 1992;
 - (b) corresponding to such an education maintenance allowance, made pursuant to;
 - (i) section 14 or section 181 of the Education Act 2002 (power of Secretary of State and National Assembly for Wales to give financial assistance for purposes related to education or childcare, and allowances in respect of education or training); or
 - (ii) regulations made under section 181 of that Act ;
- or in England, by way of financial assistance made pursuant to section 14 of the Education Act 2002.
- (2) Any payment, other than a payment to which sub-paragraph (1) applies, made pursuant to;
- (a) regulations made under section 518 of the Education Act 1996;
 - (b) regulations made under section 49 of the Education (Scotland) Act 1980; or
 - (c) directions made under section 73ZA of the Education (Scotland) Act 1980 and paid under section 12(2)(c) of the Further and Higher Education (Scotland) Act 1992, in respect of a course of study attended by a child or a young person or a person who is in receipt of an education maintenance allowance or other payment made pursuant to any provision specified in sub-paragraph (1).
54. In the case of an applicant participating in an employment zone programme, any discretionary payment made by an employment zone contractor to the applicant, being a fee, grant, loan or otherwise, but only for the period of 52 weeks from the date of receipt of the payment.
55. Any arrears of subsistence allowance paid as a lump sum but only for the period of 52 weeks

from the date of receipt of the payment.

56. Where an ex-gratia payment of £10,000 has been made by the Secretary of State on or after 1st February 2001 in consequence of the imprisonment or interment of—
- (a) the applicant;
 - (b) the applicant's partner;
 - (c) the applicant's deceased spouse or deceased civil partner; or
 - (d) the applicant's partner's deceased spouse or deceased civil partner,
- by the Japanese during the Second World War, £10,000.
57. (1) Subject to sub-paragraph (2), the amount of any trust payment made to an applicant or a member of an applicant's family who is
- (a) a diagnosed person;
 - (b) the diagnosed person's partner or the person who was the diagnosed person's partner at the date of the diagnosed person's death;
 - (c) a parent of a diagnosed person, a person acting in place of the diagnosed person's parents or a person who was so acting at the date of the diagnosed person's death; or
 - (d) a member of the diagnosed person's family (other than his partner) or a person who was a member of the diagnosed person's family (other than his partner) at the date of the diagnosed person's death.
- (2) Where a trust payment is made to;
- (a) a person referred to in sub-paragraph (1)(a) or (b), that sub-paragraph shall apply for the period beginning on the date on which the trust payment is made and ending on the date on which that person dies;
 - (b) a person referred to in sub-paragraph (1)(c), that sub-paragraph shall apply for the period beginning on the date on which the trust payment is made and ending two years after that date;
 - (c) a person referred to in sub-paragraph (1)(d), that sub-paragraph shall apply for the period beginning on the date on which the trust payment is made and ending—
 - (i) two years after that date; or
 - (ii) on the day before the day on which that person—
 - (aa) ceases receiving full-time education; or
 - (bb) attains the age of 20,whichever is the latest.
- (3) Subject to sub-paragraph (4), the amount of any payment by a person to whom a trust payment has been made or of any payment out of the estate of a person to whom a trust payment has been made, which is made to an applicant or a member of an applicant's family who is—
- (a) the diagnosed person's partner or the person who was the diagnosed person's partner at the date of the diagnosed person's death;
 - (b) a parent of a diagnosed person, a person acting in place of the diagnosed person's parents or a person who was so acting at the date of the diagnosed person's death; or
 - (c) a member of the diagnosed person's family (other than his partner) or a person who was a member of the diagnosed person's family (other than his partner) at the date of the diagnosed person's death, but only to the extent that such payments do not exceed the total amount of any trust payments made to that person.
- (4) Where a payment as referred to in sub-paragraph (3) is made to—
- (a) a person referred to in sub-paragraph (3)(a), that sub-paragraph shall apply for the period beginning on the date on which that payment is made and ending on the date on which that person dies;
 - (b) a person referred to in sub-paragraph (3)(b), that sub-paragraph shall apply for the period beginning on the date on which that payment is made and ending

- two years after that date; or
- (c) person referred to in sub-paragraph (3)(c), that sub-paragraph shall apply for the period beginning on the date on which that payment is made and ending–
- (i) two years after that date; or
- (ii) on the day before the day on which that person
- (aa) ceases receiving full-time education; or
- (bb) attains the age of 20,
- whichever is the latest.
- (5) In this paragraph, a reference to a person–
- (a) being the diagnosed person’s partner;
- (b) being a member of a diagnosed person’s family;
- (c) acting in place of the diagnosed person’s parents,
- at the date of the diagnosed person’s death shall include a person who would have been such a person or a person who would have been so acting, but for the diagnosed person residing in a care home, an Abbeyfield Home or an independent hospital on that date.
- (6) In this paragraph– ‘diagnosed person’ means a person who has been diagnosed as suffering from, or who, after his death, has been diagnosed as having suffered from, variant Creutzfeld- Jakob disease;
- ‘relevant trust’ means a trust established out of funds provided by the Secretary of State in respect of persons who suffered, or who are suffering, from variant Creutzfeld-Jakob disease for the benefit of persons eligible for payments in accordance with its provisions;
- ‘trust payment’ means a payment under a relevant trust.
58. The amount of any payment, other than a war pension, to compensate for the fact that the applicant, the applicant’s partner, the applicant’s deceased spouse or deceased civil partner or the applicant’s partner’s deceased spouse or deceased civil partner
- (a) was a slave labourer or a forced labourer;
- (b) had suffered property loss or had suffered personal injury; or
- (c) was a parent of a child who had died,
- during the Second World War.
59. (1) Any payment made by a local authority, or by the Welsh Ministers, to or on behalf of the applicant or his partner relating to a service, which is provided to develop or sustain the capacity of the applicant or his partner to live independently in his accommodation.
- (2) For the purposes of sub-paragraph (1) ‘local authority’ includes in England a county council.
60. Any payment made under regulations made under section 57 of the Health and Social Care Act 2001 or under section 12B of the Social Work (Scotland) Act 1968, or under section 12A to 12D of the National Health Service Act 2006 (direct payments for health care).
61. Any payment made to the applicant pursuant to regulations under section 2(6)(b), 3 or 4 of the Adoption and Children Act 2002.
62. Any payment made to the applicant in accordance with regulations made pursuant to section 14F of the Children Act 1989 (special guardianship support services).
63. Any payments to a claimant made under section 49 of the Children and Families Act 2014 (personal budgets and direct payments),
64. Any Windrush compensation payment.
65. Any payment made under the We Love Manchester Emergency Fund.
66. Any payment made under the London Emergency Trust.

67. Any payment made under the Energy Rebate Scheme 2022 is to be disregarded in determining:
(a) an applicant's entitlement to a reduction under the scheme; or
(b) the amount of any reduction to which the applicant is entitled.
"The Energy Rebate Scheme 2022" means the scheme to provide financial support in respect of energy bills which was announced in Parliament by the Chancellor of the Exchequer on 3rd February 2022
68. Any payment made under by Government to compensate or redress for the victims of infected Blood.
69. **Provision for all applicants: Homes for Ukraine scheme**
(1) Any payment made in connection with the Homes for Ukraine scheme is to be disregarded in determining—
(c) an applicant's entitlement to a reduction under the scheme; or
(d) the amount of any reduction to which the applicant is entitled.
(2) In this regulation—
"the Homes for Ukraine scheme" means the Homes for Ukraine sponsorship scheme which was announced in Parliament by the Secretary of State for Levelling Up, Housing and Communities on 14th March 2022

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NORTH YORKSHIRE COUNCIL

EXECUTIVE

20 January 2026

NORTH YORKSHIRE COUNCIL CAPITAL FIVE YEAR SPENDING PLAN

Report of the Corporate Director – Strategic Resources

1.0 PURPOSE OF REPORT

- 1.1 To approve the proposed Capital Plan covering the period to 2029/30 and recommend its adoption to Full Council on 13 February 2026.

2.0 INTRODUCTION AND CONTEXT

- 2.1 Capital planning is a critical part of the Council's medium term financial planning, ensuring that investment requirements and their associated risks, resource availability and any revenue budget implications, are understood and aligned with the Council's statutory responsibilities and priorities, and are key to the Council's financial sustainability. As the Council is consolidating its operations and taking stock of service needs as a unitary council, it is clear that capital investment is a growing source of opportunity and risk.
- 2.2 The Capital Plan sets out the Council's longer term capital investment plans. These plans support the Council's strategic and service objectives by maximising the assets and infrastructure necessary to support service delivery whilst minimising the impact on the revenue budget. Sitting behind the Plan is the Council's Capital Strategy which provides a high-level overview of how capital expenditure, capital financing and treasury management contribute to this end.
- 2.3 Capital governance oversight is the responsibility of four functional capital boards and an overarching Capital Programme Board (with the same membership as Management Board). These arrangements provide delivery assurance and robust reporting structures. Chaired by a Corporate Director and supported by Finance, each functional board is responsible for one of the following areas:
- Growth and Regeneration
 - Highways and Infrastructure
 - Housing
 - Corporate Property/Other

2.4 The Capital Plan must be approved by Council before the start of the financial year. The Council's Financial Procedure Rules empower the Executive to modify the Capital Plan during the year by means of the Capital section of the quarterly performance monitoring reports or through Executive reports at other points in the reporting calendar.

2.5 In order to obtain an approved Capital Plan for 2026/27 and beyond before the start of the financial year, an updated Capital Plan is submitted to the Executive alongside the other 2026/27 budget-related reports. This updated Capital Plan is, therefore, recommended for:

a) approval by Executive at this meeting

followed by

b) approval and adoption by the County Council on 13 February 2026.

3.0 REFRESHING THE CAPITAL PLAN

3.1 The schemes and programmes within the Capital Plan are reviewed regularly to track whether they are being delivered to both schedule and budget. In November 2025, the Q2 2025/26 Capital Plan was approved by Executive. Refreshed on a quarterly basis, this MTFS report details the Capital Plan, refreshed up to the December 2025/26 period, and reflects the additions and adjustments, including the reprofiling of budgets, since the last version was approved.

3.2 The Council is currently planning to invest £268.8m on capital schemes across the County in 2025/26, £177.6m in 2026/27 and £778.9m in total, over the capital plan period.

3.3 The latest Capital Plan is set out, by Capital Board, at Appendices A-D. A summary of gross expenditure, by board, is summarised in the following table:

Capital Board	2025/26 £k	2026/27 £k	2027/28 £k	2028/29 £k	Later Years £k	Total £k
Growth & Regeneration	17,984.0	13,560.9	-	-	-	31,544.9
Highways & Infrastructure	130,998.8	48,100.9	22,274.1	6,811.5	3,929.5	212,114.8
Housing	55,124.4	59,315.6	74,916.9	79,904.0	19,194.1	288,455.0
Corporate Property & Other	64,679.9	56,637.6	61,829.1	22,833.4	40,788.0	246,768.0
Total Capital Plan	268,787.1	177,615.0	159,020.1	109,548.9	63,911.6	778,882.7

Additions to the Capital Plan this Quarter

- 3.4 New schemes or budget increases are added to the Capital Plan once funding approval has been given either by using existing delegations, where appropriate, or via reports to Executive.
- 3.5 Only individual additions to the Capital Plan that are of a value in excess of £250k are detailed in this report.
- 3.6 The following table highlights updates referred to in earlier reports and new additions that have been added to the Capital Plan this quarter:

Capital Board	Scheme	Detail	£
Corporate Property & Other	Fleet Replacement	The 5-year programme has been increased to reflect the rolling funding commitment from reserves.	19,811,100
Highways & Infrastructure	Active Travel Grant	Confirmation received of annual DfT capital funding 2026/27 to 2029/30 (£773,253 per annum) for local walking, wheeling and cycling infrastructure	3,093,200
Corporate Property & Other	Decarbonising Business Grants	UKSPF funding allocation to be spent in 2025/26	1,515,500
Highways & Infrastructure	Whitby Maritime Training Hub	Additional grants from the YNYCA for fitting out and solar panels (Mayoral Renewables Fund and Rural England Prosperity Fund)	461,000

4.0 CAPITAL BOARD UPDATES

- 4.1 Every effort is made to identify, assess and minimise the level of risk associated with a scheme or programme within the Capital Plan. Larger schemes and programmes are subject to assessment and monitoring under the Council's Risk Management Strategy.
- 4.2 Supply chain, inflationary and other cost pressures are currently the most common risk factors across the capital plan, and some significant issues are being experienced in several areas. Tender prices and construction costs are carefully monitored to assess the potential for any negative impact on the

delivery of individual projects, particularly those large in scale, and the programme as a whole. The Capital Supply Chain Reserve has been established to manage these risks, and the Corporate Director - Resources has been granted delegated authority to draw upon this resource when required.

- 4.3 Resources and time pressures constantly present challenges relating to the capacity to deliver, resulting in the continuous review of delivery timescales and reprofiling of budgets across the 5-year Capital Plan period.
- 4.4 Updates from each capital board follow, highlighting by exception those schemes and programmes deemed higher risk by nature of their complexity of delivery and funding.

4.5 **GROWTH AND REGENERATION**

4.5.1 **Towns Fund Deal**

- Scarborough Station Gateway: Current estimates show that construction works will be in the region of £1.9m with NY Highways expected to deliver the work. The project is currently projecting an underspend of £2.6m and Capital Programme Board has recently recommended that this be used to carry out necessary repair work to the Engine Sheds, for which NYC is liable, and to contribute to the station accommodation works.
- Whitby Old Town Hall: This scheme was originally due to complete in December 2025 however, due to delays, this is now expected to be February 2026. An issue relating to the Town Hall columns has been identified, but following investigation the required restorative work is not as significant as initially thought. There is, however, an expectation that the work will result in an overspend against the original budget of around £20k. Alternative funding sources are being investigated, including existing Local Regeneration and Public Realm funds.

- 4.5.2 **Harrogate Convention Centre Studio 2 Development**: At its meeting of 17 December 2024 the Executive approved the delegation to the Corporate Director Resources, in consultation with the Corporate Director Community Development, Executive Member for Finance and Resources and Executive Member for Open to Business, the authority to approve the business case to implement the improvements to Studio 2 to the value of £7m and to undertake any associated decisions. The outcome of the business case is expected before the end of the financial year and, if approved, the proposal is to fund from Strategic Capacity Reserve and will be reflected in the Capital Plan at Q1 2026/27.

- 4.5.3 **Catterick Levelling Up Fund:** Groundwork risks have not materialised, ensuring that the project remains within budget. The land transfer agreement with the Defence Infrastructure Organisation has been slightly delayed due to some additional utility diversion costs that need to be written into the agreement. The transfer is now expected to be completed in Q4. A decision on the Building Operator and model will soon be required to allow NYC to tailor the fit-out appropriately.

4.6 **HIGHWAYS & INFRASTRUCTURE**

- 4.6.1 **A59 Kex Gill:** This key transport scheme remains a challenging project, both in terms of cost and programme delivery. However, good progress has been made on the ground and the opening of the new road continues to be on target for Spring 2026. A report was presented to Executive in May 2025 that set out the issues arising and agreed an increase in budget from £68.8m to £82.5m, along with additional risk contingency funding. The Council has responded robustly to the commercial approach being taken by the contractor and has continued to resolve a significant number of compensation events raised by the contractor throughout the year. At this stage, the project remains within the revised approved budget.
- 4.6.2 **Transforming Cities Fund:** The three improvement projects at Selby, Skipton and Harrogate station gateways have progressed at varying rates throughout 2025. The Skipton scheme is almost complete and an underspend of approximately £700k against budget is forecast. The unused grant will be reallocated to the other TCF schemes, subject to a change request approval being agreed in line with the TCF grant conditions. A contract has been awarded to undertake the works in Selby and a budget of £21.7m remains, of which £5.4m is Council funding. Work on the ground will commence early in the new year. The Harrogate scheme has been the subject of ongoing legal challenges, although it is anticipated that the Council will soon be entering into contract for the works. There is a continuing risk that costs will exceed the budgets in Selby and Harrogate as, with grant funding fixed, any additional costs will fall upon the Council, although value engineering options and virement between schemes, where possible, will continue to be considered to mitigate this risk.

4.6.3 Highways Programme 2026/27

The DfT grant funding for the 2026/27 Highways Capital Programme is awarded to the York and North Yorkshire Combined Authority and split between the Council and City of York Council (CYC). Overall, the grant level sees a 3.41% inflationary increase compared to 2025/26. It is assumed that for 2026/27 the percentage allocations of funding between the Council and CYC will remain the same as in 2025/26, which would mean funding of

£62.7m for 2026/27. Approximately £8m of this funding is dependent upon the Council meeting performance criteria, details of which are due to be confirmed in Q4 2025/26.

4.7 HOUSING

HRA

- 4.7.1 **Decent Homes:** expenditure (Housing Stock major repairs) to date is running 28% (£4.478m) below expected profile of spend, which appears to be mainly driven by activity, rather than cost. This should be back on track by the end of the financial year based on the pipeline of works and previously reported actions to accelerate works through new procurement framework agreements.
- 4.7.2 **Social Housing Decarbonisation Fund Wave 3** has been reprofiled to 2026/27 and 2027/28 in line with the change request submitted to the Department of Energy Security and Net Zero (DESNZ), reducing co-funding in 2025/26 by £4.9m. The change request relates to current estimates relating to the delivery schedule. The original profile was based on the original bid submission which simply matched co-funding timing to the DESNZ grant allocations.
- 4.7.3 **Housing Standards:** The design budget has been reprofiled with minimal works planned by Highways for the remainder of 2025/26. £2.9m has been reprofiled to future years to support the transfer of unadopted roads.
- 4.7.4 **Housing Standards:** The Compliance budget has been reprofiled by £834k into 2026/27 to support the expected outcome of condition survey requirements. Activity is expected to increase as works are identified and progressed.
- 4.7.5 Current forecasts indicate that the **Right to Buy Replacement Programme** (RTB) currently within the Capital Plan can be met from within the £111m funding allocated for the 500+ **Housing Delivery** programme which is currently on target to deliver 521 properties. As a result, the £27.3m multi-year RTB 1-1 replacement budget is no longer required within the current Capital Plan and has been removed. This budget will be kept under review in line with the planned delivery programme.

NON-HRA HOUSING

- 4.7.6 **Affordable Housing Initiatives:** £1.48m in relation to the anticipated timing of delivery of Temporary Accommodation properties is reprofiled to 2026/27. This is linked to a revenue savings target which has also been extended by one year. Timing has been impacted by identifying suitable properties for

build, acquisition or redevelopment within the priority areas of highest demand.

- 4.7.7 **Community Led Housing Developments** has been reprofiled by £981k moving into 2026/27, in line with the scheduled grant payments anticipated this financial year.

4.8 **CORPORATE PROPERTY / OTHER**

4.8.1 Loans to Limited Companies

Bracewell Homes was established in 2019 as a housing company by Harrogate Borough Council to provide high quality affordable homes to residents across the Harrogate district. To support this, a five-year loan facility agreement of £10m was signed in April 2021. To date, £700k has been drawn down and is due to be repaid in full on or before 31 March 2026 as per the terms of that agreement.

The Housing service is seeking to extend this agreement for a further ten years in order to widen the delivery of shared ownership opportunities across the county. It is anticipated that this extension will be in place before the current loan facility agreement expires.

NYnet A report was presented to Executive on 6 January 2026 seeking approval to establish a new Teckal compliant company, NYnet Public Sector Ltd, to continue to deliver services to North Yorkshire Council whilst the existing NYnet Ltd would become a commercial organisation. It was agreed that each company would be offered a loan facility agreement capped at £5m each to cover cashflow issues. This will be reflected in the Capital Plan at the next opportunity, Q1 2026/27.

4.8.2 HAS Care and Support Hubs

The budget to deliver five new-build Care and Support Hubs to replace the Council's existing in-house older people's residential care facilities has been increased by £40k to address the production of carbon reduction reports for the proposed 2027/28 construction of the Harrogate and Scarborough sites. This will inform the relative merits and costs of net zero development which will be brought back for further consideration.

This development is being funded from Strategic Capacity Reserve, having been approved by the Corporate Director of Resources under delegated powers as outlined in the report to Executive 7th January 2025 (paragraph 17.0, recommendation iii).

- 4.8.3 **Extra Care Facility Provision:** Schemes are now programmed for delivery in 2027/28 (4 sites) and 2028/29 (2 sites) resulting in the reprofiling of existing budget from later years to reflect this.

4.8.4 Filey Brigg Caravan and Camping Site

A business case has recently been developed which focuses on maximising income and return on initial investment to cover both day-to-day operational costs and savings targets at the Filey Brigg site.

These works, amounting to £1,105,518, consist of the purchase and installation of 6 glamping lodges, associated electrical upgrades, ground works, park-wide wi-fi, shower block ventilation improvements, replacement of old 10amp electrical hook up pedestals with 16amp pedestals and improvements to 17 hard standing pitches.

The proposed scheme is forecast to generate additional revenue to the value of the initial investment within six years. Beyond this, net additional income of £81k per annum is anticipated. Further revenue generation is expected from the investment in the 17 hard standing pitches during periods when bad weather would have previously resulted in their closure. The proposal is to allocate £1.1m from the Strategic Capacity Reserve to fund the initial investment.

5.0 CAPITAL GOVERNANCE/FUTURE CAPITAL PRESSURES

- 5.1 The approach to developing proposals for new capital schemes to be added to the Capital Plan and, in particular, the process for securing funding have been reviewed and are overseen by the Capital Programme Board.
- 5.2 In the short term, proposals for investment are being considered as they emerge but as resources become increasingly constrained, prioritisation will be required. The Council's approach to capital prioritisation and longer-term planning will be considered as part of the next Medium Term Financial Strategy.
- 5.3 In addition, a number of actions to improve capital project governance have been included in the 2024/25 Annual Governance Statement.
- 5.4 Whilst the Council's capital requirement continues to grow, it is to be noted that not all of the schemes identified for future investment will be affordable within existing capital resources and challenging delivery decisions will have to be made if alternative funding sources such as external grants cannot be secured. At present, the Strategic Capacity Reserve is the main source for capital investment where no other funding is available. However, this reserve

is also used to manage revenue budget pressures, and its use will be applied where priorities demand.

- 5.5 In addition, capital receipts received to date are held and can only be used for capital reinvestment purposes. Further details can be found at **paragraphs 7.1 to 7.4.**
- 5.6 A number of areas of capital investment have previously been identified (eg Strategic Leisure Review; reactive property maintenance; and some regeneration schemes). There are also other areas that have been identified as needing some form of capital spend that will be considered in the (near) future. These include schemes such as Whitby cliff lift; Harbours (from the newly established Harbour reserves) and a prioritised approach for regeneration schemes. These are likely to feature in up-and-coming Capital Plan report and updates.

6.0 FINANCING THE CAPITAL PLAN

- 6.1 The financing of the Capital Plan is realised, primarily, through the receipt of Government grants. In addition, the Council can utilise revenue contributions, reserves, capital receipts from the sale of assets such as surplus land and buildings, and, as a last resort, it can borrow from either the Public Works Loan Board or money markets.
- 6.2 The main grants received and included in the Capital Plan relate to Highways, Housing, Regeneration and Schools and, as such, the Council's Capital Plan can be heavily influenced by Government department priorities. Grants, in total, fund 71.3% of the total 2025/26 Capital Programme (an estimated 57.6% for 2026/27 pending grant announcements). Where confirmed, grants have been added to the Capital Plan in the years to which they are due to be received.
- 6.3 Revenue contributions to capital budgets are also reflected in the associated revenue budgets.
- 6.4 The following table shows the updated financing position:

FINANCING OF CAPITAL PLAN						
MTFS 2025/26						
	2025/26 £000s	2026/27 £000s	2027/28 £000s	2028/29 £000s	Later Yrs £000s	Total £000s
A Updated Gross Spend (General Fund)	225,871	132,077	96,130	35,224	50,297	539,599
Funding Breakdown						
Capital Grants and Contributions	160,013	76,841	39,516	12,370	26,243	314,983
Revenue	46,391	42,762	43,113	21,045	24,009	177,319
Capital Receipts						
- Directorate	14,666	12,614	30,695	207	45,042	103,224
Total Funding Sources	221,070	132,216	113,324	33,621	95,294	595,525
Forecast Borrowing Requirement	4,801	- 140	- 17,194	1,603	- 44,997	- 55,927
B Updated Gross Spend (HRA)	42,916	45,538	62,890	74,325	13,615	239,284
Funding Breakdown						
Capital Grants and Contributions	6,630	7,896	7,676	-	-	22,202
Revenue	18,811	12,534	12,081	14,615	12,615	70,656
Capital Receipts	10,171	5,260	15,831	33,726	-	64,987
Total Funding Sources	35,612	25,689	35,588	48,341	12,615	157,845
Forecast Borrowing Requirement	7,303	19,849	27,302	25,984	1,000	81,439
C Other General Fund Resources available to be drawn down						
- Corporate Capital Receipts from Property and Land Disposals	6,537					6,537

7.0 CAPITAL RECEIPTS AND FUTURE AVAILABILITY OF CAPITAL RESOURCES

7.1 The Council's policy on capital receipts is such that all receipts received in year from the sale of land and property assets are credited to the Capital Receipts Unapplied Reserve at the end of the financial year. This Reserve is to be used to support future new capital investment which will be the subject of reports to Executive and/or reduce capital borrowing, the latter leading to savings in the cost of debt financing in the Revenue Budget/MTFS.

7.2 The current Capital Receipts Unapplied position, after earmarked receipts have been applied to the financing of capital expenditure and before any decisions have been taken as to recommendations in this report, is as follows:

Capital Receipt Type	£m
General	7.2
General - Earmarked	12.2
HRA General	10.0
HRA 1-4-1 Replacement	3.4
HRA RTB Recycled Capital Grants Fund	-
Shared Ownership	1.3
Total Capital Receipts held in Reserves	34.1

7.3 The monitoring of realised capital receipts, combined with the forecasting of potential future receipts, supports future financing decisions. The timing of future receipts and the amounts realised against forecast remains fluid, bringing with it a risk of those forecasted receipts not being realised. As a result, this is monitored on a regular basis throughout the year.

- 7.4 Looking ahead, the capital investment requirements of the Council are expected to be considerable although further work is needed to refine and prioritise spending in line with the Council Plan and emerging risks. Creating financial capacity whilst balancing the need for a sustainable revenue budget will be an on-going challenge, as the medium-term financial strategy is developed and planned savings are delivered.

8.0 CONCLUSIONS

- 8.1 The growing requirement for capital investment presents a major challenge for the Council, with both cost and funding pressures impacting affordability across the programme.
- 8.2 In addition, a number of emerging risks and issues are surfacing across Directorates which are likely to require significant capital investment.
- 8.3 It should be noted that not all of the schemes identified for future investment will be affordable within existing capital resources and challenging delivery decisions will have to be made if alternative funding sources such as external grants cannot be secured.

9.0 RECOMMENDATIONS

The Executive is recommended to:

- a) Approve the refreshed Capital Plan summarised at **paragraph 3.3**; and
- b) Approve the allocation of £1.1m of Strategic Capacity Unallocated Reserve to support the investment in the Filey Brigg Caravan and Camping Site as outlined at **paragraph 4.8.4**.

Appendices – Latest Capital Board Programme Summaries

- A - Growth & Regen
- B - Highways & Infrastructure
- C - Housing
- D - Corporate Property & Other

Appendix A

	GROWTH & REGENERATION					
	CAPITAL BUDGET MONITORING POSITION TO 31 DECEMBER 2025 (MTFS)					
	2025/26 £000	2026/27 £000	2027/28 £000	2028/29 £000	Later Years £000	TOTAL £000
ECONOMIC DEVELOPMENT						
TOTAL	4,173.2	-	-	-	-	4,173.2
INCLUDING						
UK SHARED PROSPERITY FUND	2,024.4	-	-	-	-	2,024.4
RURAL ENGLAND PROSPERITY FUND	1,100.0	-	-	-	-	1,100.0
	4,173.2	-	-	-	-	4,173.2
REGENERATION						
TOTAL	13,730.8	13,560.9	-	-	-	27,291.7
INCLUDING						
CATTERICK GARRISON LEVELLING UP SCHEME	9,959.0	8,017.7	-	-	-	17,976.7
	13,730.8	13,560.9	-	-	-	27,291.7
TOURISM						
TOTAL	80.0	-	-	-	-	80.0
	80.0	-	-	-	-	80.0
TOTAL GROSS EXPENDITURE	17,984.0	13,560.9	-	-	-	31,544.9
FUNDING SOURCES						
GRANTS	- 16,081.7	- 9,377.3	-	-	-	25,459.0
REVENUE CONTRIBUTIONS	- 1,475.6	- 1,526.0	-	-	-	3,001.6
CAPITAL RECEIPTS	- -	2,657.6	-	-	-	2,657.6
	- 17,557.3	- 13,560.9	-	-	-	31,118.2
TOTAL NET EXPENDITURE	426.7	-	-	-	-	426.7

Appendix B

	HIGHWAYS & INFRASTRUCTURE					
	CAPITAL BUDGET MONITORING POSITION TO (MTFS)					TOTAL
	2025/26 £000	2026/27 £000	2027/28 £000	2028/29 £000	Later Years £000	£000
HIGHWAYS & TRANSPORTATION						
STREET LIGHTING	2,097.5	1,893.1	1,327.2	-	-	5,317.8
STRUCTURAL MAINTENANCE OF ROADS	38,402.4	39,963.1	-	-	-	78,365.5
STRUCTURAL MAINTENANCE OF BRIDGES	4,850.1	4,331.5	-	-	-	9,181.6
INTEGRATED TRANSPORT	3,726.0	2,715.8	-	-	-	6,441.8
CENTRAL OVERHEADS	8,520.6	49,668.9	-	-	-	41,148.3
OTHER GRANT FUNDED HIGHWAYS	7,661.5	6,799.8	773.3	773.3	2,201.8	18,209.7
OTHER FUNDED HIGHWAYS PROGRAMME	1,296.6	1,329.2	-	-	-	2,625.8
	66,554.7	7,363.6	2,100.5	773.3	2,201.8	78,993.9
FLOOD RISK MANAGEMENT						
FLOOD RISK MANAGEMENT	2,004.8	665.0	110.0	50.0	100.0	2,929.8
	2,004.8	665.0	110.0	50.0	100.0	2,929.8
PARKING SERVICES, STREET SCENE, PARKS & GROUNDS						
PARKING IMPROVEMENTS	1,326.7	1,661.9	-	-	-	2,988.6
PARKS & GROUNDS	2,035.9	1,191.1	500.0	500.0	-	4,227.0
	3,362.6	2,853.0	500.0	500.0	-	7,215.6
MAJOR PROJECTS & INFRASTRUCTURE						
BEDALE AISKEW LEEMING BAR BYPASS	0.1	-	-	-	-	0.1
JUNCTION 47 IMPROVEMENTS	-	-	-	-	-	-
A59 KEX GILL RE-ALIGNMENT	35,373.0	8,466.6	51.8	51.8	103.4	44,046.6
OTHER MAJOR PROJECTS	822.9	620.0	5.0	-	-	1,447.9
TRANSFORMING CITIES	5,858.5	16,000.0	11,952.2	-	-	33,810.7
COASTAL PROTECTION	2,009.9	1,174.0	-	-	-	3,183.9
SEA WALL SCHEMES	1,290.6	1,173.4	310.9	-	-	2,774.9
	45,355.0	27,434.0	12,319.9	51.8	103.4	85,264.1
ENVIRONMENTAL SERVICES & CLIMATE CHANGE						
WASTE MANAGEMENT	1,319.2	15.0	3,443.7	2,318.8	1,524.3	8,621.0
ELECTRIC VEHICLE CHARGING INFRASTRUCTURE	244.4	1,194.0	3,800.0	3,117.6	-	8,356.0
	1,563.6	1,209.0	7,243.7	5,436.4	1,524.3	16,977.0
PUBLIC RIGHTS OF WAY & HARBOURS						
HARBOURS	12,158.1	8,576.3	-	-	-	20,734.4
	12,158.1	8,576.3	-	-	-	20,734.4
TOTAL GROSS EXPENDITURE	130,998.8	48,100.9	22,274.1	6,811.5	3,929.5	212,114.8
FUNDING SOURCES						
GRANTS	- 105,166.3	- 30,627.5	- 10,868.6	- 3,890.9	- 2,479.3	- 153,032.6
CAPITAL CONTRIBUTIONS	- 2,260.1	- 520.7	- 500.0	- 500.0	- 133.6	- 3,914.4
REVENUE CONTRIBUTIONS	- 23,435.2	- 16,952.7	- 9,199.5	- 2,420.6	- 1,311.4	- 53,319.4
CAPITAL RECEIPTS	- 108.0	-	- 1,706.0	-	- 5.2	- 1,819.2
	- 130,969.6	- 48,100.9	- 22,274.1	- 6,811.5	- 3,929.5	- 212,085.6
TOTAL NET EXPENDITURE	29.2	-	-	-	-	29.2

Appendix C

	HOUSING						
	CAPITAL BUDGET MONITORING POSITION TO (MTFS)						
	2025/26 £000	2026/27 £000	2027/28 £000	2028/29 £000	Later Years £000	TOTAL £000	
SERVICE HEADING							
HOUSING (HRA)	42,915.8	45,538.4	62,890.1	74,324.9	13,615.0	239,284.2	
DISABLED FACILITIES GRANT FUNDED PROGRAMME	6,346.8	5,579.1	5,579.1	5,579.1	5,579.1	28,663.2	
HOUSING PROGRAMMES	5,861.8	8,198.1	6,447.7	-	-	20,507.6	
TOTAL GROSS EXPENDITURE	55,124.4	59,315.6	74,916.9	79,904.0	19,194.1	288,455.0	
FUNDING SOURCES							
GRANTS	- 16,778.4	- 16,829.4	- 15,629.0	- 5,579.1	- 5,579.1	- 60,395.0	
CAPITAL CONTRIBUTIONS	- 943.6	- 2,036.3	- 1,662.5	-	-	- 4,642.4	
REVENUE CONTRIBUTIONS	- 19,020.7	- 14,233.9	- 13,584.5	- 14,615.0	- 12,615.0	- 74,069.1	
CAPITAL RECEIPTS	- 11,078.3	- 6,366.7	- 16,738.7	- 33,725.9	-	- 67,909.6	
	- 47,821.0	- 39,466.3	- 47,614.7	- 53,920.0	- 18,194.1	- 207,016.1	
TOTAL NET EXPENDITURE	7,303.4	19,849.3	27,302.2	25,984.0	1,000.0	81,438.9	

Appendix D

	CORPORATE PROPERTY & OTHER					
	CAPITAL BUDGET MONITORING POSITION TO (MTFS)					
	2025/26 £000	2026/27 £000	2027/28 £000	2028/29 £000	Later Years £000	TOTAL £000
PROPERTY						
CORPORATE PROPERTY	841.3	120.2	120.2	-	-	1,081.7
COMMERCIAL PROPERTY	250.0	428.0	-	-	-	678.0
SCHOOLS & EDUCATION RELATED PROPERTY	23,093.3	29,455.1	22,739.1	5,840.3	18,050.8	99,178.6
ADULT SOCIAL CARE	785.7	7,801.7	26,000.0	9,669.1	22,637.2	66,893.7
CEMETERIES, CREMATION & MORTUARY	1,047.4	-	-	-	-	1,047.4
LEISURE, CULTURE & ARCHIVES	3,144.3	1,920.2	15.0	15.0	60.0	5,154.5
OTHER PROPERTY SCHEMES	2,475.5	893.7	-	-	-	3,369.2
	31,637.5	40,618.9	48,874.3	15,524.4	40,748.0	177,403.1
TECHNOLOGY						
IT INFRASTRUCTURE & PROJECTS	4,768.2	2,174.6	-	-	-	6,942.8
	4,768.2	2,174.6	-	-	-	6,942.8
LOANS & INVESTMENTS						
COMPANY LOANS	14,200.0	2,895.7	4,353.7	-	40.0	21,489.4
	14,200.0	2,895.7	4,353.7	-	40.0	21,489.4
OTHER						
FLEET / TRANSPORT PROJECTS	9,804.3	10,415.9	7,494.9	7,209.0	-	34,924.1
COMMUNITY SAFETY	75.0	-	-	-	-	75.0
MATERIAL DAMAGE PROVISION	100.0	100.0	100.0	100.0	-	400.0
NATURAL CAPITAL & LOW CARBON	1,704.9	355.5	-	-	-	2,060.4
LOCAL ENGAGEMENT	2,390.0	77.0	1,006.2	-	-	3,473.2
	14,074.2	10,948.4	8,601.1	7,309.0	-	40,932.7
TOTAL GROSS EXPENDITURE	64,679.9	56,637.6	61,829.1	22,833.4	40,788.0	246,768.0
FUNDING SOURCES						
GRANTS	- 23,093.4 -	- 19,274.4 -	- 14,757.9 -	- 1,050.0 -	- 3,129.6 -	61,305.3
CAPITAL CONTRIBUTIONS	- 2,320.1 -	- 6,070.7 -	- 3,774.1 -	- 1,349.8 -	- 14,921.2 -	28,435.9
REVENUE CONTRIBUTIONS	- 21,270.9 -	- 22,582.7 -	- 32,409.9 -	- 18,624.0 -	- 22,697.2 -	117,584.7
CAPITAL RECEIPTS	- 13,650.0 -	- 8,849.5 -	- 28,081.6 -	- 206.8 -	- 45,037.0 -	95,824.9
	- 60,334.4 -	- 56,777.3 -	- 79,023.5 -	- 21,230.6 -	- 85,785.0 -	303,150.8
TOTAL NET EXPENDITURE	4,345.5 -	139.7 -	17,194.4	1,602.8 -	44,997.0 -	56,382.8

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NORTH YORKSHIRE COUNCIL

EXECUTIVE

20 January 2026

TREASURY MANAGEMENT AND CAPITAL STRATEGY

Report of the Corporate Director – Resources

1.0 PURPOSE OF THE REPORT

- 1.1 To recommend to the Council an Annual Treasury Management Strategy Statement for the financial year 2026/27 which incorporates:
- a) a Treasury Management Strategy;
 - b) Capital Prudential and Treasury Indicators; including a Minimum Revenue Provision Policy Statement;
 - c) a Borrowing Strategy;
 - d) an Annual Investment Strategy;
- 1.2 To recommend to the Council a Capital Strategy for the financial year 2026/27.

2.0 INTRODUCTION AND CONTEXT

- 2.1 2026/27 follows on from the Treasury Management Strategy Statement and Capital Strategy approved by Council in January 2025. Both the Treasury Management Strategy and Capital Strategy incorporate the latest assessment of spending and resource plans for the Council, which continues to develop as services are reviewed and the Council's investment priorities become clearer.
- 2.2 The Treasury Management Strategy and Capital Strategy incorporate both the General Fund and Housing Revenue Account (HRA) capital programmes, capital funding requirements, investments and cash flows.

3.0 THE REPORT

- 3.1 Treasury management is defined as 'the management of the local authority's investments and cash flows, its banking, money market and capital market transactions, the effective control of

the risks associated with those activities and the pursuit of optimum performance consistent with those risks’.

- 3.2 The Council operates a balanced budget, which broadly means that cash raised during the year will meet cash expenditure. Part of the treasury management operation is to ensure this cash flow is adequately planned, with surplus monies being invested in low-risk counterparties, with the main aims of providing sufficient liquidity and security, with the achievement of the best possible investment returns ranking as less important.
- 3.3 The second main function of the treasury management service is to arrange the funding of the Council’s capital programme, which will support the provision of Council services. The capital programme provides a guide to the borrowing need of the Council, and there needs to be longer term cash flow planning to ensure capital spending requirements can be met. The management of longer-term cash may involve arranging long or short-term loans, utilising longer term cash flow surpluses and, occasionally, debt restructuring to meet Council risk or cost objectives.
- 3.4 The Council adopts the latest CIPFA Code of Practice on Treasury Management (the Code) which is regarded as best practice in ensuring adequate monitoring of the Council’s capital expenditure plans and its Prudential Indicators.
- 3.5 This report provides a summary of the following for 2026/27:

3.5.1 Treasury Management Strategy (See Annex 1 – Section 1)

The Treasury Management Strategy sets out the requirements for the overall Treasury, Borrowing, Investment and Capital Policies. The strategic approach is set out in the following:

3.5.2 Capital Prudential Indicators (See Annex 1 – Section 2)

The Capital Prudential Indicators set out the capital expenditure plan and associated indicators, capital financing requirement (£712.3m in 2026/27) and the monitoring of core funds and investment balances. The Minimum Revenue Provision (MRP) Policy Statement is also included.

The Prudential Indicators have been revised and updated in line with the latest CIPFA Code of Practice.

3.5.3 Borrowing Strategy (See Annex 1 – Section 3)

The Treasury Management function ensures that the Council’s cash is managed to safeguard the delivery of the Capital Expenditures plans set out in **Appendix A**. The Borrowing Strategy covers the current and projected position as well as the Treasury Prudential Indicators. The key Treasury Management Indicators the Council are required to approve are:

- The Authorised Limit for External Debt (the legal limit beyond which external debt is prohibited), £589.2m in 2026/27; and
- The Operational Boundary for External Debt (the limit beyond which external debt is not normally expected to exceed), £609.2m in 2026/27.

3.5.4 Annual Investment Strategy (See Annex 1 – Section 4)

The Annual Investment Strategy details the Council's Investment Policy and approach to the investment of funds. The strategy is in line with the North Yorkshire Council policy which was unchanged from the previous year.

3.5.5 Treasury Management Strategy Statement Appendices (See Appendices A – G)

Appendix A	The Capital Prudential and Treasury Indicators 2026/27 – 2028/29
Appendix B	Treasury Management Practice (TMP1) – Credit and Counterparty Risk Management
Appendix C	Approved Lending List
Appendix D	Approved sources of long and short term borrowing
Appendix E	Approved Countries for Investment
Appendix F	Treasury Management Scheme of Delegation
Appendix G	The Treasury Management Role of the Section 151 Officer

The appendices cover the requirements of the various laws, codes and guidance that cover the Treasury Management activity, including the Local Government Act 2003, the CIPFA Prudential Code, Communities and Local Government (CLG) MRP Guidance, the CIPFA Treasury Management Code and Communities and Local Government Investment Guidance.

3.5.6 Capital Strategy (See Annex 2)

The Capital Strategy sets out the context of which Capital Expenditure and Investment decisions are made, and gives due consideration to both risk and reward and the impact on the achievement of policy outcomes. The Capital Strategy also includes the current position on the Council's non-treasury alternative investments.

4.0 RECOMMENDATIONS

That Members recommend to the Council: -

- 4.1 The Treasury Management Strategy Statement Annex 1, consisting of the Annual Treasury Management Strategy (**Section 1**), Capital Prudential Indicators (**Section 2**), Borrowing Strategy (**Section 3**) and Annual Investment Strategy 2026/27 (**Section 4**), including in particular;
- an authorised limit for external debt of £609.2m in 2026/27;
 - an operational boundary for external debt of £589.2m in 2026/27;
 - the Prudential and Treasury Indicators based on the Council's current and indicative spending plans for 2026/27 to 2028/29;
 - a limit of £60m of the total cash sums available for investment (both in house and externally managed) to be invested in Non-Specified Investments over 365 days;

- v. a Minimum Revenue Provision (MRP) policy for debt repayment to be charged to Revenue in 2026/27;
- vi. the Corporate Director – Resources to report to the Council if and when necessary during the year on any changes to this Strategy arising from the use of operational leasing, PFI or other innovative methods of funding not previously approved by the Council;

4.2 The Capital Strategy as attached as **Annex 2**;

4.3 That the Audit Committee be invited to review **Annex 1 and 2** and submit any proposals to the Executive for consideration at the earliest opportunity.

SECTION 1 - TREASURY MANAGEMENT STRATEGY 2026/27

1.1 Introduction and Context

The Council is required to operate a balanced budget, which broadly means that cash raised during the year will meet cash expenditure. Part of the treasury management operation is to ensure that this cash flow is adequately planned, with cash being available when it is needed. Surplus monies are invested in low-risk counterparties or instruments commensurate with the Council's low risk appetite, providing adequate liquidity initially before considering investment return.

The second main function of the treasury management service is the funding of the Council's capital plans. These capital plans provide a guide to the borrowing need of the Council, essentially the longer-term cash flow planning, to ensure that the Council can meet its capital spending obligations. This management of longer-term cash may involve arranging long or short-term loans, or using longer-term cash flow surpluses. On occasion, when it is prudent and economic, any debt previously drawn may be restructured to meet Council risk or cost objectives.

The contribution the treasury management function makes to the authority is critical, as the balance of debt and investment operations ensure liquidity or the ability to meet spending commitments as they fall due, either on day-to-day revenue or for larger capital projects. The treasury operations will see a balance of the interest costs of debt and the investment income arising from cash deposits affecting the available budget. Since cash balances generally result from reserves and balances, it is paramount to ensure adequate security of the sums invested, as a loss of principal will in effect result in a loss to the General Fund Balance.

Whilst any commercial initiatives or loans to third parties will impact on the treasury function, these activities are generally classed as non-treasury activities, (arising usually from capital expenditure), and are separate from the day-to-day treasury management activities.

CIPFA defines treasury management as:

"The management of the local authority's borrowing, investments and cash flows, its banking, money market and capital market transactions; the effective control of the risks associated with those activities; and the pursuit of optimum performance consistent with those risks."

1.2 Reporting Requirements

Reporting arrangements in place relating to Treasury Management activities are highlighted below:

1.2.1 Capital Strategy

The CIPFA 2021 Prudential and Treasury Management Codes require all local authorities to prepare a capital strategy report which will provide the following:

- a high-level long-term overview of how capital expenditure, capital financing and treasury management activity contribute to the provision of services;
- an overview of how the associated risk is managed; and
- the implications for future financial sustainability.

The aim of this capital strategy is to ensure that all elected members on the full council fully understand the overall long-term policy objectives and resulting capital strategy requirements, governance procedures and risk appetite.

The Council's Capital Strategy includes the requirements of the 2021 Treasury Management Code and Prudential code: -

1. the approach to investments for service or commercial purposes (non-treasury investments), including defining the authority's objectives, risk appetite and risk management in respect of these investments, and processes ensuring effective due diligence;
2. an assessment of affordability, prudence and proportionality in respect of the authority's overall financial capacity (i.e., whether plausible losses could be absorbed in budgets or reserves without unmanageable detriment to local services);
3. details of financial and other risks of undertaking investments for service or commercial purposes and how these are managed;
4. limits on total investments for service purposes and for commercial purposes respectively (consistent with any limits required by other statutory guidance on investments);
5. requirements for independent and expert advice and scrutiny arrangements (while business cases may provide some of this material, the information contained in them will need to be periodically re-evaluated to inform the authority's overall strategy);
6. State compliance with paragraph 51 of the Prudential Code in relation to investments for commercial purposes, in particular the requirement that an authority must not borrow to invest primarily for financial return.

This Capital Strategy [**Annex 2**] is reported separately from the Treasury Management Strategy Statement. This ensures the separation of the core treasury function under security, liquidity

and yield principles, and the policy, service and commercial investments usually arising from expenditure on an asset.

Where the Council has borrowed to fund any non-treasury investment, there is be an explanation of why borrowing was required and why the DLUHC Investment Guidance and CIPFA Prudential Code have not been adhered to.

If any non-treasury investment sustains a loss during the final accounts and audit process, the strategy and revenue implications will be reported through the same procedure as the capital strategy.

To demonstrate the proportionality between the treasury operations and the non-treasury operation, high-level comparators are shown throughout this report.

1.2.2 Treasury Management Reporting

Quarterly reporting to members is now required under the 2021 Treasury Management Code, however it is not necessary to take these reports to full Council. The full Council is currently required to receive and approve, as a minimum, three main treasury reports each year, which incorporate a variety of policies, estimates and actuals.

- a) **Prudential and Treasury Indicators and Treasury Strategy** (this report) –The first, and most important report is forward looking and covers:
 - the capital plans, (including prudential indicators);
 - a minimum revenue provision (MRP) policy, (how residual capital expenditure is charged to revenue over time);
 - the Treasury Management Strategy, (how the investments borrowings are to be organised), including treasury indicators; and
 - an investment strategy, (the parameters on how investments are to be managed).
- b) **A mid-year treasury management report** – This is primarily a progress report and will update members on the capital position, amending prudential indicators as necessary, and whether any policies require revision. In addition, to comply with the 2021 revision of the CIPFA Treasury Code, the Executive will receive quarterly update reports including the Treasury Management Indicators and Prudential Indicators as part of the authority's general revenue and capital monitoring.
- c) **An annual treasury report** – This is a backward-looking review document and provides details of a selection of actual prudential and treasury indicators and actual treasury operations compared to the estimates within the strategy.

1.2.3 Scrutiny

Treasury Management reports are required to be adequately scrutinised before being recommended to the Council. The scrutiny role is undertaken by the Audit Committee.

1.3 Treasury Management Strategy 2026/27

The Treasury Management strategy for 2026/27 covers two main areas:

a. Capital issues

- the capital expenditure plans and the associated prudential indicators; and
- the Minimum Revenue Provision (MRP) policy.

b. Treasury management issues

- the current treasury position;
- treasury indicators which limit the treasury risk and activities of the Council;
- prospects for interest rates;
- the borrowing strategy;
- policy on borrowing in advance of need;
- debt rescheduling;
- the investment strategy;
- creditworthiness policy; and
- the policy on use of external service providers.

These elements cover the requirements of the Local Government Act 2003, Ministry of Housing, Communities and Local Government (MHCLG) Investment Guidance, DLUHC MRP Guidance, the CIPFA Prudential Code and the CIPFA Treasury Management Code.

1.4 Training

The CIPFA Treasury Management Code requires the Section 151 Officer to ensure that members with responsibility for treasury management receive adequate training in treasury management. This especially applies to members responsible for scrutiny.

The revised TM Code introduces strengthened requirements for skills and training, and for investments which are not for specifically treasury management purposes i.e. non-treasury investments, where further detail is contained in the Capital Strategy.

The scale and nature of training requirements will depend on the size and complexity of the Council's treasury management needs. The Council will need to assess whether treasury management staff and members have the required knowledge and skills to undertake the roles and if those skills have been maintained and are up to date.

As a minimum, the Council will carry out the following to monitor and review knowledge and skills:

- record attendance at training and ensure action is taken where poor attendance is identified;
- prepare tailored learning plans for treasury management officers and board/council members;

- require treasury management officers and board/council members to undertake self-assessment against the required competencies set out in Treasury Management Practice (TMP) 10; and
- have regular communication with officers and board/council members, encouraging them to highlight training needs on an ongoing basis.

Member training has been provided by Treasury Management Consultants, MUFG Corporate Markets (MUFG) and further training will be provided as required. The training needs of treasury management officers are periodically reviewed. A formal record of the training received by officers central to the Treasury function will be maintained and similarly, a formal record of the treasury management/capital finance training received by members

The Council maintains a “Knowledge and skills policy” within its Treasury Management Practices (TMPs). Specifically, TMP 10 includes the details of the competencies required for the core roles, a knowledge and skills schedule and details of how the council will monitor and review these skills and knowledge. This policy aims to ensure the effective acquisition and retention of treasury management skills for those responsible for the management, delivery, governance, decision-making and compliance with legislative requirements

1.5 Treasury Management Consultants

The Council uses MUFG Corporate Markets, as its external treasury management advisors.

The Council recognises that responsibility for treasury management decisions remains with the organisation and will ensure that undue reliance is not placed upon the services of our external service providers. All decisions will be undertaken with regards to all available information, including, but not solely, our treasury advisers.

It also recognises that there is value in employing external providers of treasury management services to acquire access to specialist skills and resources. The Council will ensure that the terms of their appointment and the methods by which their value will be assessed are properly agreed and documented, and subjected to regular review.

SECTION 2 - CAPITAL PRUDENTIAL INDICATORS 2026/27 – 2028/29

The Council's capital expenditure plans are the key driver of treasury management activity. The output of the capital expenditure plans is reflected in the prudential indicators, which are designed to assist members' overview and confirm capital expenditure plans are prudent, affordable and sustainable.

2.1 Capital Expenditure and Financing

This prudential indicator is a summary of the Council's capital expenditure plans, both those agreed previously, and those forming part of this budget cycle. The table below summarises the above capital expenditure plans and how these plans are being financed by capital or revenue resources. Any shortfall of resources results in a funding borrowing need.

Capital expenditure	2024/25 Actual £k	2025/26 Estimate £k	2026/27 Estimate £k	2027/28 Estimate £k	2028/29 Estimate £k
Non-HRA	155,420	225,871	132,077	96,130	35,224
HRA	23,197	42,916	45,538	62,890	74,325
Total	178,617	268,787	177,615	159,020	109,549

The capital expenditure plans exclude 'other long-term liabilities' such as PFI and leasing arrangements that already include their own borrowing facility. The Council's Capital Plans do not include any plans on "projects for yield" schemes and there is no intention to purchase commercial assets primarily for yield.

The table below summarises the above capital expenditure plans and how these plans are being financed by capital or revenue resources. A shortfall that results in a funding borrowing need - net financing need for the year - is indicated in years 2024/25 - 2028/29.

Financing of capital expenditure	2024/25 Actual £k	2025/26 Estimate £k	2026/27 Estimate £k	2027/28 Estimate £k	2028/29 Estimate £k
Capital receipts	2,594	24,836	17,874	46,526	33,933
Capital grants	131,379	166,644	84,736	47,192	12,370
Revenue	32,028	65,202	55,295	55,194	35,660
Net financing need for the year	8,716	12,105	19,710	10,108	27,587

2.2 The Council's borrowing need - the Capital Financing Requirement (CFR)

The second prudential indicator is the Council's CFR. The CFR is the total historic outstanding capital expenditure which has not yet been financed from either revenue or capital resources. It is a measure of the Council's indebtedness and so underlying borrowing need. Any capital expenditure above, which has not been financed through a revenue or capital resource, will increase the CFR.

The CFR does not increase indefinitely, as the Minimum Revenue Provision (MRP) is a statutory annual revenue charge which broadly reduces the indebtedness in line with each asset's life and charges the economic consumption of capital assets as they are used.

The CFR includes any other long-term liabilities (e.g., PFI schemes, finance leases). Whilst these increase the CFR, and therefore the Council's borrowing requirement, these types of schemes include a borrowing facility by the PFI or lease provider and so the Council is not required to separately borrow for these schemes. The Council currently has PFI and lease schemes within the CFR

The Council is asked to approve the CFR projections below:

	2024/25 Actual £k	2025/26 Estimate £k	2026/27 Estimate £k	2027/28 Estimate £k	2028/29 Estimate £k
Capital Financing Requirement					
Non-HRA	619,478	604,123	584,123	548,132	530,782
HRA	103,498	109,601	128,219	154,258	178,947
Total CFR	722,975	713,724	712,342	702,391	709,729
Movement in CFR	5,921	(9,252)	(1,382)	(9,952)	7,338

Movement in CFR represented by					
Net financing need for the year*	29,271	13,773	21,233	(11,502)	28,866
Less MRP/VRP and other financing movements	(23,350)	(23,035)	(22,615)	(21,454)	(21,528)
Movement in CFR	5,921	(9,252)	(1,382)	(9,952)	7,338

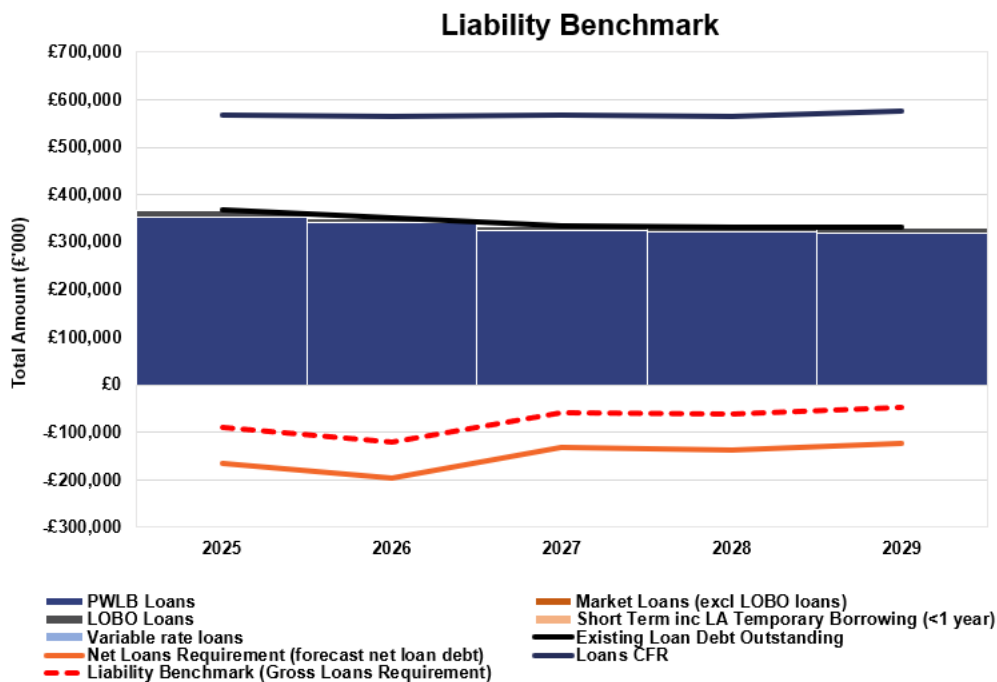
*Net financing need for the year includes Other Long Term Liabilities (Finance Leases) not included in Table 2.1

2.3 The Liability Benchmark

The Council is required to estimate and measure the Liability Benchmark for the forthcoming financial year and the following two financial years, as a minimum, where this Council has provided the full debt maturity profile out to 50+ years as recommended by CIPFA.

There are four components to the LB: -

1. **Existing loan debt outstanding:** the Authority's existing loans that are still outstanding in future years.
2. **Loans CFR:** this is calculated in accordance with the loans CFR definition in the Prudential Code and projected into the future based on approved prudential borrowing and planned MRP. With only approved prudential borrowing being included in the calculation, the Loans CFR will peak after four years where the other inputs are projected forward for 50 years+.
3. **Net loans requirement:** this will show the Council's gross loan debt less treasury management investments at the last financial year-end, projected into the future and based on its approved prudential borrowing, planned MRP and any other major cash flows forecast.
4. **Liability benchmark (or gross loans requirement):** this equals net loans requirement plus short-term liquidity allowance. The short-term liquidity allowance is an adequate (but not excessive) allowance for a level of excess cash to be invested short-term to provide access to liquidity if needed due to short-term cash flow variations, for example.



The Liability benchmark is low due to the high level of investments in comparison to the actual borrowing position, indicating that there is no future borrowing requirement.

2.4 Core funds and expected investment balances

The application of resources (capital receipts, reserves etc.) to either finance capital expenditure or other budget decisions to support the revenue budget will have an ongoing

impact on investments unless resources are supplemented each year from new sources (asset sales etc.). Detailed below are estimates of the year-end balances for each resource and anticipated day-to-day cash flow balances.

Year End Resources	2024/25 Actual £k	2025/26 Estimate £k	2026/27 Estimate £k	2027/28 Estimate £k	2028/29 Estimate £k
Fund balances / reserves	670,386	647,627	628,848	597,867	577,867
Capital receipts	34,652	34,652	34,652	34,652	34,652
Provisions	33,337	33,337	33,337	33,337	33,337
Other	0	0	0	0	0
Total core funds	738,375	715,616	696,837	665,856	645,856
Working capital	62,175	62,175	62,175	62,175	62,175
(Under)/over borrowing	(195,879)	(201,467)	(187,522)	(156,757)	(144,919)
Expected investments	604,671	576,324	571,490	571,274	563,112

2.5 Minimum Revenue Provision (MRP) policy statement

Under Regulation 27 of the Local Authorities (Capital Finance and Accounting) (England) Regulations 2003, where the Council has financed capital expenditure by borrowing it is required to make a provision each year through a revenue charge, known as Minimum Revenue provision (MRP). The 2003 Regulations have been further amended with full effect from April 2025 to expressly provide that in determining a prudent provision local authorities cannot exclude any amount of CFR from its calculation, unless by an exception set out in statute. The Council is also allowed to undertake additional voluntary payments, the Voluntary Revenue provision (VRP), if required.

The Council is required to calculate a prudent provision of MRP which ensures that the outstanding debt liability is repaid over a period that is reasonably commensurate with that over which the capital expenditure provides benefits. The MRP Guidance (2024) provides four ready-made options for calculating MRP. An authority can use a mix of these options if it considers it appropriate to do so.

The MRP policy statement requires Full Council approval in advance of each financial year. The Council is recommended to approve the following MRP Statement:

- a) For capital expenditure incurred before 1 April 2008 (known as supported borrowing), MRP will be based on 4% of the CFR at that date;
- b) From 1 April 2008 for all unsupported borrowing not covered by points c-f, the MRP policy will be;

Asset life method (option 3 of the statutory guidance) – MRP will be based on the estimated life of the assets using equal instalments of principal. In accordance with

the regulations this option must also be applied for any expenditure capitalised under a Capitalisation Direction.

The asset life method provides for a reduction in the borrowing need over the asset's life.

- c) For capital expenditure on non-commercial loans to third parties where the principal element of the loan is being repaid in annual instalments, the capital receipts arising from the principal loan repayments will be used to reduce the CFR instead of MRP. Where no principal repayment is made each year (and the loan can be classified as service expenditure) the Council will not make MRP unless an actual or expected credit loss is recognised on any capital loan and then the MRP charge in the year will not be less than the loss amount. Where a shortfall is expected the S151 Officer will make an individual assessment on a prudent level of MRP to be made.

For capital expenditure on any commercial loans to third parties, MRP will be charged in accordance with the useful life of the assets purchased by the third party. MRP charged on this basis will be reduced by any principal element of the loan that is repaid in annual instalments. In addition, where an actual or expected credit loss is recognised against the loan, then a further MRP charge in the year will be recognised, not being less than the loss amount. Where a shortfall is expected the S151 Officer will make an individual assessment on a prudent level of MRP to be made.

- d) For capital expenditure on investment / development properties, under the current Government proposed amendments, where loan repayments are received in year those capital receipts will be used to reduce the CFR in that year. However, where no capital receipt is received, or where no future capital receipts are anticipated, a prudent level of MRP will be charged based on the asset life method using equal instalments of principal
- e) For PFI schemes or finance leases, MRP will be charged at an amount equal to the principal element of the annual repayment. In any instances where a lease (or part of a lease) or PFI contract is brought onto the balance sheet in-year, having previously been accounted for via the Council's revenue accounts, then a further, one-off MRP charge may be recognised in-year as a result of this exercise, and any subsequent recognition and measurement of the resulting liability on the Council's balance sheet.
- f) There is no requirement to make MRP for the HRA but there is a requirement for a charge for depreciation to be made. VRP can also be made to reduce outstanding debt in a shorter period.

MRP Overpayments - Under the MRP Guidance any charges made in excess of the statutory (MRP are known as VRP. VRP can, be reclaimed in later years if deemed necessary or prudent. For these sums to be reclaimed in future, this policy must disclose the cumulative overpayment made each year. Up until the 31.3.25 the total VRP overpayments were £45.8m, including £30.8m relating to the HRA.

SECTION 3 - BORROWING

The capital expenditure plans set out in **Section 2** provide details of the service activity of the Council. The treasury management function ensures that the Council's cash is organised in accordance with the relevant professional codes, so that sufficient cash is available to meet this service activity and the Council's capital strategy. This will involve both the organisation of the cash flow and, where capital plans require, the organisation of appropriate borrowing facilities. The strategy covers the relevant treasury / prudential indicators, the current and projected debt positions and the annual investment strategy.

3.1 Current portfolio position

The overall treasury management portfolio as at 31 March 2025 and for the position as at 30 September 2025 are shown below for both borrowing and investments.

TREASURY PORTFOLIO				
	actual	actual	current	current
	31.3.25	31.3.25	30.09.25	30.09.25
Treasury investments	£m	%	£m	%
banks	253	40	353	49
building societies	0	0	0	0
local authorities	369	58	358	49
money market funds	0	0	0	0
other	0	0	0	0
Total managed in house	622	98	711	98
Total managed externally – property funds	16	2	14	2
Total Treasury Investments	638	100	725	100
Less other bodies funds	(93)		(137)	
Total treasury investments excluding other bodies funds	545	100	588	100
Treasury external borrowing	£m	%	£m	%
PWLB	352	96	340	97
LOBOs	15	4	10	3
Total external borrowing	367		350	100
Net treasury investments / (borrowing)	177		238	

The Council's current forward projections for borrowing are summarised below. The table shows the actual external debt, against the underlying capital borrowing need, (the Capital Financing Requirement - CFR), highlighting any over or under borrowing.

Forward projections for borrowing	2024/25 Actual £k	2025/26 Estimate £k	2026/27 Estimate £k	2027/28 Estimate £k	2028/29 Estimate £k
External Debt					
Debt at 1 April	377,737	367,112	350,447	333,740	331,990
Expected change in Debt	(10,624)	(16,665)	(16,707)	(1,750)	(1,794)
Other long-term liabilities (OLTL)	140,440	155,368	149,826	144,385	139,015
Expected change in OLTL	14,928	(5,543)	(5,441)	(5,369)	(5,024)
Actual gross debt at 31 March	522,481	500,273	478,125	471,006	464,188
The CFR	722,975	713,724	712,342	702,391	709,729
Under / (over) borrowing	200,495	213,451	234,451	231,385	245,541

Within the range of prudential indicators there are several key indicators to ensure that the Council operates its activities within well-defined limits. One of these is that the Council needs to ensure that its gross debt does not, except in the short term, exceed the total of the CFR in the preceding year plus the estimates of any additional CFR for 2026/27 and the following two financial years. This allows some flexibility for limited early borrowing for future years, but ensures that borrowing is not undertaken for revenue or speculative purposes.

The Corporate Director – Resources reports that the Council complied with this prudential indicator in the current year and does not envisage difficulties for the future. This view considers current commitments, existing plans, and the proposals in this budget report.

3.2 Treasury Indicators: limits to borrowing activity

The operational boundary. This is the limit beyond which external debt is not normally expected to exceed. In most cases, this would be a similar figure to the CFR, but may be lower or higher depending on the levels of actual debt and the ability to fund under-borrowing by other cash resources.

Operational boundary	2025/26 Estimate £k	2026/27 Estimate £k	2027/28 Estimate £k	2028/29 Estimate £k
Debt	417,112	400,447	383,740	381,990
Other long-term liabilities	194,354	188,766	184,015	178,992
Total	611,466	589,213	567,756	560,983

The authorised limit for external debt. This is a key prudential indicator and represents a control on the maximum level of borrowing. This represents a legal limit beyond which external debt is prohibited, and this limit needs to be set or revised by the Full Council. It reflects the level of external debt which, while not desired, could be afforded in the short term, but is not sustainable in the longer term.

This is the statutory limit determined under section 3 (1) of the Local Government Act 2003. The Government retains an option to control either the total of all councils' plans, or those of a specific council, although this power has not yet been exercised.

The Council is asked to approve the following authorised limit:

Authorised limit	2025/26 Estimate £k	2026/27 Estimate £k	2027/28 Estimate £k	2028/29 Estimate £k
Debt	437,112	420,447	403,740	401,901
Other long-term liabilities	194,354	188,766	184,015	178,992
Total	631,466	609,213	587,756	580,985

3.3 Prospects for interest rates

MUFG Corporate Markets are the Councils treasury advisor and part of their service is to assist the Council to formulate a view on interest rates. The following table shows their view on future interest rates. MUFG provided the following forecasts on 22 December 2025. These are forecasts for PWLB certainty rates.

MUFG Corporate Markets Interest Rate View 22.12.25													
	Mar-26	Jun-26	Sep-26	Dec-26	Mar-27	Jun-27	Sep-27	Dec-27	Mar-28	Jun-28	Sep-28	Dec-28	Mar-29
BANK RATE	3.75	3.50	3.50	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
3 month ave earnings	3.80	3.50	3.50	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30
6 month ave earnings	3.80	3.50	3.50	3.40	3.30	3.30	3.30	3.40	3.40	3.40	3.40	3.40	3.40
12 month ave earnings	3.90	3.60	3.60	3.50	3.40	3.50	3.50	3.50	3.50	3.50	3.60	3.60	3.60
5 yr PWLB	4.60	4.50	4.30	4.20	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10
10 yr PWLB	5.20	5.00	4.90	4.80	4.80	4.70	4.70	4.70	4.70	4.60	4.60	4.60	4.70
25 yr PWLB	5.80	5.70	5.60	5.50	5.50	5.40	5.30	5.30	5.30	5.20	5.20	5.20	5.20
50 yr PWLB	5.60	5.50	5.40	5.30	5.30	5.20	5.10	5.10	5.10	5.00	5.10	5.00	5.00

The MUFG last interest rate forecast update was undertaken on 11 August. Since then, a combination of tepid growth (0.2% q/q GDP for Q2 and 0.1% q/q GDP for Q3), falling inflation (currently CPI is 3.2%), and a November Budget that will place more pressure on the majority of households' income, has provided an opportunity for the Bank of England's Monetary Policy Committee to further reduce Bank Rate from 4% to 3.75% on 18 December.

The recent steep fall in CPI inflation in one month from 3.6% to 3.2% did not persuade most dissenters from the November vote to switch to the rate-cutting side of the Committee. Instead, it was left to Bank Governor to use his deciding vote to force a rate cut through by 5-4.

Given the thin majority for a rate cut it was not unexpected for the message to be that rates would continue on a "gradual downward path", suggesting a further rate cut or cuts in the offing, MPC members want to assess incoming evidence on labour market activity and wage growth. The MPC reiterated that the case for further rate cuts would be "a closer call", observing there is "limited space as Bank Rate approaches a neutral level".

Accordingly, the MUFG Corporate Markets forecast has been revised to price in a rate cut in Q2 2026 to 3.5%, likely to take place in the wake of a significant fall in the CPI inflation reading from 3% in March to 2% in April (as forecast by Capital Economics), followed by a short lull through the summer whilst more data is garnered, and then a further rate cut to 3.25% in Q4.

Gilt yields and PWLB rates

The overall longer-run trend is for gilt yields and PWLB rates to fall back over the timeline of MUFG Corporate Market's forecasts, but the risks to forecasts are to the upsides. MUFG Corporate Market's target borrowing rates are set **two years forward** (as they expect rates to fall back) and the current PWLB (certainty) borrowing rates are set out below: -

PWLB debt	Current borrowing rate as at 22.12.25 p.m.	Target borrowing rate now (end of Q4 2027)	Target borrowing rate previous (end of Q4 2027)
5 years	4.81%	4.10%	4.20%
10 years	5.39%	4.70%	4.70%
25 years	6.01%	5.30%	5.30%
50 years	5.78%	5.10%	5.10%

Borrowing advice: Our long-term (beyond 10 years) forecast for the neutral level of Bank Rate remains at 3.5%. As all PWLB certainty rates are currently significantly above this level, borrowing strategies will need to be reviewed in that context. Overall, better value can be obtained at the shorter end of the curve and short-dated fixed LA to LA monies should also be considered. Temporary borrowing rates will, generally, fall in line with Bank Rate cuts.

MUFG's suggested budgeted earnings rates for investments up to about three months' duration in each financial year are set out below.

Average earnings in each year	Now	Previously
2025/26 (residual)	3.80%	3.90%
2026/27	3.40%	3.60%
2027/28	3.30%	3.30%
2028/29	3.30%	3.50%
2029/30	3.50%	3.50%
Years 6 to 10	3.50%	3.50%
Years 10+	3.50%	3.50%

MUFG will continue to monitor economic and market developments as they unfold. Typically, MUFG formally review their forecasts following the quarterly release of the Bank of England's Monetary Policy Report but will consider our position on an ad hoc basis as required.

3.4 Borrowing strategy

The Authority is currently maintaining an under-borrowed position. This means that the capital borrowing need, (the Capital Financing Requirement), has not been fully funded with loan debt as cash supporting the Authority's reserves, balances and cash flow has been used as a temporary measure. This strategy is prudent as medium and longer dated borrowing rates are expected to fall from their current levels, albeit only once prevailing inflation concerns are addressed by restrictive near-term monetary policy. That is, Bank Rate remains relatively elevated in 2026 even if further rate cuts arise.

Against this background and the risks within the economic forecast, caution will be adopted with the 2026/27 treasury operations. The Corporate Director - Resources will monitor interest rates in financial markets and adopt a pragmatic approach to changing circumstances:

- *if it was felt that there was a significant risk of a sharp FALL in borrowing rates, then borrowing will be postponed.*
- *if it was felt that there was a significant risk of a much sharper RISE in borrowing rates than that currently forecast, fixed rate funding will be drawn whilst interest rates are lower than they are projected to be in the next few years.*

Any decisions will be reported to the Executive and Audit Committee at the next available opportunity.

3.5 Policy on borrowing in advance of need

The Council will not borrow more than or in advance of its needs purely to profit from the investment of the extra sums borrowed. Any decision to borrow in advance will be within forward approved Capital Financing Requirement estimates and will be considered carefully to ensure that value for money can be demonstrated, there is a clear business case for doing so and that the Authority can ensure the security of such funds.

Risks associated with any borrowing in advance activity will be subject to prior appraisal and subsequent reporting through the mid-year or annual reporting mechanism.

3.6 Debt rescheduling

Rescheduling of current borrowing in our debt portfolio may be considered whilst premature redemption rates remain elevated but only if there is surplus cash available to facilitate any repayment, or rebalancing of the portfolio to provide more certainty is considered appropriate.

3.7 New financial institutions as a source of borrowing and / or types of borrowing

Currently the PWLB Certainty Rate is set at gilts + 80 basis points. However, consideration may still need to be given to sourcing funding from the following sources for the following reasons:

- Local authorities - primarily shorter dated maturities out to 3 years are generally still cheaper than the Certainty Rate.
- Financial institutions - primarily insurance companies and pension funds but also some banks, out of forward dates where the objective is to avoid a “cost of carry” or to achieve refinancing certainty over the next few years).

Any consideration of alternative sources of funding, other than those highlighted above, will only be undertaken in conjunction with treasury advisors, MUFG.

SECTION 4 - ANNUAL INVESTMENT STRATEGY

4.1 Investment policy – management of risk

The Ministry of Housing, Communities and Local Government (MHCLG) and CIPFA have extended the meaning of ‘investments’ to include both financial and non-financial investments. This report deals solely with treasury (financial) investments, (as managed by the treasury management team). Non-financial investments, essentially the purchase of income yielding assets, are covered in the Capital Strategy, (**ANNEX 2**).

The Council’s investment policy has regard to the following: -

- MHCLG’s Guidance on Local Government Investments (“the Guidance”)
- CIPFA Treasury Management in Public Services Code of Practice and Cross Sectoral Guidance Notes 2021 (“the Code”)
- CIPFA Treasury Management Guidance Notes 2021

The Council’s investment priorities will be security first, portfolio liquidity second and then yield, (return). The Council will aim to achieve the optimum return (yield) on its investments commensurate with proper levels of security and liquidity and within the Council’s risk appetite.

In the current economic climate, it is considered appropriate to maintain a degree of liquidity to cover cash flow needs but to also consider “laddering” investments for periods up to 12 months with high credit rated financial institutions, whilst investment rates remain elevated, as well as wider range fund options.

The above guidance from the MHCLG and CIPFA place a high priority on the management of risk. The Council has adopted a prudent approach to managing risk and defines its risk appetite by the following means: -

- a) Minimum acceptable **credit criteria** are applied in order to generate a list of highly creditworthy counterparties. This also enables diversification and thus avoidance of concentration risk. The key ratings used to monitor counterparties are the short term and long-term ratings.
- b) **Other information:** ratings will not be the sole determinant of the quality of an institution; it is important to continually assess and monitor the financial sector on both a micro and macro basis and in relation to the economic and political environments in which institutions operate. The assessment will also take account of information that reflects the opinion of the markets. To achieve this consideration, the Council will engage with its advisors to maintain a monitor on market pricing such as “**credit default swaps**” and overlay that information on top of the credit ratings.
- c) **Other information sources** used will include the financial press, share price and other such information pertaining to the financial sector in order to establish the most robust scrutiny process on the suitability of potential investment counterparties.
- d) The Council has defined the list of types of investment instruments that the treasury management team are authorised to use.

- **Specified investments** are those with a high level of credit quality and subject to a maturity limit of one year or have less than a year left to run to maturity if originally, they were classified as being non-specified investments solely due to the maturity period exceeding one year.
 - **Non-specified investments** are those with less high credit quality, may be for periods in more than one year, and/or are more complex instruments which require greater consideration by members and officers before being authorised for use.
- e) **Non-specified investments limit.** The Council has determined that it will limit the maximum total exposure to non-specified investments as being 20% of the total investment portfolio.
 - f) **Lending limits**, (amounts and maturity), for each counterparty will be set through applying the criteria outlined in **paragraphs 4.2 & 4.3**.
 - g) **Transaction limits** are set for each type of investment in through applying the criteria outlined in **paragraph 4.2 & 4.3**.
 - h) The Council will set a limit for the amount of its investments which are invested for **longer than 365 days (paragraph 4.4)**,
 - i) Investments will only be placed with counterparties from countries with a specified minimum **sovereign rating**, (**paragraph 4.3**)
 - j) The Council has engaged **external consultants**, to provide expert advice on how to optimise an appropriate balance of security, liquidity and yield, given the risk appetite of the Council in the context of the expected level of cash balances and need for liquidity throughout the year.
 - k) All investments will be denominated in **sterling**.
 - l) As a result of the change in accounting standards under IFRS 9, this Authority will consider the implications of investment instruments which could result in an adverse movement in the value of the amount invested and resultant charges at the end of the year to the General Fund. (In November 2018, the MHCLG, concluded a consultation for a temporary override to allow English local authorities time to adjust their portfolio of pooled investments by announcing a statutory override to delay implementation of IFRS 9 for five years ending 31.3.23. Subsequently, a further extension to the over-ride to 31.3.29 was agreed by Government but only for those pooled investments made before 1st April 2024

However, the Council will also pursue **value for money** in treasury management and will monitor the yield from investment income against appropriate benchmarks for investment performance. Regular monitoring of investment performance will be carried out during the year.

Changes in risk management policy from last year

The risk management policy is in line with the policy which was unchanged from the previous year.

4.2 Creditworthiness policy

The Council applies the creditworthiness service provided by the MUFG Corporate Markets. This service employs a sophisticated modelling approach utilising credit ratings from the three main credit rating agencies - Fitch, Moody's and Standard & Poor's. The credit ratings of counterparties are supplemented with the following overlays:

- “watches” and “outlooks” from credit rating agencies;
- CDS spreads that may give early warning of likely changes in credit ratings; and
- sovereign ratings to select counterparties from only the most creditworthy countries.

This modelling approach combines credit ratings, and any assigned Watches and Outlooks in a weighted scoring system which is then combined with an overlay of CDS spreads. The end product of this is a series of colour coded bands which indicate the relative creditworthiness of counterparties. These colour codes are used by the Council to determine the suggested duration for investments.

The MUFG Corporate Markets creditworthiness service uses a wider array of information other than just primary ratings. Furthermore, by using a risk weighted scoring system, it does not give undue preponderance to just one agency's ratings.

Typically, the minimum credit ratings criteria the Council use will be a short term rating (Fitch or equivalents) of F1 and a long term rating of A-. There may be occasions when the counterparty ratings from one rating agency are marginally lower than these ratings but may still be used. In these instances, consideration will be given to the whole range of ratings available, or other topical market information, to support their use.

All credit ratings will be monitored daily. The Council is alerted to changes to ratings of all three agencies through its use of the MUFG Corporate Markets creditworthiness service.

If a downgrade results in the counterparty / investment scheme no longer meeting the Council's minimum criteria, its further use as a new investment will be withdrawn immediately.

In addition to the use of credit ratings the Council will be advised of information in movements in Credit Default Swap (CDS) spreads against the iTraxx European Financials benchmark and other market data on a daily basis via its Passport website, provided exclusively to it by MUFG Corporate Markets. Extreme market movements may result in downgrade of an institution or removal from the Council's lending list.

Sole reliance will not be placed on the use of this external service. In addition, the Council will also use market data and market information, as well as information on any external support for banks to help support its decision-making process.

Creditworthiness

Significant levels of downgrades to Short- and Long-Term credit ratings have not materialised since the pandemic in March 2020. In the main, where they did change, any alterations were limited to Outlooks. Nonetheless, when setting minimum sovereign debt ratings, this Authority will not set a minimum rating for the UK.

CDS prices

Although bank CDS prices, (these are market indicators of credit risk), spiked upwards during the days of the Truss/Kwarteng government in the autumn of 2022, they have returned to more average levels since then. However, sentiment can easily shift, so it will remain important to undertake continual monitoring of all aspects of risk and return in the current circumstances. MUFG Corporate Markets monitor CDS prices as part of their creditworthiness service to local authorities and the Authority has access to this information via its MUFG Corporate Markets-provided Passport portal.

Environmental, social and governance (ESG)

This is a developing area, and for the purpose of the Council's treasury investments the Council's ESG policies and the environmental and climate change policy, will have a trickle-down effect into Treasury Management activity. Investments will still comply with SLY, Security, Liquidity, Yield requirements in the first instance. Treasury Management Practice 1 – Risk Management – has been expanded to include a high-level reference to ESG aspects of Treasury Management where creditworthiness and counterparty policies are in place to mitigate investment risk where the ESG risks are also incorporated.

4.3 Other Limits

Due care will be taken to consider the exposure of the Council's total investment portfolio to non-specified investments, countries, groups and sectors.

- a) Non-specified treasury management investment limit. The Council has determined that it will limit the maximum total exposure of treasury management investments to non-specified treasury management investments as being £60m, being approximately 10% of the total treasury management investment portfolio.
- b) Country limit. The Council has determined that, for counterparties outside the UK, it will only use approved counterparties from countries with a minimum sovereign credit rating of AA- from Fitch or equivalent. The list of countries that qualify using this credit criteria as at the date of this report are shown in Appendix D. This list will be added to, or deducted from, by officers should ratings change in accordance with this policy.
- c) **Countries / Groups / Sector limits.** In addition
 - Limits in place will apply to a group of companies/institutions
 - Sector limits will be monitored regularly for appropriateness

4.4 Investment strategy

In-house funds. Investments will be made with reference to the core balance and cashflow requirements and the outlook for short-term interest rates (i.e., rates for investments up to 12 months). Greater returns are usually obtainable by investing for longer periods. The current

shape of the yield curve suggests that rates can be expected to fall throughout 2026, but only if the CPI measure of inflation maintains a downwards trend towards the Bank of England's 2% target. Rates may be cut quicker than expected if the economy stagnates.

Accordingly, while most cash balances are required in order to manage the ups and downs of cash flow, where cash sums can be identified that could be invested for longer periods, the value to be obtained from longer-term investments will be carefully assessed.

Investment returns expectations. The current interest rate forecast includes a forecast for Bank Rate to fall to a low of 3.25% in 2026.

The suggested budgeted investment earnings rates for returns on investments placed for periods up to about three months during each financial year are as follows:

Average earnings in each year	Now
2025/26 (residual)	3.80%
2026/27	3.40%
2027/28	3.30%
2028/29	3.30%
2029/30	3.50%
Years 6 to 10	3.50%
Years 10+	3.50%

As there are so many variables at this time, caution must be exercised in respect of all interest rate forecasts.

For its cash flow generated balances (cash required for liquidity purposes), the Council will seek to utilise its instant access and notice accounts, money market funds and short-dated deposits, (overnight to 100 days) to benefit from the compounding of interest.

Change of investment strategy - The Council's investment strategy is consistent with the prior year investment strategy.

Investment treasury indicator and limit - total principal funds invested for greater than 365 days. These limits are set with regard to the Council's liquidity requirements and to reduce the need for early sale of an investment and are based on the availability of funds after each year-end.

The Council is asked to approve the following treasury indicator and limit:

Upper limit for principal sums invested for longer than 365 days			
	2026/27	2027/28	2028/29
	£m	£m	£m
Principal sums invested for longer than 365 days	60	60	60
Current investments as at 31.12.24 in excess of 1 year maturing in each year	0	0	0

4.5 Investment performance / risk benchmarking

This Council will use investment benchmarks to assess the investment portfolio performance for internally and externally managed funds.

Internal investment portfolio - The SONIA (Sterling Overnight Index Average) rate will be used to compare the yield on the internal investments portfolio. The measure is used to demonstrate the performance of the organisation. SONIA is the rate published each day by the Bank of England and reflects overnight rates paid on eligible sterling denominated deposit transactions conducted the previous day. The backward looking average 7 day compound rate will be used over a quarter for comparison with the actual portfolio.

It is important to understand that the benchmark has changed from previous years as the 7-day LIBID rate is no longer published by the Bank of England. This benchmark is an active benchmark as it reflects the movement of the market. Using the backward-looking SONIA rates data reflects the environment in which investments are made.

This benchmark is a simple guide to maximum risk, so could be breached from time to time, depending on movements in interest rates and counterparty criteria. The purpose of the benchmark is that officers will monitor the current and trend position and amend the operational strategy to manage risk as conditions change. Any breach of the benchmark will be reported, with supporting reasons in the quarterly monitoring reports.

Yield - the Council has adopted to measure the internal investment portfolio yield compared to the industry benchmark rates

- **Average Investment return against the backward looking 7-day SONIA compound rate**

External investment portfolio - The performance of externally managed funds will be benchmarked against an appropriate published index depending on the fund type as described in section below.

4.6 External Fund Managers

As of Q3 25/26 the Council has £13.9m externally managed investments on a pooled basis across the following funds:-

- Blackrock UK Property Fund
- Threadneedle Property Unit Trust
- Fidelity UK Real Estate Fund

The Council's external fund manager(s) will comply with the Annual Investment Strategy. The Council fully appreciates the importance of monitoring the activity and performance of its appointed external fund manager and to aid this assessment, the Council is provided with a suite of regular reports.

In addition to formal reports, the Council also meets with representatives of the fund manager. These meetings allow for additional scrutiny of the manager's activity, discussions on the outlook for the fund(s) as well as the wider markets.

4.7 End of year investment report

At the end of the financial year, the Council will report on its investment activity as part of its Annual Treasury Report.

5 APPENDICES

- A. Prudential and treasury indicators
- B. Treasury management practice 1 – credit and counterparty risk management
- C. Approved Lending List
- D. Approved sources of long and short term borrowing
- E. Approved countries for investments
- F. Treasury management scheme of delegation
- G. The treasury management role of the section 151 officer

THE CAPITAL PRUDENTIAL AND TREASURY INDICATORS 2025/26 – 2028/29

The Council's capital expenditure plans are the key driver of treasury management activity. The output of the capital expenditure plans is reflected in the prudential indicators, which are designed to assist members' overview and confirm capital expenditure plans.

Capital expenditure

This indicator shows a breakdown of planned capital expenditure by service. If there were any capital expenditure plans defined as projects for yield (would be a capital investment made wholly or mainly to generate financial return) these would be shown in a separate line.

Capital expenditure	2024/25 Actual	2025/26 Estimate	2026/27 Estimate	2027/28 Estimate	2028/29 Estimate
Children and Young People's Service	24,480	23,093	29,455	22,739	5,840
Health and Adult Services	377	786	7,802	26,000	9,669
Resources	13,907	23,432	6,373	5,580	100
Community Development	25,367	34,619	29,574	12,042	5,594
Environment	91,289	143,941	58,872	29,769	14,021
Non-HRA	155,420	225,871	132,077	96,130	35,224
HRA	23,197	42,916	45,538	62,890	74,325
Total	178,617	268,787	177,615	159,020	109,549

Affordability prudential indicators

The previous sections cover the overall capital and control of borrowing prudential indicators, but within this framework prudential indicators are also required to assess the affordability of the capital investment plans. These provide an indication of the impact of the capital investment plans on the Council's overall finances. The Council is asked to approve the following indicators:

a. Ratio of financing costs to net revenue stream

This indicator identifies the trend in the cost of capital, (borrowing and other long-term obligation costs net of investment income), against the net revenue stream.

%	2024/25 Actual	2025/26 Estimate	2026/27 Estimate	2027/28 Estimate	2028/29 Estimate
Non-HRA	2.92%	3.58%	3.68%	3.55%	3.44%
HRA	5.85%	9.65%	11.55%	12.70%	12.07%

b. HRA debt ratios

	2024/25 Actual	2025/26 Estimate	2026/27 Estimate	2027/28 Estimate	2028/29 Estimate
HRA debt £m	98,354	97,145	80,905	79,631	78,324
HRA revenues £m	45,661	44,000	46,084	48,881	52,249
Ratio of debt to revenues	2.15	2.21	1.76	1.63	1.50

	2024/25 Actual	2025/26 Estimate	2026/27 Estimate	2027/28 Estimate	2028/29 Estimate
HRA debt £m	98,354	97,145	80,905	79,631	78,324
Number of HRA dwellings	8,386	8,475	8,583	8,794	8,794
Debt per dwelling £k	11.73	11.46	11.43	9.06	8.91

Maturity structure of borrowing

Maturity structure of borrowing. These gross limits are set to reduce the Council's exposure to large sums falling due for refinancing and are required for upper and lower limits.

The Council is asked to approve the following treasury indicators and limits:

Maturity structure of borrowing 2026/27		
	Lower	Upper
Under 12 months	0%	15%
12 months to 2 years	0%	15%
2 years to 5 years	0%	15%
5 years to 10 years	0%	25%
10 years to 20 years	0%	25%
20 years to 30 years	0%	50%
30 years to 40 years	0%	50%
40 years and above	0%	50%

TREASURY MANAGEMENT PRACTICE (TMP1) – CREDIT AND COUNTERPARTY RISK MANAGEMENT

This appendix should be used in conjunction with sections 4.2 Creditworthiness policy and 4.3 Other limits.

SPECIFIED INVESTMENTS: All such investments will be sterling denominated, with **maturities up to a maximum of 1 year**, meeting the minimum 'high' quality criteria where applicable. (Non-specified investments which would be specified investments apart from originally being for a period longer than 12 months, will be classified as being specified once the remaining period to maturity falls to under twelve months.)

NON-SPECIFIED INVESTMENTS: These are any investments which do not meet the specified investment criteria. A maximum of 20% will be held in aggregate in non-specified investment.

A variety of investment instruments will be used, subject to the credit quality of the institution, and depending on the type of investment made, it will fall into one of the above categories.

The criteria, time limits and monetary limits applying to institutions or investment vehicles are:

SPECIFIED INVESTMENTS:

(All such investments will be sterling denominated, with **maturities up to a maximum of 1 year**, meeting the minimum 'high' rating criteria where applicable)

	Minimum 'High' Credit Criteria	Use
Debt Management Agency Deposit Facility	--	In-house
Term deposits – local authorities	--	In-house
Term deposits – banks and building societies**	Colour Band Green	In-house

Term deposits with nationalised banks and banks and building societies

	Minimum Credit Criteria	Use
UK part nationalised banks	Colour Band Blue	In-house

Other specified investments

	Minimum 'High' Credit Criteria	Use
UK Government Gilts	UK sovereign rating	In-house buy and hold and Fund Managers
Bonds issued by multilateral development banks	AAA or Government backed	In-house buy and hold and Fund Managers
Bonds issued by a financial institution which is explicitly guaranteed by the UK Government e.g., National Rail	UK sovereign rating	In-house buy and hold and Fund Managers
Treasury Bills	UK sovereign rating	In house and Fund Managers

Collective Investment Schemes structured as Open-Ended Investment Companies (OEICs): -

	Minimum 'High' Credit Criteria	Use
1a. Money Market Funds (CNAV)	Funds must be AAA rated (MMF rating)	In-house and Fund Managers
1b. Money Market Funds (LVNAV)	Funds must be AAA rated (MMF rating)	In-house and Fund Managers
1c. Money Market Funds (VNAV)	Funds must be AAA rated (MMF rating)	In-house and Fund Managers

Accounting treatment of investments - The accounting treatment may differ from the underlying cash transactions arising from investment decisions made by this Council. To ensure that the Council is protected from any adverse revenue impact, which may arise from these differences, we will review the accounting implications of new transactions before they are undertaken.

NON-SPECIFIED INVESTMENTS: A maximum of £60m will be held in aggregate in non-specified investment

	Minimum Credit Criteria	Use	Maximum investments	Maximum maturity period
Term deposits – local authorities with maturities greater than 1 year	--	In-house	£60m	5 yrs
Term deposits – banks and building societies with maturities greater than 1 year	Colour band Purple	In-house	£60m	5 yrs
Certificates of deposit issued by banks and building societies with maturities greater than 1 year	Colour band Purple	In-house	£60m	5 yrs
Certificates of deposit issued by banks and building societies with maturities greater than 1 year	Short-term F1, Long-term A- (Fitch or equivalent)	Fund Managers	£60m	5 yrs
Collateralised deposits	UK sovereign rating	In-house	£60m	5 yrs
UK Government Gilts with maturities greater than 1 year	UK sovereign rating	In-house and Fund Managers	£60m	5 yrs
Bonds issued by multilateral development banks with maturities greater than 1 year	AA or Government backed	In-house and Fund Managers	£60m	5 yrs
Collective Investment Schemes structured as Open-Ended Investment Companies (OEICs)				
Property Funds	Organisations assessed as having “high credit quality”	In-house after consultation with Treasury Management Advisor	£60m	10 yrs

APPENDIX C

APPROVED LENDING LIST 2025/26

Maximum sum invested at any time (The overall total exposure figure covers both Specified and Non-Specified investments)

	Country	Specified Investments (up to 1 year)		Non-Specified Investments (> 1 year £40m limit)	
		Total Exposure £m	Time Limit *	Total Exposure £m	Time Limit *
UK "Nationalised" banks / UK banks with UK Central Government involvement					
Royal Bank of Scotland PLC (RFB)	GBR	90.0	365 days	-	-
National Westminster Bank PLC (RFB)	GBR				
UK "Clearing Banks", other UK based banks and Building Societies					
Santander UK PLC (includes Cater Allen)	GBR	80.0	6 months	-	-
Barclays Bank PLC (NRFB)	GBR	120.0	6 months	-	-
Barclays Bank UK PLC (RFB)	GBR				
Bank of Scotland PLC (RFB)	GBR	100.0	365 days	-	-
Lloyds Bank PLC (RFB)	GBR				
Lloyds Bank Corporate Markets PLC (NRFB)	GBR				
Goldman Sachs International Bank	GBR	100.0	6 months	-	-
Sumitomo Mitsui	GBR	100.0	6 months	-	-
Standard Chartered Bank	GBR	80.0	365 days	-	-
Handlesbanken	GBR	80.0	365 days	-	-
Nationwide Building Society	GBR	40.0	6 months	-	-
Leeds Building Society	GBR	40.0	3 months	-	-
Coventry Building Society	GBR	40.0	3 months	-	-
High Quality Foreign Banks					
National Australia Bank	AUS	40.0	365 days	-	-
Credit Industriel et Commercial	FRA	40.0	6 months	-	-
Landesbank Hessen-Thuringen Girozentrale (Helaba)	GER	40.0	365 days	-	-
DBS (Singapore)	SING	40.0	365 days	-	-
Bayerische Landesbank	GER	40.0	365 days	-	-
National Bank of Canada	CAN	40.0	365 days	-	-
Local Authorities					
County / Unitary / Metropolitan / District Councils		40.0	365 days	5.0	5 years
Police / Fire Authorities		40.0	365 days	5.0	5 years
National Park Authorities		40.0	365 days	5.0	5 years
Other Deposit Takers					
Money Market Funds		40.0	n/a liquid	-	-
Property Funds		5.0	365 days	5.0	10 years
UK Debt Management Account		150.0	365 days	-	-

* Based on data 30 September 2025

APPROVED SOURCES OF LONG TERM AND SHORT TERM BORROWING

The approved sources and types of funding are shown below.

On Balance Sheet	Fixed	Variable
PWLB	●	●
Municipal bond agency	●	●
Local authorities	●	●
Banks	●	●
Pension Funds	●	●
Insurance companies	●	●
UK Infrastructure Bank	●	●
Market (long-term)	●	●
Market (temporary)	●	●
Market (LOBOs)	●	●
Stock issues	●	●
Local temporary	●	●
Local Bonds	●	
Local authority bills	●	●
Overdraft		●
Negotiable Bonds	●	●
Internal (capital receipts & revenue balances)	●	●
Commercial Paper	●	
Medium Term Notes	●	
Finance leases	●	●

APPROVED COUNTRIES FOR INVESTMENTS

This list is based on those countries which have sovereign ratings of A+ or higher, (we show the lowest rating from Fitch, Moody's and S&P) and also, (except - at the time of writing - for Hong Kong and Luxembourg), have banks operating in sterling markets which have credit ratings of green or above in the MUFG Corporate Markets credit worthiness service.

Based on lowest available rating

AAA

- Australia
- Denmark
- Germany
- Netherlands
- Norway
- Singapore
- Sweden
- Switzerland

AA+

- Canada
- U.S.A.

AA

- Abu Dhabi (UAE)
- Finland
- Qatar

AA-

- U.K.

A+

- Belgium
- France

TREASURY MANAGEMENT SCHEME OF DELEGATION

(i) Council

- receiving and reviewing reports on treasury management policies, practices and activities.
- approval of annual strategy.

(ii) Executive

- approval of/amendments to the organisation's adopted clauses, treasury management policy statement and treasury management practices.
- budget consideration and approval.
- approval of the division of responsibilities.
- receiving and reviewing regular monitoring reports and acting on recommendations.
- approving the selection of external service providers and agreeing terms of appointment.

(iii) Audit Committee

- reviewing the treasury management policy and procedures and making recommendations to the responsible body.

THE TREASURY MANAGEMENT ROLE OF THE SECTION 151 OFFICER

The Council delegates responsibility for the implementation and regular monitoring of its Treasury Management policies and practices to the Executive, and for the execution and administration of Treasury Management decisions to the Corporate Director - Resources, who will act in accordance with the Council's TMPs, as well as CIPFA's Standard of Professional Practice on Treasury Management. In addition, the Council delegates responsibility for the execution and administration of Treasury Management decisions to the Corporate Director - Resources, including any borrowing and debt rescheduling.

The S151 (responsible) officer

- recommending clauses, treasury management policy/practices for approval, reviewing the same regularly, and monitoring compliance.
- submitting regular treasury management policy reports.
- submitting budgets and budgets variations.
- receiving and reviewing management information reports.
- reviewing the performance of the treasury management function.
- ensuring the adequacy of treasury management resources and skills, and the effective division of responsibilities within the treasury management function.
- ensuring the adequacy of internal audit and liaising with external audit.
- recommending the appointment of external service providers.
- preparation of a capital strategy to include capital expenditure, capital financing, non-financial investments and treasury management, with a long-term timeframe
- ensuring that the capital strategy is prudent, sustainable, affordable and prudent in the long term and provides value for money
- ensuring that due diligence has been carried out on all treasury and non-financial investments and is in accordance with the risk appetite of the authority
- ensure that the authority has appropriate legal powers to undertake expenditure on non-financial assets and their financing
- ensuring the proportionality of all investments so that the authority does not undertake a level of investing which exposes the authority to an excessive level of risk compared to its financial resources
- ensuring that an adequate governance process is in place for the approval, monitoring and ongoing risk management of all non-financial investments and long-term liabilities
- provision to members of a schedule of all non-treasury investments including material investments in subsidiaries, joint ventures, loans and financial guarantees
- ensuring that members are adequately informed and understand the risk exposures taken on by an authority
- ensuring that the authority has adequate expertise, either in house or externally provided, to carry out the above

- creation of Treasury Management Practices which specifically deal with how non treasury investments will be carried out and managed, to include the following: -
 - *Risk management (TMP1 and schedules), including investment and risk management criteria for any material non-treasury investment portfolios.*
 - *Performance measurement and management (TMP2 and schedules), including methodology and criteria for assessing the performance and success of non-treasury investments.*
 - *Decision making, governance and organisation (TMP5 and schedules), including a statement of the governance requirements for decision making in relation to non-treasury investments; and arrangements to ensure that appropriate professional due diligence is carried out to support decision making.*
 - *Reporting and management information (TMP6 and schedules), including where and how often monitoring reports are taken.*
 - *Training and qualifications (TMP10 and schedules), including how the relevant knowledge and skills in relation to non-treasury investments will be arranged.*

CAPITAL STRATEGY

1.0 INTRODUCTION

- 1.1 The Chartered Institute of Public Finance and Accountancy (CIPFA) in 2021 revised the Prudential Code and Treasury Management Code which require local authorities to produce a Capital Strategy to demonstrate that capital expenditure and investment decisions contribute to the delivery of North Yorkshire Council's plans and provisions of services whilst taking account of stewardship, value for money, prudence, sustainability, proportionality and affordability. This requirement was first introduced in 2018/19.
- 1.2 The purpose of the Capital Strategy is to set out how the Council proposes to deploy its capital resources effectively to achieve its corporate and service objectives. The Capital Strategy takes into account other relevant Council strategies and, policies as well as the views of partners and interested parties with whom the Council is involved. The resources which are forecast to be available to fund capital investment and the effect of that investment on the Council's revenue budget are also considered. The Capital Strategy will serve as a useful point of reference when determining or reviewing the Council's Capital Five Year Spending Plan (known as the Capital Plan).
- 1.3 **Scope and Reporting** - The Council has chosen to report the Capital Strategy separately from the Treasury Management Strategy Statement (TMSS). The Council will report treasury investments through the TMSS only and non-treasury investments will be reported through the Capital Strategy. This allows the core treasury investment reporting to focus on security, liquidity and yield principles, and the non-treasury investments, both service and commercial, to concentrate on capital expenditure in relation to assets.
- 1.4 **Our Vision** - We want to build on North Yorkshire's natural capital, strong local economy and resilient communities, to improve the way local services are delivered and support a good quality of life for all.

The Council is committed to seeking a better, fairer future for everyone, keeping services local and going even further. With more locally based staff and more local access points to Council services the community is provided with a bigger say in how these are delivered.

Along with savings and efficiencies, NYC provides an opportunity to apply our considerable combined asset base to facilitate local economic growth and regeneration and drive improved outcomes for residents, businesses and visitors to our area.

2.0 KEY AMBITIONS, OBJECTIVES AND PRIORITIES

- 2.1 The Council's ambitions, objectives and priorities are shown within the Council Plan the cornerstone of our policy framework. It provides the basis for all that we do and sets out the principles, priorities and ambitions for the Council and drives the many other plans and strategies including the Capital Strategy that supports informed decision making including

establishing the need for capital investment and the required outcomes from that investment.

2.2 The Capital Strategy is key to support long term investment decision enabling the delivery of the Council's Ambition. It is a key strategy document and forms part of the Council's revenue, capital, balance sheet and reserves planning. It provides:

- A long-term view of capital expenditure plans and any financial risks to which the Council is exposed;
- Ensuring due regard to the long-term financing, affordability implications, potential risks and the implications for future financial sustainability.
- A clear overview of the Council's asset management planning arrangements, prioritisation process and monitoring.

3.0 EXTERNAL FACTORS AND PARTNER INFLUENCES

3.1 The Council's capital investment plans are influenced by a number of external parties and factors: central government and its agencies, legislation requirements for capital works, partner organisations, businesses, developers and by the needs and views of other interested parties, particularly those of the residents

3.2 **Government policy and funding** – The Government's focus on devolution in the UK and its view for "Strategic Authorities" in local government regions, as outlined in the 16th December 2024 Local Government White Paper, with the aim to unlock greater funding and for York and North Yorkshire, and greater powers to lead on delivering outcomes

3.3 **Legislation and guidance** - In 2004, local authorities were provided with the flexibility to make their own capital investment decisions. Legislation, guidance and professional codes of practice were introduced to support decision making and ensure investment and borrowing is prudent, sustainable and affordable. The Council has complied with these principles since their introduction and subsequent updates. The Prudential Code and Treasury Management Code were revised in December 2021 primarily in response to concerns regarding commercial investment undertaken solely for financial yield.

- Updated and additional prudential indicators, monitoring, reporting as well as creation of Investment Management Practices for Service and Commercial investments.
- Confirmation of approach to 'Proportionality' and risk to service delivery where borrowing is undertaken primarily to generate a financial return.
- Setting out an approach for the inclusion of Environmental, Social and Governance issues in developing capital investment.
- Reviewing existing commercial or service investments to divest where appropriate.
- A Council must not borrow to invest primarily for financial return applies with immediate effect, with the loss of borrowing ability from the PWLB being an immediate consequence.

3.4 Local stakeholders - The Council works with a wide range of partners from the public, private, voluntary and community sectors, all of which have an influence over its spending

priorities. Relationships with partners, including those concerning capital matters, will be governed by the Council's Local Code of Corporate Governance and the Partnership Governance guidance.

Wherever possible the Council will seek to work in partnership with others to deliver its capital investment programme in order to provide facilities which meet its own and partners' needs. When working with the private sector, the objective will be to maximise the benefits to the Council and the community from any projects, both in terms of outputs and in relation to obtaining funding for the project.

The Council has strong partnership links with the York and North Yorkshire mayoral Combined Authority

The Council is also joint shareholders in Yorwaste (waste management company) and partners in the public private partnership of the Allerton Park Waste Recovery Plant.

4.0 INTERNAL STRATEGIC INFLUENCES

4.1 The Council's capital investment plans are influenced by a number of factors: the corporate ambitions within the Council Plan, existing commitments on revenue and funding resources, other Council policies, strategies and plans that comply with financial regulations and legislation.

4.2 **Council priorities** - The Council Plan has five corporate ambitions which will guide the development of the Capital Five Year Spending Plan. Capital investment expenditure including non-treasury investment projects are in line with these overall objectives as well as individual service aims. The Council's ambitions for North Yorkshire are:

Place and Environment

- A clean, environmentally sustainable and attractive place to live, work and visit
- A well connected and planned place with good transport links and digital connectivity
- Communities are supported and work together to improve their local area
- Good quality, affordable and sustainable housing that meets the needs of our communities

Economy

- Economically sustainable growth that enables people and places to prosper
- Culture, heritage, arts and sustainable tourism all play their part in the economic growth of the county
- New and existing businesses can thrive and grow
- North Yorkshire has a high profile, is influential nationally and receives its fair share of resources

Health and Wellbeing

- People are supported to have a good quality of life and enjoy active and healthy lifestyles
- Reduced variations in health through tackling the root causes of inequality

- In times of hardship, support is provided to those that need it most
- People can access good public health services and social care across our different communities

People

- People are free from harm and feel safe and protected
- People can achieve their full potential through lifelong education and learning
- Vulnerable people are supported by strengthening families or other appropriate networks
- People have control and choice in relation to their independence and social care support

Organisation

- Good quality, value for money services that are customer focused and accessible to all
- A well-led and managed, financially sustainable and forward- thinking council
- A diverse and inclusive council, where employees are supported and valued
- A carbon neutral council

4.3 Other Council strategies and plans driving investment - Capital Schemes must comply with other Council policies, strategies and, as well as contract procedure rules, financial regulations and with legislation, such as the Disability Discrimination Act. Important linking documents will include:

- Council's Constitution including Contract and Financial Procedure Rules
- Council Plan
- Medium Term Financial Strategy
- Capital Plan
- Treasury Management Strategy Statement
- Individual Service Plans

4.4 Harbours Reserves - These reserves receive annual surpluses and/or deficits arising from the Council's statutory harbour undertakings at both Scarborough and Whitby. The reserves are ring-fenced in accordance with the prevailing harbour legislation and provide resources to mitigate operational risks over the shorter to medium-term and also provide longer-term funds to support the necessary maintenance of and improvements to, the harbours.

Ultimately, commitments to be funded from harbour reserves will have due regard to the Council's statutory responsibilities and the anticipated profile of works/expenditure required over the long term (in line with the associated asset lives). Should essential expenditure (net of any grants secured) be in excess of the forecast reserve balances, then the shortfall will be temporarily funded from the Council's General Fund reserves (typically Strategic Capacity Reserve) or borrowing in accordance with the Council's capital and treasury management strategies. Sums drawn from General Fund reserves will be repaid from harbour balances as surpluses arise. Repayment of General Fund sums will be prioritised over any non-critical spend and in accordance with the obligations contained within the harbours legislation. Funding from the General Fund to mitigate any shortfalls in harbour reserves will not be subject to an interest charge nor will balances held within the harbour

reserve attract interest returns. In the event harbour capital expenditure is funded specifically from external borrowing then the resultant interest will be charged to the harbours revenue account. Should planned commitments be less than forecasted reserve balances, a minimum balance for both reserves will be maintained equivalent to at least 3 years revenue surpluses in order to provide a level of risk mitigation.

5.0 CAPITAL INVESTMENT PLAN AND PLANNING PROCESS

- 5.1 **Capital expenditure plans** - The Council's strategies and plans support the need for capital investment to enable required outcomes. The Council has a responsibility to apply an affordable, prudent and sustainable approach to that investment, as set out in the Prudential Code and therefore uses the prioritisation and planning process to manage this as described above. A summary of the Council's capital expenditure plans, both those agreed previously, and those forming part of the budget are integral to the capital strategy.

Capital expenditure	2024/25 Actual	2025/26 Estimate	2026/27 Estimate	2027/28 Estimate	2028/29 Estimate
Children and Young People's Service	24,480	23,093	29,455	22,739	5,840
Health and Adult Services	377	786	7,802	26,000	9,669
Resources	13,907	23,432	6,373	5,580	100
Community Development	25,367	34,619	29,574	12,042	5,594
Environment	91,289	143,941	58,872	29,769	14,021
Non-HRA	155,420	225,871	132,077	96,130	35,224
HRA	23,197	42,916	45,538	62,890	74,325
Total	178,617	268,787	177,615	159,020	109,549

- 5.2 **Capital expenditure in non-treasury investments** can be for a service or a commercial purpose. To meet service or Council obligations capital investment could be in the form of loans or equity provided to external bodies, Council subsidiaries or joint ventures. In order to retain access to borrowing from the PWLB the Council is required to certify the capitals plans do not include expenditure on new non-treasury commercial investments primarily for financial return. However, where the capital spending decision is primarily related to the function of the Council and any financial returns are incidental then access is retained.

The Council will annually evaluate whether any of the commercial investments should be sold to release funds to finance new capital expenditure or refinance maturing debt. The Council's Capital Plans do not include any estimates to purchase any treasury commercial assets primarily for yield.

The Council continues to review potential commercial investments but will now consider any potential investment opportunities alongside the implications for PWLB borrowing going forward.

All alternative investment activities are subject to approval in accordance with the Council's governance framework for decision making and given the technical nature of potential alternative investments and strong linkages to the Council's Treasury Management function, appropriate governance and decision-making arrangements are in place. The Commercial Investment Board has been established to ensure robust due diligence in order to make recommendations for implementation.

The Council recognises that achieving its capital ambitions will require consideration of alternative delivery structures and of all forms of funding including additional borrowing. Financial austerity has had a significant impact on affordability, however capital investment funded by borrowing will be undertaken in priority areas to meet capital ambitions if required, subject to at all times clearly understanding how the affordability of such expenditure can be managed over the longer term supported by a robust capital planning process, due diligence, business cases, risk management and monitoring.

5.3 Available Resources – The Council has several funding streams available to support capital investment. The funding of the five-year capital investment programme is detailed in the Capital spending plan which highlights unallocated funding that might become available.

The Council policies in relation to financing capital expenditure and investment are covered in this section and are listed in the table below:

External funding	• Services should seek to maximise external funding wherever possible to support capital schemes. This can be in the form of grants and contributions from outside bodies including central government. However, services will be expected to underwrite any cost overruns on externally funded schemes. If services bid for external funding for schemes and costs exceed the available funding, then services will be expected to fund any shortfall from existing resources (either revenue or capital). • Prior to submitting bids for grant funding, an assessment of the risk of a contract price increase, associated with market conditions or abnormal building plan demands attached to some grants, must be completed to estimate the likelihood of additional funding being needed • In respect of match funding bids then the relevant service must fully identify the necessary match funding resources from within existing service budgets prior to submitting any bid for funding
Capital receipts	• A capital receipt is an amount of money received from the sale of an asset. It cannot be spent on revenue items. • Any request to earmark a capital receipt to fund a specific scheme will be identified and considered through the capital board structure. • Capital Receipts Group review property disposal decisions resulting from the Council's property

	governance arrangements. Any decisions in relation to property disposal are considered in line with aims and objectives of the Council Plan and Asset Management Strategy. • The general policy is that any capital receipts are pooled and used to finance future capital expenditure and investment according to priorities, although they may be used to repay outstanding debt on assets financed from borrowing, as permitted by the regulations.
Revenue and reserve funding	• Services may use their revenue budgets reserves to fund capital expenditure. • Alongside specific earmarked reserves, the Council's 'Strategic Capacity' Reserve is the principal reserve for funding investments within the General Fund. Contributions to this reserve are considered as part of the annual refresh of the MTFS. For the Housing Revenue Account, the Major Repairs Reserve is available to support the HRA capital programme. • Directors in conjunction with the Corporate Director - Resources (S151 Officer) will take an overview and decide the most appropriate way of funding capital expenditure through the Capital Board structure.
Prudential borrowing	• Local authorities can set their own borrowing levels based on their capital need and their ability to pay for the borrowing. The levels will be set by using the indicators and factors set out in the Prudential Code. The borrowing costs are not supported by the Government so services need to ensure they can fund the repayment costs. This borrowing may also be referred to as Prudential Borrowing. • Capital projects that cannot be funded from any other source can be funded from Prudential Borrowing. The costs of borrowing must be affordable and the borrowing repayment and interest charges on the loan must be included in the Council revenue budget; it must also be factored into the medium-term financial strategy accordingly. • The Corporate Director - Resources (S151 Officer) will make an assessment of the overall prudence, affordability and sustainability of the total borrowing requested. The impact of this borrowing will be reported in the Treasury Management Strategy alongside the Prudential Indicators required by CIPFA's Prudential Code. • The Corporate Director - Resources (S151 Officer) will also determine whether the borrowing should be from internal resources such as reserves or whether to enter into external borrowing
Leasing	• The Corporate Director - Resources (S151 Officer) may enter into finance leasing agreements to fund capital expenditure on behalf of services. However, a full option appraisal and comparison of other funding

	sources must be made and the Corporate Director - Resources (S151 Officer) must be certain that leasing provides the best value for money method of funding the scheme. Under the Prudential Code finance leasing agreements are counted against the overall borrowing levels when looking at the prudence of the Council's borrowing
Other long-term liabilities - PFI	- The Corporate Director - Resources (S151 Officer) may enter into PFI agreements on behalf of services. These will be considered following due diligence over the life of the asset, balancing the financial and non-financial benefits against the risks compared to the Council owning and delivering such assets and services itself. The Corporate Director - Resources (S151 Officer) must be certain that the PFI arrangement provides the best value for money method of delivering the scheme - Under the Prudential Code PFI obligations are counted against the overall borrowing levels when looking at the prudence of the Council's borrowing.

- 5.4 **Borrowing and the CFR** – where resources are unavailable to fund capital expenditure, borrowing will be used. This will increase what is termed the Council's Capital Financing Requirement (CFR) which is the Council's underlying need to borrow. The Council is required to make a prudent provision for the repayment of historic capital expenditure from its revenue budget in line with its agreed Minimum Revenue Provision (MRP) policy. This reduces the CFR and the prudent provision set aside is used to repay debt. The calculation of the CFR summarised in the diagram below results in the amount the Council will need to borrow:

Movement	Opening CFR
+	Capital expenditure incurred in year
-	Grants, contributions, reserves and receipts used for capital expenditure
-	Prudent Minimum Revenue Provision and Voluntary Provision
=	Closing CFR

The amount of borrowing a Council can take is determined by what the Council can afford, along with ensuring it is prudent and sustainable. In accordance with the Prudential Code, the Council will only make capital investments, which increase the CFR, for a prudent purpose where this directly and primarily relates to the functions of the Council. Affordability and prudence are assessed and controlled by the prudential indicators which are recorded in the TMSS and described below in the Assessing affordability section.

- 5.5 **Assessing affordability** – the revenue cost implications of Capital investment undertaken historically and the proposed Capital Plan form an integral part of the Council's revenue budget and Medium-Term Financial Plan. The revenue budget impact of capital schemes for Council Tax and Rent payers include:
- The costs of operating/maintaining new assets

- The capital financing costs of servicing any borrowing required to pay for investment (interest and the Council's approach to making prudent provision for repayment of capital investment paid for by borrowing – MRP)
- The revenue costs of preparing and delivering projects
- Abortive costs required to be charged to revenue budgets if schemes do not proceed.

Some or all of the costs of investment may be offset by financial and non-financial benefits such as income, cost avoidance and importantly improved outcomes for residents. Where capital investment has been undertaken by borrowing, the Council is required to spread the cost of that investment over future years' revenue budgets. This is in accordance with its MRP Policy for the prudent repayment of capital expenditure which is approved as part of the budget proposals each year.

5.6 Revenue implications - The revenue costs associated with capital schemes need to be identified and included within the revenue budget and the Medium-Term Financial Plan. For example, a housing development project is likely to have revenue budget implications e.g. additional street lighting, waste disposal, schooling provision or other Council services. It is recognised that the Council cannot afford to do everything. However where revenue resources are deemed available to increase the level of Council borrowing capital investment will be considered. The Council's approach to affordability of its capital financing budgets in the medium term is as follows:

- General Fund – additional investment funded by borrowing over the medium term to be minimised unless approved in line with the prioritisation and evaluation criteria as described above.
- Housing Revenue Account – increasing over the medium term primarily as a result of implementing the Council's ambition target of new affordable housing. Future rent policy, pressures and a robust approach to ensuring viability of new developments will be key to affordability.
- Strategic and major development projects – On a case-by-case basis subject to approved business cases and due diligence including the long-term capital financing costs.

5.7 Affordability indicators - Prudential and treasury indicators to manage capital investments take a longer-term view of affordability, prudence and sustainability and are included in the TMSS at the start of every financial year. Prudential Indicators are used to assess affordability, along with other treasury management specific indicators and are approved within the TMSS and monitored on a quarterly basis in the Quarterly Performance Monitoring and Budget report to Executive and Council. These are listed below:

Financing costs and net revenue stream

This is a prudential indicator for affordability showing the percentage of the Council's revenue budget that is committed to capital financing costs and is required to be shown for the General Fund and the HRA separately. For the General Fund, the net revenue stream is the amount to be met from non-specific Government grants and Council Tax, whilst for the HRA it is the amount to be met from rent payers and service charges.

Estimates of capital expenditure

This is a prudential indicator for prudence showing the previous year actual and estimates of the total of capital expenditure planned to be incurred during the forthcoming financial year and the following two financial years.

Estimates of capital financing requirement (CFR)

This is a prudential indicator for prudence and shows the previous year actual and the forecast total capital financing requirement at the end of the forthcoming financial year and the following two years. The CFR is the amount of capital spending that has not yet been financed by capital receipts, capital grants or contributions from revenue income. It measures the underlying need to borrow for a capital purpose.

The operational boundary and the authorised limit

These are prudential indicators for prudence and focus setting an affordable limit for external debt. The operational boundary is the affordable debt limit and the authorised limit represents the legislative limit specified in Section 3 of the Local Government Act 2003. This is the set using the operational boundary plus an amount for unforeseen cashflow movement. The operational boundary is the limit for total gross external debt, separately identifying borrowing from other long-term liabilities. These are set for the forthcoming financial year and the following two financial years.

Gross debt to CFR

This is a prudential indicator for prudence and is used to show that external debt (i.e. borrowing for any purpose and other long-term liabilities) should not exceed the CFR (except in the short term) in the previous year plus the estimates of any increase in the CFR at the end of the current and next two financial years. This is to ensure that over the medium-term debt will only be for a capital purpose.

- 5.8 **Balance Sheet forward planning and the treasury management strategy** - where capital expenditure has been incurred without a resource to pay for it, i.e. when proposed to be paid for by supported or unsupported borrowing, this will increase what is termed the Council's CFR which is the Council's underlying need to borrow. The amount of borrowing required will be considered along with the Council's cashflow position.

The Council is typically cash rich in the short-term as revenue income is received before it is spent, this can include both working capital and reserves held on the balance sheet. The TMSS uses forecast cashflow information from the Reserves Strategy and the Capital Plan to make decisions around the amount, timing and duration of any new external borrowing required by the Council.

In terms of the Reserves Strategy, the Council uses a risk-assessed General Fund Reserve and effectively manages the balances of earmarked reserves over the longer term which is used to support the forward Balance Sheet projection. This projection provides a valuable foundation for the strategic financial planning of capital financing costs for the capital investment plan.

In terms of the Borrowing Strategy, the Council's main objectives when borrowing are to achieve a low but certain cost of finance while retaining flexibility should plans change in future. These objectives are often conflicting, and the Council therefore seeks to strike a balance

between financing using the low-cost internal cash resources available in the short term and further long-term fixed rate loans where the future cost is known.

6.0 NON-TREASURY INVESTMENTS

6.1 **Non-treasury overview** - The CIPFA Treasury Management Code recognises that organisations may make investments for policy reasons outside of normal treasury management activity. These are non-treasury investments and include service and commercial investments.

Non-treasury management investment is expenditure made on the purchase of a capital asset and are investments for policy reasons outside normal treasury management activity. It is these non-treasury management investments which are the subject of this Capital Strategy.

Service investments - 'Investments for service purposes' are taken or held primarily and directly for the delivery of public services (including housing, regeneration and local infrastructure) or in support of joint working with others to deliver such services. Characteristics for service investments are:

- Service investments may or may not involve financial returns; however, obtaining those returns will not be the primary purpose of the investment.
- For local authorities, service investments will normally constitute capital expenditure, and it may be appropriate to borrow to finance service investments

An example of a service investment is when the Council lends money to local bodies or its subsidiaries to support local public services and stimulate local economic growth. In light of the wider benefits that can arise the Council is prepared to take more risk than with treasury investments. The main risk when making service loans is if the borrower is unable to repay the principal lent and/or the interest due.

It is important that the Council limits the financial risk, and assessment will be made of the risk of loss before entering into Service Loans by assessing the counterparty's resilience, the service users' needs that the loan is designed to help and how these needs will evolve over time. During the life of the loan any change in original assumptions will be monitored. The Council will use external advisors where appropriate.

Commercial investments - Investments taken or held primarily for financial return and are not linked to treasury management activity nor are directly part of delivering services. Characteristics for commercial investments are:

- non-financial assets such as commercial property is held primarily for financial return.
- For local authorities, investments of this type will usually constitute capital expenditure.
- 'Commercial' in this context refers to the purpose of the investment. Commercial investments are not taken to meet treasury management cash flow needs, and do

not result from treasury risk management activity to prudently manage the risks, costs or income from existing or forecast debt or treasury investments. They are additional investments voluntarily taken primarily in order to generate net financial return or profit.

Details of the governance arrangements including the decision making and performance monitoring of non-treasury investments is covered in section 9 Corporate governance arrangements - Non-treasury investment activities.

The Council's Capital Plan has no expenditure on new non-treasury investments primarily for financial return.

- 6.2 **Existing non-treasury investments** – Based on prior year capital decisions the Council has a number of non-treasury investments. If there is a material financial interest in the shareholding or income generated during the year, then the balances as at 31 March 2024 are shown in the tables below.

Service non-treasury investments:

The Council has investments in third parties and in Council owned companies including loans. These holdings are non-treasury service investments that achieve the Council objectives, these existing holdings are shown below.

a) Company loans - The Council has made several loans in recent years to subsidiaries for the purpose of the delivery of Council services and objectives, the position below will continue to be monitored and reviewed:

Loans portfolio	Balance at 31 March 2025 £m	2024/25 net income generated £k	Interest rate %
Yorwaste (Subsidiary)	3.7	331	4.0%+base
Brierley Homes (Subsidiary)	22.5	2,278	6.0%+base
First North Law (Subsidiary)	0.1	6	4.0%+base
NY Highways (Subsidiary)	9.0	1,082	6.5%+base
Align Property Services (Subsidiary)	0.5	54	6.0%+base
Bracewell Housing Ltd (Subsidiary)	0.7	61	5.5%+base
Broadacres Housing Association loan	33.6	1,430	4.26%
Ryedale MAT	0.5	81	3.1% + base
Settle Pool	0.1	3	6.00%
TOTAL	70.7	5,326	

b) Company shares - The Council has the following investments in Council companies held for the purpose of the delivery of Council services and objectives:

Equity portfolio	Shareholding 31 March 2025 at cost £m
Align Property Partners Limited	0.50
Align Property Partners 2 Limited	0.00
Bracewell Housing Limited	0.00
Brierley Homes Limited	0.00
First North Law Limited	0.00
NY Highways Limited	0.50
NYNet Limited	0.00
NYNet 100 Limited	0.00
Veritau Limited	0.03
Yorwaste Limited	3.52
TOTAL	4.55

c) Alternative Property Investments – The Council has the following investments in properties that are held for the purpose of the delivery of Council services and objectives

d) Commercial non-treasury investments - Commercial investments are the result of past acquisitions of land and buildings for a commercial purpose rather than for the supply of goods and services or for administrative purposes. They have been classified as commercial investment properties:

Commercial Property portfolio	Fair value at 31 March 2025 £m	Cost less debt repayment (MRP) at 31 March 2025 £m	2024/25 net income generated £k	2024/25 net income budgeted £m	return %
Scarborough Travelodge	15.3	14.8	1,162	873	7.84%
Harrogate Royal Baths	6.3	9.5	155	50	1.63%
Total Alternative Property	21.6	24.3	1,317	923	5.41%
Bank Unit in Stafford Town Centre	0.5	0.9	53	50	6.05%
Co-op in Somercotes	1.2	1.5	90	76	6.00%
Total Commercial Property	1.7	2.4	143	126	6.02%
TOTAL	23.3	26.7	1,460	1,049	5.47%

The Council retains some existing holdings in non-treasury commercial property assets that are held to provide a financial return rather than deliver a Council service. These investments were taken prior to the revised 2021 Prudential Code and the Governments March 2020 PWLB legislation coming into being.

6.3 Review of existing commercial investments – The commercial property investment portfolio is reviewed annually against the risks to the budgeted income and the liquidity requirements of the Council.

6.4 Future non-treasury investments - The Council has the following service investments within the Capital Plan where the primary purpose of these investments is the delivery of the Council's stated service objectives:

Loans portfolio	Balance outstanding at 31 March 2025 £m	Total Loan Drawdowns included in Capital Plan £m	Total Loan Repayments included in Capital Plan £m
NYnet (Subsidiary)	0.0	0.0	0.0
Align Property Partners Limited (Subsidiary)	0.5	0.0	(0.5)
Yorwaste – Loan 1 (Subsidiary)	3.7	0.0	0.0
Yorwaste – Loan 2 (Subsidiary)	0.0	0.0	0.0
Brierley Homes – Loan 1 (Subsidiary)	22.5	10.6	(33.1)
Brierley Homes – Loan 2 (Subsidiary)	0.0	1.4	(1.4)
First North Law (Subsidiary)	0.1	0.1	(0.2)
NY Highways (Subsidiary)	9.0	0.0	0.0
Bracewell Housing Ltd (Subsidiary)	0.7	9.3	(10.0)
Broadacres Housing Association loan	33.6	0.0	(2.0)
Ryedale MAT	0.5	0.0	(0.5)
Settle Pool	0.1	0.0	0.0
TOTAL	70.7	21.4	(47.7)

7.0 RISK MANAGEMENT AND MONITORING

7.1 Risk management overview - Clear criteria for both investment decisions and the ongoing risk management of the non-treasury investment portfolios is vital not only for the risks of individual investments but also the cumulative impact of all the investments made by the Council and the interaction of individual risks.

Limits on cumulative and individual non-treasury investments – The Commercial Investment Board was set up to monitor and provide due diligence on all North Yorkshire County Council non-treasury investments and it is envisaged that the Board will continue under the new North Yorkshire Council. The Board has delegated authority to approve individual investments up to a limit of £1.5m per investment and up to a total of £10m in any one financial year. Investments in excess of this will be submitted to the Executive for approval.

7.2 The Governance arrangements in section 9 below detail the process and procedures for investment decision and the following paragraphs on risk assessments, risk appetite and the indicators to monitor risk explain the management of the non-treasury investments.

7.3 **Risk assessment** - Risk is the threat that an event or action will adversely affect the Council's ability to achieve its objectives and to execute its strategies successfully. Risk management is the process of identifying risks, evaluating their potential consequences and determining the most effective methods of managing them and/or responding to them. It is both a means of minimising the costs and disruption to the organisation caused by undesired events and ensuring that staff understand and appreciate the element of risk in all their activities.

The aim of risk management is to reduce the frequency of adverse risk events occurring (where possible), minimise the severity of their consequences if they do occur, or to consider whether risk can be transferred to other parties.

7.4 **Due diligence** - The Council recognises that the Capital Investment plans may increase in scale and ambition following the North Yorkshire re-organisation and therefore sophisticated and robust governance and assurance measures are in place to ensure delivery. To support this the Council has developed and continually refines a delivery assurance framework.

For capital investments the appropriate level of due diligence is undertaken with the extent and depth reflecting the level of additional risk being considered. Due diligence will cover a number of areas such as legal, treasury, accounting and technical implications and the process and procedures for this work will include:

- effective scrutiny of proposed capital investments by the relevant committee
- identification of the risk to both the capital invested and the returns
- understanding the extent and nature of any external underwriting of those risks
- the potential impact on the financial sustainability of the Council if those risks come to fruition
- understanding the powers under which the investment is made and changes to relevant laws and regulations factored into any capital bidding and programme monitoring processes
- identification of the assets being held for security against debt and any prior charges on those assets
- further independent and expert advice being sought where necessary

An assessment of risk is therefore built into every capital project and major risks recorded in the Corporate Risk Register to manage and monitor the Council's risk appetite.

7.5 **Risk appetite** - To manage risk effectively, the risks associated with each capital project need to be systematically identified, analysed, influenced and monitored. It is important to identify the appetite for risk by each scheme as well as for the capital programme as a whole.

7.6 **Indicators and limits** - In determining the Council's risk appetite in respect of non-treasury investments, for commercial or service purposes, including financial assets and property investments, indicators and limits can be used to establish the parameters of an acceptable level of risk of which can then be managed and monitored. This can focus on the impact of the downside risk so that the overall sustainability of the Council is considered.

The CIPFA Prudential Code, Treasury Management Code and the statutory investment guidance in England (issued by the former Ministry of Housing, Communities and Local Government) requires indicators and limits to be set, along with risk assessments to be made in order to assist the management and monitoring of non-treasury investments on a regular basis. Non-treasury investment indicator included in this capital strategy is detailed below:

i) **Ratio of net income from non-treasury investments to net revenue stream**

This prudential indicator for affordability shows the extent to which the revenue budget is reliant on budgeted net income from non-treasury commercial and service investments and is an important monitoring tool in the capital strategy.

The level of anticipated income is not deemed a risk to the financial sustainability of the Council.

	2024/25 Estimate %	2025/26 Estimate %	2026/27 Estimate %	2027/28 Estimate %	2028/29 Estimate %
Net income from service investments to net revenue stream	1.11%	1.02%	0.78%	0.60%	0.49%
Net income from commercial to net revenue stream	0.02%	0.02%	0.01%	0.01%	0.01%
Net income from non-treasury investments to net revenue stream	1.13%	1.04%	0.79%	0.61%	0.50%

8.0 GOVERNANCE

8.1 Consideration, approval and monitoring of the capital plan takes place as part of the Council's strategic planning timetable and is detailed below.

Capital budget setting process – Part of the Capital Strategy importantly notes that consideration is given to the capital budget setting process i.e. the approval of the Capital Plan. The Capital Plan sets out the Council's longer term capital investment plans. These plans support the Council's strategic and service objectives by maximising the assets and infrastructure necessary to support service delivery whilst minimising the impact on the revenue budget.

8.2 The Capital Plan must be approved by Council before the start of the financial year. The Council's Financial Procedure rules empower the Executive to modify the Capital Plan during the year by means of the Capital section of the quarterly performance monitoring reports or, if urgent changes are needed, ad hoc reports at other points in the reporting calendar.

8.3 The Council's Financial Procedure Rules and the Asset Management Planning Framework provide a framework for the preparation and appraisal of schemes proposed for inclusion in the Capital Plan, appropriate authorisations for individual schemes to proceed and facilitate the overall management of the Capital Plan within defined resource parameters.

- 8.4 The Corporate Director – Resources shall determine the format of the Capital Plan and the timing of reports relating to it. The approved Capital Plan will comprise a number of individual schemes each of which will be quantified in overall project terms or on an annualised basis, as appropriate. Each Director shall prepare a draft Capital Plan for their service, in consultation with the Corporate Director – Resources, for submission to the Executive. The Capital Plan should identify planned expenditure, and funding, at proposed individual scheme or programme level
- 8.5 This process is designed to ensure the capital schemes contribute to service delivery and where in some cases a return on the investment is generated, this can be financial and/or non-financial.
- 8.6 The Corporate Director – Resources is responsible for preparing an overall Capital Plan for consideration by the Executive, and approval by the Council, the funding of which shall be compatible at all times with the Treasury Management Policy Statement of the Council. Individual schemes shall only be included in the Capital Plan following a project appraisal process.
- 8.7 In Year Opportunities can be put forward for entry into the capital programme in a managed way either when the capital programme is reviewed each quarter and is reported to the Executive and Council or outside of this timetable as a separate Executive report to seek approval at any other meeting in the Executive cycle.
- 8.8 Other long-term liabilities – The Council's Financial Procedure Rules and the Asset Management Planning Framework provide a framework for the appraisal and approval of schemes including where this is delivered by means of PFI contracts or leasing arrangements. This framework includes the ongoing monitoring and risk management of long-term liabilities taken to deliver operational services, these include PFI contracts, leasing agreements or arrangements that require financial guarantees, including those given in respect of subsidiaries or joint ventures. PFI contracts and lease obligations are like borrowing as they have an ongoing revenue budget commitment. These will be considered following due diligence over the life of the asset, comparing the financial and non-financial benefits and risks compared to the Council owning and delivering such assets and services itself.
- 8.9 Where the Council has issued financial guarantees, it will periodically reassess the probability of financial guarantees being called upon and include this in the risk management reporting with mitigating actions as appropriate.
- 9.0 CORPORATE GOVERNANCE ARRANGEMENTS – NON-TREASURY INVESTMENT ACTIVITIES**
- 9.1 Non-treasury investments can be considered where the primary purpose of the expenditure is for service delivery including projects for economic development / regeneration, but these investments do not always give priority to security and liquidity over yield (like treasury investment do) so appropriate governance is required.
- 9.2 Given the technical nature of potential non-treasury investments and strong linkages to the Council's Treasury Management function, appropriate governance and decision making

arrangements are needed to ensure robust due diligence and scrutiny in order to make recommendations for implementation. As a result, a Commercial Investment Board has been established. All non-treasury investments will be subject to consideration and where necessary recommendations of the Commercial Investment Board.

9.3 The Commercial Investment Board is not a constituted body and therefore does not have formal decision making powers. However, it is the chief means of identifying, reviewing, providing scrutiny and recommending schemes for investment decisions. Formal decisions on investments will be taken within the existing delegations namely through delegated authority to the Corporate Director – Resources and further decisions as made by the Executive.

9.4 The responsibilities of the Board also include:

- to consider appropriate due diligence proportionate to the investment / risk / reward proposed
- terminate investments should concerns be raised - to consider and recommend cases for early termination of alternative investments
- to monitor returns against approved performance targets
- to report performance of alternative investments to the Executive on a quarterly basis; and
- to make recommendations to Executive on any proposed changes to the framework.

Membership of the Board is as follows:

- Lead Member for Finance (Chair)
- Lead Member for Growth
- Corporate Director - Resources
- Corporate Director of Community Development
- Assistant Director Resources
- Assistant Director Economic Development, Regeneration, Tourism and Skills

9.5 All Executive reports will ensure that the Council has the appropriate legal powers to undertake such non-treasury investments and will also include the 'proportionality of non-treasury investments' so that the Council does not undertake a level of investing which exposes it to an excessive level of risk compared to its financial resources.

9.6 Monitoring of all investments will be included in the quarterly capital and treasury management monitoring reports which are received by the Executive.

9.7 The Corporate Director – Resources (S151 Officer) - will report explicitly on the affordability and risk associated with the Capital Strategy as detailed below and, where appropriate, will have access to specialist advice to enable conclusions to be reached.

10.0 SKILLS AND TRAINING

10.1 **Skills and training** - All capital investment approvals are subject to robust consideration and challenge by members and officers from across the Council with extensive Local Government experience from varying professional backgrounds.

- 10.2 The Council employs professionally qualified and experienced staff in senior positions with responsibility for making capital expenditure, borrowing and investment decisions. The Council requires finance staff to maintain relevant professional qualifications including CIPFA and AAT. All officers attend courses on an ongoing basis to keep abreast of new developments and skills to ensure their Continuous Professional Development. Members are also offered training regularly to ensure they have up to date skills and are able to make capital and treasury decisions.
- 10.3 Where Council staff do not have the specialist knowledge and skills required, use is made of external advisers and consultants that are experts in their field. The Council currently employs MUFG Corporate Markets as treasury management advisers. This approach is more cost effective than employing such staff whilst ensuring that the Council has access to knowledge and skills commensurate with its risk appetite.

NORTH YORKSHIRE COUNCIL

EXECUTIVE

20 JANUARY 2026

HOUSING REVENUE ACCOUNT BUDGET 2026/27 AND MEDIUM-TERM FINANCIAL PLAN

**Joint Report of the Corporate Director – Resources &
Corporate Director – Community Development**

1.0	PURPOSE OF REPORT
1.1	Make recommendation to the Council regarding the Housing Revenue Account (HRA) budget for 2026/27, HRA Medium-term Financial Plan (MTFP) for 2027/28 to 2028/29 and 30-year HRA Business Plan.
1.2	Agree the rent increases to be applied for 2026/27 and recommend them to the Council for approval.

2.0 INTRODUCTION AND CONTEXT

- 2.1 The Housing Revenue Account is a ring-fenced account within the Council's General Fund (GF). It records the income and expenditure arising from the provision of housing accommodation by local housing authorities.
- 2.2 On the formation of North Yorkshire Council (NYC), three existing Housing Revenue Accounts from former stock holding District and Borough authorities were brought together. In the first year of NYC, 2023/24 the Housing Service undertook a full service restructure which was implemented on 1 April 2024, developed the first Housing Strategy for NYC, undertook a self-assessment against the Regulator of Social Housing (RSH) Consumer Standards and set out ambitious growth plans to increase the HRA stock by 500 additional homes within 5 years.
- 2.3 From April 2024 the Social Housing Regulation Act came into force. This legislation has key implications for the way that social housing is managed. It introduces new consumer standards that place increased emphasis on the safety and quality of homes and on tenant engagement. The Act also enhances the powers of the Regulator for Social Housing (RSH) and includes a statutory requirement on the RSH to undertake inspections of all social landlords every four years. A self-assessment against the consumer standards was undertaken in early 2024 and in recognition that the new Council was not compliant with all the elements of the new consumer standards a self-referral to the RSH was made. Further to this the Council received a responsive regulatory judgement which gives the Council a C3

grading. This means there are serious failings in delivering the outcomes of the consumer standards and improvement is needed. Key areas of non-compliance include a lack of reliable information about the condition of homes and gaps in health and safety requirements, along with a lack of ways in which tenants can get involved.

- 2.4 In response to the C3 judgement, NYC's Housing Improvement Plan (HIP) was developed and there has been on-going dialogue and scrutiny with the Regulator to evidence progress towards improvements. NYC has continued to work with a specialist consultancy firm to give independent assurance and challenge on the HIP, and how well it can demonstrate it is meeting RSH's consumer standards and addressing priorities agreed with the Regulator.
- 2.5 In addition, the Housing Delivery programme continued with £111m of investment to support the delivery of 500 additional homes, plus the replacement of stock lost through Right to Buy.

3.0 CURRENT POSITION

- 3.1 The need for the Council to be compliant against the Regulatory standards remains the number one priority going forward and remains a key consideration in terms of future financial planning. A range of activity has already been undertaken to date within the Housing Improvement Plan. Governance arrangements are now embedded including a Housing Improvement Board and the Housing and Leisure Overview and Scrutiny Committee. New structures for tenant involvement and engagement are established, with regular tenants' forum meetings. A tenant census is underway to ensure we understand our tenants to enable support to be delivered in a way that meets their needs. In addition, a range of activity is on-going to address the areas of non-compliance including a programme of stock condition surveys and the development of management plans and procedures around health and safety requirements. A programme of policy updates has been underway, with many approved, including the new lettable standard and disrepair policy, with a number in development. There has been a continuing emphasis in key service areas, including for example tackling anti-social behaviour and improving the approach to complaints handling and changing culture. Levels of data assurance are improving, with significant progress to move towards a unified asset management system, compliance is improving overall, and tenant satisfaction levels are improving.
- 3.2 As a consequence of improving communication channels with tenants, including ways to report repairs, reviewing the outcome of completed condition surveys and improving lettable standards, demand had increased across the board, in particular repairs demand has increased by over 100%. In addition, to date, approximately 36% of homes surveyed also require capital works, with the sample size now big enough to extrapolate out as an average for the whole stock. Lettable standards have improved, however void turnover has slowed down due to capacity, currently running at over double historic levels (round 6%). Seven new contractors have

been appointed to manage current demand. Assurance around data and use of systems remains the number one challenge, with significant future development still required on asset management, along with a unified housing management system. Workarounds in place are fragile and resource intensive to manage.

- 3.3 An independent progress review was undertaken in November 2025 against all the consumer standards. Whilst highlighting the positive direction of travel made, the key findings include:
- Insufficient capacity, particularly around the repairs and maintenance function, strategic asset management, and compliance work.
 - Overall insufficient capacity to drive forward levels of change needed
 - The need for better assurance and governance around data
 - The need to accelerate systems development/integration and the need for a long-term IT strategy.
 - The need to further bolster complaint handling
 - Evidencing the impact and outcomes of changes made.

- 3.4 In other key areas of government policy in relation to the HRA, the Autumn Budget 2024 recognised the challenges faced by Social landlords losing stock through Right to Buy and announced reductions to the maximum Right to Buy cash discounts applied to the purchase of Council homes, along with other (temporary) measures giving greater flexibilities on the use of retained receipts to assist with viability challenges in investing in new stock. The amount of discount varies depending on several factors including the length of tenancy. Before the changes were announced the maximum discount that could be applied was £102k, from 21 November this was reduced to £24k for the Yorkshire and Humber Region. Ahead of changes coming into force, NYC experienced a sharp spike in applications being lodged, the impact of this is being seen in 2025/26, with the number of expected sale completions forecast at 126, around 100 more than an average year. This has had an impact on the 'additionality' created by the Housing Delivery programme and capital programme budgets have been reforecast accordingly. Longer term, this reduction in the maximum discount will be beneficial to supporting NYC's ambitions to increase the supply of social housing, by potentially slowing down the rate of sold properties, plus retaining greater capital receipts for those which are sold.

- 3.5 A 'Reforming the Right to Buy' consultation was also undertaken seeking views on a range of other measures to deliver a fairer and more sustainable scheme. Whilst new legislation is required to implement some of the proposals, plans include more exemptions around newly built housing and investment, increase eligibility requirements (10-year public sector tenant, rather than the current 3 years, and exclusions around anyone previously benefitting for RTB). Enhanced flexibilities on the use of retained receipts

with other sources of funding from 2026/27 to assist with viability of new build and acquisitions with the aim to accelerate delivery of replacement homes.

4.0 BUSINESS PLAN CONSIDERATIONS FOR 2026/27 BUDGET AND MTFP

4.1 As referenced in **paragraphs 3.1 to 3.3**, significant progress has been made on the HIP, but it is evident that additional resources are required to manage the peak of demand across the HRA. As such a resource plan is proposed within the budget to address remaining challenging areas and support the service until operations return to a steady state. Key areas include increased capacity for responsive repairs and capital repairs, balanced between in-house and external contractors to provide resilience and flexibility. Resources to support service improvement, central support resources and Landlord services aimed at tenant experience, supporting estate management and activities co-ordinators. Whilst a detailed business case needs to be developed with preferred routes for delivery, funds have also been earmarked to support development and implementation of a single Housing Management system and fully developed Asset Management System. The tables below set out the proposed additional investment, net of the growth in rent income proposed in paragraphs 4.2 and 4.3 below:

Table 1: New Revenue Investment

Service Area	2026/27 (£'000)	2027/28 (£'000)	2028/29 (£'000)	2029/30 (£'000)	2030/31 (£'000)	Total (£) (£'000)
Repairs & Maintenance	3,779	3,801	3,825	1,500	1,500	14,405
Supervision & Management	620	619	444	288	232	2,203
Rent Income *	676	43	(606)	(1,268)	(1,691)	(2,846)
Total	5,075	4,463	3,663	520	41	13,762

* Void loss over base est.	676	465	240	0	0	1,381
* Rent Convergence	0	(422)	(846)	(1,268)	(1,691)	(4,227)

Table 2: New Capital Investment

Service Area	2026/27 (£'000)	2027/28 (£'000)	2028/29 (£'000)	2029/30 (£'000)	2030/31 (£'000)	Total (£) (£'000)
Repairs & Maintenance	3,000	3,000	1,000	0	0	7,000
Supervision & Management	400	300	300	0	0	1,000
Total	3,400	3,300	1,300	0	0	8,000

4.2 Within the context of the above position, opportunities to deliver cashable savings in the short term are limited. An extensive programme of procurement has been undertaken across the service, to ensure current

contracts are fit for purpose and have been assessed for value for money, rationalising multiple service contracts from legacy areas. Any unit cost savings that have been achieved are required to support increasing demand and cost pressures to meet regulatory requirements. That said, longer term, as systems and processes are aligned, there is significant potential for future efficiencies against the current operating cost. Current systems do not allow the service to operate in a unified way, which has increased resource requirements to allow the service to bring key reporting elements together. Additionally, with the development of a fully functioning asset management and tenancy system, proper insights can be developed to enable accurate forecasting and scheduling of works, optimising economies of scale and proactive management to minimise reactive costs. The extensive retrofit programme that is currently underway, both within the Social Housing Decarbonisation Programme and standard Housing Standards capital plan is expected to deliver longer term efficiencies against stock management costs, through better insulated homes, with improved damp prevention and modern heating systems.

- 4.3 Social Housing landlords, including local authorities received more certainty around rents following the recent Government consultation on a new social housing rent policy, to come into effect from 1 April 2026. This is also covered at paragraph 7.4 but sets the scene in relation to rent assumptions incorporated within the budget. The new policy allows landlords to increase rents by CPI+1%, with a commitment for this to be in place for a minimum of 10 years. The base budget assumptions have therefore been based on CPI+1% for 10 years (from 2026/27), which is an additional 5 years against existing budget assumptions.
- 4.4 In addition, it is recommended that rent convergence is implemented at the maximum allowable following the expected announcement from government (at the time of writing this report this has yet to be released). Possible outcomes are likely to be £1 or £2 per week, for the purposes of budget modelling, £1 per week has been assumed.

5.0 BUSINESS PLAN MODELLING AND PERFORMANCE METRICS

- 5.1 To provide the financial framework for the Business Plan and MTFP, three scenarios have been modelled which incorporate the following key points:
- Business Plan considerations (identified in section 4)
 - Maintaining existing growth expectations (500 new + RTB 1-1)

The three scenarios are set out below:

5.1.1 Mid Case (Base position for budget assumptions)

- Continue Housing Delivery Programme
- Rent inflation Consumer Price Index (CPI)+1% for 10 years, reverting to CPI in year 11.
- Rent convergence is implemented at the maximum allowable from

27/28 (modelled at £1 per week until confirmation announced)

- Borrowing and investment position reviewed annually, assuming debt refinancing when loans become due (excluding one existing loan which repays principal instalments annually over the loan term).

5.1.2 Alternative Scenario 1 – rent capped at CPI only with no convergence

Assumptions per base position, except:

- Rent increase set in line with inflation for the duration of the 30-year business plan
- No rent convergence implemented

5.1.3 Alternative Scenario 2 – permanent base budget growth

Assumptions per base position, except:

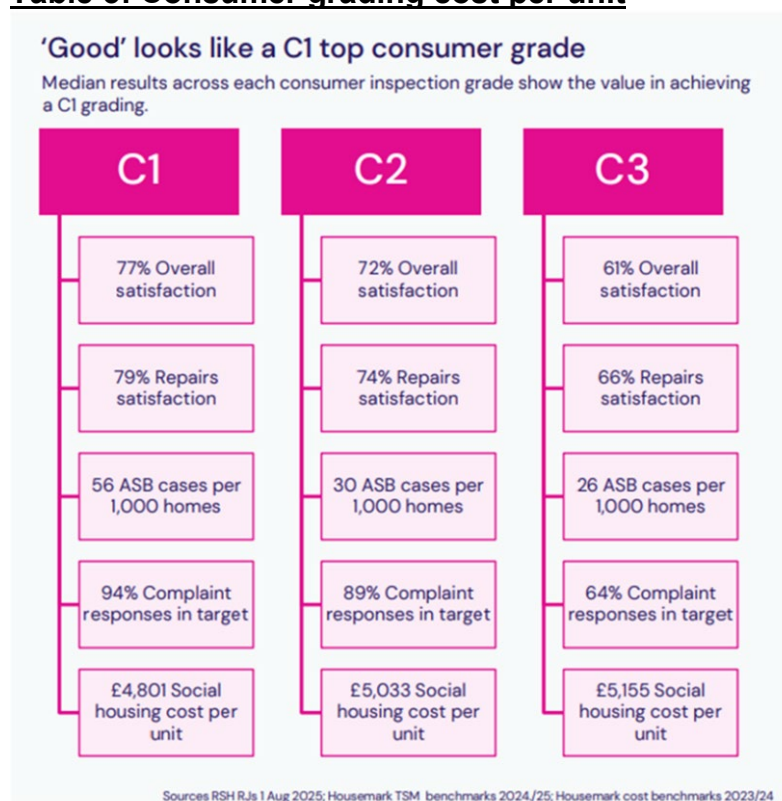
- Short term growth to support the Housing Improvement Programme isn't paired back once activity resumes at a steady state

5.2 The financial assessment of the three scenarios is supported by key business plan metrics or 'golden rules' which have been developed to assist with managing risk in the context of business planning, focusing on liquidity, resilience and sustainability. These metrics or 'golden rules' are complementary measures alongside prudential indicators set out in NYC's Treasury Management Strategy. Results are shown at **Appendix A** and summarised below:

5.3 The modelling of the 3 scenarios supports the proposal to agree the mid-base case budget assumptions, to approve rent increases at CPI+1% and implement rent convergence at the maximum allowable. This also incorporates additional revenue capacity of £13.76m (net of rent convergence increases) and £8m capital over the next 5 years, as set on in **paragraph 4.1** above. Non-growth borrowing is supported, with an 8-year repayment plan starting from year 8. Rent increases below this level, as per Alternative scenario 1, would result in working balances falling below our required threshold in the mid-term, with estimates showing this would not recover until 2047/48. No repayment plan would be possible for non-growth borrowing until the working balance position recovers. This would require a reduction in vital spending plans to improve stock condition and service standards, to bring back to acceptable levels. Alternative scenario 2, demonstrates that the short-term additional capacity must remain short term as this is also forecast to breach working balance metrics without undertaking non-growth borrowing which cannot start repayment for 15 years and take a further 18 years to repay in full.

- 5.4 Along with the 4 financial resilience metrics now embedded within HRA Business planning, as data improves and NYC can undertake more in-depth benchmarking activity, service delivery indicators will also be developed to demonstrate value for money and stock sustainability. This will be combined with an annual review of the business plan and capital investment, with scenario planning and stress testing to ensure the plan can be flexed as necessary to manage future risks or changing priorities
- 5.5 Table 3 below sets out average costs per unit across each consumer inspection grade to show the relative value in achieving a C1 grading. High performing providers demonstrate more efficient services in relation to cost per unit. Comparable 2023/24 data for NYC cost per unit was £4,475. This highlights historical under investment, given the known regulatory and stock condition challenges. Whilst budget proposals require short to mid-term increased investment to ensure the HIP can be delivered and improve our C3 rating, by year 2031/32, the equivalent cost per unit is forecast at £4,836, placing NYC between C1 and C2 gradings and is therefore a useful indicator that forecast performance is aligned with forecast expenditure.

Table 3: Consumer grading cost per unit



6.0 HRA REVENUE BUDGET SUMMARY

- 6.1 The budget that follows has been developed based on the Base Case scenario above, inclusive of the additional investment in key priority areas, highlighted in paragraph 4.1.

- 6.2 A pay award of 4% has been included, and inflation where appropriate in line with the Council's General Fund budget. Whilst the Housing service is still in a transitional phase, no other budget restructuring has taken place.
- 6.3 A summary of the budget for 2026/27 to 2028/29 is set out below in Table 4. Current estimates show a projected deficit in year 2026/27 of £0.890m, and £0.567m in 2027/28, with a surplus of (£0.396m) in 2028/29. The longer-term financial outlook is attached at Appendix B, which shows the 30-year HRA business plan estimates with revenue surpluses expected to continue throughout the plan. Timing for the repayment of non-growth borrowing (VRP) is planned against maintaining working balance requirements.

Table 4: Revenue Budget Summary

	CY			
	Forecast	Year 1	Year 2	Year 3
	2025/26	2026/27	2027/28	2028/29
FORECAST PER BUDGET ESTIMATES:	(£'000)	(£'000)	(£'000)	(£'000)
Income				
Rents (Council Dwellings & Hostels)	(41,406)	(43,819)	(46,562)	(49,958)
Non-dwelling rents	(413)	(429)	(438)	(447)
Charges for services and facilities	(1,316)	(1,366)	(1,396)	(1,424)
Other income	(65)	(60)	(60)	(60)
Investment Income	(800)	(471)	(443)	(337)
Total income	(44,000)	(46,145)	(48,899)	(52,226)
Expenditure				
Repairs and Maintenance	18,872	19,455	19,824	20,168
Supervision, Management and Admin	8,675	10,189	10,398	10,419
Interest Payments	3,845	4,460	5,400	5,334
Debt Repayment (EIP loan)	1,200	1,231	1,263	1,296
Depreciation charge to Major Repairs	9,393	9,750	9,964	10,164
Capital Expenditure funded from revenue	8,903	1,950	2,616	4,451
Total expenditure	50,888	47,035	49,466	51,831
Net (Surplus) / Deficit	6,888	890	567	(396)
Opening working balance	(21,838)	(14,950)	(14,059)	(13,492)
Use of working balance	6,888	890	567	(396)
Closing working balance	(14,950)	(14,059)	(13,492)	(13,888)

6.4 Income

- 6.4.1 The vast majority of HRA income comes from the rent that is charged to tenants. It is used to cover the operational running costs of the HRA, along with investing in maintaining the stock and servicing debt. Therefore, housing rents have a significant role in ensuring the Council has a financially viable Housing Revenue Account and Business Plan.
- 6.4.2 As expected, as a provider of social housing, approximately one third of rent payments are paid through Housing Benefits, meaning payments are

made directly to tenant rent accounts through council systems, therefore reducing the risk of non-payment or delays in payments. As Universal Credit continues to be rolled out, this means the proportion of rents paid through Housing Benefits is reducing over time, and as such there is an increased risk of non-payment or delays in payments and therefore an annual provision of £384k is made for non-payment. That said, the Council currently performs well on rent collection, with rent arrears consistently within the top performing quartile in the benchmark group. More details regarding rents can be found in **Section 7**.

- 6.4.3 Rent income is also affected by void property numbers, which has seen an increase since 2024/25, primarily as a result of properties being held for repairs and retrofit works, rather than delays in lettings. As referenced in paragraph 4.1 this is an area of focus for additional resources requested within this budget report, with a target to bring void levels back to 2.5% by 2028/29. The budget for void losses in 2026/27 is £1.582m, based on a 3.5% target.
- 6.4.4 Other sources of income include rental income on non-dwellings (primarily garages), charges to leaseholders and warden services charges. Where it is permissible to do so, fees & charges are applied in accordance with the corporate fees & charges policy.
- 6.4.5 The HRA is apportioned a share of the Council's investment income managed by the Treasury function. This allocation is based on the HRA's average working balance for the year and the average rate of return achieved in year. This means the HRA is exposed to interest rate risk, the greater the working balance, the bigger impact fluctuations in investment returns will have on income. As investment returns and working balances are expected to reduce over the coming years, income to the HRA will reduce from an estimated £0.471m in 2026/27, to £0.337m in 2028/29, as forecast rates drop from 3.75% to 3.25%.

6.5 Expenditure

- 6.5.1 The repairs and maintenance costs included within the revenue budget are the reactive and cyclical repairs, along with costs associated with health and safety compliance (such as electrical testing and gas safety certificates). Major programmes of planned maintenance are included within the capital programme. As a result of proactive repairs management, improving service standards and additional costs associated with legislative compliance requirements, a number of pressures have emerged within repairs and maintenance, and therefore this budget includes additional capacity of £3.78m from 2026/27, reducing to £1.5m by 2030/31 to manage the peak in short term activity required over the next 3 years to bring the service back to a steady state, and ensure sufficient resources are in place to maintain standards in the long term.
- 6.5.2 Supervision, management and administration includes the costs associated with all aspects of managing the HRA and its tenants, including the costs of providing sheltered housing and hostels, managing tenant engagement and antisocial behaviour issues, and is responsible for

collection of Housing rents. Activity within the HIP to improve the Council's current performance and position in relation to regulatory landlord requirements and consumer standards is focussed on understanding our tenants, ensuring meaningful engagement is undertaken, complaints handling and aligning policies to ensure tenants received the same standards of service, no matter which area they live in. As a result, this budget includes additional capacity of £0.62m in 2026/27, reducing to £232k by 2030/31 to support the short term activity required to focus on improvement activities.

- 6.5.3 In addition to the interest due on existing self-financing loans, the HRA also pays interest on any internal borrowing (the HRA's capital financing requirement). Estimates therefore include interest costs to reflect assumed borrowing. As the programmes progress and the business plan develops, borrowing requirements will be kept under continual review to optimise financing options and reflect on future sustainability.
- 6.5.4 Within the capital plan, expenditure is funded by a combination of HRA revenue contributions, capital receipts, other funding sources such as grant and borrowing. The revenue contribution set-aside is reflected in two lines, Depreciation charge to major repairs and Capital expenditure funded from revenue (CERA). Unlike the General Fund, within the HRA, the depreciation that is charged on the assets held by the service (primarily the dwellings themselves) is a real cost to the HRA budget and this expense is transferred to the Major Repairs Reserve (MRR). The additional revenue contribution to the MRR required to fund the capital programme over and above depreciation is then budgeted for and charged to CERA. From 2026/27, CERA is notably lower than would usually be expected, this is due to borrowing being undertaken whilst revenue resources are diverted to supporting additional capacity in the revenue budget.

6.6 Net Budget for 2026/27

- 6.6.1 The overall net budget position for 2026/27 is a deficit of £0.890m, which will be drawn from the working balance, as set out in Table 4 above. Looking ahead, it is expected that the HRA revenue budget will continue to operate a deficit position in 2027/28 of £0.567m. Surpluses are expected to return in 2028/29 and currently forecast at (£0.396m), however it is important to stress that this is dependent on services operating within agreed budgets, as any overspends within this plan result in additional borrowing requirement, and will therefore be subject to appropriate challenge. Surpluses generated are entirely for the benefit of the HRA which must be self-sustaining and are therefore essential to ensure the sustainability of the business plan and availability of funding to mitigate unforeseen risks (Performance Measure 4 - Working Balances, as set out in **Appendix A**).
- 6.6.2 Whilst significant progress has been made, the Housing service continues to transform, and it is expected that efficiencies will be identified to further support the ambitions of the business plan and the HRA's role in delivering the Housing Strategy. The budget should therefore be considered an evolving process over the coming years.

7.0 RENT SETTING

7.1 North Yorkshire Council aim to set rents at a level that supports the long-term business plan by ensuring there is sufficient resources to manage and maintain our properties, support our tenants and provide capacity for growth to support the Council's commitment to providing more Social Housing. Social Housing is defined in the Housing and Regeneration Act 2008 as:

- low-cost rental accommodation (defined by section 69 of the Housing and Regeneration Act 2008) or
- low-cost home ownership accommodation (defined by section 70 of the Housing and Regeneration Act 2008), or both

and therefore, by definition, rents must remain 'low cost'. This is achieved by compliance with Government legislation and adherence to the Policy statement on rents for social housing from 1 April 2023, which accompanies the Direction on the rent standard 2019 and Direction on the rent standard 2023, along with the Shared Ownership Rents Reform 2023.

7.2 The intention of Government rent setting policy is that all rents nationally are comparable and set consistently, so that tenants pay a 'fair' rent for the property they occupy, given the location of that property. However, the actual rents charged for each dwelling prior to formula rent setting will have differed and rents were not fully harmonised when the concept of formula rent was first introduced. Instead, there was a period of rent convergence whereby actual rent increases were adjusted (upwards or downwards) each year to bring actual rents closer to the calculated formula rents. However, this national rent convergence policy was abolished before rent convergence was complete. As a result, there are still properties that have rents that differ from the formula rent, although in most cases the difference is small. In addition, a rent cap was introduced for one year affecting 2023/24 rents, limiting rents to 7%. Had this amendment in policy not been made, rents could have been increased by up to 11.1% due to high levels of inflation. To bridge the gap between current rents and allowable rent charges, when a property becomes vacant, it can be re-let to a new tenant at formula rent, irrespective of what the previous tenant's actual rent was.

7.3 The table below sets out the difference between allowable rent charges for social rented properties and actual rents in 2025/26 to illustrate the income shortfall as a result of ending rent convergence and capping rent increases in 2023/24. (Note this is a snapshot at the mid-point of 2025/26 and will fluctuate very slightly as stock movements occur in year).

Table 5 – Rent Gap

	Annual Shortfall *	% Shortfall
Harrogate	990,824.28	4.72%
Selby	755,160.62	4.61%
Richmondshire	297,932.26	3.69%
	2,043,917.15	4.50%

***Adjusted for void losses**

7.4 Following the recent consultation as part of the 2024 Autumn budget, the government's policy statement on rents for social housing from 1 April 2026/27 onwards has been published and is to remain in effect for at least 10 years. It is recognised there is a need to provide a stable social housing rent policy to enable providers to have sufficient confidence to commit to the level of investment now needed in both new and existing social homes, as set out within this report for North Yorkshire Council. At present, there are no proposals to change the way that initial rents are calculated, but rather a focus on the limits that should apply to annual rent charges and the duration of the rent policy settlement. Under the policy, registered providers may increase actual weekly rents by up to CPI+1% + up to (£1/£2) in any year where actual weekly rents are below formula rent. At the time of writing, the + (£1/£2) element is still awaiting announcement, as this relates to the re-introduction of rent convergence. This is still no guarantee of certainty, historically deviations from multi-year settlements have been made, limiting rent increases below inflation.

7.5 Given the lack of long-term certainty and the required investment in existing and new stock, it is therefore proposed to apply the maximum allowable rent increase of 4.8% in 2026/27, along with maximum rent convergence allowable. Proposed average rents (for all house sizes, excluding shared ownership) are set out in Table 6 below:

Table 6 – NYC HRA Rent Levels for 2026/27

	2025/26 average weekly rent (£)	2026/27 average weekly rent after 4.8% increase (£)	Average increase in weekly rent (£)
Harrogate	101.97	106.87	4.89
Richmondshire	98.24	104.19	4.72
Selby	99.42	102.96	4.77

7.6 The 4.8% increase would apply to social, affordable and hostel rents. It should be noted that the small number of shared ownership properties held within the HRA will be subject to a 2% increase, in line with the lease agreements that are in place.

8.0 ALTERNATIVE OPTIONS

8.1 The proposed 4.8% + (£1/2 TBC) increase in rents is the maximum allowable under Government policy but HRA authorities can consider rent increases below this amount.

- 8.2 Every 1% below the 4.8% proposed would reduce rental yield by an estimated £418k in 2026/27. After 10 years, this equates to a cumulative loss of £4.098m. Performance metrics at **Appendix A** illustrate the impact of CPI only rent increases for the duration of the 30-year business plan. Most notably, working balances would run below the minimum threshold in 2027/28 and would not recover until 2039/40. This coupled with borrowing capacity dropping to £14.6m in 2029/30 demonstrates there would be minimal resilience within the business plan for managing risk. Given there is still uncertainty around the full scope of work that is required to bring stock up to standard, and importantly, maintain standards in the long term, this option would present too greater risk to the long-term sustainability of the Business Plan.
- 8.3 The proposed HRA rents remain cheaper than alternative rental options across the County. As a comparison, Table 7 below highlights the average local housing allowance (LHA) rates across the HRA stock areas, plus an average for North Yorkshire. This is representative of the Housing Benefit allowances for rents in these areas. Market rents are significantly higher than LHA rates in most areas of the County, with affordability being particularly challenging in the Harrogate area.

Table 7 – Local Housing Allowance rates in North Yorkshire

	Shared	1 bed	2 bed	3 bed	4+ bed
Harrogate	£72.79	£114.78	£138.66	£161.96	£216.90
Richmondshire	£70.75	£84.10	£103.56	£125.43	£162.25
Selby	£66.04	£105.86	£124.28	£140.10	£193.03
North Yorkshire	£69.18	£97.77	£119.71	£138.86	£180.73

9.0 LEGAL IMPLICATIONS

- 9.1 Pursuant to the Local Government and Housing Act 1989 a local housing authority is obliged to keep a Housing Revenue Account (HRA). The HRA is a ring-fenced account within the local housing authority's General Fund. Items that are to be credited and debited to the HRA are prescribed and there are restrictions on the way the account can be operated.
- 9.2 The Council is required to prepare proposals each year relating to the income from rents and other charges, expenditure in respect of repair, maintenance, supervision and management of HRA property and other prescribed matters. The proposals should be made on the best assumptions and estimates available and designed to ensure that the HRA for the coming year does not show a debit balance, meaning HRA reserves and working balance have been fully depleted and forecast below zero. This report sets out the relevant information considered in reaching the Council's proposals for this year and the forecast working balance (**Appendix A – measure 4**) is key to ensuring the assumptions within this report are compliant with this requirement. The Council should keep its proposals under review and, where necessary, revise those proposals to take all reasonable steps to avoid an end-of-year debit

balance on the HRA through-out the 30-year business plan.

10.0 FINANCIAL IMPLICATIONS

- 10.1 The nature of this report is financial, as you would expect from a budget report. As such the financial implications of the HRA budget are set out throughout this report. As highlighted in section 6 above the proposed budget for 2026/27 results in an in-year deficit of £0.890m, which will be drawn from the HRA Working Balance. The budgeted deficit reflects the additional investment that has been built into the business plan to continue to drive the Housing Improvement Programme. An annual budget surplus of (£0.396m) is forecast in 2028/29, with surpluses expected thereafter. This is reliant on utilising borrowing capacity to support the capital programme in the short term. The affordability of the plan is dependent on approving CPI+1% rent increases plus the maximum allowance for rent convergence. Any increase below CPI+1% would erode resilience against known and future risks, potentially leading to a reduction to investment plans which are fundamental to supporting tenant welfare standards by improving the quality of homes and services we provide. The performance measures at **Appendix A** illustrate that the business plan is financially sustainable, but focus must be maintained on strong financial management across all areas of the budget.
- 10.2 As referenced throughout the report, funding of the HRA capital programme is a key feature of the HRA revenue budget and business plan. This budget sets out the forecast revenue resources to support the capital programme for investment and improvements to new and existing stock and the HRA capital plan is included in **Appendix C** for information. However, the development of the detailed programme and monitoring will be reported within the council's capital plan.

11.0 RISKS

- 11.1 The key risks identified in relation to the HRA budget and business plan are:

- **Cost Pressures** – inflationary increases put financial strain on large parts of the HRA budget, with significant work programmes driven by supply costs for materials and labour. As part of the service transformation for the HRA, one of the mitigating factors will be building our own workforce to reduce reliance on external contractors, along with achieving economies of scale through improved systems and processes over the coming years. The latest government policy has allowed rent increases to rise at 1% above CPI, to assist with income keeping pace with cost increases, but also to provide a level of assurance for providers investing in new stock. CPI is a broad measure of inflation which does not necessarily accurately reflect the range of expenses within the HRA. For example, the equivalent inflation index for New Housing Construction stood at 3.3% in September, and an average of 4% pay award has been applied for internal staffing costs.
- **Stock condition** – Condition surveys are progressing in line with

target to gain full coverage by mid-year 2026/27, circa. 4000 surveys have been completed to date (around 48%). Results indicate around 36% of homes surveyed require capital works, along with lower-level responsive repairs being recorded for action. This along with an improved system for tenants to log repairs has resulted in around 1,000 additional responsive repairs being logged each month, which cannot be met with existing capacity. Additional investment proposed within this budget aims to double existing capacity to address the backlog over the next three years, with priority geared towards repairs which pose health and safety risk to ensure regulatory standards can be upheld. In addition, additional resource requirements have been identified to develop strategic and operational asset management plans, which will utilise data being captured to formulate the mid to long term maintenance programme.

- **Capacity** – As referenced above, current capacity is not sufficient to meet the current service demands and drive improvements required within the HIP, with additional short-term investment required. The housing standards team, which are predominantly trades related roles typically had higher than average levels of staff turnover and vacancies (previously budgeted at 10%). However, as a larger organisation the scope to attract a new workforce as fit for purpose structures have been implemented with career pathways and longer-term opportunities for development, the team is running with minimal vacancy rates, with further capacity required. The service also recognised the age demographic of the team, with a large portion of staff currently in the 50+ bracket. It is therefore expected that given the nature of the work, there will be opportunity to scale back resources with natural turnover.
- **Rent setting parameters are set by Government** – the government can, and has, changed its policy on how rents can be increased, which can have significant, permanent impacts on the business plan. For example, in 2016 the government announced that it was implementing annual 1% reductions in rents for the four years from 2016/17 to 2019/20. This has permanently reduced the rent levels and reduced income over the medium term by tens of millions of pounds compared to what would have been generated under the previous policy of CPI plus 1%. New government policy aims to address stability in the rent policy, currently committing to CPI+1% for a minimum of 10 years. There is also commitment to re-introduce rent convergence, at the time of writing, announcement is still awaited for the level allowed (£1 or £2 per week). For this budget and MTFP, CPI+1% has been assumed for 10 years from 2026/27, with rent convergence at £1 per week from 2027/28.
- Changes to the discounts available to tenants who can exercise their **right to buy (RTB)**, along with additional eligibility measures resulted in a spike of applications during 2024/25, before the changes came into force. The effect of this is being seen in 2025/26, with expected completions expected to reach 129, around 100 more than previous expectations. Whilst it is expected that longer term the changes will

result in fewer RTB applications, it has not been possible to keep pace with 1-1 replacement of properties in these numbers, based on 100 properties at an average rent of £100 per week, the annual rent loss equates to £520k. Additional flexibilities for the use of RTB receipts coming into force in 2026/27 will support the viability for acquiring replacement properties, which could help to ramp up the pace of replacements over the coming years.

- **Regulatory requirements** - Compliance against the consumer standards and all associated legal requirements around the decency and safety and quality of the housing stock is a key priority and should be viewed a core and non-negotiable element of the financial plan. The current regulator C3 judgement means that NYC is non-compliant with required standards and is under significant and on-going scrutiny in relation to its progress towards compliance going forward. Whilst significant progress has been made, there is more to do to within the HIP, as such additional investment requirements to address remaining risks feature as a key component of the 2026/27 budget report. The RSH has a range of enforcement powers at its disposal including unlimited fines, management orders and interventions and enforced disposal of stock.
- **Tenant Welfare** – This report recommends a rent increase of 4.8% is applied to social, affordable and hostel rents. It is recognised that this increase has the potential to increase levels of financial hardship for tenants. The service has a range of existing tools to support tenants in these circumstances including the provision of financial advice and signposting to ensure the maximisation of entitlement to benefits. The new service structure includes Tenancy Support Officers who have a specific remit to work with tenants in hardship to support them to sustain their tenancies. In addition, scheduled programmes of work contained within this report and the capital plan, include extensive retrofit and decarbonisation measures, supported by DESNZ Social Housing Decarbonisation Fund, which will both help to reduce fuel poverty but also ensure council homes can be kept warm and free from damp and mould.
- **Grant Funding** – Assumptions contained within this report and capital plan include programmes of work with significant reliance on external grant funding. The council has been awarded £21.93m DESNZ social housing decarbonisation funding, with co-funding requirements of £18.61m. This is a significant boost to internal resources to progress with government targets on energy efficiency measures and improve council stock but requires adequate oversight to ensure the programme delivery can be achieved and grant conditions are satisfied, so funding is not at risk. In addition, the Housing delivery programme funding now places greater reliance on external grant sources. There is clear commitment from government with the latest round of Social and Affordable Homes programme funding to support housing delivery and allowances being made to combine with RTB receipts but it remains a risk within the programme deliverability as each scheme is subject to application on a case-by-case basis, and therefore cannot be

guaranteed.

12.0 ENVIRONMENTAL IMPLICATIONS

- 12.1 There are positive environmental implications stemming from this report as existing stock benefits from investment in its fabric and components, resulting in improved energy efficiency. In addition, investment in new builds with improved environmental standards will improve the overall stock position. The decarbonisation of the housing stock is an area of increasing focus as North Yorkshire Council aims to meet government targets to reach EPC-C standards across the whole stock by 2030 and RSH regulatory standards around decent homes for our tenants. Approval of the recommendations within the report will demonstrate a positive commitment to NYC's climate change strategy. Retrofitting buildings to reduce energy demand is a component of the mitigation theme and provides properties that are easier to heat and healthier to live and work in.

13.0 CONCLUSION

- 13.1 The report sets out the budget and medium-term financial plan for North Yorkshire Council's HRA. Following an independent review of progress towards the Housing Improvement Programme, the budget has been modelled taking into consideration the 'non-negotiable' requirement for the Council to become compliant against the requirements of the consumer standards. The budget also supports the council's wider ambitions in relation to our role as a landlord within the proposed Housing Strategy, including plans to increase the housing stock within measured affordability indicators. The financial plan also includes provisions to ensure the council can go beyond compliant and deliver ambitions to function as an exemplary landlord.
- 13.2 Whilst the financial outlook is positive, this needs to be balanced with external risk factors which impact on the financial plan, therefore over the coming years focus should be geared towards opportunities for savings and efficiencies to ensure the HRA is sustainable in the long-term.

14.0 RECOMMENDATIONS

14.1 That the Executive:

- a) Recommends to Council the approval of the HRA budget for 2026/27 as set out in **paragraph 6.3**, being a net deficit of £0.890m which will be drawn from the HRA working balance;
- b) Recommends to Council the approval of the HRA Medium term financial plan for 2027/28 and 2028/29 and the 30-year HRA Business Plan, as set out in **paragraph 6.3** and **Appendix B** respectively;
- c) Agrees rent convergence is implemented at the maximum allowable for all properties on Social (Formula) rent as soon as practically feasible and recommends this to the Council for approval;
- d) Agrees an increase of 4.8% be applied to social, affordable and hostel rents from 1 April 2026 and recommends this to the Council for approval;
- e) Agrees an increase of 2% be applied to shared ownership rents from 1 April 2026 and recommends this to the Council for approval.

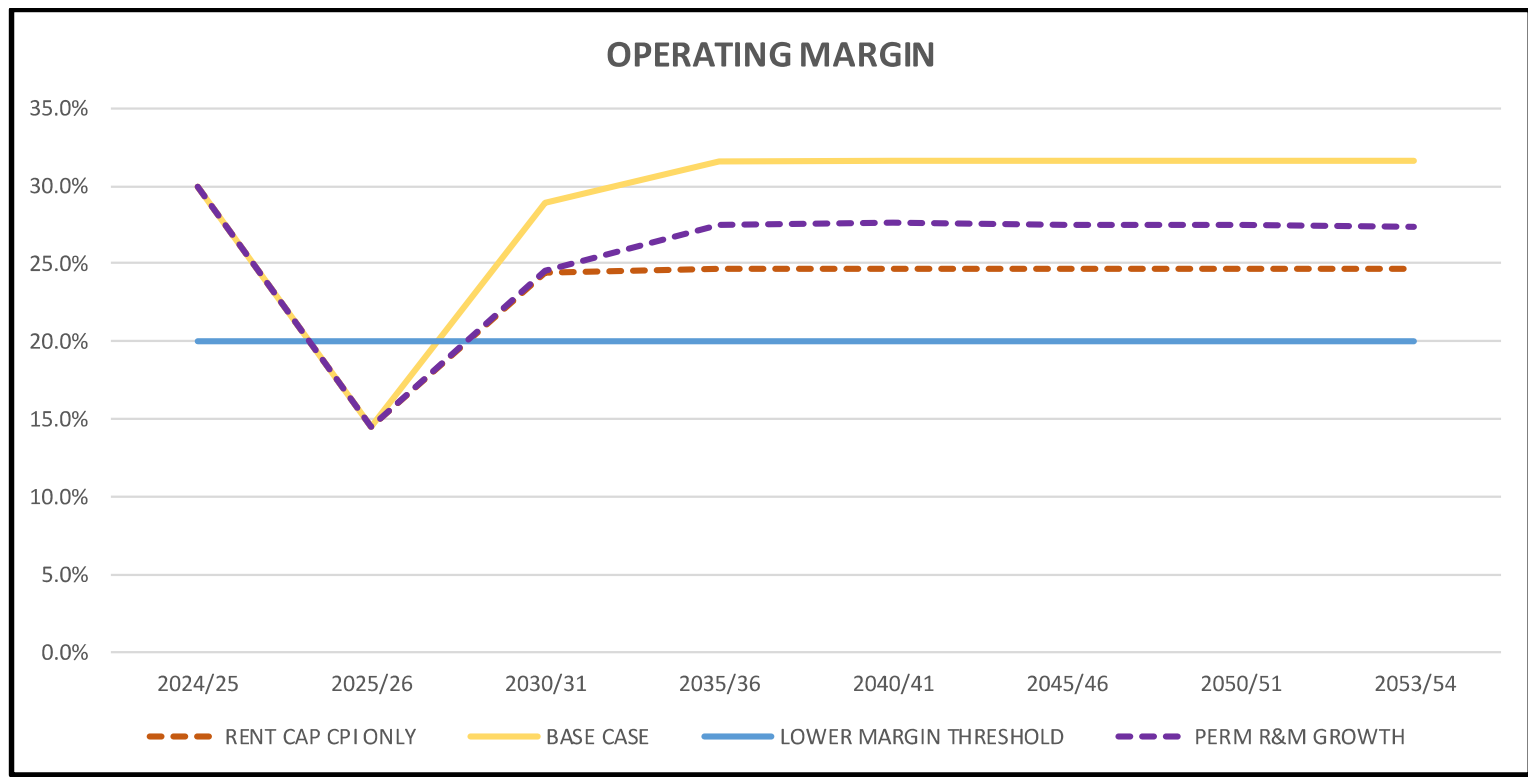
PERFORMANCE MEASURE 1 – OPERATING MARGIN

Operating margin is a measure which looks at remaining income after funding operating expenditure, it is an indication of financial efficiency. 20% is considered a comparable benchmark for similar stock holding organisations.

The current HRA position is performing well against the benchmark and results show that in all three scenarios there is headroom above the minimum margin.

The forecast position for 2025/26 is expected to fall below the benchmark due to revenue budget pressures and with slower than anticipated income growth from higher than average properties lost through Right to buy and void rates. In future years, this stabilises in all scenarios, as short term pressures ease and stock growth continues. This is further supported within the base case estimate and permanent repairs and maintenance growth case as rent convergence and CPI+1% increases continue for 10 years.

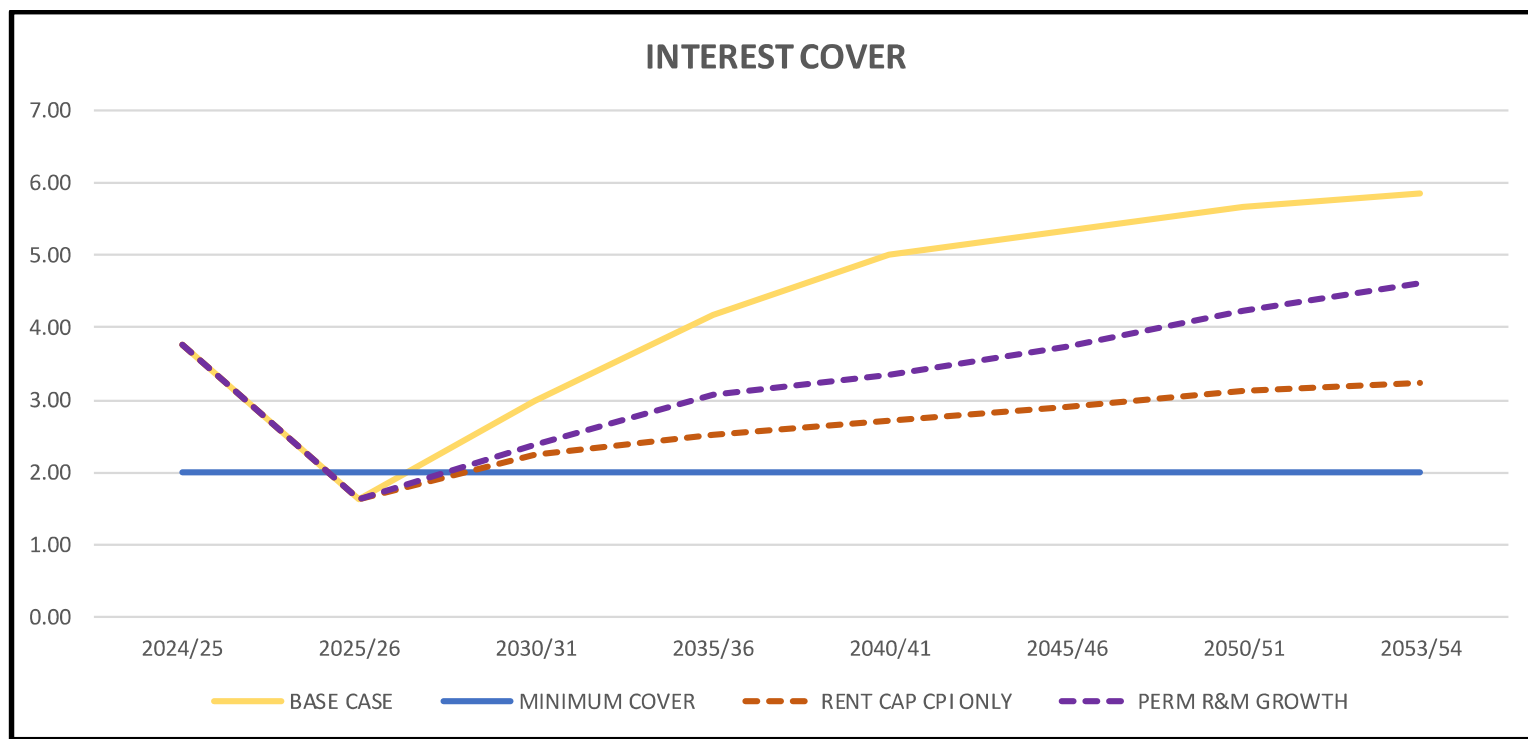
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PERFORMANCE MEASURE 2 – INTEREST COVER

Interest cover is used to assess the HRA’s ability to service debt interest and is calculated by dividing net operating income by interest costs. It is a standard covenant used by banks for housing providers looking to take new borrowing, usually a cover of 1.10, with a warning trigger at 1.25 deemed acceptable. However, for an additional level of prudence within the Council’s plan, a minimum cover of 2.0 has been set as the lower threshold.

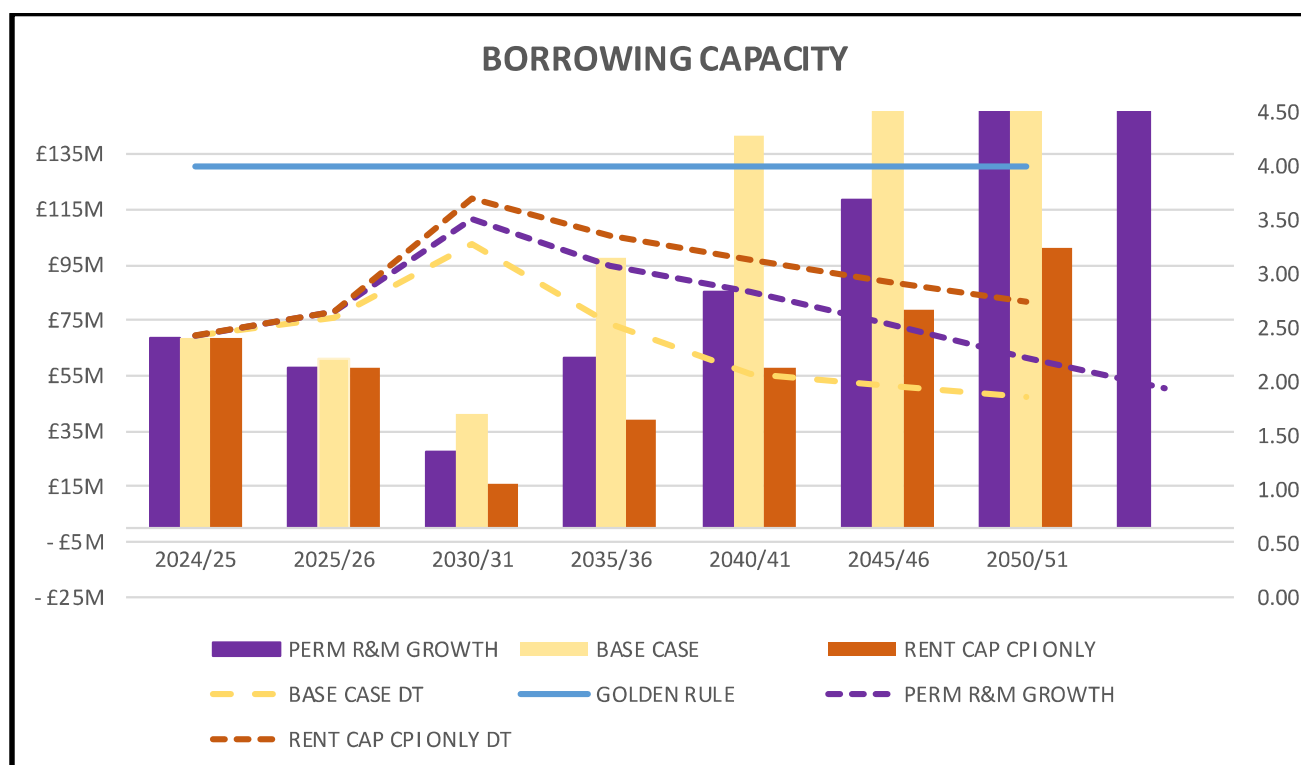
Following a dip in 25/26, all three scenarios maintain cover above the threshold, with the base case performing best against this measure. As can be seen below, limiting rent increases to CPI only is more detrimental than a permanent repairs and maintenance growth, due to its significant impact on rent income which cannot be recovered in later years.



PERFORMANCE MEASURE 3 – DEBT TO TURNOVER AND BORROWING CAPACITY

Debt to turnover in straightforward terms can be understood as ‘income multiplier’. It is calculated by taking total debt (measured as HRA capital financing requirement – CFR), divided by gross income. An industry benchmark of 5.5 is considered reasonable, although as with interest cover, for NYC’s plan, we have set a lower threshold of 4 to give an additional level of assurance. It is then possible to derive from this calculation borrowing capacity within the business plan, as 4 times gross income. Borrowing capacity less CFR is the borrowing headroom remaining in the plan. The charts below show the projected Debt to turnover versus the ‘golden rule’ of 4 and shows borrowing headroom within the bar chart.

All scenarios modelled maintain borrowing within the parameters of the performance measure. With the base case estimate most comfortably within the threshold, whilst in the scenario showing rent capped borrowing headroom falls to £14.6m in 29/30, which is a relatively small margin in the scale of the HRA capital programme of £235m

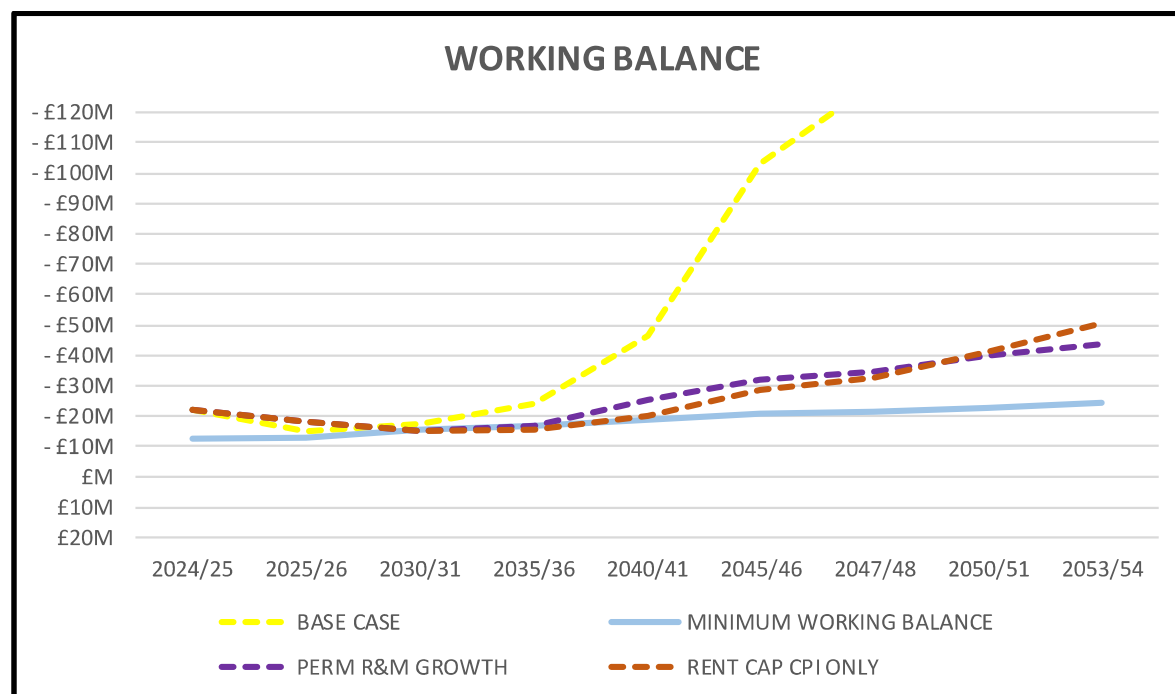


PERFORMANCE MEASURE 4 – WORKING BALANCE / RESERVES

To provide a safety net and provision for unexpected events, a minimum working balance is recommended of £1,500 per property. This is still deemed to be appropriate until the outcome of stock condition work is fully understood and the Housing Improvement Programme is complete.

The tables below present forecast working balances, for this year's Business Plan, all surpluses and deficits are assumed to transfer to/from working balance and no other earmarked reserves have been created.

Within all scenarios, borrowing for Decent Homes capital expenditure has been utilised to ensure minimum working balance can be maintained. Within the base case, forecasts suggest Decent Homes borrowing can be repaid in full from year 8, with an 8 year repayment plan. The alternative scenarios require a significantly longer period to repay, with neither achieving payback within the 30 year plan



30-Year Housing Revenue Account Business Plan (Years 1-10)

	Current Year 2025/26 (£'000)	Year 1 2026/27 (£'000)	Year 2 2027/28 (£'000)	Year 3 2028/29 (£'000)	Year 4 2029/30 (£'000)	Year 5 2030/31 (£'000)	Year 6 2031/32 (£'000)	Year 7 2032/33 (£'000)	Year 8 2033/34 (£'000)	Year 9 2034/35 (£'000)	Year 10 2035/36 (£'000)
FORECAST PER BUDGET ESTIMATES:											
Income											
Rents (Council Dwellings & Hostels)	(41,406)	(43,819)	(46,562)	(49,958)	(52,388)	(54,894)	(56,913)	(58,798)	(60,562)	(62,379)	(64,250)
Non-dwelling rents	(413)	(429)	(438)	(447)	(456)	(465)	(474)	(484)	(493)	(503)	(513)
Charges for services and facilities	(1,316)	(1,366)	(1,396)	(1,424)	(1,452)	(1,482)	(1,511)	(1,541)	(1,572)	(1,604)	(1,636)
Other income	(65)	(60)	(60)	(60)	(60)	(60)	(60)	(60)	(60)	(60)	(60)
Investment Income	(800)	(471)	(443)	(337)	(347)	(384)	(435)	(514)	(514)	(518)	(545)
Total income	(44,000)	(46,145)	(48,899)	(52,226)	(54,704)	(57,284)	(59,393)	(61,397)	(63,202)	(65,064)	(67,005)
Expenditure											
Repairs and Maintenance	18,872	19,455	19,824	20,168	18,583	18,955	19,334	19,721	20,563	20,974	21,394
Supervision, Management and Admin	8,675	10,189	10,398	10,419	10,767	10,920	11,138	11,361	11,917	12,155	12,399
Interest Payments	3,845	4,460	5,400	5,334	5,441	5,523	5,515	5,374	5,260	5,147	5,034
Debt Repayment (EIP loan)	1,200	1,231	1,263	1,296	1,329	1,364	1,399	5,702	5,702	5,702	5,702
Depreciation charge to Major Repairs	9,393	9,750	9,964	10,164	10,367	10,574	10,786	11,002	11,222	11,446	11,675
Capital Expenditure funded from revenue	8,903	1,950	2,616	4,451	6,748	7,903	8,061	8,222	8,387	8,554	8,726
Total expenditure	50,888	47,035	49,466	51,831	53,235	55,239	56,233	61,381	63,050	63,979	64,929
Net (Surplus) / Deficit	6,888	890	567	(396)	(1,468)	(2,046)	(3,160)	(16)	(152)	(1,085)	(2,076)
Opening working balance	(21,838)	(14,950)	(14,059)	(13,492)	(13,888)	(15,356)	(17,402)	(20,562)	(20,578)	(20,729)	(21,815)
Use of working balance	6,888	890	567	(396)	(1,468)	(2,046)	(3,160)	(16)	(152)	(1,085)	(2,076)
Closing working balance	(14,950)	(14,059)	(13,492)	(13,888)	(15,356)	(17,402)	(20,562)	(20,578)	(20,729)	(21,815)	(23,890)

30-Year Housing Revenue Account Business Plan (Years 11-20)

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	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
	2036/37	2037/38	2038/39	2039/40	2040/41	2041/42	2042/43	2043/44	2044/45	2045/46
FORECAST PER BUDGET ESTIMATES:	(£'000)	(£'000)	(£'000)	(£'000)	(£'000)	(£'000)	(£'000)	(£'000)	(£'000)	(£'000)
Income										
Rents (Council Dwellings & Hostels)	(65,535)	(66,846)	(68,183)	(69,547)	(70,937)	(72,356)	(73,803)	(75,279)	(76,785)	(78,320)
Non-dwelling rents	(524)	(534)	(545)	(556)	(567)	(578)	(590)	(601)	(613)	(626)
Charges for services and facilities	(1,668)	(1,702)	(1,736)	(1,771)	(1,806)	(1,842)	(1,879)	(1,916)	(1,955)	(1,994)
Other income	(60)	(60)	(60)	(60)	(60)	(60)	(60)	(60)	(60)	(60)
Investment Income	(597)	(659)	(732)	(816)	(911)	(1,156)	(1,414)	(1,684)	(1,967)	(2,263)
Total income	(68,385)	(69,801)	(71,256)	(72,748)	(74,281)	(75,993)	(77,746)	(79,541)	(81,380)	(83,263)
Expenditure										
Repairs and Maintenance	21,822	22,258	22,703	23,157	23,621	24,093	24,575	25,066	25,568	26,079
Supervision, Management and Admin	12,647	12,899	13,157	13,421	13,689	13,963	14,242	14,527	14,817	15,114
Interest Payments	4,922	4,811	4,700	4,590	4,623	4,656	4,690	4,725	4,761	4,798
Debt Repayment (EIP loan)	5,702	5,702	5,702	5,702	0	0	0	0	0	0
Depreciation charge to Major Repairs	11,908	12,147	12,390	12,637	12,890	13,148	13,411	13,679	13,953	14,232
Capital Expenditure funded from revenue	8,900	9,078	9,260	9,445	9,634	9,826	10,023	10,223	10,428	10,636
Total expenditure	65,901	66,895	67,911	68,951	64,456	65,686	66,941	68,221	69,527	70,858
Net (Surplus) / Deficit	(2,484)	(2,907)	(3,344)	(3,797)	(9,825)	(10,306)	(10,805)	(11,320)	(11,854)	(12,405)
Opening working balance	(23,890)	(26,374)	(29,281)	(32,625)	(36,422)	(46,247)	(56,554)	(67,358)	(78,679)	(90,532)
Use of working balance	(2,484)	(2,907)	(3,344)	(3,797)	(9,825)	(10,306)	(10,805)	(11,320)	(11,854)	(12,405)
Closing working balance	(26,374)	(29,281)	(32,625)	(36,422)	(46,247)	(56,554)	(67,358)	(78,679)	(90,532)	(102,937)

30-Year Housing Revenue Account Business Plan (Years 21-30)

	Year 21	Year 22	Year 23	Year 24	Year 25	Year 26	Year 27	Year 28	Year 29	Year 30
	2046/47	2047/48	2048/49	2049/50	2050/51	2051/52	2052/53	2053/54	2054/55	2055/56
FORECAST PER BUDGET ESTIMATES:	(£'000)	(£'000)	(£'000)	(£'000)	(£'000)	(£'000)	(£'000)	(£'000)	(£'000)	(£'000)
Income										
Rents (Council Dwellings & Hostels)	(79,887)	(81,485)	(83,114)	(84,777)	(86,472)	(88,202)	(89,966)	(91,765)	(93,600)	(95,472)
Non-dwelling rents	(638)	(651)	(664)	(677)	(691)	(705)	(719)	(733)	(748)	(763)
Charges for services and facilities	(2,034)	(2,074)	(2,116)	(2,158)	(2,201)	(2,245)	(2,290)	(2,336)	(2,383)	(2,431)
Other income	(60)	(60)	(60)	(60)	(60)	(60)	(60)	(60)	(60)	(60)
Investment Income	(2,573)	(2,898)	(3,237)	(3,591)	(3,962)	(4,348)	(4,751)	(5,172)	(5,611)	(6,068)
Total income	(85,192)	(87,168)	(89,191)	(91,264)	(93,386)	(95,560)	(97,786)	(100,067)	(102,402)	(104,794)
Expenditure										
Repairs and Maintenance	26,601	27,133	27,675	28,229	28,793	29,369	29,957	30,556	31,167	31,790
Supervision, Management and Admin	15,416	15,724	16,039	16,360	16,687	17,021	17,361	17,708	18,062	18,424
Interest Payments	4,835	4,873	4,911	4,951	4,991	5,032	5,074	5,116	5,160	5,204
Debt Repayment (EIP loan)	0	0	0	0	0	0	0	0	0	0
Depreciation charge to Major Repairs	14,516	14,807	15,103	15,405	15,713	16,027	16,348	16,675	17,008	17,348
Capital Expenditure funded from revenue	10,849	11,066	11,287	11,513	11,743	11,978	12,218	12,462	12,711	12,966
Total expenditure	72,217	73,602	75,015	76,457	77,927	79,427	80,957	82,517	84,108	85,732
Net (Surplus) / Deficit	(12,976)	(13,566)	(14,176)	(14,807)	(15,459)	(16,133)	(16,830)	(17,550)	(18,294)	(19,062)
Opening working balance	(102,937)	(115,913)	(129,479)	(143,655)	(158,462)	(173,921)	(190,054)	(206,884)	(224,433)	(242,727)
Use of working balance	(12,976)	(13,566)	(14,176)	(14,807)	(15,459)	(16,133)	(16,830)	(17,550)	(18,294)	(19,062)
Closing working balance	(115,913)	(129,479)	(143,655)	(158,462)	(173,921)	(190,054)	(206,884)	(224,433)	(242,727)	(261,789)

HOUSING REVENUE ACCOUNT CAPITAL PROGRAMME

The table below presents and update to the existing approved programme, and therefore does not include the additional capital investme proposed within the HRA budget report which is recommended for approval.

	2025/26	2026/27	2027/28	2028/29	Later Years	TOTAL
PROGRAMME OF WORKS:	£'000	£'000	£'000	£'000	£'000	£'000
HS DECENT HOMES	14,535	13,234	13,615	13,615	13,615	68,614
HS MAJOR ADAPTATIONS	2,000	2,000	2,000	2,000	2,000	10,000
HOUSING DELIVERY PLAN (HRA)	14,951	8,766	26,385	56,210		106,312
RIGHT TO BUY REPLACEMENT	2,000	-	-		-	2,000
HS CIVILS	70	1,466	1,465	-	-	3,001
SHDF 2.2 & 2.3	9,109	16,739	16,925		-	42,773
HS COMPLIANCE	250	3,334	2,500	2,500	2,500	11,084
EXPENDITURE	42,915	45,539	62,890	74,325	18,115	243,784
FUNDED BY:						
GRANTS	- 6,630	- 7,896	- 7,676	-	-	22,202
DIRECT REVENUE FUNDING & MRR	- 18,811	- 12,534	- 12,081	- 14,615	- 17,115	75,156
CAPITAL RECEIPTS	- 10,171	- 5,260	- 15,831	- 33,726	-	64,988
BORROWING REQUIREMENT	7,303	19,849	27,302	25,984	1,000	81,438

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NORTH YORKSHIRE COUNCIL

13th February 2026

COUNCIL TAX RESOLUTION REPORT

Report of the Corporate Director – Strategic Resources

1.0 PURPOSE OF REPORT

- 1.1 For the Council to approve the council tax requirement and basic amount of council tax for 2026/27.

2.0 INTRODUCTION AND CONTEXT

- 2.1 Under the Local Government Finance Act 1992 (as amended by the Localism Act 2011) the Council as the billing authority must calculate a council tax requirement and basic amount of council tax for the following year.
- 2.2 This report sets out the resolution based on the assumption that the budget proposals recommended by Executive on 20th January 2026, and detailed elsewhere on this agenda, are approved.
- 2.3 The council tax levels to be proposed will reflect the precepts from the parish and town councils, the Mayoral Police and Crime Commissioner precept and the Mayoral general precept (including fire services).
- 2.4 The proposed council tax resolution for 2026/27 is attached as Appendix A.

3.0 PREMIUMS AND DISCOUNTS

- 3.1 The following Council Tax discounts and premiums for 2026/27 remain unchanged from those approved by Council on 16th November 2022 and 21st February 2024.
- 0% Council Tax discount on Class A second homes, no-one's sole or main residence but furnished and at least a 28-day planning restriction in place. No additional premium;
 - 0% Council Tax discount on Class B second homes, no-one's sole or main residence but furnished and no planning restriction;
 - 0% Council Tax discount on Class C properties, no-one's sole or main residence and substantially unfurnished;
 - 0% Council Tax discount on Class D properties, no-one's sole or main residence, substantially unfurnished and undergoing major repair or structural alteration;
 - 100% Council Tax premium on Class B second homes, no-one's sole or main residence but furnished and no planning restriction (applicable from 1st April 2025);
 - 100% Council Tax premium for properties that have been empty (no-one's sole or main residence) and substantially unfurnished for more than 1 year;

- 200% Council Tax premium for properties which have been empty (no-one's sole or main residence) and substantially unfurnished for more than 5 years;
 - 300% Council Tax premium for properties which have been empty (no-one's sole or main residence) and substantially unfurnished for more than 10 years.
- 4.2 North Yorkshire Council has adopted the premium exceptions as stipulated by government legislation - The Council Tax (Prescribed Classes of Dwellings and Consequential Amendments) (England) Regulations 2024. The Government guidance published in November 2024 on Council Tax premiums for long-term empty homes and second homes has been considered, and an assessment of the impacts of the proposals has been undertaken
- 4.3 These discounts and premiums have been reflected in the council tax base calculation.

5.0 PARISHES

- 5.1 The town and parish council precepts are detailed in Appendix B and total £14,305,345.91 for 2026/27.
- 5.2 In three cases a parish precept had not been formally agreed at the time of completing this report, but figures have been anticipated and these are reflected in the total in paragraph 5.1 and in the figures in the appendices to this report.
- 5.2 Expressed in terms of an average Band D Council Tax for the whole Council, parish precepts amount to £55.54 in 2026/27 compared to £50.84 in 2025/26 representing a 9.24% increase.

6.0 COMBINED AUTHORITY PRECEPTS

- 6.1 From 1st April 2025 responsibility for both the police and fire and rescue services in North Yorkshire and York rests with the York and North Yorkshire Combined Authority. At the time of publishing this report the Combined Authority had not yet made a formal decision on the Mayoral General precept level which covers fire and rescue services, but the figures below are those included in the publicly available report due to go to the Authority on 6th February. If the approved figures differ from the published figures, then amended calculations will be provided at the meeting.

(a) The York and North Yorkshire Combined Authority set its Mayoral Police and Crime Commissioner precept at £86,501,502. This results in a Band D Council Tax of £335.86 and represents a 4.67% (£15.00) increase over 2025/26.

(b) It is anticipated that the York and North Yorkshire Combined Authority will set its Mayoral General Precept (including Fire Services) at £30,035,745. This results in a Band D Council Tax of £116.62 and represents an 8.97% (£9.60) increase over 2025/26.

8.0 COUNCIL TAX BANDS

- 8.1 If the resolution as detailed in Appendix A is approved then the relevant total council tax figures for each locality by council tax band, including all precepts, are shown in Appendix C.

9.0 RECOMMENDATIONS

- 9.1 That the Council Tax Resolution, as detailed at Appendix A, be approved.

GARY FIELDING
Corporate Director, Strategic Resources

County Hall
5 February 2026

COUNCIL TAX RESOLUTION REPORT APPENDICES

- A Council Tax Resolution
- B List of town and parish precepts
- C Total Council Tax (including precepts) by town/parish

The North Yorkshire Council is recommended to resolve as follows:

1. It be noted that the North Yorkshire Council calculated the Council Tax Base 2026/27 of 257,552.26.
 - a. For dwellings in those parts of its area to which a Parish precept relates as in the attached Appendix C.
2. Calculate that the Council Tax requirement for the Council's own purposes for 2026/27 (excluding parish and town precepts) is £524,458,818.08.
3. That the following amounts be calculated for the year 2026/27 in accordance with Sections 31 to 36 of the Local Government Finance Act 1992 as amended by Section 74 of the Localism Act 2011:
 - a. **North Yorkshire Council / Parish Gross Expenditure**
£1,323,028,245.91 being the aggregate of the amounts which the council estimates for the items set out in Section 31A(2) of the Act taking into account all precepts issued to it by Parish Council's.
 - b. **North Yorkshire Council / Parish Income (including Government Grants, use of Reserves etc)**
£784,264,081.92 being the aggregate of the amounts which the Council estimates for the items set out in Section 31A(3) of the Act.
 - c. **North Yorkshire Council / Parish Net Expenditure**
£538,764,163.99 Being the amount by which the aggregate at 3(a) above exceeds the aggregate at 3(b) above, calculated by the Council in accordance with section 31A(4) of the Act as its Council Tax requirement for the year. Item R in the formula in Section 31B of the Act.
 - d. **Basic Amount of Tax (including average Parish Precepts)**
£2,091.86 Being the amount 3(c) above (Item R), all divided by Item T (the amount at 1(a) above, calculated by the Council, in accordance with Section 31B of the Act, as the basic amount of its council tax for the year (including Parish precepts
 - e. **Parish Precepts**
£14,305,345.91 Being the aggregate amount of all special items (Parish and Town precepts) referred to in Section 34(1) of the Act).
 - f. **Basic Amount of Tax (Unparished Areas)**
£2,036.32 Being the amount at 3(d) above less the result of dividing the amount at 3(e) above by Item T (the amount at 1(a) above), calculated by the Council, in accordance with Section 34(2) of the Act, as the basic amount of council tax for the year for dwellings in those parts of its area to which no Parish Precept relates.
4. To note that the York and North Yorkshire Combined Authority have issued to the Council a General Mayoral precept (including fire and rescue services) and a precept for the Mayoral Police & Crime Commissioner in accordance with Section 40 of the Local Government

Finance Act 1992 for each category of dwellings in the Council's area as indicated in the tables below:

5. That the Council, in accordance with Section 30 and 36 of the Local Government Finance Act 1992, hereby sets the aggregate amounts shown in the tables below as the amounts of Council Tax for 2026/27 for each of the categories of dwellings.

North Yorkshire Council (including Adult Social Care precept)

	Band							
	<u>A</u> <u>£</u>	<u>B</u> <u>£</u>	<u>C</u> <u>£</u>	<u>D</u> <u>£</u>	<u>E</u> <u>£</u>	<u>F</u> <u>£</u>	<u>G</u> <u>£</u>	<u>H</u> <u>£</u>
Charge	1,357.55	1,583.80	1,810.06	2,036.32	2,488.84	2,941.35	3,393.87	4,072.64

York and North Yorkshire Combined Authority – Mayoral Police & Crime Commissioner precept:

	Band							
	<u>A</u> <u>£</u>	<u>B</u> <u>£</u>	<u>C</u> <u>£</u>	<u>D</u> <u>£</u>	<u>E</u> <u>£</u>	<u>F</u> <u>£</u>	<u>G</u> <u>£</u>	<u>H</u> <u>£</u>
Charge	223.91	261.22	298.54	335.86	410.50	485.13	559.77	671.72

York and North Yorkshire Combined Authority – Mayoral General Precept (covering Fire and Rescue Service):

	Band							
	<u>A</u> <u>£</u>	<u>B</u> <u>£</u>	<u>C</u> <u>£</u>	<u>D</u> <u>£</u>	<u>E</u> <u>£</u>	<u>F</u> <u>£</u>	<u>G</u> <u>£</u>	<u>H</u> <u>£</u>
Charge	77.75	90.70	103.66	116.62	142.54	168.45	194.37	233.24

Aggregate of Council Tax Requirements (excluding Parish Precepts):

	Band							
	<u>A</u> <u>£</u>	<u>B</u> <u>£</u>	<u>C</u> <u>£</u>	<u>D</u> <u>£</u>	<u>E</u> <u>£</u>	<u>F</u> <u>£</u>	<u>G</u> <u>£</u>	<u>H</u> <u>£</u>
Charge	1659.21	1935.72	2212.26	2488.80	3041.88	3594.93	4148.01	4977.60

Determination of Excessiveness

6. North Yorkshire Council has determined that its relevant basic amount of Council Tax for 2026/27 is not excessive in accordance with principle approved under Section 52ZB Local Government Finance Act 1992 as modified by the 2008 Regulations.

As the billing authority, the Council has not been notified by a major precepting authority that its relevant basic amount of Council Tax for 2026/27 is excessive and that the billing authority is not required to hold a referendum in accordance with Section 52ZK Local Government Finance Act.

North Yorkshire Council

Town and Parish Precepts

<u>Parish</u>	<u>2026/27</u>		
	<u>Tax Base</u>	<u>Precept Levied</u>	<u>Council Tax Band D</u>
ACKLAM	72.18	2,000.00	27.71
AGGLETHORPE WITH COVERHAM	40.75	-	-
AINDERBY QUERNHOW	26.23	-	-
AINDERBY STEEPLE	115.97	5,000.00	43.11
AIRTON	109.36	-	-
AIKEW	1,243.25	42,000.00	33.78
AI SLABY	180.81	6,000.00	33.18
AI SLABY, MIDDLETON & WRELTON	350.12	1,250.00	3.57
ALDBROUGH	221.46	7,900.00	35.67
ALDWARK, FLAWITH & YOULTON	164.75	5,000.00	30.35
ALLERSTON & WILTON	213.11	11,500.00	53.96
ALLERTON MAULEVERER WITH HOPPERTON	76.00	300.00	3.95
ALNE	354.89	8,800.00	24.80
AMOTHERBY	174.19	5,722.00	32.85
AMPLEFORTH	406.18	16,900.00	41.61
ANGRAM GRANGE	8.90	-	-
APPLETON (EAST & WEST)	35.57	-	-
APPLETON ROEBUCK & ACASTER SELBY	424.73	10,000.00	23.54
APPLETON WISKE	214.99	9,716.72	45.20
APPLETON-LE-MOORS	104.60	1,450.00	13.86
APPLETON-LE-STREET	56.59	-	-
APPLETREEWICK	120.76	3,000.00	24.84
ARKENDALE, CONEYTHORPE & CLARETON GROUP	208.45	5,953.00	28.56
ARKENGARThDALE	187.35	6,600.00	35.23
ARNCLIFFE	45.72	-	-
ARRATHORNE	44.64	-	-
ASENBY	147.78	8,100.00	54.81
ASKE	36.53	-	-
ASKRIGG & LOW ABBOTSDIE	288.57	9,000.00	31.19
AUSTWICK	271.46	17,000.00	62.62
AYSGARTH DISTRICT: AYSGARTh, BISHOPDALE, NEWBIGGIN, THORALBY AND THORNTON RUST	367.88	12,500.00	33.98
AYTON EAST	689.45	32,000.00	46.41
AYTON WEST	413.60	31,000.00	74.95
AZERLEY & WINKSLEY GROUP	276.79	7,750.00	28.00
BAGBY & BALK	281.07	15,000.00	53.37
BAINBRIDGE	288.64	7,885.00	27.32

<u>Parish</u>	<u>2026/27</u>		<u>Council Tax</u>
	<u>Tax Base</u>	<u>Precept Levied</u>	<u>Band D</u>
BALDELSBY	143.74	10,100.00	70.27
BALNE	90.90	6,500.00	71.51
BANK NEWTON	30.48	-	-
BARDEN	35.82	-	-
BARKSTON ASH	188.35	6,500.00	34.51
BARLBY	1,796.04	174,000.00	96.88
BARLOW	287.65	21,817.00	75.85
BARNBY, ELLERBY & MICKLEBY	141.49	5,850.00	41.35
BARTON	339.69	15,245.00	44.88
BARTON-LE-STREET	87.04	1,800.00	20.68
BARTON-LE-WILLOWS	104.30	3,000.00	28.76
BARUGHS AMBO	91.52	886.00	9.68
BEADLAM	92.84	4,000.00	43.08
BEAL	262.12	33,500.00	127.80
BEAMSLEY	77.35	-	-
BEDALE	1,283.61	99,511.00	77.52
BELLERBY	195.98	14,156.00	72.23
BENINGBROUGH	22.46	-	-
BENTHAM	1,352.49	160,000.00	118.30
BEWERLEY	369.77	8,650.00	23.39
BIGGIN	69.98	1,800.00	25.72
BILBROUGH	185.08	5,600.00	30.26
BILSDALE MIDCABLE	170.81	2,765.00	16.19
BILTON-IN-AINSTY WITH BICKERTON	199.64	14,300.00	71.63
BIRDFORTH	14.37	-	-
BIRDSALL	83.45	500.00	5.99
BIRKBY	19.40	-	-
BIRKIN	57.38	-	-
BIRSTWITH	452.84	15,000.00	33.12
BISHOP MONKTON	460.24	23,514.00	51.09
BISHOP THORNTON & WARSILL GROUP	296.19	11,840.00	39.97
BOLTON ABBEY	49.69	-	-
BOLTON ON SWALE	33.59	-	-
BOLTON PERCY, COLTON & STEETON	259.06	8,890.00	34.32
BOROUGHBRIDGE	1,946.91	112,000.00	57.53
BORROWBY	207.78	6,500.00	31.28
BORROWBY, ROXBY, NEWTON MULGRAVE	83.85	4,000.00	47.70
BRADLEYS BOTH	522.66	28,173.00	53.90
BRAFFERTON & HELPERBY	385.85	18,600.00	48.21
BRANDSBY CUM STEARSBY	145.10	6,250.00	43.07
BRANSDALE	30.75	-	-
BRAWBY	77.87	-	-
BRAYTON	2,046.93	76,000.00	37.13
BREARTON	84.92	-	-
BROMPTON (HAMBLETON)	1,320.94	82,000.00	62.08

<u>Parish</u>	<u>2026/27</u>		
	<u>Tax Base</u>	<u>Precept Levied</u>	<u>Council Tax Band D</u>
BROMPTON (SCARBOROUGH)	237.10	18,000.00	75.92
BROMPTON ON SWALE	662.50	26,219.29	39.58
BROTHERTON	229.88	15,500.00	67.43
BROUGH WITH ST GILES	347.14	20,657.00	59.51
BROUGHTON (CRAVEN)	27.50	-	-
BROUGHTON (RYEDALE)	83.32	3,940.00	47.29
BUCKDEN	132.66	6,200.00	46.74
BULMER	91.39	2,900.00	31.73
BURN	184.13	16,500.00	89.61
BURNESTON, SWAINBY WITH ALLERTHORPE & THEAKSTON	183.49	5,958.33	32.47
BURNISTON	659.08	22,237.00	33.74
BURNSALL	66.71	2,000.00	29.98
BURTON CUM WALDEN (WEST BURTON)	186.29	7,800.00	41.87
BURTON IN LONSDALE	279.36	24,500.00	87.70
BURTON LEONARD	396.10	13,050.00	32.95
BURTON SALMON	183.44	12,235.00	66.70
BURYTHORPE	115.02	1,500.00	13.04
BUTTERCRAMBE	48.87	-	-
BYLAND WITH WASS & OLDSTEAD	120.44	2,000.00	16.61
BYRAM CUM SUTTON	441.13	20,918.16	47.42
CALDBERGH & EAST SCRAFTON	20.08	-	-
CALDWELL	70.94	-	-
CALTON	38.03	-	-
CAMBLESFORTH	531.48	29,822.24	56.11
CARLETON IN CRAVEN	462.98	25,000.00	54.00
CARLTON (SELBY)	807.82	37,367.00	46.26
CARLTON (RICHMONDSHIRE)	106.88	36,000.00	336.83
CARLTON HIGHDALE	84.05	700.00	8.33
CARLTON HUSTHWAITE	81.82	2,500.00	30.55
CARLTON MINIOTT	435.17	8,680.72	19.95
CARLTON-IN-CLEVELAND	149.77	8,773.85	58.58
CARPERBY	112.89	7,000.00	62.01
CARTHORPE	123.88	3,000.00	24.22
CASTLE BOLTON	37.27	1,500.00	40.25
CATTAL, HUNSINGORE & WALSHFORD GROUP	194.34	3,106.00	15.98
CATTERICK	968.82	38,430.00	39.67
CATTON	57.89	-	-
CAWOOD	672.09	44,241.00	65.83
CAWTON, COULTON & GRIMSTONE	107.54	1,925.00	17.90
CAYTON	1,036.78	81,766.00	78.87
CHAPEL HADDLESEY	84.00	4,250.00	50.60
CHURCH FENTON	571.83	36,950.00	64.62
CLAPHAM-CUM-NEWBY	372.62	7,900.00	21.20

<u>Parish</u>	<u>2026/27</u>		
	<u>Tax Base</u>	<u>Precept Levied</u>	<u>Council Tax</u> <u>Band D</u>
CLAXTON & SAND HUTTON	215.25	7,935.00	36.86
CLIFFE	526.92	28,000.00	53.14
CLINT-CUM-HAMLETS	282.08	9,000.00	31.91
CLOUGHTON	321.05	7,464.00	23.25
COLBURN	1,508.83	163,000.00	108.03
COLD KIRBY	55.52	-	-
CONEYSTHORPE	38.34	-	-
CONISTON COLD	115.35	1,500.00	13.00
CONISTONE WITH KILNSEY	79.35	1,000.00	12.60
CONONLEY	612.96	41,454.00	67.63
CONSTABLE BURTON / FINGHALL: AKEBAR, BARDEN, CONSTABLE BURTON, EAST HAUXWELL, FINGHALL, GARRISTON, HUTTON HANG AND WEST HAUXWELL	255.49	10,000.00	39.14
COWLING	928.76	88,000.00	94.75
COXWOLD	98.91	4,800.00	48.53
CRACOE	87.68	-	-
CRAKEHALL WITH LANGTHORNE	306.43	14,000.00	45.69
CRATHORNE	91.32	1,025.00	11.22
CRAYKE	203.44	5,177.00	25.45
CRIDLING STUBBS	71.24	7,993.69	112.21
CROFT-ON-TEES	207.98	4,000.00	19.23
CROPTON	133.90	500.00	3.73
CUNDALL & NORTON-LE-CLAY GROUP	217.86	6,016.00	27.61
DACRE	384.35	11,931.00	31.04
DALBY CUM SKEWSBY	51.16	-	-
DALTON (HAMBLETON)	334.81	9,500.00	28.37
DALTON (RICHMONDSHIRE)	95.32	-	-
DALTON-ON-TEES	118.35	3,800.00	32.11
DANBY GROUP	779.06	21,000.00	26.96
DANBY WISKE WITH LAZENBY	132.90	3,500.00	26.34
DARLEY & MENWITH	541.12	16,868.25	31.17
DEIGHTON	43.29	-	-
DISHFORTH	412.04	21,798.00	52.90
DRAUGHTON	133.59	14,000.00	104.80
DRAX	161.56	11,000.00	68.09
DUNSFORTHS	131.42	2,395.00	18.22
EASBY (HAMBLETON)	55.74	300.00	5.38
EASBY (RICHMONDSHIRE)	65.09	-	-
EASINGWOLD	2,601.30	209,000.00	80.34
EAST COWTON	292.91	7,500.00	25.61
EAST HARLSEY	144.04	3,864.00	26.83
EAST LAYTON	40.78	-	-
EAST WITTON	135.92	4,450.00	32.74
EASTFIELD	1,865.17	109,853.00	58.90

<u>Parish</u>	<u>2026/27</u>		
	<u>Tax Base</u>	<u>Precept Levied</u>	<u>Council Tax</u> <u>Band D</u>
EBBERSTON & YEDINGHAM	259.43	12,474.00	48.08
EDSTONE	66.12	788.00	11.92
EGGBOROUGH	820.72	29,308.00	35.71
EGTON	246.53	7,800.00	31.64
ELDMIRE WITH CRAKEHILL	12.53	-	-
ELLERTON ON SWALE	60.75	750.00	12.35
ELSLACK	39.41	-	-
EMBSAY WITH EASTBY	919.62	38,594.00	41.97
EPPLEBY	118.91	7,100.00	59.71
ERYHOLME	28.56	900.00	31.51
ESCRICK	468.35	22,560.00	48.17
ESHTON	52.07	-	-
ESKDALE CUM UGGLEBARNBY	1,073.17	23,237.87	21.65
EXELBY, LEEMING AND LONDONDERRY	649.60	17,000.00	26.17
FACEBY	111.41	1,550.00	13.91
FADMOOR	59.16	-	-
FAIRBURN	351.75	15,255.00	43.37
FARLINGTON	59.26	480.00	8.10
FARNDALE EAST	52.50	275.00	5.24
FARNDALE WEST	61.45	325.00	5.29
FARNHAM	126.35	2,050.00	16.22
FARNHILL	220.89	18,191.25	82.35
FAWDINGTON	4.83	-	-
FEARBY, HEALEY & DISTRICT GROUP	213.30	4,000.00	18.75
FELLISCLIFFE	185.55	6,231.00	33.58
FERRENSBY	112.52	600.00	5.33
FILEY	3,643.12	224,375.00	61.59
FIRBY	24.04	-	-
FLASBY WITH WINTERBURN	62.52	-	-
FLAXTON	156.56	7,500.00	47.90
FOLKTON	195.70	11,500.00	58.76
FOLLIFOOT & PLOMPTON GROUP	385.82	11,485.00	29.77
FORCETT	80.79	-	-
FOSTON & THORNTON-LE-CLAY	133.24	3,120.00	23.42
FOUNTAINS ABBEY GROUP	126.75	10,300.00	81.26
FOXHOLES WITH BUTTERWICK	96.00	6,700.00	69.79
FYLINGDALES	788.14	55,000.00	69.78
GANTON WITH POTTER BROMPTON	85.17	2,500.00	29.35
GARGRAVE	837.14	58,000.00	69.28
GATE HELMSLEY & UPPER HELMSLEY	144.93	7,000.00	48.30
GATEFORTH	116.99	7,300.00	62.40
GATENBY	20.99	-	-
GAYLES	71.59	-	-
GIGGLESWICK	619.19	34,000.00	54.91
GILLAMOOR	75.03	690.00	9.20

<u>Parish</u>	<u>2026/27</u>		
	<u>Tax Base</u>	<u>Precept Levied</u>	<u>Council Tax</u> <u>Band D</u>
GILLING EAST	122.39	2,325.00	19.00
GILLING WITH HARTFORTH & SEDBURY	259.56	4,620.00	17.80
GIRSBY	18.01	-	-
GLAISDALE	514.68	12,000.00	23.32
GLUSBURN	1,555.61	107,400.00	69.04
GOATHLAND	264.71	4,500.00	17.00
GOLDSBOROUGH & FLAXBY GROUP	345.18	9,737.00	28.21
GRANTLEY & SAWLEY GROUP	254.04	20,000.00	78.73
GRASSINGTON	623.89	81,315.00	130.34
GREAT AND LITTLE BROUGHTON	535.56	23,974.60	44.77
GREAT AYTON	1,883.59	190,000.00	100.87
GREAT BUSBY	47.78	-	-
GREAT LANGTON	54.08	800.00	14.79
GREAT OUSEBURN	337.10	17,250.00	51.17
GREEN HAMMERTON	513.92	26,700.00	51.95
GREWELTHORPE	233.35	6,850.00	29.36
GRINTON WITH ELLERTON ABBEY	115.51	7,120.00	61.64
GRISTHORPE & LEBBERSTON	289.45	17,000.00	58.73
GROSMONT	168.02	5,300.00	31.54
HABTON	137.70	1,800.00	13.07
HACKFORTH, AINDERBY MIERS WITH HOLTBY	100.13	3,500.00	34.95
HACKNESS & HARWOOD DALE GROUP	216.62	5,370.00	24.79
HALTON EAST	58.04	1,150.00	19.81
HALTON GILL	38.24	-	-
HAMBLETON	954.59	44,144.00	46.24
HAMPSTHWAITE	626.36	61,000.00	97.39
HARMBY	196.06	8,000.00	40.80
HAROME	138.93	8,000.00	57.58
HARROGATE	28,731.39	740,639.00	25.78
HARTLINGTON	36.07	-	-
HARTOFT	39.31	-	-
HARTON	43.71	-	-
HARTWITH-CUM-WINSLEY	470.95	15,900.00	33.76
HAVERAH PARK & BECKWITHSHAW GROUP	343.38	8,450.00	24.61
HAWES & HIGH ABBOTSIDE	751.27	20,000.00	26.62
HAWSKER CUM STAINSACRE	301.05	12,000.00	39.86
HAWKSWICK	46.56	-	-
HAWNBY	97.32	950.00	9.76
HAZLEWOOD WITH STORITHS	45.74	-	-
HEALAUGH & CATTERTON	126.12	5,000.00	39.64
HEBDEN	132.34	4,000.00	30.23
HECK	95.07	10,000.00	105.19
HELLIFIELD	592.81	28,685.00	48.39
HELMSLEY	931.25	180,000.00	193.29

<u>Parish</u>	<u>2026/27</u>		<u>Council Tax</u>
	<u>Tax Base</u>	<u>Precept Levied</u>	<u>Band D</u>
HEMINGBROUGH	723.06	36,000.00	49.79
HENDERSKELFE	32.77	-	-
HENSALL	311.37	20,000.00	64.23
HESLERTON	156.69	7,000.00	44.67
HETTON-CUM-BORDLEY	97.89	-	-
HEWICK & HUTTON GROUP	227.57	8,284.00	36.40
HIGH & LOW BISHOPSIDE	1,006.30	45,000.00	44.72
HILLAM	344.05	15,550.00	45.20
HILLSIDE (BOLTBY, COWESBY, FELIXKIRK, KIRBY KNOWLE AND UPSALL)	248.87	2,100.00	8.44
HINDERWELL	964.48	26,000.00	26.96
HIPSWELL	1,243.18	35,000.00	28.15
HIRST COURTNEY	117.35	10,000.00	85.22
HOLME	27.97	-	-
HOOD GRANGE	1.08	-	-
HORNBY	53.30	-	-
HORTON IN RIBBLESDALE	220.58	22,000.00	99.74
HOVINGHAM & SCACKLETON	270.56	8,600.00	31.79
HOWE	7.40	-	-
HOWSHAM	61.00	-	-
HUBY	559.29	13,700.00	24.50
HUDDLESTONE WITH NEWTHORPE	35.38	-	-
HUDSWELL, DOWNHOLME, STAINTON & WALBURN	181.24	4,410.00	24.33
HUNMANBY	1,198.86	165,000.00	137.63
HUNTON	193.40	6,400.00	33.09
HUSTHWAITE	216.69	8,500.00	39.23
HUTTON BONVILLE	37.30	-	-
HUTTON BUSCEL	153.36	14,300.00	93.24
HUTTON MULGRAVE & UGTHORPE	102.98	5,000.00	48.55
HUTTON RUDBY, MIDDLETON, RUDBY AND SKUTTERSKELFE	1,083.44	53,275.00	49.17
HUTTON-LE-HOLE	117.64	8,558.00	72.75
HUTTONS AMBO	131.95	5,950.00	45.09
INGLEBY ARNCLIFFE	170.28	8,650.00	50.80
INGLEBY GREENHOW	180.50	9,450.00	52.35
INGLETON	907.66	121,000.00	133.31
IRTON	140.63	8,300.00	59.02
KEARBY-WITH-NETHERBY	116.38	3,050.00	26.21
KELFIELD	172.92	9,742.00	56.34
KELLINGTON	296.16	16,389.49	55.34
KETTLEWELL WITH STARBOTTON	247.49	9,000.00	36.37
KILBURN	136.61	11,900.00	87.11
KILDALE	44.39	-	-
KILDWICK	127.39	1,715.20	13.46

<u>Parish</u>	<u>2026/27</u>		
	<u>Tax Base</u>	<u>Precept Levied</u>	<u>Council Tax Band D</u>
KILLERBY	10.84	-	-
KILLINGHALL	2,384.61	55,000.00	23.06
KIPLIN	25.19	-	-
KIRBY FLEETHAM WITH FENCOTES	252.16	8,400.00	33.31
KIRBY GRINDALYTHE	117.28	-	-
KIRBY HILL (RICHMONDSHIRE)	33.66	-	-
KIRBY HILL & DISTRICT GROUP (HARROGATE)	635.97	5,000.00	7.86
KIRBY MISPERTON	123.04	6,401.42	52.03
KIRBY WISKE AND NEWSHAM WITH BRECKENBROUGH	119.33	4,130.00	34.61
KIRK DEIGHTON	263.75	8,482.00	32.16
KIRK HAMMERTON	259.82	8,300.00	31.95
KIRK SMEATON	202.95	14,750.00	72.68
KIRKBY IN CLEVELAND	163.67	5,300.00	32.38
KIRKBY MALHAMDALE	172.19	5,000.00	29.04
KIRKBY MALZEARD, LAVERTON & DALLOWGILL GROUP	571.96	21,500.00	37.59
KIRKBY OVERBLOW	277.58	11,000.00	39.63
KIRKBYMOORSIDE	1,373.63	104,230.00	75.88
KIRKLINGTON CUM UPSLAND, HOWGRAVE AND SUTTON WITH HOWGRAVE	151.48	3,437.00	22.69
KNARESBOROUGH SUCCESSOR	6,536.34	280,351.00	42.89
KNAYTON WITH BRAWITH	178.75	6,100.00	34.13
LANGCLIFFE	191.39	14,000.00	73.15
LANGTHORPE	460.70	5,000.00	10.85
LANGTON	44.18	-	-
LASTINGHAM	80.52	2,000.00	24.84
LAWKLAND	141.13	3,000.00	21.26
LEAKE	3.55	-	-
LEAVENING	149.73	2,200.00	14.69
LEVISHAM	49.55	-	-
LEYBURN	1,085.56	99,105.50	91.29
* LILLINGS AMBO	81.86	-	-
LINTON	104.15	8,600.00	82.57
LINTON - ON - OUSE	401.89	18,500.00	46.03
LITTLE AYTON	57.89	-	-
LITTLE BUSBY	14.02	-	-
LITTLE FENTON	54.76	-	-
LITTLE LANGTON	21.07	-	-
LITTLE OUSEBURN GROUP	190.30	6,000.00	31.53
LITTLE RIBSTON	113.25	7,000.00	61.81
LITTLE SMEATON	141.79	6,783.00	47.84
LITTLETHORPE	272.76	4,800.00	17.60
LITTON	43.09	-	-

<u>Parish</u>	<u>2026/27</u>		<u>Council Tax</u>
	<u>Tax Base</u>	<u>Precept Levied</u>	<u>Band D</u>
LOCKTON	149.33	6,300.00	42.19
LONG DRAX	42.89	1,350.00	31.48
LONG MARSTON	256.23	7,500.00	29.27
LONG PRESTON	343.37	34,000.00	99.02
LOTHERSDALE	288.29	18,520.00	64.24
LOW AND HIGH WORSALL	171.66	5,196.00	30.27
LOWER WASHBURN GROUP	409.88	11,250.00	27.45
LUTTONS	167.01	8,250.00	49.40
LYTHE	341.27	9,571.00	28.05
MALTON	2,420.64	286,313.00	118.28
MANFIELD & CLIFFE	137.58	4,357.00	31.67
MARISHES	65.60	-	-
MARKENFIELD HALL	5.48	-	-
MARKINGTON WITH WALLERTHWAITE	311.46	7,510.00	24.11
MARRICK	88.05	1,800.00	20.44
MARSKE & NEW FOREST	86.79	3,390.00	39.06
MARTON	108.74	462.00	4.25
MARTON CUM MOXBY	36.41	-	-
MARTON-CUM-GRAFTON	282.32	7,400.00	26.21
MARTON-LE-MOOR	112.73	2,630.00	23.33
MARTONS BOTH	152.78	2,500.00	16.36
MASHAM GROUP	663.79	25,000.00	37.66
MELBECKS	265.04	2,500.00	9.43
MELMERBY	28.49	-	-
MELMERBY & MIDDLETON GROUP	193.83	5,818.00	30.02
MELSONBY	316.04	12,980.00	41.07
MIDDLEHAM	416.93	15,500.00	37.18
MIDDLETON TYAS	369.79	30,200.00	81.67
MID-WHARFEDALE GROUP	406.12	7,500.00	18.47
MONK FRYSTON	455.69	23,847.55	52.33
MOOR MONKTON	147.37	5,920.00	40.17
MORTON ON SWALE	275.52	13,200.00	47.91
MOULTON	97.50	-	-
MUKER	215.28	2,600.00	12.08
MUSTON	130.82	11,250.00	86.00
MYTON ON SWALE	70.01	1,600.00	22.85
NAWTON	292.86	5,500.00	18.78
NEWALL-WITH-CLIFTON	68.32	-	-
NEWBURGH	22.46	-	-
NEWBY	112.03	8,633.00	77.06
NEWBY & SCALBY	3,931.02	123,768.00	31.48
NEWHOLM CUM DUNSLEY	136.04	4,400.00	32.34
NEWLAND	95.23	3,000.00	31.50
NEWSHAM	168.68	3,000.00	17.79
NEWTON KYME CUM TOULSTON	264.69	9,850.00	37.21

<u>Parish</u>	<u>2026/27</u>		
	<u>Tax Base</u>	<u>Precept Levied</u>	<u>Council Tax</u> <u>Band D</u>
NEWTON LE WILLOWS	177.98	3,760.00	21.13
NEWTON MORRELL	26.56	-	-
NEWTON ON OUSE	268.54	13,485.00	50.22
NEWTON-ON-RAWCLIFFE & STAPE	144.39	3,250.00	22.51
NIDD	67.67	-	-
NORMANBY	69.81	500.00	7.16
NORTH COWTON	220.58	4,900.00	22.21
NORTH DEIGHTON	40.00	1,250.00	31.25
NORTH DUFFIELD	538.41	24,000.00	44.58
NORTH KILVINGTON	16.43	-	-
NORTH OTTERINGTON	19.60	-	-
NORTH RIGTON	250.72	9,875.00	39.39
NORTH STAINLEY-WITH-SLENINGFORD	298.18	20,579.00	69.02
NORTHALLERTON	3,672.56	527,054.00	143.51
NORTON	2,624.80	209,530.00	79.83
NUN MONKTON	151.43	15,000.00	99.06
NUNNINGTON	136.25	2,000.00	14.68
OLD BYLAND & SCAWTON	83.84	-	-
OSGODBY	569.00	6,500.00	11.42
OSMOTHERLEY, KIRBY SIGSTON, ELLERBECK, SOWERBY UNDER COTCLIFFE, THIMBLEBY, WINTON, STANK AND HALIKELD AND WEST HARLSEY	488.89	17,400.00	35.59
OSWALDKIRK	130.94	4,044.00	30.88
OTTERBURN	26.24	-	-
OULSTON	63.55	2,200.00	34.62
OVER DINSDALE	33.87	-	-
OVERTON	25.41	225.00	8.85
OXTON	14.85	-	-
PANNAL AND BURN BRIDGE	1,326.69	39,183.00	29.53
PATRICK BROMPTON	101.16	4,987.50	49.30
PICKERING	3,052.61	322,135.00	105.53
PICKHILL WITH ROXBY & SINDERBY	265.50	5,080.00	19.13
PICTON	64.71	500.00	7.73
POCKLEY	49.22	-	-
POTTO	156.66	9,000.00	57.45
PRESTON UNDER SCAR	109.15	7,100.00	65.05
RAINTON WITH NEWBY	206.86	9,600.00	46.41
RAND GRANGE	3.15	-	-
RASKELF	290.39	11,110.00	38.26
RAVENSWORTH	133.07	5,400.00	40.58
REDMIRE	193.32	12,884.00	66.65
REETH	447.97	-	-
REIGHTON	172.27	10,365.00	60.17
RIBBLE BANKS	334.55	8,500.00	25.41

<u>Parish</u>	<u>2026/27</u>		<u>Council Tax</u>
	<u>Tax Base</u>	<u>Precept Levied</u>	<u>Band D</u>
RICCALL	945.99	117,120.00	123.81
RICHMOND TOWN	3,224.96	236,193.00	73.24
RIEVAULX	37.93	-	-
RILLINGTON	434.15	28,000.00	64.49
RIPLEY	140.53	4,062.00	28.90
RIPON	6,132.65	501,506.00	81.78
ROECLIFFE & WESTWICK GROUP	117.49	10,047.00	85.51
ROMANBY	2,396.03	82,250.00	34.33
ROSEDALE EAST & WEST	215.92	10,850.00	50.25
ROUNTON EAST AND WEST	138.76	1,100.00	7.93
RYLSTONE	80.65	-	-
RYTHER CUM OSSENDYKE	114.83	8,500.00	74.02
SALTON	38.80	-	-
SANDHUTTON	137.04	8,500.00	62.03
SAXTON CUM SCARTHINGWELL & LEAD	304.80	33,965.85	111.44
SCAGGLETHORPE	92.93	5,500.00	59.18
SCAMPSTON WITH EAST & WEST KNAPTON	122.00	4,000.00	32.79
SCARBOROUGH	13,581.69	380,000.00	27.98
SCORTON	335.19	22,000.00	65.63
SCOSTHROP	39.89	310.00	7.77
SCOTTON (HARROGATE)	350.61	7,875.00	22.46
SCOTTON (RICHMONDSHIRE)	950.03	56,000.00	58.95
SCRAYINGHAM AND LEPPINGTON	92.94	1,800.00	19.37
SCRIVEN	231.76	11,227.00	48.44
SCRUTON	218.93	6,400.00	29.23
SEAMER (HAMBLETON)	294.41	8,000.00	27.17
SEAMER (SCARBOROUGH)	1,682.18	48,580.00	28.88
SELBY	5,152.54	774,817.00	150.38
SESSAY AND HUTTON SESSAY	218.12	12,485.00	57.24
SETTLE	1,215.57	183,210.28	150.72
SETTRINGTON	142.19	7,000.00	49.23
SEXHOW	10.34	-	-
SHAROW	288.33	14,775.00	51.24
SHERBURN	285.90	35,000.00	122.42
SHERBURN IN ELMET	3,069.18	304,700.00	99.28
SHERIFF HUTTON with CORNBOROUGH	486.42	24,500.00	50.37
SHIPTON BY BENINGBROUGH	320.45	17,000.00	53.05
SICKLINGHALL	183.31	6,000.00	32.73
SILTON WITH KEPWICK (OVER SILTON, NETHER SILTON, LANDMOTH CUM CATTO AND KEPWICK)	134.18	5,250.00	39.13
SINNINGTON	155.17	7,000.00	45.11
SKEEBY	165.46	9,355.00	56.54
SKELTON GROUP	153.80	6,688.00	43.49
SKIPTON	5,870.86	602,490.00	102.62

<u>Parish</u>	<u>2026/27</u>		
	<u>Tax Base</u>	<u>Precept Levied</u>	<u>Council Tax</u> <u>Band D</u>
SKIPTON ON SWALE	40.63	-	-
SKIPWITH	165.38	10,500.00	63.49
SLINGSBY	279.20	8,609.00	30.83
SMEATON WITH HORNBY (GREAT SMEATON, LITTLE SMEATON AND HORNBY)	268.11	4,262.00	15.90
SNAINTON	376.75	28,000.00	74.32
SNAPE WITH THORP	183.06	9,390.00	51.29
SNEATON	84.68	3,081.00	36.38
SOUTH COWTON	49.99	-	-
SOUTH KILVINGTON	119.31	6,500.00	54.48
SOUTH MILFORD	1,073.68	32,702.80	30.46
SOUTH OTTERINGTON, MAUNBY AND NEWBY WISKE	328.38	6,800.00	20.71
SOUTH STAINLEY-WITH-CAYTON	101.16	-	-
SOUTHOLME & FRYTON	39.18	883.00	22.54
SOWERBY	2,423.42	137,000.00	56.53
SPAUNTON	36.37	-	-
SPENNITHORNE	111.85	2,805.00	25.08
SPOFFORTH-WITH-STOCKELD	601.43	12,751.31	21.20
SPROXTON	60.93	468.00	7.68
ST MARTINS	96.43	3,780.00	39.20
STAINFORTH	125.39	10,000.00	79.75
STAINTONDALE	147.94	4,184.00	28.28
STANWICK ST JOHN	61.62	2,250.00	36.51
STAPLETON	31.38	-	-
STAPLETON & CLEASBY	162.11	9,400.00	57.99
STAVELEY & COPGROVE GROUP	318.32	7,387.00	23.21
STILLINGFLEET	213.08	7,500.00	35.20
STILLINGTON	407.83	20,858.00	51.14
STIRTON WITH THORLBY	112.56	-	-
STOKESLEY	2,270.50	205,150.00	90.35
STONEGRAVE	52.54	-	-
STUBBS WALDEN	35.73	-	-
SUTTON IN CRAVEN	1,251.67	117,000.00	93.48
SUTTON UNDER WHITESTONECLIFFE	155.48	-	-
STUTTON WITH HAZLEWOOD	363.00	10,912.00	30.06
SUTTON-ON-THE-FOREST	415.10	20,000.00	48.18
SWINTON	224.67	9,801.00	43.62
TADCASTER	2,145.40	187,025.00	87.17
TEMPLE HIRST	43.63	-	-
TERRINGTON	259.71	4,427.00	17.05
THIRKLEBY HIGH AND LOW WITH OSGODBY	144.72	3,000.00	20.73
THIRLBY	67.03	-	-

<u>Parish</u>	<u>2026/27</u>		
	<u>Tax Base</u>	<u>Precept Levied</u>	<u>Council Tax Band D</u>
THIRN, THORNTON WATLASS, CLIFTON ON YORE, BURRILL WITH COWLING & ROOKWITH:			
1) THIRN, THORNTON WATLASS, CLIFTON ON YORE, BURRILL WITH COWLING & ROOKWITH	217.40	3,000.00	13.80
2) BURRILL WITH COWLING	-	158.22	16.79
THIRSK	1,901.56	272,900.00	143.51
THIXENDALE	82.58	1,764.00	21.36
THOLTHORPE	121.29	1,700.00	14.02
THORGANBY	179.94	14,855.00	82.56
THORMANBY	58.75	350.00	5.96
THORNBOROUGH	10.36	-	-
THORNTON-WITH-PADSIDE	105.30	-	-
THORNTON IN CRAVEN	215.18	16,816.69	78.15
THORNTON IN LONSDALE	172.04	-	-
THORNTON LE BEANS, CROSBY AND COTCLIFFE	139.46	-	-
THORNTON LE MOOR AND THORNTON LE STREET	214.48	3,150.00	14.69
THORNTON STEWARD	104.86	3,500.00	33.38
THORNTON-LE-DALE	914.72	49,705.00	54.34
THORNTON-ON-THE-HILL	16.45	-	-
THORNVILLE	11.56	-	-
THORPE	32.71	-	-
THORPE BASSETT	45.96	700.00	15.23
THORPE WILLOUGHBY	1,267.01	83,000.00	65.51
THRESHFIELD	416.02	15,000.00	36.06
THRINTOFT	67.16	-	-
THRUSCROSS	56.92	1,500.00	26.35
TOCKWITH & WILSTROP GROUP	962.20	57,905.72	60.18
TOLLERTON	481.23	16,100.00	33.46
TOPCLIFFE	403.04	36,205.00	89.83
TOWTON (WITH GRIMSTON, KIRBY WHARFE & NORTH MILFORD)	189.77	7,705.00	40.60
TUNSTALL	141.90	6,400.00	45.10
UCKERBY	32.58	-	-
ULLESKELF	545.69	31,350.00	57.45
UPPER NIDDERDALE GROUP	278.53	8,800.00	31.59
WALKINGHAM HILL WITH OCCANEY	11.18	-	-
WARLABY	24.13	-	-
WARTHILL	116.64	2,000.00	17.15
WASHBURN GROUP	290.02	8,660.00	29.86
WATH & NORTON CONYERS GROUP	116.28	4,000.00	34.40
WEAVERTHORPE	123.70	5,500.00	44.46
WEETON	498.24	9,500.00	19.07

<u>Parish</u>	<u>2026/27</u>		
	<u>Tax Base</u>	<u>Precept Levied</u>	<u>Council Tax Band D</u>
WELBURN (KIRKBYMOORSIDE)	32.17	-	-
* WELBURN (MALTON)	218.77	4,000.00	18.28
WELBURY	126.53	1,130.00	8.93
WELL	128.16	4,500.00	35.11
WENSLEY	75.44	850.00	11.27
WEST HADDLESEY	98.65	7,875.00	79.83
WEST LAYTON	25.14	-	-
WEST SCRAFTON	50.37	-	-
WEST TANFIELD (AND East)	318.64	11,739.00	36.84
WEST WITTON	229.43	5,000.00	21.79
WESTOW	153.06	2,750.00	17.97
WHARRAM	42.35	-	-
WHASHTON	67.46	-	-
WHENBY	45.57	-	-
WHITBY	5,885.71	438,650.00	74.53
WHITLEY	408.81	13,500.00	33.02
WHITWELL	16.00	-	-
* WHITWELL-ON-THE-HILL & CRAMBE	103.33	2,000.00	19.36
WHIXLEY	379.46	9,500.00	25.04
WHORLTON	292.00	11,470.41	39.28
WIGHILL	106.41	5,000.00	46.99
WILDON GRANGE	11.43	-	-
WILLERBY & STAXTON	239.23	10,400.00	43.47
WINTRINGHAM	86.83	2,500.00	28.79
WISTOW	509.52	22,050.00	43.28
WOMBLETON	162.42	7,000.00	43.10
WOMERSLEY	187.83	30,000.00	159.72
WYKEHAM	110.44	3,126.00	28.30
YAFFORTH	78.17	-	-
YEARSLEY	56.01	-	-
	257,552.26	14,305,345.91	55.54

* - Anticipated Precept

North Yorkshire Council

Parish Precepts and Council Tax Amounts 2026/27

	2026/27 Council Tax Band A £	2026/27 Council Tax Band B £	2026/27 Council Tax Band C £	2026/27 Council Tax Band D £	2026/27 Council Tax Band E £	2026/27 Council Tax Band F £	2026/27 Council Tax Band G £	2026/27 Council Tax Band H £
ACKLAM	1,677.68	1,957.27	2,236.89	2,516.51	3,075.75	3,634.96	4,194.19	5,033.02
AGGLETHORPE WITH COVERHAM	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
AINDERBY QUERNHOW	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
AINDERBY STEEPLE	1,687.95	1,969.25	2,250.58	2,531.91	3,094.57	3,657.20	4,219.86	5,063.82
AIRTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
AISKEW	1,681.73	1,961.99	2,242.29	2,522.58	3,083.17	3,643.72	4,204.31	5,045.16
AISLABY	1,681.33	1,961.53	2,241.75	2,521.98	3,082.43	3,642.86	4,203.31	5,043.96
AISLABY, MIDDLETON & WRELTON	1,661.59	1,938.50	2,215.43	2,492.37	3,046.24	3,600.09	4,153.96	4,984.74
ALDBROUGH	1,682.99	1,963.46	2,243.97	2,524.47	3,085.48	3,646.45	4,207.46	5,048.94
ALDWARD, FLAWITH & YOULTON	1,679.44	1,959.33	2,239.24	2,519.15	3,078.97	3,638.77	4,198.59	5,038.30
ALLERSTON & WILTON	1,695.18	1,977.69	2,260.22	2,542.76	3,107.83	3,672.87	4,237.94	5,085.52
ALLERTON MAULEVERER WITH HOPPERTON	1,661.84	1,938.79	2,215.77	2,492.75	3,046.71	3,600.64	4,154.59	4,985.50
ALNE	1,675.74	1,955.01	2,234.30	2,513.60	3,072.19	3,630.75	4,189.34	5,027.20
AMOTHERBY	1,681.11	1,961.27	2,241.46	2,521.65	3,082.03	3,642.38	4,202.76	5,043.30
AMPLEFORTH	1,686.95	1,968.08	2,249.25	2,530.41	3,092.74	3,655.03	4,217.36	5,060.82
ANGRAM GRANGE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
APPLETON (EAST & WEST)	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
APPLETON-LE-MOORS	1,668.45	1,946.50	2,224.58	2,502.66	3,058.82	3,614.95	4,171.11	5,005.32
APPLETON-LE-STREET	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
APPLETON ROEBUCK & ACASTER SELBY	1,674.90	1,954.03	2,233.18	2,512.34	3,070.65	3,628.93	4,187.24	5,024.68
APPLETON WISKE	1,689.34	1,970.88	2,252.44	2,534.00	3,097.12	3,660.22	4,223.34	5,068.00
APPLETREEWICK	1,675.77	1,955.04	2,234.34	2,513.64	3,072.24	3,630.81	4,189.41	5,027.28
ARKENDALE, CONEYTHORPE & CLARETON GROUP	1,678.25	1,957.93	2,237.65	2,517.36	3,076.79	3,636.18	4,195.61	5,034.72
ARKENGARTHDALE	1,682.70	1,963.12	2,243.58	2,524.03	3,084.94	3,645.82	4,206.73	5,048.06
ARNCLIFFE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
ARRATHORNE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
ASENBY	1,695.75	1,978.35	2,260.98	2,543.61	3,108.87	3,674.10	4,239.36	5,087.22

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ASKE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
ASKRIGG & LOW ABBOTSDALE	1,680.00	1,959.98	2,239.98	2,519.99	3,080.00	3,639.98	4,199.99	5,039.98
AUSTWICK	1,700.96	1,984.42	2,267.92	2,551.42	3,118.42	3,685.38	4,252.38	5,102.84
AYSGARTH DISTRICT: AYSGARTH, BISHOPDALE, NEWBIGGIN, THORALBY AND THORNTON RUST	1,681.86	1,962.15	2,242.46	2,522.78	3,083.41	3,644.01	4,204.64	5,045.56
AYTON EAST	1,690.15	1,971.82	2,253.51	2,535.21	3,098.60	3,661.97	4,225.36	5,070.42
AYTON WEST	1,709.18	1,994.01	2,278.88	2,563.75	3,133.49	3,703.19	4,272.93	5,127.50
AZERLEY & WINKSLEY GROUP	1,677.88	1,957.50	2,237.15	2,516.80	3,076.10	3,635.37	4,194.68	5,033.60
BAGBY & BALK	1,694.79	1,977.23	2,259.70	2,542.17	3,107.11	3,672.02	4,236.96	5,084.34
BAINBRIDGE	1,677.42	1,956.97	2,236.54	2,516.12	3,075.27	3,634.39	4,193.54	5,032.24
BALDESBY	1,706.06	1,990.37	2,274.72	2,559.07	3,127.77	3,696.43	4,265.13	5,118.14
BALNE	1,706.88	1,991.34	2,275.82	2,560.31	3,129.28	3,698.22	4,267.19	5,120.62
BANK NEWTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
BARDEN	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
BARKSTON ASH	1,682.22	1,962.56	2,242.94	2,523.31	3,084.06	3,644.78	4,205.53	5,046.62
BARLBY	1,723.80	2,011.07	2,298.38	2,585.68	3,160.29	3,734.87	4,309.48	5,171.36
BARLOW	1,709.78	1,994.71	2,279.68	2,564.65	3,134.59	3,704.49	4,274.43	5,129.30
BARNBY, ELLERBY & MICKLEBY	1,686.78	1,967.88	2,249.02	2,530.15	3,092.42	3,654.66	4,216.93	5,060.30
BARTON	1,689.13	1,970.63	2,252.15	2,533.68	3,096.73	3,659.76	4,222.81	5,067.36
BARTON-LE-STREET	1,673.00	1,951.80	2,230.64	2,509.48	3,067.16	3,624.80	4,182.48	5,018.96
BARTON-LE-WILLOWS	1,678.38	1,958.09	2,237.82	2,517.56	3,077.03	3,636.47	4,195.94	5,035.12
BARUGHS AMBO	1,665.66	1,943.25	2,220.86	2,498.48	3,053.71	3,608.91	4,164.14	4,996.96
BEADLAM	1,687.93	1,969.23	2,250.55	2,531.88	3,094.53	3,657.16	4,219.81	5,063.76
BEAL	1,744.41	2,035.12	2,325.86	2,616.60	3,198.08	3,779.53	4,361.01	5,233.20
BEAMSLEY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
BEDALE	1,710.89	1,996.01	2,281.17	2,566.32	3,136.63	3,706.90	4,277.21	5,132.64
BELLERBY	1,707.36	1,991.90	2,276.46	2,561.03	3,130.16	3,699.26	4,268.39	5,122.06
BENINGBROUGH	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
BENTHAM	1,738.08	2,027.73	2,317.42	2,607.10	3,186.47	3,765.81	4,345.18	5,214.20
BEWERLEY	1,674.80	1,953.91	2,233.05	2,512.19	3,070.47	3,628.72	4,186.99	5,024.38
BIGGIN	1,676.36	1,955.72	2,235.12	2,514.52	3,073.32	3,632.08	4,190.88	5,029.04
BILBROUGH	1,679.38	1,959.26	2,239.16	2,519.06	3,078.86	3,638.64	4,198.44	5,038.12
BILSDALE MIDCABLE	1,670.00	1,948.31	2,226.65	2,504.99	3,061.67	3,618.32	4,174.99	5,009.98
BILTON-IN-AINSTY WITH BICKERTON	1,706.96	1,991.43	2,275.93	2,560.43	3,129.43	3,698.40	4,267.39	5,120.86
BIRDFORTH	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60

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BIRDSALL	1,663.20	1,940.38	2,217.58	2,494.79	3,049.20	3,603.58	4,157.99	4,989.58
BIRKBY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
BIRKIN	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
BIRSTWITH	1,681.29	1,961.48	2,241.70	2,521.92	3,082.36	3,642.77	4,203.21	5,043.84
BISHOP MONKTON	1,693.27	1,975.46	2,257.67	2,539.89	3,104.32	3,668.73	4,233.16	5,079.78
BISHOP THORNTON & WARSILL GROUP	1,685.86	1,966.81	2,247.79	2,528.77	3,090.73	3,652.66	4,214.63	5,057.54
BOLTON ABBEY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
BOLTON ON SWALE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
BOLTON PERCY, COLTON & STEETON	1,682.09	1,962.41	2,242.77	2,523.12	3,083.83	3,644.50	4,205.21	5,046.24
BOROUGHBRIDGE	1,697.56	1,980.47	2,263.40	2,546.33	3,112.19	3,678.03	4,243.89	5,092.66
BORROWBY	1,680.06	1,960.05	2,240.06	2,520.08	3,080.11	3,640.11	4,200.14	5,040.16
BORROWBY, ROXBY, NEWTON MULGRAVE	1,691.01	1,972.82	2,254.66	2,536.50	3,100.18	3,663.83	4,227.51	5,073.00
BRADLEYS BOTH	1,695.14	1,977.64	2,260.17	2,542.70	3,107.76	3,672.79	4,237.84	5,085.40
BRAFFERTON & HELPERBY	1,691.35	1,973.22	2,255.11	2,537.01	3,100.80	3,664.57	4,228.36	5,074.02
BRANDSBY CUM STEARSBY	1,687.92	1,969.22	2,250.54	2,531.87	3,094.52	3,657.14	4,219.79	5,063.74
BRANSDALE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
BRAWBY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
BRAYTON	1,683.96	1,964.60	2,245.26	2,525.93	3,087.26	3,648.56	4,209.89	5,051.86
BREARTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
BROMPTON (HAMBLETON)	1,700.60	1,984.00	2,267.44	2,550.88	3,117.76	3,684.60	4,251.48	5,101.76
BROMPTON (SCARBOROUGH)	1,709.82	1,994.77	2,279.74	2,564.72	3,134.67	3,704.59	4,274.54	5,129.44
BROMPTON ON SWALE	1,685.60	1,966.50	2,247.44	2,528.38	3,090.26	3,652.10	4,213.98	5,056.76
BROTHERTON	1,704.16	1,988.17	2,272.20	2,556.23	3,124.29	3,692.33	4,260.39	5,112.46
BROUGH WITH ST GILES	1,698.88	1,982.01	2,265.16	2,548.31	3,114.61	3,680.89	4,247.19	5,096.62
BROUGHTON (CRAVEN)	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
BROUGHTON (RYEDALE)	1,690.74	1,972.50	2,254.30	2,536.09	3,099.68	3,663.24	4,226.83	5,072.18
BUCKDEN	1,690.37	1,972.07	2,253.81	2,535.54	3,099.01	3,662.44	4,225.91	5,071.08
BULMER	1,680.36	1,960.40	2,240.46	2,520.53	3,080.66	3,640.76	4,200.89	5,041.06
BURN	1,718.95	2,005.42	2,291.91	2,578.41	3,151.40	3,724.37	4,297.36	5,156.82
BURNESTON, SWAINBY WITH ALLERTHORPE & THEAKSTON	1,680.86	1,960.97	2,241.12	2,521.27	3,081.57	3,641.83	4,202.13	5,042.54
BURNISTON	1,681.70	1,961.96	2,242.25	2,522.54	3,083.12	3,643.67	4,204.24	5,045.08
BURNSALL	1,679.20	1,959.04	2,238.91	2,518.78	3,078.52	3,638.23	4,197.98	5,037.56

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BURTON CUM WALDEN (WEST BURTON)	1,687.12	1,968.29	2,249.48	2,530.67	3,093.05	3,655.41	4,217.79	5,061.34
BURTON IN LONSDALE	1,717.68	2,003.93	2,290.22	2,576.50	3,149.07	3,721.61	4,294.18	5,153.00
BURTON LEONARD	1,681.18	1,961.35	2,241.55	2,521.75	3,082.15	3,642.52	4,202.93	5,043.50
BURTON SALMON	1,703.68	1,987.60	2,271.55	2,555.50	3,123.40	3,691.27	4,259.18	5,111.00
BURYTHORPE	1,667.90	1,945.86	2,223.85	2,501.84	3,057.82	3,613.77	4,169.74	5,003.68
BUTTERCRAMBE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
BYLAND WITH WASS & OLDSTEAD	1,670.28	1,948.64	2,227.02	2,505.41	3,062.18	3,618.92	4,175.69	5,010.82
BYRAM CUM SUTTON	1,690.82	1,972.60	2,254.41	2,536.22	3,099.84	3,663.43	4,227.04	5,072.44
CALDBERGH & EAST SCRAFTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
CALDWELL	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
CALTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
CAMBLESFORTH	1,696.62	1,979.36	2,262.14	2,544.91	3,110.46	3,675.98	4,241.53	5,089.82
CARLETON IN CRAVEN	1,695.21	1,977.72	2,260.26	2,542.80	3,107.88	3,672.93	4,238.01	5,085.60
CARLTON (RICHMONDSHIRE)	1,883.76	2,197.70	2,511.66	2,825.63	3,453.56	4,081.46	4,709.39	5,651.26
CARLTON (SELBY)	1,690.05	1,971.70	2,253.38	2,535.06	3,098.42	3,661.75	4,225.11	5,070.12
CARLTON HIGHDALE	1,664.76	1,942.20	2,219.66	2,497.13	3,052.06	3,606.96	4,161.89	4,994.26
CARLTON HUSTHWAITE	1,679.58	1,959.48	2,239.42	2,519.35	3,079.22	3,639.06	4,198.93	5,038.70
CARLTON MINIOTT	1,672.51	1,951.24	2,229.99	2,508.75	3,066.26	3,623.75	4,181.26	5,017.50
CARLTON-IN-CLEVELAND	1,698.26	1,981.28	2,264.33	2,547.38	3,113.48	3,679.55	4,245.64	5,094.76
CARPERBY	1,700.55	1,983.95	2,267.38	2,550.81	3,117.67	3,684.50	4,251.36	5,101.62
CARTHORPE	1,675.36	1,954.56	2,233.79	2,513.02	3,071.48	3,629.91	4,188.38	5,026.04
CASTLE BOLTON	1,686.04	1,967.03	2,248.04	2,529.05	3,091.07	3,653.07	4,215.09	5,058.10
CATTAL, HUNSINGORE & WALSHFORD GROUP	1,669.86	1,948.15	2,226.46	2,504.78	3,061.41	3,618.01	4,174.64	5,009.56
CATTERICK	1,685.66	1,966.57	2,247.52	2,528.47	3,090.37	3,652.23	4,214.13	5,056.94
CATTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
CAWOOD	1,703.10	1,986.92	2,270.78	2,554.63	3,122.34	3,690.02	4,257.73	5,109.26
CAWTON, COULTON & GRIMSTONE	1,671.14	1,949.64	2,228.17	2,506.70	3,063.76	3,620.79	4,177.84	5,013.40
CAYTON	1,711.79	1,997.06	2,282.37	2,567.67	3,138.28	3,708.85	4,279.46	5,135.34
CHAPEL HADDLESEY	1,692.94	1,975.08	2,257.24	2,539.40	3,103.72	3,668.02	4,232.34	5,078.80
CHURCH FENTON	1,702.29	1,985.98	2,269.70	2,553.42	3,120.86	3,688.27	4,255.71	5,106.84
CLAPHAM-CUM-NEWBY	1,673.34	1,952.21	2,231.10	2,510.00	3,067.79	3,625.55	4,183.34	5,020.00
CLAXTON & SAND HUTTON	1,683.78	1,964.39	2,245.02	2,525.66	3,086.93	3,648.17	4,209.44	5,051.32
CLIFFE	1,694.64	1,977.05	2,259.50	2,541.94	3,106.83	3,671.69	4,236.58	5,083.88
CLINT-CUM-HAMLETS	1,680.48	1,960.54	2,240.62	2,520.71	3,080.88	3,641.02	4,201.19	5,041.42
CLOUGHTON	1,674.71	1,953.80	2,232.93	2,512.05	3,070.30	3,628.51	4,186.76	5,024.10

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COLBURN	1,731.23	2,019.74	2,308.29	2,596.83	3,173.92	3,750.97	4,328.06	5,193.66
COLD KIRBY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
CONEYSTHORPE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
CONISTON COLD	1,667.88	1,945.83	2,223.82	2,501.80	3,057.77	3,613.71	4,169.68	5,003.60
CONISTONE WITH KILNSEY	1,667.61	1,945.52	2,223.46	2,501.40	3,057.28	3,613.13	4,169.01	5,002.80
CONONLEY	1,704.30	1,988.32	2,272.38	2,556.43	3,124.54	3,692.62	4,260.73	5,112.86
CONSTABLE BURTON / FINGHALL: AKEBAR, BARDEN, CONSTABLE BURTON, EAST HAUXWELL, FINGHALL, GARRISTON, HUTTON HANG AND WEST HAUXWELL	1,685.30	1,966.16	2,247.05	2,527.94	3,089.72	3,651.47	4,213.24	5,055.88
COWLING	1,722.38	2,009.41	2,296.48	2,583.55	3,157.69	3,731.79	4,305.93	5,167.10
COXWOLD	1,691.56	1,973.47	2,255.40	2,537.33	3,101.19	3,665.03	4,228.89	5,074.66
CRACOE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
CRAKEHALL WITH LANGTHORNE	1,689.67	1,971.26	2,252.87	2,534.49	3,097.72	3,660.93	4,224.16	5,068.98
CRATHORNE	1,666.69	1,944.45	2,222.23	2,500.02	3,055.59	3,611.14	4,166.71	5,000.04
CRAYKE	1,676.18	1,955.51	2,234.88	2,514.25	3,072.99	3,631.69	4,190.43	5,028.50
CRIDLING STUBBS	1,734.02	2,022.99	2,312.00	2,601.01	3,179.03	3,757.01	4,335.03	5,202.02
CROFT-ON-TEES	1,672.03	1,950.68	2,229.35	2,508.03	3,065.38	3,622.71	4,180.06	5,016.06
CROPTON	1,661.70	1,938.62	2,215.58	2,492.53	3,046.44	3,600.32	4,154.23	4,985.06
CUNDALL & NORTON-LE-CLAY GROUP	1,677.62	1,957.19	2,236.80	2,516.41	3,075.63	3,634.81	4,194.03	5,032.82
DACRE	1,679.90	1,959.86	2,239.85	2,519.84	3,079.82	3,639.77	4,199.74	5,039.68
DALBY CUM SKEWSBY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
DALTON (HAMBLETON)	1,678.12	1,957.79	2,237.48	2,517.17	3,076.55	3,635.91	4,195.29	5,034.34
DALTON (RICHMONDSHIRE)	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
DALTON-ON-TEES	1,680.62	1,960.69	2,240.80	2,520.91	3,081.13	3,641.31	4,201.53	5,041.82
DANBY GROUP	1,677.18	1,956.69	2,236.22	2,515.76	3,074.83	3,633.87	4,192.94	5,031.52
DANBY WISKE WITH LAZENBY	1,676.77	1,956.21	2,235.67	2,515.14	3,074.07	3,632.98	4,191.91	5,030.28
DARLEY & MENWITH	1,679.99	1,959.96	2,239.97	2,519.97	3,079.98	3,639.95	4,199.96	5,039.94
DEIGHTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
DISHFORTH	1,694.48	1,976.86	2,259.28	2,541.70	3,106.54	3,671.34	4,236.18	5,083.40
DRAUGHTON	1,729.08	2,017.23	2,305.42	2,593.60	3,169.97	3,746.31	4,322.68	5,187.20
DRAX	1,704.60	1,988.68	2,272.78	2,556.89	3,125.10	3,693.28	4,261.49	5,113.78
DUNSFORTHS	1,671.36	1,949.89	2,228.46	2,507.02	3,064.15	3,621.25	4,178.38	5,014.04
EASBY (HAMBLETON)	1,662.80	1,939.90	2,217.04	2,494.18	3,048.46	3,602.70	4,156.98	4,988.36
EASBY (RICHMONDSHIRE)	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60

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EASINGWOLD	1,712.77	1,998.21	2,283.67	2,569.14	3,140.07	3,710.98	4,281.91	5,138.28
EAST COWTON	1,676.28	1,955.64	2,235.02	2,514.41	3,073.18	3,631.92	4,190.69	5,028.82
EAST HARLSEY	1,677.10	1,956.59	2,236.11	2,515.63	3,074.67	3,633.68	4,192.73	5,031.26
EAST LAYTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
EAST WITTON	1,681.04	1,961.18	2,241.36	2,521.54	3,081.90	3,642.22	4,202.58	5,043.08
EASTFIELD	1,698.48	1,981.53	2,264.62	2,547.70	3,113.87	3,680.01	4,246.18	5,095.40
EBBERSTON & YEDINGHAM	1,691.26	1,973.12	2,255.00	2,536.88	3,100.64	3,664.38	4,228.14	5,073.76
EDSTONE	1,667.16	1,944.99	2,222.86	2,500.72	3,056.45	3,612.15	4,167.88	5,001.44
EGGBOROUGH	1,683.02	1,963.49	2,244.00	2,524.51	3,085.53	3,646.51	4,207.53	5,049.02
EGTON	1,680.30	1,960.33	2,240.38	2,520.44	3,080.55	3,640.63	4,200.74	5,040.88
ELDMIRE WITH CRAKEHILL	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
ELLERTON ON SWALE	1,667.44	1,945.33	2,223.24	2,501.15	3,056.97	3,612.77	4,168.59	5,002.30
ELSLACK	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
EMBSAY WITH EASTBY	1,687.19	1,968.36	2,249.57	2,530.77	3,093.18	3,655.55	4,217.96	5,061.54
EPPLEBY	1,699.02	1,982.16	2,265.34	2,548.51	3,114.86	3,681.18	4,247.53	5,097.02
ERYHOLME	1,680.22	1,960.23	2,240.27	2,520.31	3,080.39	3,640.44	4,200.53	5,040.62
ESCRICK	1,691.32	1,973.19	2,255.08	2,536.97	3,100.75	3,664.51	4,228.29	5,073.94
ESHTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
ESKDALE CUM UGGLEBARNBY	1,673.64	1,952.56	2,231.50	2,510.45	3,068.34	3,626.20	4,184.09	5,020.90
EXELBY, LEEMING AND LONDONDERRY	1,676.66	1,956.07	2,235.52	2,514.97	3,073.87	3,632.73	4,191.63	5,029.94
FACEBY	1,668.48	1,946.54	2,224.62	2,502.71	3,058.88	3,615.02	4,171.19	5,005.42
FADMOOR	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
FAIRBURN	1,688.12	1,969.45	2,250.81	2,532.17	3,094.89	3,657.58	4,220.29	5,064.34
FARLINGTON	1,664.61	1,942.02	2,219.46	2,496.90	3,051.78	3,606.63	4,161.51	4,993.80
FARNDAL EAS	1,662.70	1,939.80	2,216.92	2,494.04	3,048.28	3,602.50	4,156.74	4,988.08
FARNDAL WEST	1,662.74	1,939.83	2,216.96	2,494.09	3,048.35	3,602.57	4,156.83	4,988.18
FARNHAM	1,670.02	1,948.34	2,226.68	2,505.02	3,061.70	3,618.36	4,175.04	5,010.04
FARNHILL	1,714.11	1,999.77	2,285.46	2,571.15	3,142.53	3,713.88	4,285.26	5,142.30
FAWDINGTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
FEARBY, HEALEY & DISTRICT GROUP	1,671.71	1,950.30	2,228.93	2,507.55	3,064.80	3,622.01	4,179.26	5,015.10
FELLISCLIFFE	1,681.60	1,961.84	2,242.11	2,522.38	3,082.92	3,643.43	4,203.98	5,044.76
FERRENSBY	1,662.76	1,939.87	2,217.00	2,494.13	3,048.39	3,602.63	4,156.89	4,988.26
FILEY	1,700.27	1,983.62	2,267.01	2,550.39	3,117.16	3,683.89	4,250.66	5,100.78
FIRBY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
FLASBY WITH WINTERBURN	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60

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FLAXTON	1,691.14	1,972.98	2,254.84	2,536.70	3,100.42	3,664.12	4,227.84	5,073.40
FOLKTON	1,698.38	1,981.42	2,264.49	2,547.56	3,113.70	3,679.81	4,245.94	5,095.12
FOLLIFOOT & PLOMPTON GROUP	1,679.06	1,958.87	2,238.72	2,518.57	3,078.27	3,637.93	4,197.63	5,037.14
FORCETT	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
FOSTON & THORNTON-LE-CLAY	1,674.82	1,953.94	2,233.08	2,512.22	3,070.50	3,628.76	4,187.04	5,024.44
FOUNTAINS ABBEY GROUP	1,713.38	1,998.92	2,284.49	2,570.06	3,141.20	3,712.31	4,283.44	5,140.12
FOXHOLES WITH BUTTERWICK	1,705.74	1,990.00	2,274.30	2,558.59	3,127.18	3,695.74	4,264.33	5,117.18
FYLINGDALES	1,705.73	1,989.99	2,274.29	2,558.58	3,127.17	3,695.72	4,264.31	5,117.16
GANTON WITH POTTER BROMPTON	1,678.78	1,958.55	2,238.35	2,518.15	3,077.75	3,637.32	4,196.93	5,036.30
GARGRAVE	1,705.40	1,989.60	2,273.84	2,558.08	3,126.56	3,695.00	4,263.48	5,116.16
GATE HELMSLEY & UPPER HELMSLEY	1,691.41	1,973.29	2,255.19	2,537.10	3,100.91	3,664.70	4,228.51	5,074.20
GATEFORTH	1,700.81	1,984.25	2,267.73	2,551.20	3,118.15	3,685.06	4,252.01	5,102.40
GATENBY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
GAYLES	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
GIGGLESWICK	1,695.82	1,978.43	2,261.07	2,543.71	3,108.99	3,674.24	4,239.53	5,087.42
GILLAMOOR	1,665.34	1,942.88	2,220.44	2,498.00	3,053.12	3,608.22	4,163.34	4,996.00
GILLING EAST	1,671.88	1,950.50	2,229.15	2,507.80	3,065.10	3,622.37	4,179.68	5,015.60
GILLING WITH HARTFORTH & SEDBURY	1,671.08	1,949.56	2,228.08	2,506.60	3,063.64	3,620.64	4,177.68	5,013.20
GIRSBY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
GLAISDALE	1,674.76	1,953.86	2,232.99	2,512.12	3,070.38	3,628.61	4,186.88	5,024.24
GLUSBURN	1,705.24	1,989.42	2,273.63	2,557.84	3,126.26	3,694.65	4,263.08	5,115.68
GOATHLAND	1,670.54	1,948.94	2,227.37	2,505.80	3,062.66	3,619.49	4,176.34	5,011.60
GOLDSBOROUGH & FLAXBY GROUP	1,678.02	1,957.66	2,237.34	2,517.01	3,076.36	3,635.68	4,195.03	5,034.02
GRANTLEY & SAWLEY GROUP	1,711.70	1,996.95	2,282.24	2,567.53	3,138.11	3,708.65	4,279.23	5,135.06
GRASSINGTON	1,746.10	2,037.10	2,328.12	2,619.14	3,201.18	3,783.20	4,365.24	5,238.28
GREAT AND LITTLE BROUGHTON	1,689.06	1,970.54	2,252.06	2,533.57	3,096.60	3,659.60	4,222.63	5,067.14
GREAT AYTON	1,726.46	2,014.17	2,301.92	2,589.67	3,165.17	3,740.63	4,316.13	5,179.34
GREAT BUSBY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
GREAT LANGTON	1,669.07	1,947.22	2,225.41	2,503.59	3,059.96	3,616.29	4,172.66	5,007.18
GREAT OUSEBURN	1,693.32	1,975.52	2,257.74	2,539.97	3,104.42	3,668.84	4,233.29	5,079.94
GREEN HAMMERTON	1,693.84	1,976.13	2,258.44	2,540.75	3,105.37	3,669.97	4,234.59	5,081.50
GREWELTHORPE	1,678.78	1,958.56	2,238.36	2,518.16	3,077.76	3,637.34	4,196.94	5,036.32
GRINTON WITH ELLERTON ABBEY	1,700.30	1,983.66	2,267.05	2,550.44	3,117.22	3,683.97	4,250.74	5,100.88

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GRISTHORPE & LEBBERSTON	1,698.36	1,981.40	2,264.46	2,547.53	3,113.66	3,679.76	4,245.89	5,095.06
GROSMONT	1,680.24	1,960.25	2,240.30	2,520.34	3,080.43	3,640.49	4,200.58	5,040.68
HABTON	1,667.92	1,945.89	2,223.88	2,501.87	3,057.85	3,613.81	4,169.79	5,003.74
HACKFORTH, AINDERBY MIERS WITH HOLTBY	1,682.51	1,962.90	2,243.33	2,523.75	3,084.60	3,645.41	4,206.26	5,047.50
HACKNESS & HARWOOD DALE GROUP	1,675.74	1,955.00	2,234.30	2,513.59	3,072.18	3,630.74	4,189.33	5,027.18
HALTON EAST	1,672.42	1,951.13	2,229.87	2,508.61	3,066.09	3,623.54	4,181.03	5,017.22
HALTON GILL	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
HAMBLETON	1,690.04	1,971.68	2,253.36	2,535.04	3,098.40	3,661.72	4,225.08	5,070.08
HAMPSTHWAITE	1,724.14	2,011.47	2,298.83	2,586.19	3,160.91	3,735.60	4,310.33	5,172.38
HARMBY	1,686.41	1,967.45	2,248.53	2,529.60	3,091.75	3,653.86	4,216.01	5,059.20
HAROME	1,697.60	1,980.50	2,263.44	2,546.38	3,112.26	3,678.10	4,243.98	5,092.76
HARROGATE	1,676.40	1,955.77	2,235.18	2,514.58	3,073.39	3,632.17	4,190.98	5,029.16
HARTLINGTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
HARTOFT	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
HARTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
HARTWITH-CUM-WINSLEY	1,681.72	1,961.98	2,242.27	2,522.56	3,083.14	3,643.69	4,204.28	5,045.12
HAVERAH PARK & BECKWITHSHAW GROUP	1,675.62	1,954.86	2,234.14	2,513.41	3,071.96	3,630.48	4,189.03	5,026.82
HAWES & HIGH ABBOTSDALE	1,676.96	1,956.42	2,235.92	2,515.42	3,074.42	3,633.38	4,192.38	5,030.84
HAWSKER CUM STAINSACRE	1,685.78	1,966.72	2,247.69	2,528.66	3,090.60	3,652.51	4,214.44	5,057.32
HAWKSWICK	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
HAWNBY	1,665.72	1,943.31	2,220.94	2,498.56	3,053.81	3,609.03	4,164.28	4,997.12
HAZLEWOOD WITH STORITHS	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
HEALAUGH & CATTERTON	1,685.64	1,966.55	2,247.50	2,528.44	3,090.33	3,652.19	4,214.08	5,056.88
HEBDEN	1,679.36	1,959.23	2,239.13	2,519.03	3,078.83	3,638.60	4,198.39	5,038.06
HECK	1,729.34	2,017.53	2,305.76	2,593.99	3,170.45	3,746.87	4,323.33	5,187.98
HELLIFIELD	1,691.47	1,973.36	2,255.27	2,537.19	3,101.02	3,664.83	4,228.66	5,074.38
HELMSLEY	1,788.07	2,086.06	2,384.07	2,682.09	3,278.12	3,874.13	4,470.16	5,364.18
HEMINGBROUGH	1,692.40	1,974.45	2,256.52	2,538.59	3,102.73	3,666.85	4,230.99	5,077.18
HENDERSKELFE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
HENSALL	1,702.03	1,985.68	2,269.35	2,553.03	3,120.38	3,687.71	4,255.06	5,106.06
HESLERTON	1,688.99	1,970.46	2,251.97	2,533.47	3,096.48	3,659.45	4,222.46	5,066.94
HETTON-CUM-BORDLEY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
HEWICK & HUTTON GROUP	1,683.48	1,964.03	2,244.62	2,525.20	3,086.37	3,647.51	4,208.68	5,050.40
HIGH & LOW BISHOPSDALE	1,689.02	1,970.50	2,252.01	2,533.52	3,096.54	3,659.53	4,222.54	5,067.04

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HILLAM	1,689.34	1,970.88	2,252.44	2,534.00	3,097.12	3,660.22	4,223.34	5,068.00
HILLSIDE (BOLTBY, COWESBY, FELIXKIRK, KIRBY KNOWLE AND UPSALL)	1,664.84	1,942.28	2,219.76	2,497.24	3,052.20	3,607.12	4,162.08	4,994.48
HINDERWELL	1,677.18	1,956.69	2,236.22	2,515.76	3,074.83	3,633.87	4,192.94	5,031.52
HIPSWELL	1,677.98	1,957.61	2,237.28	2,516.95	3,076.29	3,635.59	4,194.93	5,033.90
HIRST COURTNEY	1,716.02	2,002.00	2,288.01	2,574.02	3,146.04	3,718.03	4,290.04	5,148.04
HOLME	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
HOOD GRANGE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
HORNBY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
HORTON IN RIBBLESDALE	1,725.70	2,013.30	2,300.92	2,588.54	3,163.78	3,739.00	4,314.24	5,177.08
HOVINGHAM & SCACKLETON	1,680.40	1,960.45	2,240.52	2,520.59	3,080.73	3,640.85	4,200.99	5,041.18
HOWE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
HOWSHAM	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
HUBY	1,675.54	1,954.78	2,234.04	2,513.30	3,071.82	3,630.32	4,188.84	5,026.60
HUDDLESTONE WITH NEWTHORPE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
HUDSWELL, DOWNHOLME, STANTON & WALBURN	1,675.43	1,954.64	2,233.89	2,513.13	3,071.62	3,630.07	4,188.56	5,026.26
HUNMANBY	1,750.96	2,042.77	2,334.60	2,626.43	3,210.09	3,793.73	4,377.39	5,252.86
HUNTON	1,681.27	1,961.46	2,241.67	2,521.89	3,082.32	3,642.73	4,203.16	5,043.78
HUSTHWAITE	1,685.36	1,966.23	2,247.13	2,528.03	3,089.83	3,651.60	4,213.39	5,056.06
HUTTON BONVILLE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
HUTTON BUSCEL	1,721.37	2,008.24	2,295.14	2,582.04	3,155.84	3,729.61	4,303.41	5,164.08
HUTTON-LE-HOLE	1,707.71	1,992.30	2,276.93	2,561.55	3,130.80	3,700.01	4,269.26	5,123.10
HUTTON MULGRAVE & UGTHORPE	1,691.58	1,973.48	2,255.42	2,537.35	3,101.22	3,665.06	4,228.93	5,074.70
HUTTON RUDBY, MIDDLETON, RUDBY AND SKUTTERSKELFE	1,691.99	1,973.96	2,255.97	2,537.97	3,101.98	3,665.95	4,229.96	5,075.94
HUTTONS AMBO	1,689.27	1,970.79	2,252.34	2,533.89	3,096.99	3,660.06	4,223.16	5,067.78
INGLEBY ARNCLIFFE	1,693.08	1,975.23	2,257.42	2,539.60	3,103.97	3,668.31	4,232.68	5,079.20
INGLEBY GREENHOW	1,694.11	1,976.44	2,258.79	2,541.15	3,105.86	3,670.55	4,235.26	5,082.30
INGLETON	1,748.08	2,039.41	2,330.76	2,622.11	3,204.81	3,787.49	4,370.19	5,244.22
IRTON	1,698.56	1,981.62	2,264.72	2,547.82	3,114.02	3,680.18	4,246.38	5,095.64
KEARBY-WITH-NETHERBY	1,676.68	1,956.11	2,235.56	2,515.01	3,073.91	3,632.79	4,191.69	5,030.02
KELFIELD	1,696.77	1,979.54	2,262.34	2,545.14	3,110.74	3,676.31	4,241.91	5,090.28
KELLINGTON	1,696.10	1,978.76	2,261.45	2,544.14	3,109.52	3,674.87	4,240.24	5,088.28
KETTLEWELL WITH STARBOTTON	1,683.46	1,964.01	2,244.59	2,525.17	3,086.33	3,647.46	4,208.63	5,050.34
KILBURN	1,717.28	2,003.47	2,289.69	2,575.91	3,148.35	3,720.76	4,293.19	5,151.82

	2026/27 Council Tax Band A £	2026/27 Council Tax Band B £	2026/27 Council Tax Band C £	2026/27 Council Tax Band D £	2026/27 Council Tax Band E £	2026/27 Council Tax Band F £	2026/27 Council Tax Band G £	2026/27 Council Tax Band H £
KILDALE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
KILDWICK	1,668.18	1,946.19	2,224.22	2,502.26	3,058.33	3,614.37	4,170.44	5,004.52
KILLERBY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
KILLINGHALL	1,674.58	1,953.66	2,232.76	2,511.86	3,070.06	3,628.24	4,186.44	5,023.72
KIPLIN	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
KIRBY FLEETHAM WITH FENCOTES	1,681.42	1,961.63	2,241.87	2,522.11	3,082.59	3,643.04	4,203.53	5,044.22
KIRBY GRINDALYTHE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
KIRBY HILL (RICHMONDSHIRE)	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
KIRBY HILL & DISTRICT GROUP (HARROGATE)	1,664.45	1,941.83	2,219.25	2,496.66	3,051.49	3,606.28	4,161.11	4,993.32
KIRBY MISPERTON	1,693.90	1,976.19	2,258.51	2,540.83	3,105.47	3,670.08	4,234.73	5,081.66
KIRBY WISKE AND NEWSHAM WITH BRECKENBROUGH	1,682.28	1,962.64	2,243.02	2,523.41	3,084.18	3,644.92	4,205.69	5,046.82
KIRK DEIGHTON	1,680.65	1,960.73	2,240.85	2,520.96	3,081.19	3,641.38	4,201.61	5,041.92
KIRK HAMMERTON	1,680.51	1,960.57	2,240.66	2,520.75	3,080.93	3,641.08	4,201.26	5,041.50
KIRK SMEATON	1,707.66	1,992.25	2,276.86	2,561.48	3,130.71	3,699.91	4,269.14	5,122.96
KIRKBY IN CLEVELAND	1,680.80	1,960.90	2,241.04	2,521.18	3,081.46	3,641.70	4,201.98	5,042.36
KIRKBY MALHAMDALE	1,678.57	1,958.31	2,238.07	2,517.84	3,077.37	3,636.88	4,196.41	5,035.68
KIRKBY MALZEARD, LAVERTON & DALLOWGILL GROUP	1,684.27	1,964.96	2,245.67	2,526.39	3,087.82	3,649.23	4,210.66	5,052.78
KIRKBY OVERBLOW	1,685.63	1,966.54	2,247.49	2,528.43	3,090.32	3,652.17	4,214.06	5,056.86
KIRKBYMOORSIDE	1,709.80	1,994.74	2,279.71	2,564.68	3,134.62	3,704.53	4,274.48	5,129.36
KIRKLINGTON CUM UPSLAND, HOWGRAVE AND SUTTON WITH HOWGRAVE	1,674.34	1,953.37	2,232.43	2,511.49	3,069.61	3,627.70	4,185.83	5,022.98
KNARESBOROUGH SUCCESSOR	1,687.80	1,969.08	2,250.38	2,531.69	3,094.30	3,656.88	4,219.49	5,063.38
KNAYTON WITH BRAWITH	1,681.96	1,962.27	2,242.60	2,522.93	3,083.59	3,644.23	4,204.89	5,045.86
LANGCLIFFE	1,707.98	1,992.61	2,277.28	2,561.95	3,131.29	3,700.59	4,269.93	5,123.90
LANGTHORPE	1,666.44	1,944.16	2,221.90	2,499.65	3,055.14	3,610.60	4,166.09	4,999.30
LANGTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
LASTINGHAM	1,675.77	1,955.04	2,234.34	2,513.64	3,072.24	3,630.81	4,189.41	5,027.28
LAWKLAND	1,673.38	1,952.26	2,231.16	2,510.06	3,067.86	3,625.64	4,183.44	5,020.12
LEAKE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
LEAVENING	1,669.00	1,947.15	2,225.32	2,503.49	3,059.83	3,616.15	4,172.49	5,006.98
LEVISHAM	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
LEYBURN	1,720.07	2,006.72	2,293.41	2,580.09	3,153.46	3,726.79	4,300.16	5,160.18
LILLINGS AMBO	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60

	2026/27 Council Tax Band A £	2026/27 Council Tax Band B £	2026/27 Council Tax Band C £	2026/27 Council Tax Band D £	2026/27 Council Tax Band E £	2026/27 Council Tax Band F £	2026/27 Council Tax Band G £	2026/27 Council Tax Band H £
LINTON	1,714.26	1,999.94	2,285.66	2,571.37	3,142.80	3,714.20	4,285.63	5,142.74
LINTON - ON - OUSE	1,689.90	1,971.52	2,253.18	2,534.83	3,098.14	3,661.42	4,224.73	5,069.66
LITTLE AYTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
LITTLE BUSBY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
LITTLE FENTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
LITTLE LANGTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
LITTLE OUSEBURN GROUP	1,680.23	1,960.24	2,240.29	2,520.33	3,080.42	3,640.47	4,200.56	5,040.66
LITTLE RIBSTON	1,700.42	1,983.79	2,267.20	2,550.61	3,117.43	3,684.21	4,251.03	5,101.22
LITTLE SMEATON	1,691.10	1,972.93	2,254.78	2,536.64	3,100.35	3,664.03	4,227.74	5,073.28
LITTLETHORPE	1,670.94	1,949.41	2,227.90	2,506.40	3,063.39	3,620.35	4,177.34	5,012.80
LITTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
LOCKTON	1,687.34	1,968.53	2,249.76	2,530.99	3,093.45	3,655.87	4,218.33	5,061.98
LONG DRAX	1,680.20	1,960.20	2,240.24	2,520.28	3,080.36	3,640.40	4,200.48	5,040.56
LONG MARSTON	1,678.72	1,958.49	2,238.28	2,518.07	3,077.65	3,637.21	4,196.79	5,036.14
LONG PRESTON	1,725.22	2,012.74	2,300.28	2,587.82	3,162.90	3,737.96	4,313.04	5,175.64
LOTHERSDALE	1,702.04	1,985.68	2,269.36	2,553.04	3,120.40	3,687.72	4,255.08	5,106.08
LOW AND HIGH WORSALL	1,679.39	1,959.26	2,239.17	2,519.07	3,078.88	3,638.65	4,198.46	5,038.14
LOWER WASHBURN GROUP	1,677.51	1,957.07	2,236.66	2,516.25	3,075.43	3,634.58	4,193.76	5,032.50
LUTTONS	1,692.14	1,974.14	2,256.17	2,538.20	3,102.26	3,666.29	4,230.34	5,076.40
LYTHE	1,677.91	1,957.54	2,237.19	2,516.85	3,076.16	3,635.45	4,194.76	5,033.70
MALTON	1,738.06	2,027.72	2,317.40	2,607.08	3,186.44	3,765.78	4,345.14	5,214.16
MANFIELD & CLIFFE	1,680.32	1,960.35	2,240.41	2,520.47	3,080.59	3,640.68	4,200.79	5,040.94
MARISHES	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
MARKENFIELD HALL	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
MARKINGTON WITH WALLERTHWAITE	1,675.28	1,954.47	2,233.69	2,512.91	3,071.35	3,629.76	4,188.19	5,025.82
MARRICK	1,672.84	1,951.62	2,230.43	2,509.24	3,066.86	3,624.45	4,182.08	5,018.48
MARSKE & NEW FOREST	1,685.25	1,966.10	2,246.98	2,527.86	3,089.62	3,651.35	4,213.11	5,055.72
MARTON	1,662.04	1,939.03	2,216.04	2,493.05	3,047.07	3,601.07	4,155.09	4,986.10
MARTON CUM MOXBY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
MARTON-CUM-GRAFTON	1,676.68	1,956.11	2,235.56	2,515.01	3,073.91	3,632.79	4,191.69	5,030.02
MARTON-LE-MOOR	1,674.76	1,953.87	2,233.00	2,512.13	3,070.39	3,628.63	4,186.89	5,024.26
MARTONS BOTH	1,670.12	1,948.44	2,226.80	2,505.16	3,061.88	3,618.56	4,175.28	5,010.32
MASHAM GROUP	1,684.32	1,965.01	2,245.74	2,526.46	3,087.91	3,649.33	4,210.78	5,052.92
MELBECKS	1,665.50	1,943.05	2,220.64	2,498.23	3,053.41	3,608.55	4,163.73	4,996.46
MELMERBY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
MELMERBY & MIDDLETON GROUP	1,679.22	1,959.07	2,238.94	2,518.82	3,078.57	3,638.29	4,198.04	5,037.64

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MELSONBY	1,686.59	1,967.66	2,248.77	2,529.87	3,092.08	3,654.25	4,216.46	5,059.74
MIDDLEHAM	1,684.00	1,964.64	2,245.31	2,525.98	3,087.32	3,648.63	4,209.98	5,051.96
MIDDLETON TYAS	1,713.66	1,999.24	2,284.86	2,570.47	3,141.70	3,712.90	4,284.13	5,140.94
MID-WHARFEDALE GROUP	1,671.52	1,950.09	2,228.68	2,507.27	3,064.45	3,621.61	4,178.79	5,014.54
MONK FRYSTON	1,694.10	1,976.42	2,258.78	2,541.13	3,105.84	3,670.52	4,235.23	5,082.26
MOOR MONKTON	1,685.99	1,966.96	2,247.97	2,528.97	3,090.98	3,652.95	4,214.96	5,057.94
MORTON ON SWALE	1,691.15	1,972.98	2,254.85	2,536.71	3,100.44	3,664.13	4,227.86	5,073.42
MOULTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
MUKER	1,667.26	1,945.12	2,223.00	2,500.88	3,056.64	3,612.38	4,168.14	5,001.76
MUSTON	1,716.54	2,002.61	2,288.70	2,574.80	3,146.99	3,719.15	4,291.34	5,149.60
MYTON ON SWALE	1,674.44	1,953.49	2,232.57	2,511.65	3,069.81	3,627.94	4,186.09	5,023.30
NAWTON	1,671.73	1,950.33	2,228.95	2,507.58	3,064.83	3,622.06	4,179.31	5,015.16
NEWALL-WITH-CLIFTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
NEWBURGH	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
NEWBY	1,710.58	1,995.66	2,280.76	2,565.86	3,136.06	3,706.24	4,276.44	5,131.72
NEWBY & SCALBY	1,680.20	1,960.20	2,240.24	2,520.28	3,080.36	3,640.40	4,200.48	5,040.56
NEWHOLM CUM DUNSLEY	1,680.77	1,960.87	2,241.01	2,521.14	3,081.41	3,641.64	4,201.91	5,042.28
NEWLAND	1,680.21	1,960.22	2,240.26	2,520.30	3,080.38	3,640.43	4,200.51	5,040.60
NEWSHAM	1,671.07	1,949.56	2,228.07	2,506.59	3,063.62	3,620.63	4,177.66	5,013.18
NEWTON KYME CUM TOULSTON	1,684.02	1,964.66	2,245.34	2,526.01	3,087.36	3,648.68	4,210.03	5,052.02
NEWTON LE WILLOWS	1,673.30	1,952.15	2,231.04	2,509.93	3,067.71	3,625.45	4,183.23	5,019.86
NEWTON MORRELL	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
NEWTON ON OUSE	1,692.69	1,974.78	2,256.90	2,539.02	3,103.26	3,667.47	4,231.71	5,078.04
NEWTON-ON-RAWCLIFFE & STAPE	1,674.22	1,953.23	2,232.27	2,511.31	3,069.39	3,627.44	4,185.53	5,022.62
NIDD	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
NORMANBY	1,663.98	1,941.29	2,218.62	2,495.96	3,050.63	3,605.27	4,159.94	4,991.92
NORTH COWTON	1,674.02	1,952.99	2,232.00	2,511.01	3,069.03	3,627.01	4,185.03	5,022.02
NORTH DEIGHTON	1,680.04	1,960.03	2,240.04	2,520.05	3,080.07	3,640.07	4,200.09	5,040.10
NORTH DUFFIELD	1,688.93	1,970.39	2,251.89	2,533.38	3,096.37	3,659.32	4,222.31	5,066.76
NORTH KILVINGTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
NORTH OTTERINGTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
NORTH RIGTON	1,685.47	1,966.36	2,247.27	2,528.19	3,090.02	3,651.83	4,213.66	5,056.38
NORTH STAINLEY-WITH-SLENINGFORD	1,705.22	1,989.40	2,273.61	2,557.82	3,126.24	3,694.63	4,263.04	5,115.64
NORTHALLERTON	1,754.88	2,047.34	2,339.82	2,632.31	3,217.28	3,802.22	4,387.19	5,264.62
NORTON	1,712.43	1,997.81	2,283.22	2,568.63	3,139.45	3,710.24	4,281.06	5,137.26
NUN MONKTON	1,725.25	2,012.77	2,300.31	2,587.86	3,162.95	3,738.02	4,313.11	5,175.72

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NUNNINGTON	1,669.00	1,947.14	2,225.31	2,503.48	3,059.82	3,616.13	4,172.48	5,006.96
OLD BYLAND & SCAWTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
OSGODBY	1,666.82	1,944.60	2,222.41	2,500.22	3,055.84	3,611.43	4,167.04	5,000.44
OSMOTHERLEY, KIRBY SIGSTON, ELLERBECK, SOWERBY UNDER COTCLIFFE, THIMBLEBY, WINTON, STANK AND HALIKELD AND WEST HARLSEY	1,682.94	1,963.40	2,243.90	2,524.39	3,085.38	3,646.34	4,207.33	5,048.78
OSWALDKIRK	1,679.80	1,959.74	2,239.71	2,519.68	3,079.62	3,639.53	4,199.48	5,039.36
OTTERBURN	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
OULSTON	1,682.29	1,962.65	2,243.03	2,523.42	3,084.19	3,644.94	4,205.71	5,046.84
OVER DINSDALE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
OVERTON	1,665.11	1,942.60	2,220.13	2,497.65	3,052.70	3,607.71	4,162.76	4,995.30
OXTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
PANNAL AND BURN BRIDGE	1,678.90	1,958.69	2,238.51	2,518.33	3,077.97	3,637.58	4,197.23	5,036.66
PATRICK BROMPTON	1,692.08	1,974.06	2,256.08	2,538.10	3,102.14	3,666.14	4,230.18	5,076.20
PICKERING	1,729.56	2,017.80	2,306.06	2,594.33	3,170.86	3,747.36	4,323.89	5,188.66
PICKHILL WITH ROXBY & SINDERBY	1,671.96	1,950.60	2,229.26	2,507.93	3,065.26	3,622.56	4,179.89	5,015.86
PICTON	1,664.36	1,941.73	2,219.13	2,496.53	3,051.33	3,606.10	4,160.89	4,993.06
POCKLEY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
POTTO	1,697.51	1,980.40	2,263.33	2,546.25	3,112.10	3,677.91	4,243.76	5,092.50
PRESTON UNDER SCAR	1,702.58	1,986.31	2,270.08	2,553.85	3,121.39	3,688.89	4,256.43	5,107.70
RAINTON WITH NEWBY	1,690.15	1,971.82	2,253.51	2,535.21	3,098.60	3,661.97	4,225.36	5,070.42
RAND GRANGE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
RASKELF	1,684.72	1,965.48	2,246.27	2,527.06	3,088.64	3,650.19	4,211.78	5,054.12
RAVENSWORTH	1,686.26	1,967.28	2,248.33	2,529.38	3,091.48	3,653.55	4,215.64	5,058.76
REDMIRE	1,703.64	1,987.56	2,271.50	2,555.45	3,123.34	3,691.20	4,259.09	5,110.90
REETH	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
REIGHTON	1,699.32	1,982.52	2,265.74	2,548.97	3,115.42	3,681.84	4,248.29	5,097.94
RIBBLE BANKS	1,676.15	1,955.48	2,234.85	2,514.21	3,072.94	3,631.63	4,190.36	5,028.42
RICCALL	1,741.75	2,032.02	2,322.31	2,612.61	3,193.20	3,773.77	4,354.36	5,225.22
RICHMOND TOWN	1,708.04	1,992.68	2,277.36	2,562.04	3,131.40	3,700.72	4,270.08	5,124.08
RIEVAULX	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
RILLINGTON	1,702.20	1,985.88	2,269.58	2,553.29	3,120.70	3,688.08	4,255.49	5,106.58
RIPLEY	1,678.48	1,958.20	2,237.95	2,517.70	3,077.20	3,636.67	4,196.18	5,035.40
RIPON	1,713.73	1,999.33	2,284.95	2,570.58	3,141.83	3,713.06	4,284.31	5,141.16
ROECLIFFE & WESTWICK GROUP	1,716.22	2,002.23	2,288.27	2,574.31	3,146.39	3,718.44	4,290.53	5,148.62

	2026/27 Council Tax Band A £	2026/27 Council Tax Band B £	2026/27 Council Tax Band C £	2026/27 Council Tax Band D £	2026/27 Council Tax Band E £	2026/27 Council Tax Band F £	2026/27 Council Tax Band G £	2026/27 Council Tax Band H £
ROMANBY	1,682.10	1,962.42	2,242.78	2,523.13	3,083.84	3,644.52	4,205.23	5,046.26
ROSEDALE EAST & WEST	1,692.71	1,974.80	2,256.93	2,539.05	3,103.30	3,667.51	4,231.76	5,078.10
ROUNTON EAST AND WEST	1,664.50	1,941.89	2,219.31	2,496.73	3,051.57	3,606.38	4,161.23	4,993.46
RYLSTONE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
RYTHER CUM OSSENDYKE	1,708.56	1,993.29	2,278.06	2,562.82	3,132.35	3,701.85	4,271.38	5,125.64
SALTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
SANDHUTTON	1,700.56	1,983.97	2,267.40	2,550.83	3,117.69	3,684.53	4,251.39	5,101.66
SAXTON CUM SCARTHINGWELL & LEAD	1,733.50	2,022.40	2,311.32	2,600.24	3,178.08	3,755.90	4,333.74	5,200.48
SCAGGLETHORPE	1,698.66	1,981.75	2,264.86	2,547.98	3,114.21	3,680.41	4,246.64	5,095.96
SCAMPSTON WITH EAST & WEST KNAPTON	1,681.07	1,961.22	2,241.41	2,521.59	3,081.96	3,642.29	4,202.66	5,043.18
SCARBOROUGH	1,677.86	1,957.48	2,237.13	2,516.78	3,076.08	3,635.35	4,194.64	5,033.56
SCORTON	1,702.96	1,986.77	2,270.60	2,554.43	3,122.09	3,689.73	4,257.39	5,108.86
SCOSTHROP	1,664.39	1,941.76	2,219.17	2,496.57	3,051.38	3,606.15	4,160.96	4,993.14
SCOTTON (HARROGATE)	1,674.18	1,953.19	2,232.22	2,511.26	3,069.33	3,627.37	4,185.44	5,022.52
SCOTTON (RICHMONDSHIRE)	1,698.51	1,981.57	2,264.66	2,547.75	3,113.93	3,680.08	4,246.26	5,095.50
SCRAYINGHAM AND LEPPINGTON	1,672.12	1,950.79	2,229.48	2,508.17	3,065.55	3,622.91	4,180.29	5,016.34
SCRIVEN	1,691.50	1,973.40	2,255.32	2,537.24	3,101.08	3,664.90	4,228.74	5,074.48
SCRUTON	1,678.70	1,958.45	2,238.24	2,518.03	3,077.61	3,637.15	4,196.73	5,036.06
SEAMER (HAMBLETON)	1,677.32	1,956.85	2,236.41	2,515.97	3,075.09	3,634.18	4,193.29	5,031.94
SEAMER (SCARBOROUGH)	1,678.46	1,958.18	2,237.93	2,517.68	3,077.18	3,636.65	4,196.14	5,035.36
SELBY	1,759.46	2,052.68	2,345.93	2,639.18	3,225.68	3,812.15	4,398.64	5,278.36
SESSAY AND HUTTON SESSAY	1,697.37	1,980.24	2,263.14	2,546.04	3,111.84	3,677.61	4,243.41	5,092.08
SETTLE	1,759.69	2,052.95	2,346.23	2,639.52	3,226.09	3,812.64	4,399.21	5,279.04
SETTRINGTON	1,692.03	1,974.01	2,256.02	2,538.03	3,102.05	3,666.04	4,230.06	5,076.06
SEXHOW	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
SHAROW	1,693.37	1,975.57	2,257.81	2,540.04	3,104.51	3,668.94	4,233.41	5,080.08
SHERBURN	1,740.82	2,030.94	2,321.08	2,611.22	3,191.50	3,771.76	4,352.04	5,222.44
SHERBURN IN ELMET	1,725.40	2,012.94	2,300.51	2,588.08	3,163.22	3,738.33	4,313.48	5,176.16
SHERIFF HUTTON WITH CORNBOROUGH	1,692.79	1,974.90	2,257.03	2,539.17	3,103.44	3,667.69	4,231.96	5,078.34
SHIPTON BY BENINGBROUGH	1,694.58	1,976.98	2,259.42	2,541.85	3,106.72	3,671.56	4,236.43	5,083.70
SICKLINGHALL	1,681.03	1,961.18	2,241.35	2,521.53	3,081.88	3,642.21	4,202.56	5,043.06

	2026/27 Council Tax Band A £	2026/27 Council Tax Band B £	2026/27 Council Tax Band C £	2026/27 Council Tax Band D £	2026/27 Council Tax Band E £	2026/27 Council Tax Band F £	2026/27 Council Tax Band G £	2026/27 Council Tax Band H £
SILTON WITH KEPWICK (OVER SILTON, NETHER SILTON, LANDMOTH CUM CATTO AND KEPWICK)	1,685.30	1,966.15	2,247.04	2,527.93	3,089.71	3,651.45	4,213.23	5,055.86
SINNINGTON	1,689.28	1,970.81	2,252.36	2,533.91	3,097.01	3,660.09	4,223.19	5,067.82
SKEEBY	1,696.90	1,979.70	2,262.52	2,545.34	3,110.98	3,676.60	4,242.24	5,090.68
SKELTON GROUP	1,688.20	1,969.55	2,250.92	2,532.29	3,095.03	3,657.75	4,220.49	5,064.58
SKIPTON	1,727.62	2,015.54	2,303.48	2,591.42	3,167.30	3,743.16	4,319.04	5,182.84
SKIPTON ON SWALE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
SKIPWITH	1,701.54	1,985.10	2,268.70	2,552.29	3,119.48	3,686.64	4,253.83	5,104.58
SLINGSBY	1,679.76	1,959.70	2,239.66	2,519.63	3,079.56	3,639.46	4,199.39	5,039.26
SMEATON WITH HORNBY (GREAT SMEATON, LITTLE SMEATON AND HORNBY)	1,669.81	1,948.09	2,226.39	2,504.70	3,061.31	3,617.90	4,174.51	5,009.40
SNAINTON	1,708.76	1,993.52	2,278.32	2,563.12	3,132.72	3,702.28	4,271.88	5,126.24
SNAPE WITH THORP	1,693.40	1,975.61	2,257.85	2,540.09	3,104.57	3,669.02	4,233.49	5,080.18
SNEATON	1,683.46	1,964.02	2,244.60	2,525.18	3,086.34	3,647.48	4,208.64	5,050.36
SOUTH COWTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
SOUTH KILVINGTON	1,695.53	1,978.09	2,260.69	2,543.28	3,108.47	3,673.62	4,238.81	5,086.56
SOUTH MILFORD	1,679.52	1,959.41	2,239.34	2,519.26	3,079.11	3,638.93	4,198.78	5,038.52
SOUTH OTTERINGTON, MAUNBY AND NEWBY WISKE	1,673.02	1,951.83	2,230.67	2,509.51	3,067.19	3,624.84	4,182.53	5,019.02
SOUTH STAINLEY-WITH-CAYTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
SOUTHOLME & FRYTON	1,674.24	1,953.25	2,232.30	2,511.34	3,069.43	3,627.49	4,185.58	5,022.68
SOWERBY	1,696.90	1,979.69	2,262.51	2,545.33	3,110.97	3,676.58	4,242.23	5,090.66
SPAUNTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
SPENNITHORNE	1,675.93	1,955.23	2,234.55	2,513.88	3,072.53	3,631.16	4,189.81	5,027.76
SPOFFORTH-WITH-STOCKELD	1,673.34	1,952.21	2,231.10	2,510.00	3,067.79	3,625.55	4,183.34	5,020.00
SPROXTON	1,664.33	1,941.69	2,219.09	2,496.48	3,051.27	3,606.02	4,160.81	4,992.96
ST MARTINS	1,685.34	1,966.21	2,247.10	2,528.00	3,089.79	3,651.55	4,213.34	5,056.00
STAINFORTH	1,712.38	1,997.75	2,283.15	2,568.55	3,139.35	3,710.12	4,280.93	5,137.10
STAINTONDALE	1,678.06	1,957.72	2,237.40	2,517.08	3,076.44	3,635.78	4,195.14	5,034.16
STANWICK ST JOHN	1,683.55	1,964.12	2,244.71	2,525.31	3,086.50	3,647.67	4,208.86	5,050.62
STAPLETON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
STAPLETON & CLEASBY	1,697.87	1,980.82	2,263.81	2,546.79	3,112.76	3,678.69	4,244.66	5,093.58
STAVELEY & COPGROVE GROUP	1,674.68	1,953.77	2,232.89	2,512.01	3,070.25	3,628.46	4,186.69	5,024.02
STILLINGFLEET	1,682.68	1,963.10	2,243.55	2,524.00	3,084.90	3,645.77	4,206.68	5,048.00

	2026/27 Council Tax Band A £	2026/27 Council Tax Band B £	2026/27 Council Tax Band C £	2026/27 Council Tax Band D £	2026/27 Council Tax Band E £	2026/27 Council Tax Band F £	2026/27 Council Tax Band G £	2026/27 Council Tax Band H £
STILLINGTON	1,693.30	1,975.50	2,257.72	2,539.94	3,104.38	3,668.80	4,233.24	5,079.88
STIRTON WITH THORLBY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
STOKESLEY	1,719.44	2,005.99	2,292.57	2,579.15	3,152.31	3,725.44	4,298.59	5,158.30
STONEGRAVE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
STUBBS WALDEN	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
STUTTON WITH HAZLEWOOD	1,679.25	1,959.10	2,238.98	2,518.86	3,078.62	3,638.35	4,198.11	5,037.72
SUTTON IN CRAVEN	1,721.53	2,008.43	2,295.35	2,582.28	3,156.13	3,729.96	4,303.81	5,164.56
SUTTON UNDER WHITESTONECLIFFE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
SUTTON-ON-THE-FOREST	1,691.33	1,973.19	2,255.09	2,536.98	3,100.77	3,664.52	4,228.31	5,073.96
SWINTON	1,688.29	1,969.65	2,251.03	2,532.42	3,095.19	3,657.94	4,220.71	5,064.84
TADCASTER	1,717.32	2,003.52	2,289.74	2,575.97	3,148.42	3,720.84	4,293.29	5,151.94
TEMPLE HIRST	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
TERRINGTON	1,670.58	1,948.98	2,227.42	2,505.85	3,062.72	3,619.56	4,176.43	5,011.70
THIRKLEBY HIGH AND LOW WITH OSGODBY	1,673.03	1,951.84	2,230.69	2,509.53	3,067.22	3,624.87	4,182.56	5,019.06
THIRLBY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
THIRN, THORNTON WATLASS, CLIFTON ON YORE, BURRILL WITH COWLING & ROOKWITH								
1) THIRN, THORNTON WATLASS, CLIFTON ON YORE, BURRILL WITH COWLING & ROOKWITH	1,668.41	1,946.45	2,224.53	2,502.60	3,058.75	3,614.86	4,171.01	5,005.20
2) BURRILL WITH COWLING	1,670.40	1,948.78	2,227.18	2,505.59	3,062.40	3,619.18	4,175.99	5,011.18
THIRSK	1,754.88	2,047.34	2,339.82	2,632.31	3,217.28	3,802.22	4,387.19	5,264.62
THIXENDALE	1,673.45	1,952.33	2,231.25	2,510.16	3,067.99	3,625.78	4,183.61	5,020.32
THOLTHORPE	1,668.56	1,946.62	2,224.72	2,502.82	3,059.02	3,615.18	4,171.38	5,005.64
THORGANBY	1,714.25	1,999.93	2,285.65	2,571.36	3,142.79	3,714.18	4,285.61	5,142.72
THORMANBY	1,663.18	1,940.36	2,217.56	2,494.76	3,049.16	3,603.54	4,157.94	4,989.52
THORNBOROUGH	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
THORNTHTWAITE-WITH-PADSIDE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
THORNTON IN CRAVEN	1,711.31	1,996.50	2,281.73	2,566.95	3,137.40	3,707.81	4,278.26	5,133.90
THORNTON IN LONSDALE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
THORNTON LE BEANS, CROSBY AND COTCLIFFE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
THORNTON-LE-DALE	1,695.44	1,977.98	2,260.56	2,543.14	3,108.30	3,673.42	4,238.58	5,086.28

	2026/27 Council Tax Band A £	2026/27 Council Tax Band B £	2026/27 Council Tax Band C £	2026/27 Council Tax Band D £	2026/27 Council Tax Band E £	2026/27 Council Tax Band F £	2026/27 Council Tax Band G £	2026/27 Council Tax Band H £
THORNTON LE MOOR AND THORNTON LE STREET	1,669.00	1,947.15	2,225.32	2,503.49	3,059.83	3,616.15	4,172.49	5,006.98
THORNTON-ON-THE-HILL	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
THORNTON STEWARD	1,681.46	1,961.68	2,241.93	2,522.18	3,082.68	3,643.15	4,203.64	5,044.36
THORNVILLE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
THORPE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
THORPE BASSETT	1,669.36	1,947.57	2,225.80	2,504.03	3,060.49	3,616.93	4,173.39	5,008.06
THORPE WILLOUGHBY	1,702.88	1,986.67	2,270.49	2,554.31	3,121.95	3,689.56	4,257.19	5,108.62
THRESHFIELD	1,683.25	1,963.77	2,244.31	2,524.86	3,085.95	3,647.02	4,208.11	5,049.72
THRINTOFT	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
THRUSCROSS	1,676.78	1,956.21	2,235.68	2,515.15	3,074.09	3,632.99	4,191.93	5,030.30
TOCKWITH & WILSTROP GROUP	1,699.33	1,982.53	2,265.75	2,548.98	3,115.43	3,681.86	4,248.31	5,097.96
TOLLERTON	1,681.52	1,961.74	2,242.00	2,522.26	3,082.78	3,643.26	4,203.78	5,044.52
TOPCLIFFE	1,719.10	2,005.59	2,292.11	2,578.63	3,151.67	3,724.68	4,297.73	5,157.26
TOWTON (WITH GRIMSTON, KIRBY WHARFE & NORTH MILFORD)	1,686.28	1,967.30	2,248.35	2,529.40	3,091.50	3,653.57	4,215.68	5,058.80
TUNSTALL	1,689.28	1,970.80	2,252.35	2,533.90	3,097.00	3,660.07	4,223.18	5,067.80
UCKERBY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
ULLESKELF	1,697.51	1,980.40	2,263.33	2,546.25	3,112.10	3,677.91	4,243.76	5,092.50
UPPER NIDDERDALE GROUP	1,680.27	1,960.29	2,240.34	2,520.39	3,080.49	3,640.56	4,200.66	5,040.78
WALKINGHAM HILL WITH OCCANEY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
WARLABY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
WARTHILL	1,670.64	1,949.06	2,227.50	2,505.95	3,062.84	3,619.70	4,176.59	5,011.90
WASHBURN GROUP	1,679.12	1,958.94	2,238.80	2,518.66	3,078.38	3,638.06	4,197.78	5,037.32
WATH & NORTON CONYERS GROUP	1,682.14	1,962.48	2,242.84	2,523.20	3,083.92	3,644.62	4,205.34	5,046.40
WEAVERTHORPE	1,688.85	1,970.30	2,251.78	2,533.26	3,096.22	3,659.15	4,222.11	5,066.52
WEETON	1,671.92	1,950.55	2,229.21	2,507.87	3,065.19	3,622.48	4,179.79	5,015.74
WELBURN (KIRKBYMOORSIDE)	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
WELBURN (MALTON)	1,671.40	1,949.94	2,228.51	2,507.08	3,064.22	3,621.33	4,178.48	5,014.16
WELBURY	1,665.16	1,942.67	2,220.20	2,497.73	3,052.79	3,607.83	4,162.89	4,995.46
WELL	1,682.62	1,963.03	2,243.47	2,523.91	3,084.79	3,645.64	4,206.53	5,047.82
WENSLEY	1,666.72	1,944.49	2,222.28	2,500.07	3,055.65	3,611.21	4,166.79	5,000.14
WEST HADDLESEY	1,712.43	1,997.81	2,283.22	2,568.63	3,139.45	3,710.24	4,281.06	5,137.26
WEST LAYTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
WEST SCRAFTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
WEST TANFIELD (AND EAST)	1,683.77	1,964.37	2,245.01	2,525.64	3,086.91	3,648.14	4,209.41	5,051.28

	2026/27 Council Tax Band A £	2026/27 Council Tax Band B £	2026/27 Council Tax Band C £	2026/27 Council Tax Band D £	2026/27 Council Tax Band E £	2026/27 Council Tax Band F £	2026/27 Council Tax Band G £	2026/27 Council Tax Band H £
WEST WITTON	1,673.74	1,952.67	2,231.63	2,510.59	3,068.51	3,626.40	4,184.33	5,021.18
WESTOW	1,671.19	1,949.70	2,228.23	2,506.77	3,063.84	3,620.89	4,177.96	5,013.54
WHARRAM	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
WHASHTON	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
WHENBY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
WHITBY	1,708.90	1,993.69	2,278.51	2,563.33	3,132.97	3,702.58	4,272.23	5,126.66
WHITLEY	1,681.22	1,961.40	2,241.61	2,521.82	3,082.24	3,642.63	4,203.04	5,043.64
WHITWELL	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
WHITWELL-ON-THE-HILL & CRAMBE	1,672.12	1,950.78	2,229.47	2,508.16	3,065.54	3,622.89	4,180.28	5,016.32
WHIXLEY	1,675.90	1,955.20	2,234.52	2,513.84	3,072.48	3,631.10	4,189.74	5,027.68
WHORLTON	1,685.40	1,966.27	2,247.18	2,528.08	3,089.89	3,651.67	4,213.48	5,056.16
WIGHILL	1,690.54	1,972.27	2,254.03	2,535.79	3,099.31	3,662.80	4,226.33	5,071.58
WILDON GRANGE	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
WILLERBY & STAXTON	1,688.19	1,969.53	2,250.90	2,532.27	3,095.01	3,657.72	4,220.46	5,064.54
WINTRINGHAM	1,678.40	1,958.11	2,237.85	2,517.59	3,077.07	3,636.52	4,195.99	5,035.18
WISTOW	1,688.06	1,969.38	2,250.73	2,532.08	3,094.78	3,657.45	4,220.14	5,064.16
WOMBLETON	1,687.94	1,969.24	2,250.57	2,531.90	3,094.56	3,657.19	4,219.84	5,063.80
WOMERSLEY	1,765.69	2,059.95	2,354.23	2,648.52	3,237.09	3,825.64	4,414.21	5,297.04
WYKEHAM	1,678.08	1,957.73	2,237.42	2,517.10	3,076.47	3,635.81	4,195.18	5,034.20
YAFFORTH	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60
YEARSLEY	1,659.21	1,935.72	2,212.26	2,488.80	3,041.88	3,594.93	4,148.01	4,977.60