



Westmorland
& Furness
Council

westmorlandandfurness.gov.uk

Funding our future

Budget Consultation 2026/27

Closing date 16 January 2026




How to use this document

This document has been created to help you have your say on Westmorland and Furness Council's budget.

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Don't forget to have your say at the end of this document



Introduction

Like councils across the country, Westmorland and Furness Council is **facing difficult financial challenges due to rising costs and growing demand for services.**

While at the same time, national funding isn't keeping pace and we expect that the **Government may reduce their funding to Westmorland and Furness** over the next three years as part of their Fair Funding Review (this is explained in more detail below).

The cost of living is having a huge impact on many of you and we want to reassure you that **we are looking at every aspect of how we run the Council,** ways in which we can be more efficient and effective, using new technology to help drive out savings **and make every pound count.**

Against this context we still need to deliver a balanced budget in 2026-27, like we have done in previous years, as this is a legal requirement. **Every year this is more challenging** especially as the cost of delivering our services over the next few years is expected to rise significantly with inflation.

This increase is mainly due to **growing demand** for adult social care and special educational needs and disabilities (SEND) services, rising contract costs, plus investment in transforming how we deliver services to make them more effective and efficient.

The way local government is funded by central government is also changing. This year the Government has decided to undertake a fundamental change to the way funding is allocated through its Fair Funding Formula Review, known as "The Fair Funding Review 2.0".

For many years local government has requested a Fairer Funding Formula that takes into account a range of factors around need and the cost of delivering services. We have also requested a multi-year settlement rather than having to plan from year to year.

The Government began the review of the current formula earlier this year and have committed to a 3 year settlement from April 2026. Unfortunately, many of the factors that have changed in the formula will likely have a significant negative impact on councils like Westmorland and Furness. There is more emphasis on inequality and deprivation and less on rural sparsity and the cost of delivering services over a large rural area.

We will receive our provisional settlement figure in late December ahead of a final figure being set in the New Year.

Unfortunately we could not wait for this as we need to start consultation with you by mid-December to meet our legal requirements.

As a result of this funding review, **currently we still have no certainty about funding for next year.**

However, based on what we currently know, even if we increase Council Tax by the maximum amount that Government allow (without a referendum), alongside an expected reduction in Business Rates and Government grants, **we expect there will still be a significant funding gap in future years.**

This means that we may soon need to make **difficult decisions** about how we manage our spending and which services we can afford to deliver.

In the meantime, despite not knowing from Government what our budget settlement is, we are legally bound to consult on some items that we need your views on now.

Therefore, we are now consulting on a proposed increase to Council Tax, alongside some other specific proposals, to help us pay for essential services – this will help us set a balanced budget for 2026/27 which is a legal requirement.





Cllr Andrew Jarvis
Deputy Leader and
Finance Portfolio Holder

Foreword

Westmorland and Furness Council is now in its third year of delivering many of your essential local services—from waste collection and recycling to social care, education, roads, planning and so much more.

Becoming a new unitary council in 2023 has given us the opportunity to think and do things differently, challenge and maximise efficiency and effectiveness and it has given us a platform from which to develop and deliver on the Westmorland and Furness Council Plan in a Westmorland and Furness Way.

We aim to put our communities at the heart of everything we do, providing effective services to residents and businesses and deliver on our vision to be **“A great place to live, work and thrive”**.

Our priority since 2023 has been to get the basics right and do the basics well - so that we can set the necessary foundations to then drive through change and improvements and efficiencies and work as one team.

The need to change, transform and find efficiencies is our top priority.

For the last two years, in order to achieve a balanced budget, we have successfully delivered a range of savings. We now need to accelerate this further to cover any potential loss of funding and anticipated budget gap.

We have a responsibility to be financially sustainable but with growing pressures from demand and legislative changes led by Government, this is becoming even harder to achieve. Government expects us to raise Council Tax by 4.99% but even with this, this means we are now looking at making tough choices including making proposed increases to fees and charges that we would have preferred to avoid. We will also be seeking efficiencies and savings across all services arising from the need to continually improve, adopt new technologies, transform and re-shape the Council to ensure we can deliver effective services that make a difference.

We are therefore seeking your views on a proposed Council Tax increase of 4.99% for 2026/27 alongside some other saving and income generating proposals.

Please take the time to carefully consider this year's budget consultation and let us have your views.

Your voice matters!

Cllr Andrew Jarvis
Deputy Leader and Finance Portfolio Holder

An overview of the services we deliver

Despite difficult times we are proud of what services we have delivered to you and our communities – this spread gives you an insight into some of the services we have delivered to you over the last year.

1 Communities



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

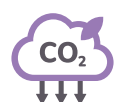


We have helped establish a network of nearly **100** 'warm spots' across Westmorland and Furness



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

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



A **£2 million** investment in decarbonisation works at four of our key buildings is predicted to save **343.2 tCO₂e** annually, the equivalent of the annual electricity consumption of roughly **223** average UK homes



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

2 Environment



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



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



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



Horticulture grew **thousands** of plants this year

3 Growth



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

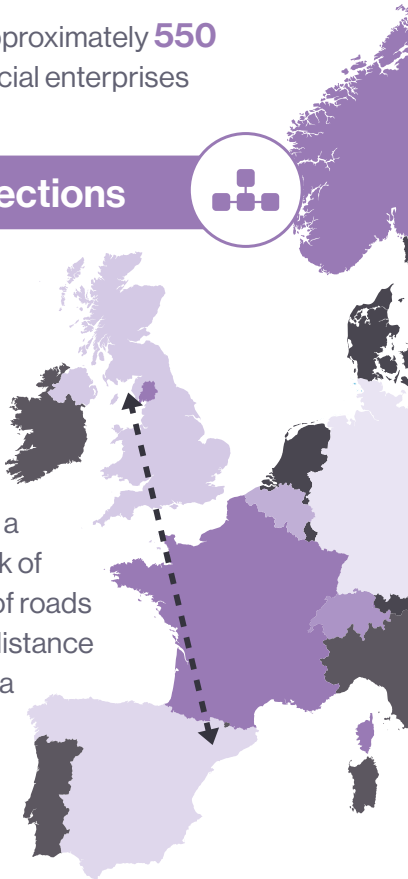


Approximately **550** social enterprises

4 Connections



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



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

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

20



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

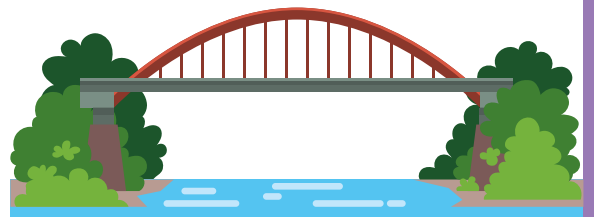
5 Homes



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



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



The Council is responsible for and maintains **1,081** bridges, **178** cattle grids, **385** culverts, **691** retaining walls and nine sea defence walls

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



6 Learning



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



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



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



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

97.9% of families secured their first choice primary school



7 Care



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



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

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

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

Westmorland & Furness Family Hub.

Hub.



This year we have delivered and collected

over 15,500

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



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



8 Health and wellbeing



Over **7,000** leisure centre members

9 Culture



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

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



10 Effective Services

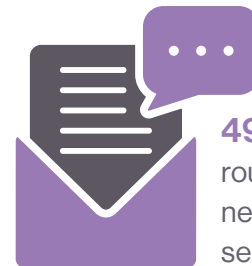


In the past 12 months we have determined **1,127** planning applications – **92%** within the statutory time

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



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



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



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



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



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



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



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



You can find out which Council Tax band your property is in from your latest bill or via [gov.uk](https://www.gov.uk).

How is the Council funded?

As well as government funding, Council Tax accounts for over half of the income of Westmorland and Furness Council. Every year the Government determines how much local government can potentially raise from Council Tax. It sets the Council Tax threshold limit and in its own calculations it assumes that all councils will increase Council Tax up to that limit.

Any change to the rate of Council Tax we charge makes a big difference to the Council's income. For example, an 1% increase in Council Tax would raise approximately £1.8m (based on current tax base).

Given the pressures we are facing, we have reviewed and reluctantly accepted that we need to raise Council Tax again.

Council Tax is an important source of income for the Council but in addition to this the Council also receives general grants, more specific grants and under the business rate retention scheme the Council also retains 49% of business rates received.



Overall, the Council funded its net revenue budget for 2025/26 from:

£68.3m retained business rates

£49.1m of government grants

£185.1m from Council Tax income



Increasing the Council Tax rate

Based on households that own or rent a single home, the 4.99% increase in Council Tax will cost the average Band D household an extra £1.84 a week.

Proposed Council Tax bands

	Council Tax 2025/26	4.99% Annual Increase	Council Tax 2026/27	4.99% Weekly Increase
Band A (up to 40,000)	£1,279.30	£63.84	£1,343.14	£1.23
Band B (40,001 to 52,000)	£1,492.54	£74.48	£1,567.02	£1.43
Band C (52,001 to 68,000)	£1,705.75	£85.12	£1,790.87	£1.64
Band D (68,001 to 88,000)	£1,918.97	£95.76	£2,014.73	£1.84
Band E (88,001 to 120,000)	£2,345.40	£117.04	£2,462.44	£2.25
Band F (120,001 to 160,000)	£2,771.84	£138.31	£2,910.15	£2.66
Band G (160,001 to 320,000)	£3,198.27	£159.59	£3,357.86	£3.07
Band H (320,001 and over)	£3,837.94	£191.51	£4,029.45	£3.68

Don't
forget to have
your say at the
end of this
document



Help for those in need

Here at Westmorland and Furness Council we are acutely aware that many people and households are struggling.

The cost of living is still very real and affecting many individuals and families. This is why Westmorland and Furness Council in 2026/27 will again continue to be one of only a small number of councils that still offer a fully funded Local Council Tax Reduction Scheme for working age claimants. Despite growing funding pressures, we have again this year worked hard to protect this area of financial support.

The scheme provides support to residents of working age who have a low income, to assist them in paying Council Tax. The scheme provides up to 100% support to working age applicants, depending on their level of income and make up of their household. The Council also has an existing policy that supports Care Leavers up to the age of 25 years by granting up to 100% discount on their Council Tax. This provides practical help and financial assistance to Care Leavers whilst they are developing independent lives and their life skills.

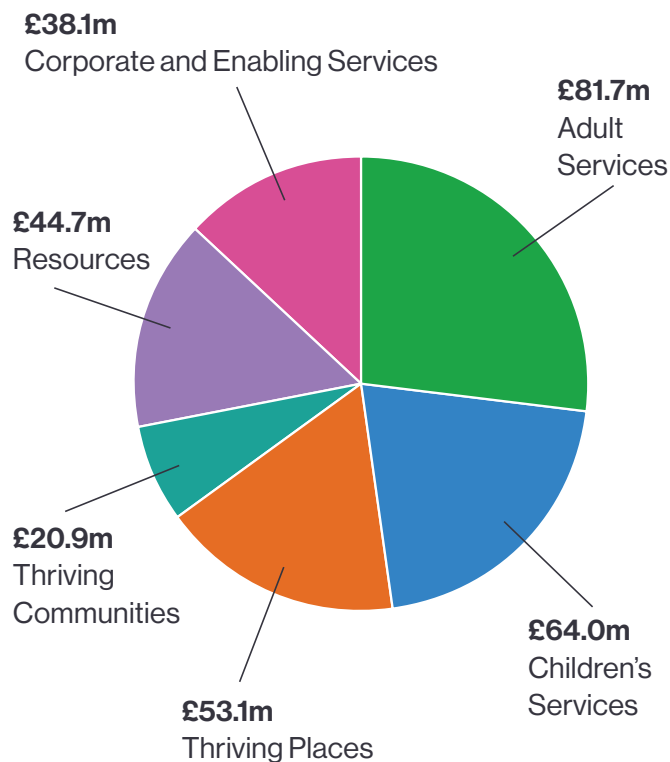
The Council also administers the Discretionary Housing Fund that is merging with the Crisis Resilience Fund from April 2026. The Discretionary Housing Fund is expected to continue to support housing costs for those experiencing financial hardship and contributes to the prevention of homelessness. If you need help or know someone who needs assistance with their Council Tax, you can find all the information you need at **[westmorlandandfurness.gov.uk](https://www.westmorlandandfurness.gov.uk)**.



How the money is spent

The following pie chart and table show how the Council's net budget is spread across our directorates and services.

2025/26 Total Corporate and Directorate Net Budget



Here is an overview of what each directorate provides:

	2025/26 Budget £m
Corporate and Enabling Services	
Chief Executive and Assistant Chief Executive	£4.8m
Enabler Services	£33.3m
Adult Services	
Home Care, Residential & Nursing Care	£81.7m
Children's Services	
Education & Home to School Transport	£64.0m
Thriving Places	
Waste & Recycling, Environmental, Regeneration	£53.1m
Thriving Communities	
Community Power, Culture, Housing & Public Health	£17.5m
Locality Boards	£3.4m
Resources	
Finance, Assets, Fleet, Capital, Commissioning & Procurement	£42.8
Total Service Expenditure	£300.6m
Corporate Items	£1.9m
Net Budget	£302.5m





What do you think?



We want to hear what you think of our proposals. Please share your views below and send your completed feedback form to **FREEPOST Westmorland and Furness Council** or complete the form online at **westmorlandandfurness.gov.uk/budget**. Closing date 16 January 2026.

In what capacity are you responding to this consultation?

☐ As a private individual

☐ As a representative of an organisation (Please tell us which organisation)

Council Tax

1 Do you agree or disagree with our proposal to increase Council Tax by 4.99% to help deliver essential services to those who need them across the Westmorland and Furness Council area. This is in line with many other councils and consistent with the threshold of 5% that is set by Government.

☐ Agree ☐ Disagree ☐ Don't know

Any further comments

Car Parking Income

- 2** Do you agree or disagree with an increase in charges across all car parks in Westmorland and Furness of 10% above the current charges. This money will be reinvested to help financially support essential areas of work such as transport projects, addressing surface repairs, reducing congestion, tackling poor air quality, and supporting local bus services (a table showing this impact can be viewed online at westmorlandandfurness.gov.uk/budget).

☐ Agree ☐ Disagree ☐ Don't know

Any further comments?

As you know we are harmonising the way we collect waste across the Westmorland and Furness area. We are now seeking your views on two proposals.

Garden Waste Collection

- 3** Proposal One - Our current proposal is to provide one free garden waste bin to all properties who subscribe to this service, however we are proposing to introduce a charge for 2nd and subsequent bins of £60. The charge will only be applied to residents who choose to use the service. If you use this service, would you be willing to pay a £60 charge for your second bin and £60 per any subsequent garden waste bin to be collected (e.g. some houses have more than 2 garden waste bins, 1 bin is £0, 2 bins cost £60, 3 bins cost £120).

☐ Agree ☐ Disagree ☐ Don't know

Any further comments



4 Proposal Two - Over 65% of councils charge for 'all' garden waste bins including the first bin. With this in mind, the second option is to charge for all garden waste collections at an annual fee of £60 for each bin.

☐ Agree ☐ Disagree ☐ Don't know

Any further comments?

Waste Containers

5 Should the Council charge for replacement refuse containers such as recycling bags, boxes and also replacement 'wheelie' bins where they are damaged, lost or stolen? This is normal practice in many other councils. The charge would simply cover replacement costs and admin (these charges do not apply if we swap/replace containers as a result of harmonisation). Also, for information, councils also charge housing developers for supplying waste and recycling containers to new properties. These charges are designed to recover the cost of providing waste containers at the point of occupation.

☐ Agree ☐ Disagree ☐ Don't know

Any further comments?

Windermere Ferry

6 Would you be willing to support an increase in the charges for Windermere Ferry that is above inflation to help meet the operating costs of the service? As shown in the table below.

Ticket Type	Current Price	Proposed Price	Insurance
Cars	£6.60	£8.00	£1.40
Motorcycles	£2.75	£3.50	£0.75
Large Vehicles	£12.05	£14.50	£2.45
Pedestrians	£1.15	£1.50	£0.35
Cyclists	£2.25	£2.70	£0.45
Blue Badge	-	£8.00	£8.00
Contracts & Ticket Books	Various	Various	20% increase

☐ Agree ☐ Disagree ☐ Don't know

Any further comments



7 Currently Blue Badge holders use the ferry for free, including many blue badge tourists/visitors to the area. Would you support the removal of free transportation on the ferry for Blue Badge holders to support the operating costs of the service?

☐ Agree ☐ Disagree ☐ Don't know

Any further comments?

Home to School Transport

8 It is proposed to increase the cost of a 'spare' seat on council contracted home to school transport by 15%. This does not affect anyone who has a statutory entitlement to a seat. It **only** applies to any spare seats available once those who need a seat have been allocated one.

☐ Agree ☐ Disagree ☐ Don't know

Any further comments?

Adult Social Care Direct Payments

9 The Council is proposing to reduce the amount for carers direct payments from £1500 – to a value of up to £400 with a discretionary amount of £750 in exceptional circumstances. This proposal is supported by the Carers Association and is consistent with the offer of other local authorities.

☐ Agree ☐ Disagree ☐ Don't know

Any further comments?

Fees and Charges

10 We are proposing to increase the Council's fees and charges this year by 3.8% (as per the September 2025 Consumer Price Index). This increase allows us to generate income from paid services and DOES NOT affect your Council Tax. Do you:

☐ Agree ☐ Disagree ☐ Don't know

Any further comments?



11 Finally, if you were running the Council what would you stop, do more of or do differently? Do you have any specific suggestions for how the Council could make major savings over the next several years, do things differently or bring in extra money? Please continue on another sheet if necessary.

About you

To help us better understand how different people's views vary, we would love to know a little more about you. These questions are anonymous and optional, but by sharing this information with us we can better ensure that we are supporting our communities in the right way.

What age are you?

- ☐ 16-24 ☐ 25-34 ☐ 35-44 ☐ 45-59 ☐ 60-74 ☐ 75+
☐ Prefer not to answer

What is your legal sex (as recorded at birth)?

- ☐ Male ☐ Female

Is the gender you identify with the same as your sex registered at birth?

- ☐ Yes ☐ No
☐ Prefer not to answer

What is your gender identity?

- ☐ Female ☐ Male
☐ Non-binary ☐ Prefer not to answer
 Prefer to self-describe

What is your sexual orientation?

- ☐ Bisexual ☐ Gay Man ☐ Gay Woman / Lesbian ☐ Heterosexual / Straight
☐ Prefer not to answer

Prefer to self-describe

What is your ethnic group

Choose one option that best describes your ethnic group or background

Asian or Asian British

- ☐ Bangladeshi ☐ Chinese
☐ Indian ☐ Pakistani
☐ Other Asian or Asian British background

Black, Black British, Caribbean or African

- ☐ African ☐ Caribbean
☐ Other Black, Black British, Caribbean or African background

Mixed or Multiple ethnic group

- ☐ White and Black Caribbean
☐ White and Black African
☐ White and Asian
☐ Any other Mixed / Multiple ethnic background

White

- ☐ British ☐ English
☐ Welsh ☐ Scottish
☐ Northern Irish ☐ Irish
☐ Any other White background

Other ethnic group

- ☐ Arab ☐ British Rominghal
☐ Welsh Romany (Kale)
☐ Irish Traveller ☐ Scottish Traveller
☐ Eastern European Roma
☐ Any other ethnic group

Prefer to self-describe

- ☐ Prefer not to answer



What is your religion or belief?

- ☐ Buddhist
 ☐ Christian
☐ Hindu
 ☐ Jewish
☐ Muslim
 ☐ No religion
☐ Sikh
 ☐ Other religion/belief

Prefer to self-describe

☐ Prefer not to answer

What is your relationship status?

- ☐ Civil Partnership
 ☐ Co-inhabitants
☐ Married
 ☐ Partnership
☐ Separated
 ☐ Divorced
☐ Single
☐ Widowed / surviving partner from a registered civil partnership

Prefer to self-describe

☐ Prefer not to answer

Do you have a disability or long term health condition?

☐ Yes ☐ No ☐ Prefer not to answer

If yes, how would you describe your disability or long term health condition? (please select multiple options if necessary)

- ☐ No Disability
☐ Autism
☐ Behaviour and Emotional
☐ Hearing
☐ Learn or understand (Learning Disability)
☐ Manual Dexterity
☐ Memory or ability to concentrate
☐ Mobility and Gross Motor
☐ Perception of Physical Danger
☐ Personal, Self Care and Continence
☐ Progressive Conditions and Physical Health (such as HIV, cancer, multiple sclerosis, fits, etc)
☐ Sight
☐ Speech

Prefer to self-describe

☐ Prefer not to answer

Do you identify as Neurodivergent?

☐ Yes ☐ No ☐ Prefer not to answer

Have you ever been in care (e.g., foster care, residential care, or under the guardianship of a local authority)?

☐ Yes ☐ No ☐ Prefer not to answer

Are you currently serving or have you previously served in the UK Armed Forces?

☐ Yes ☐ No ☐ Prefer not to answer

Are you an immediate family member, partner, war widow / widower of someone who has served, or is currently serving, in the UK Armed Forces?

☐ Yes ☐ No ☐ Prefer not to answer

What is your first language?

- ☐ English
☐ British Sign Language

Another language

☐ Prefer not to answer

What is your national identity?

- ☐ British
 ☐ English
☐ Welsh
 ☐ Scottish
☐ Northern Irish

Other, please describe

☐ Prefer not to answer

What happens next?

You can let us know your views before 16 January 2026 by:

- Completing a feedback form online at **westmorlandandfurness.gov.uk/budget**
- Printing a feedback form from **westmorlandandfurness.gov.uk/budget** and sending it to us at this address:
FREEPOST
Westmorland and Furness Council
- Writing to us at the above address (please mark it 'BUDGET')
- Telephone **0300 373 3300** and ask to comment on the budget consultation
- Sending an e-mail to **budgetconsultation@westmorlandandfurness.gov.uk**



Your feedback to this consultation will be presented to the Westmorland and Furness Cabinet and Council in February 2026 for a final decision.

If you require any further information, contact **budgetconsultation@westmorlandandfurness.gov.uk**.





Westmorland
& Furness
Council

Translation Services

If you require this document in another format (e.g. CD, Braille or large type) or in another language, please telephone: **0300 373 3300**.

للوصول إلى هذه المعلومات بلغتك، يرجى الاتصال 0300 373 3300

আপনি যদি এই তথ্য আপনার নিজের ভাষায় পেতে চান তাহলে অনুগ্রহ করে 0300 373 3300 নম্বরে টেলিফোন করুন।

如果您希望通过母语了解此信息，
请致电 0300 373 3300

Jeigu norétumėte gauti šią informaciją savo kalba,
skambinkite telefonu 0300 373 3300

W celu uzyskania informacji w Państwa języku proszę
zatelefonować pod numer 0300 373 3300

Se quiser aceder a esta informação na sua língua,
telefone para o 0300 373 3300

Bu bilgiyi kendi dilinizde görmek istiyorsanız lütfen
0300 373 3300 numaralı telefonu arayınız

