



Westmorland  
& Furness  
Council

[westmorlandandfurness.gov.uk](http://westmorlandandfurness.gov.uk)

# Funding our future

## Budget Consultation 2025/26

Closing date 17 January 2025





**Sam Plum**  
Chief Executive



**Cllr Andrew Jarvis**  
Deputy Leader and  
Finance Portfolio Holder



## Foreword

### The challenge ahead

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

Following Local Government Reorganisation we have worked hard over the last 18 months to bring together the work of four councils into one and stabilise our many services.

Becoming a new unitary council 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. Putting our communities at the heart of everything we do, providing excellent services to residents and businesses and delivering on our vision to be **“A great place to live, work and thrive”**.

In our first two years we have rightly focused on stabilisation; bringing together services, teams, systems, and processes. Our priority is getting the basics right, and doing 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.

**“We have a responsibility to be financially sustainable and that means we need to identify permanent changes to the budget.”**

In addition to stabilising services, we are also driving through change so that we can continue to demonstrate value for money but importantly also seize the opportunity of being a unitary council that delivers good services to the public.

We have embarked on a change agenda that includes the critical services of Waste and Planning and also Children's and Adult services as they continue on their improvement journey.

The way we are working is changing to have a stronger community focus in respect of early intervention and prevention and place based service delivery. Alongside this we will promote digital ways of working and enable fit for purpose technology to minimise the internal processes and functions so that service delivery teams are empowered to deliver effective services that make a difference to residents.

These are big and complex tasks and we recognise that change is going to be a continuous part of our journey as we aim to maximise all the benefits of becoming a unitary and a new council on a mission to deliver on our ambitions.

In our first year, despite a difficult financial climate and the challenges of being a brand new council, we delivered a balanced budget with a reduced ask for the exceptional financial support that Government had approved as part of the LGR process. Our initial ask was for £26m of borrowing to fund revenue costs but in the end we only required £18m.

For 2024/25 we are on target to deliver over £10m of savings alongside the one off use of earmarked reserves of a net £11m. This has meant we have been able to invest in doing things differently, ensuring that capacity is reflective of the demands of being a new council and recognising the ongoing financial costs as well as benefits of local government reorganisation.

Despite this financial achievement this year we have an additional £12.5m of savings to find in order to achieve a balanced budget for 2025/26 onwards. We have a responsibility to be financially sustainable and that means we need to identify permanent changes to the budget to achieve a balanced position going forward. We continue to have growing pressures from demand and legislative changes and so it is important that we continue to focus our budget to support our priorities and vision. This is becoming harder to achieve each year but being financially responsible we want to make the best and most efficient use of our resources to deliver on our promises to you.

Doing all of this will help ensure that we can continue to deliver ongoing improvements to services for our residents and communities and demonstrate that we can deliver value for money in all that we deliver.

As part of our financially sustainable approach we are seeking your views on a proposed Council Tax increase for 2025/26, including a proposal for the Adult Social Care precept that will help support the cost of increasing demand.

You can read the full Council Plan on our website at [westmorlandandfurness.gov.uk](https://www.westmorlandandfurness.gov.uk).

### **Sam Plum**

Chief Executive

### **Councillor Andrew Jarvis**

Deputy Leader and Finance Portfolio Holder

# How we spend your money now

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

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



We look after **240** cared for children

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



Horticulture grew **thousands** of plants this year



**3711** school pupils are transported safely

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

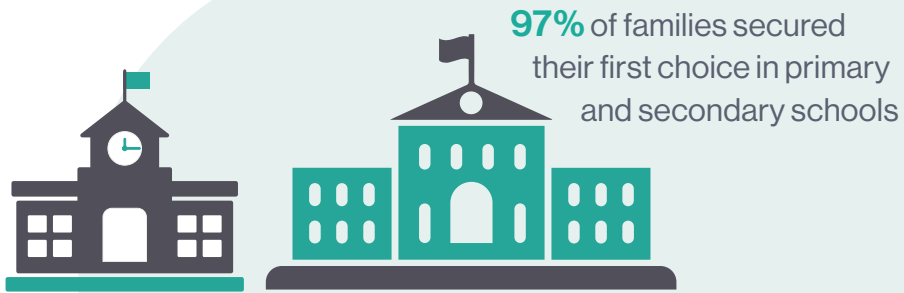


By the end of next year we will have enabled the planting of more than **50,000** trees and new hedgerows as part of our work to tackle biodiversity loss



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





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



Over **12.5k** followers on Facebook

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

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



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



Delivered a **balanced budget** in 23/24



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



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

30,000

visitors to cultural venues



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



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



7,300 leisure centre members



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



We deliver 7.5 million waste and recycling collections annually



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



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



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



## Westmorland & Furness Family Hub.

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

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



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



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

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



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



**546** social enterprises



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

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



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



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

## Where does our money come from?

Every year the Government determines how much the local government can potentially raise from Council Tax. It sets the Council Tax threshold limit and in its own calculations of local government spending power it assumes that all councils increase Council Tax up to that limit.

Council Tax is the main source of income for the council and therefore raising Council Tax each year is an important way to fund the challenge of rising costs both from an inflationary perspective and also from a demand perspective.

In addition to Council Tax income, the council receives general revenue grants and under the business rate retention scheme the council retains 49% of business rates received. This is then adjusted for a series of top ups and tariffs to ensure that the council retains a Government calculated level of funding known as baseline funding. It's a complex system that is under review.

Overall, the council funded its net revenue budget for 24/25 from:

**£63.6m** retained business rates

**£39.5m** of general grants

**£3m** of specific grants

**£2.7m** for a one off surplus on the collection fund

**£164m** from Council Tax income



In addition to external finance, the 2024/25 budget includes the one-off planned use of a net £11m from reserves.



## Increasing the Council Tax rate

Council Tax accounts for over half of the income of Westmorland and Furness Council, so 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 £1.7m (based on current tax base).

Given the pressures we are facing, we again need to review and consider raising Council Tax.

This year we are proposing a Council Tax increase of 2.99% and a 2% increase for the Adult Social Care precept.

### Adult Social Care precept

In Westmorland and Furness, we also spend around a net £61 million on Adult Social Care services annually. The gross spend including specific grants, better care funding and means tested personal contributions to care is £135m per annum.

There are real strains on these 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. The Government allows the local government to set a special charge on top of the normal Council Tax bill called the Adult Social Care precept. Based on households that own or rent a single home, each 1% increase in the Adult Social Care precept will cost the average Band D household an extra £18.28 per year (or £0.35 per week).

To allow us to continue to provide essential local services and deliver our ambitions for the area we are therefore proposing a total 4.99% rise in Council Tax from 1 April 2025.

What this means for individual households is explained in detail later in this document.

The proposed rise is in line with what Government has assumed councils will implement.

Recognising the challenge of any Council Tax increase for people on low incomes, we will continue to offer a generous Council Tax reduction scheme to help those who need it (see page 12). This is at a time when many councils have chosen to limit access or reduce the value of the Council Tax reduction they offer.

The proposed rise is above the current level of inflation but is at the level at which Government assume councils will increase Council Tax by and is built into their national local government funding assumptions.



## What the Council Tax increase means to you

In this consultation we are making two key proposals:

- 1** Increase the rate of Council Tax for 2025/26 by **2.99%** and implement the Government's **2%** rise for the Adult Social Care precept – making a total increase of **4.99%**
- 2** Apply an inflationary uplift of **1.7%** on our discretionary fees and charges (this increase allows us to generate extra income from paid for services and does not affect your Council Tax)

The table below shows the effect the proposed Council Tax increase would have on the Westmorland and Furness element of the Council Tax bill in each of the eight Council Tax bands.

For example, the weekly band D Council Tax charge from Westmorland and Furness Council would increase by £91.21 per annum.

### Proposed Council Tax bands

Rateable value	2024/25 total	General increase 2.99%	Adult Social Care 2%	2025/26 total	Annual increase 4.99%	Weekly increase 4.99%
Band A (up to 40,000)	£1,218.50	£36.43	£24.37	£1,279.30	£60.80	£1.17
Band B (40,001 to 52,000)	£1,421.60	£42.51	£28.43	£1,492.54	£70.94	£1.36
Band C (52,001 to 68,000)	£1,624.68	£48.58	£32.49	£1,705.75	£81.07	£1.56
Band D (68,001 to 88,000)	£1,827.76	£54.65	£36.56	£1,918.97	£91.21	£1.75
Band E (88,001 to 120,000)	£2,233.93	£66.79	£44.68	£2,345.40	£111.47	£2.14
Band F (120,001 to 160,000)	£2,640.10	£78.94	£52.80	£2,771.84	£131.74	£2.53
Band G (160,001 to 320,000)	£3,046.26	£91.08	£60.93	£3,198.27	£152.01	£2.92
Band H (320,001 and over)	£3,655.53	£109.30	£73.11	£3,837.94	£182.41	£3.51

### Fees and charges

Income from fees and charges represent an important source of funds to the council and enables a range of services to be provided within the area and beyond. The council agreed a fees and charges policy that proposes an inflationary uplift annually for all discretionary fees and charges. The proposed increase for 2025/26 is on average 1.7% (this reflects the Sept 2024 Consumer Price Index).

Where there are any significant changes to fees and charges outside of the agreed policy then, where required, statutory consultations will apply including equality impact assessments where appropriate. This is to ensure that anyone potentially affected by any proposed change has the opportunity to comment in detail on that specific change.



## 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 continues to be one of only a small number of councils that still offer a fully funded Council Tax Reduction Scheme that offers up to 100% reduction for working age claimants.

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 from funding awarded annually from the Department for Work and Pensions (DWP) 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 your money is spent

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

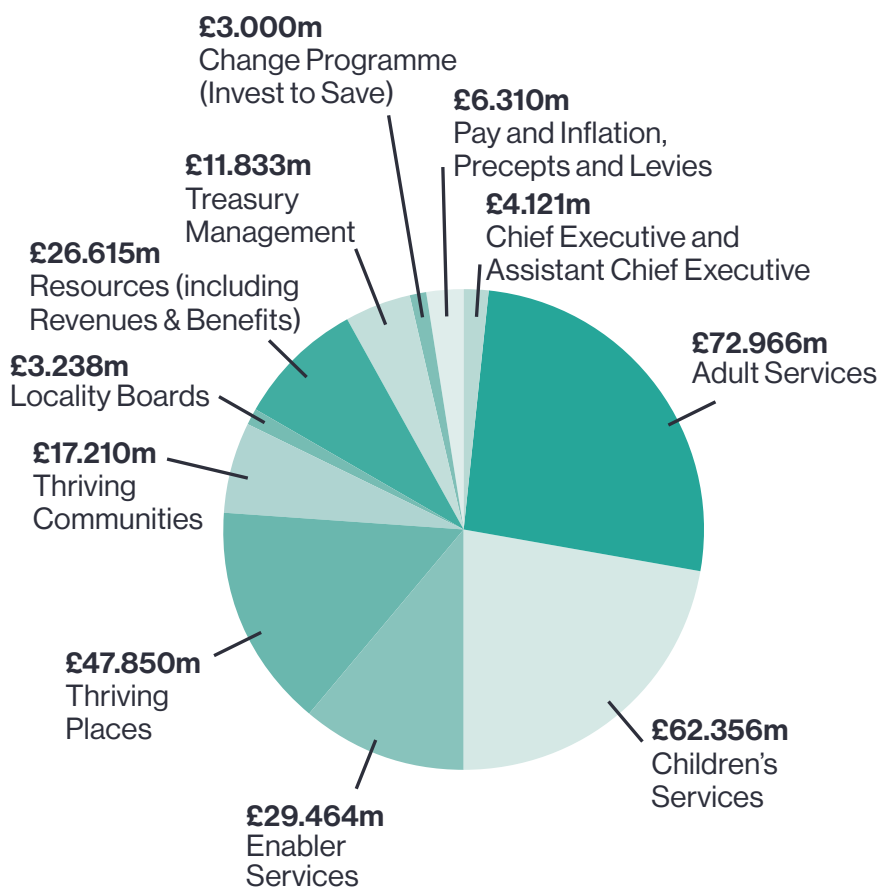
Directorate	Gross Budget 2024/25 £m	Income Excluding Grants £m	Grant income £m	Net Budget 2024/25 £m
Chief Executive and Assistant Chief Executive	£4.720	£-0.448	£-0.151	£4.121
Adult Services	£139.731	£-50.396	£-16.369	£72.966
Children's Services	£218.598	£-3.495	£-152.747	£62.356
Enabler Services	£31.195	£-1.564	£-0.167	£29.464
Thriving Places	£69.274	£-20.629	£-0.795	£47.850
Thriving Communities	£47.174	£-17.793	£-12.171	£17.210
Locality Boards	£3.238	-	-	£3.238
Resources (including Revenues & Benefits)	£77.105	£-8.270	£-42.220	£26.615
Treasury Management	£11.833	-	-	£11.833
Change Programme (invest to save)	£3.000	-	-	£3.000
<b>Total Service Expenditure</b>	<b>£605.868</b>	<b>£-102.595</b>	<b>£-224.620</b>	<b>£278.653</b>
Other Corporate items Net Budget	£6.310	-	-	£6.310
Use of Reserves	£-12.462	-	-	£-12.462
<b>Net Budget (as at Q2 budget monitoring position)</b>	<b>£599.716</b>	<b>£-102.595</b>	<b>£-224.620</b>	<b>£272.501</b>





Walney Wind Farm

## 2024/25 Total Corporate and Directorate Net Budget



### Chief Executive and

#### Assistant Chief Executive

Communications, Joint Emergency Management and Resilience, Policy and Performance, Programme Management Office

### Adult Services

Adult care and support, Care Services, Day-to-day Operations

### Children's Services

Children and Families, Education and Inclusion

### Enabler Services

Customer and Digital, HR, ICT, Legal and Democratic Services

### Thriving Places

Climate and Natural Environment, Inclusive and Green Growth, Sustainable Transport and Highways, Waste and Environmental

### Thriving Communities

Community Infrastructure, Housing, Public Health, Safer and Stronger Communities

### Locality Boards

0-19 support, General community support grants and community planning, Highways revenue spend, Money advice and support

### Resources

Commissioning and Procurement, Corporate Assets, Finance, Fleet and Capital Programme

### Treasury Management

Cash flow investments, Prudential borrowing

### Change Programme

Delivery of the operating model as well as waste and planning change programmes

### Pay and Inflation, Precepts and Levies

Conservation Authority, Environment Agency, Inflation budget (allocated to services as required), North West Inshore Fisheries



Penrith



# 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](https://www.westmorlandandfurness.gov.uk). Closing date 17 January 2025.

## In what capacity are you responding to this consultation?

As a private individual

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

## 1 Do you agree or disagree with our proposal to increase general Council Tax by 2.99% to help pay for essential services that will be provided by Westmorland and Furness Council?

Agree  Disagree  Don't know

Any further comments?



## 2 Do you agree or disagree with our proposed approach to apply a 2% increase to pay for Adult Social Care?

Agree  Disagree  Don't know

Any further comments?

## 3 Do you agree that we should apply an average inflationary uplift of 1.7% on our discretionary fees and charges? (as per the CPI inflation rate at September 2024 – this increase allows us to generate income from paid for services and does not affect your Council Tax)

Agree  Disagree  Don't know

Any further comments?

#### 4 Do you have any further comments you would like to make?



## 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?

- Under 18  
  18-24  
  25-34  
  35-44  
  45-54  
 55-64  
  65+  
  Prefer not to answer

### What is your gender identity?

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

### 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 or Caribbean background

#### Mixed or Multiple ethnic group

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

#### White

- British  
 Gypsy or Irish Traveller  
 Roma  
 Any other White background

#### Other ethnic group

- Arab  
 Any other ethnic group

Prefer to self-describe

Prefer not to answer

### Do you consider yourself to have a disability?

- Yes  
  No  
  Prefer not to answer

### What is your postcode

## What happens next?

Your feedback to this consultation will be presented to the Westmorland and Furness Cabinet and Council in February 2025 for a final decision.

If you require any further information, contact [budgetconsultation@westmorlandandfurness.gov.uk](mailto:budgetconsultation@westmorlandandfurness.gov.uk).



Dalton-in-Furness





## 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 norétumète 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

