

APOLOGIES Committee Services
Email: Committee.clerk@maldon.gov.uk

CHIEF EXECUTIVE
Doug Wilkinson

15 January 2025

Dear Councillor

You are summoned to attend the meeting of the;

STRATEGY AND RESOURCES COMMITTEE

on **THURSDAY 23 JANUARY 2025** at **7.30 pm**

in the **Council Chamber, Maldon District Council Offices, Princes Road, Maldon.**

Please Note: All meetings will continue to be live streamed on the [Council's YouTube channel](#) for those wishing to observe remotely. Public participants wishing to speak remotely at a meeting can continue to do so via Microsoft Teams.

To register your request to speak / attend in person please complete a [Public Access form](#) (to be submitted by 12noon on the working day before the Committee meeting). All requests will be considered on a first-come, first-served basis.

A copy of the agenda is attached.

Yours faithfully



Chief Executive

COMMITTEE MEMBERSHIP:

CHAIRPERSON	Councillor M F L Durham, CC
VICE-CHAIRPERSON	Councillor J Driver
COUNCILLORS	D O Bown A Fittock A S Fluker K M H Lagan A M Lay R H Siddall N D Spenceley W Stamp, CC M E Thompson





AGENDA STRATEGY AND RESOURCES COMMITTEE

THURSDAY 23 JANUARY 2025

1. **Chairperson's Notices**

2. **Apologies for Absence**

3. **Minutes of the Last meeting** (Pages 5 - 30)

To consider the Minutes of the Strategy and Resources Committee held on 21 November 2024 (copy enclosed).

4. **Disclosure of Interest**

To disclose the existence and nature of any Disclosable Pecuniary Interests, Other Registrable interests and Non-Registrable Interests relating to items of business on the agenda having regard to paragraph 9 and Appendix B of the Code of Conduct for Members.

(Members are reminded that they are also required to disclose any such interests as soon as they become aware should the need arise throughout the meeting).

5. **Public Participation**

To receive the views of members of the public, of which prior notification in writing has been received (no later than noon on the Tuesday prior to the day of the meeting).

Should you wish to submit a question please complete the online form at:
www.maldon.gov.uk/publicparticipation.

6. **Supplementary Estimates, Virements, Procurement Exemptions and Use of Reserves: 2024 / 25 Quarter 3 (1 October - 31 December 2024)** (Pages 31 - 34)

To consider the report of the Interim Chief Finance Officer (copy enclosed).

7. **Fees and Charges Additional Information: Car Park Charges - Burnham-on-Crouch** (Pages 35 - 56)

To consider the report of the Deputy Chief Executive, (copy enclosed).

8. **Council Tax Support Scheme 2025 / 26** (Pages 57 - 80)

To consider the report of the Interim Chief Finance Officer (copy enclosed).

9. **Business Rate and Council Tax Discretionary Policies 2025 / 26** (Pages 81 - 130)

To consider the report of the Interim Chief Finance Officer (copy enclosed).

10. **Capital and Investment Strategy for 2025 / 26, Minimum Revenue Provision Statement 2025 / 26 and Treasury Management Strategy 2025 / 26** (Pages 131 - 204)

To consider the report of the Interim Chief Finance Officer (copy enclosed).

11. **Hythe Quay Dredging Project** (Pages 205 - 210)

To consider the report of the Chairperson of the Hythe Quay Desilting Task and Finish Working Group (copy enclosed).

12. **2024 / 25 Revised and 2025 / 26 Original Budget Estimates** (Pages 211 - 244)

To consider the report of the Interim Chief Finance Officer (copy enclosed).

13. **Medium-Term Financial Strategy 2025 / 26 - 2027 / 28** (Pages 245 - 276)

To consider the report of the Interim Chief Finance Officer (copy enclosed).

14. **UK Shared Prosperity Fund 2025 / 26 Allocation** (Pages 277 - 280)

To consider the report of the Chief Executive, (copy enclosed).

15. **Revised Health and Safety Policy and Statement of Intent** (Pages 281 - 300)

To consider the report of the Deputy Chief Executive, (copy enclosed).

16. **Any other items of business that the Chairperson of the Committee decides are urgent**

17. **Exclusion of the Public and Press**

To resolve that under Section 100A (4) of the Local Government Act 1972 the public be excluded from the meeting for the following items of business on the grounds that they involve the likely disclosure of exempt information as defined in Paragraph 3 of Part 1 of Schedule 12A to the Act, and that this satisfies the public interest test.

18. **Long Lease Agreement** (Pages 301 - 328)

To consider the report of the Monitoring Officer (copy enclosed).

19. **Income and Savings Proposals 2025 / 26 to 2028 / 29** (Pages 329 - 334)

To consider the report of the Interim Chief Finance Officer (copy enclosed).

NOTICES

Recording of Meeting

Please note that the Council will be recording and publishing on the Council's website any part of this meeting held in open session.

Fire

We do not have any fire alarm testing scheduled for this meeting. In the event of a fire, a siren will sound. Please use either of the two marked fire escape routes. Once out of the building please proceed to the designated muster point located on the grass verge by the police station entrance. Please gather there and await further instruction. If you feel you may need assistance to evacuate the building, please make a member of Maldon District Council staff aware.

Health and Safety

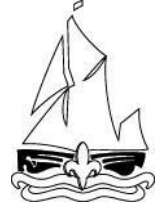
Please be advised of the different levels of flooring within the Council Chamber.

Closed-Circuit Televisions (CCTV)

Meetings held in the Council Chamber are being monitored and recorded by CCTV.

Lift

Please be aware, there is not currently lift access to the Council Chamber.



**MINUTES of
STRATEGY AND RESOURCES COMMITTEE
21 NOVEMBER 2024**

PRESENT

Vice-Chairperson Councillor J Driver

Councillors D O Bown, A Fittock, A S Fluker, K M H Lagan, A M Lay,
R H Siddall, N D Spenceley, W Stamp, CC, M E Thompson
and R G Pratt (Substitute for M F L Durham, CC)

404. CHAIRPERSON'S NOTICES

The Chairperson welcomed everyone to the meeting and went through some general housekeeping arrangements for the meeting.

405. APOLOGIES FOR ABSENCE AND SUBSTITUTION NOTICE

An apology for absence was received from Councillor M F L Durham CC. It was noted in accordance with notice duly given that Councillor R G Pratt was attending as a substitute for Councillor Durham.

406. MINUTES OF THE LAST MEETING

RESOLVED that the Minutes of the meeting of the Committee held on 26 September 2024 be approved and confirmed.

407. DISCLOSURE OF INTEREST

There were none.

408. PUBLIC PARTICIPATION

No requests had been received.

409. HALF YEARLY TREASURY MANAGEMENT UPDATE

The Committee considered the report of the Interim Chief Finance Officer setting out the Council's investment activity for the first half of 2024 / 25 in accordance with the Chartered Institute of Public Finance and Accountancy (CIPFA) Treasury Management (TM) Code and the Council's Treasury Management Policy and Treasury Management Practices (TMPs).

The report provided an update on the following areas and further details were set out in the related Appendices:

- An overview of the external economic environment - Appendix 1 to the report had been prepared by the Link Group who provide treasury management consultancy and advice services to the Council.
- It was noted that as a result of capital receipts and internal borrowing invested balances would decrease.
- Investment Activity (April – September 2024)
- Performance – Budgeted income and outturn - The Interim Chief Finance Officer highlighted that the average return on investments was highlight that the 4.0% assumed in the 2024 / 25 Budget setting report.
- Outlook for the remainder of 2024 / 25 provided by the Link Group (attached at Appendix 2 to the report).
- Compliance with Prudential Indicators (Appendix 3) and Treasury Management Strategy.

It was noted that only one of the Prudential Indicators had been breached and a mindful approach had been taken in relation to investment activity with priority being given to security and liquidity over yield.

The Chairperson moved the recommendation as set out in the report. This was seconded and duly agreed.

RESOLVED that the Treasury Management report be received for compliance purposes.

410. RURAL SETTLEMENT LIST 2025 / 26

The Committee considered the report of the Interim Chief Finance Officer seeking Member's approval of the Rural Settlement List (the List) for the financial year 2025 / 26 (attached at Appendix A to the report) to determine and award Rural Rate Relief to eligible businesses.

The report highlighted some proposed minor changes to the existing Rural Settlement List as detailed below and advised that of the businesses benefitting from the relief none would be impacted by these changes:

- 'Althorne, North' and 'Althorne, South' would be combined as 'Althorne'
- 'Bradwell on Sea' and 'Bradwell waterside' would be combined as 'Bradwell'
- 'North Fambridge, North' and 'North Fambridge, South' would be combined as 'North Fambridge'

In response to a question regarding the above proposed changes, the Assistant Director - Customer Services and Operations advised that the review had been informed by and was to align it with the Local Development Plan (LDP) evidence update. The previous Rural Settlement List had been based on historic information which was why the review had been undertaken. In response to a question the Assistant Director advised that if Members were not mindful to agree the revised list, the Committee could agree to revert to the current list this financial year (2024 25).

Councillor W Stamp proposed that the Rural Settlement List not be agreed as it didn't accord with the LDP ongoing process. This proposal was not supported. In response to the proposal, Officers clarified that if a Rural Settlement List was not agreed this meant

that any business currently receiving a rural rate relief would not be able to receive any relief for 2025 / 26, as the Rural Settlement List had to be renewed each year.

Following further discussion, Councillor R H Siddall proposed that the Rural Settlement List agreed in November 2023 be approved and that the Council abide by the List created at that time. This proposal was duly seconded.

The Chairperson moved the proposal in the name of Councillor Siddall and upon a vote being taken this was duly agreed.

Councillor A M Lay joined the meeting during this item of business but abstained from the vote.

RESOLVED that the Rural Settlement List as agreed in November 2023 be approved.

411. SUPPLEMENTARY ESTIMATES, VIREMENTS, PROCUREMENT EXEMPTIONS AND USE OF RESERVES: 2024 / 25 QUARTER TWO (1 JULY - 30 SEPTEMBER 2024)

The Committee considered the report of the Interim Chief Finance Officer reporting Virements, Supplementary Estimates agreed under delegated powers where they were below the levels requiring approval by the Committee. The report also provided details regarding procurement exemptions and the use of reserves.

The report informed Members of Virements (section 3.3.1), Procurement Exemptions (section 3.5.1) and Use of Reserves (section 3.6.1) agreed during the period. It was noted that there were no supplementary estimates agreed during this period.

Section 3.3.2 provided detail of a Virement, which due to its nature and amount, required approval by the Committee. The Lead Specialist: Finance explained that this was an accounting virement to pay an invoice relating to a staff member rather than via payroll. This Committee was required to approve the virement because it related to a staffing budget.

Following some discussion, the Chairperson put the recommendations as set out the report and these were duly agreed.

RESOLVED

- (i) That the virements as detailed in paragraph 3.3.1 be noted;
- (ii) That the virement as detailed in paragraph 3.3.2 be approved;
- (iii) That the procurement exemptions as detailed in paragraph 3.5.1 be noted;
- (iv) That the reserve drawdown as detailed in paragraph 3.6.1 be noted.

412. BUDGETARY CONTROL AS AT 30 SEPTEMBER 2024

The Committee considered the report of the Interim Chief Finance Officer providing information in relation to financial performance over the period 1 April to 30 September 2024. The report provided an update on a number of areas including the following:

- Revenue budgets, including the forecast variance summary and reconciliation of the original to revised budget;

- Expenditure – Details of both the top adverse and favourable variance along with variance analysis for each area;
- Income – Details of both the top adverse and favourable variance along with variance analysis for each area;
- Employee costs;
- Inflationary impact;
- Impact on the General Fund Balance;
- Capital monitoring – Appendix 2 to the report provided a detailed breakdown of the Capital Budget.

It was noted that service-related net expenditure budgets would be underspent this financial year, mainly due to salary underspends. However, budgets, particularly planning income, remained under pressure and investment income was expected to over-perform due to higher interest rates. Members were advised that although collection rates were slightly lower than expected with the winter months yet to come, the cost-of-living could continue to put pressure on council tax and business rates income.

During the lengthy debate that ensued and in response to a number of questions raised, Officers provided the following information:

- Development Management – Reference was made to the underachievement of this budget and how future staff resources were being managed. The Chief Executive gave Members assurance that the management team were reviewing this, and it was agreed that a written response in respect of this would be provided to Members outside of the meeting.
- Local Development Plan (LDP) review – Members were advised that although the Policy team were focussing on work in a different order than originally planned, no work on the LDP review had stalled. The Chairperson advised that further information would be provided outside of the meeting.
- Parks Special Events – In response to a question regarding the underachievement of this budget it was agreed that Officers would provide a written response outside of the meeting. The Director of Service Delivery referred to paragraph 4.4.2, point 4 of the report and there being a lack of customers resulting in a reduced return.
- Splash Park income – It was agreed that the Commercial Manager would provide a written response and breakdown of this to Members. The Director of Service Delivery advised that in the new year performance reports relating to Promenade Park and the Splash Park would be brought to the Committee.

In response to a query, the Interim Chief Finance Officer advised that there was an error in the table at paragraph 4.1 of the report in respect of Development Control and this would be corrected.

The Chairperson moved the recommendations set out the report and upon a vote being taken these were duly agreed.

RESOLVED

- (i) That the forecasted 2024 / 25 revenue financial position as at 30 September 2024 as detailed in the report be noted;

- (ii) that the forecasted 2024 / 25 capital financial position as at 30 September as summarised in Appendix 2 to the report, be noted.

413. FEES AND CHARGES SCHEDULE 2025 / 26

The Committee considered the report of the Interim Chief Finance Officer reviewing the proposed 2025 / 26 fees and charges set at the discretion of the Council and forecast to generate greater than £2,000 each. Those fees and charges anticipated to forecast less than £2,000 were also detailed and it was noted that these were reviewed and set by the Interim Chief Finance Officer under delegated powers.

The proposed fees and charges for 2025 / 26 were set out in Appendix A to the report and based on the Fees and Charges Policy report recommended by this Committee (on 26 September 2024) to the Council for approval. Appendix B provided a summary of the proposed changes and further detail on the proposed car park changes recommended by the Car Park Task and Finish Group were set out in Appendix C.

During the lengthy debate that followed a number of Members commented on the proposed introduction of car parking charges in Burnham-on-Crouch. In response to concerns raised regarding the new charge, the Assistant Director – Customer Services and Operations advised that the business case and costs had been considered by the Car Parking Task and Finish Working Group, including the machine set up costs and enforcement which would be part of the Community Officer Engagement workplan. There were a number of concern raised, particularly that introduction of car parking charges in Burnham-on-Crouch would result an increase of parking on the local roads, how the Council would achieve the income suggested and there having been no consultation on the proposed change.

In response to further questions that arose during the debate the following information was provided by the Assistant Director:

- Burnham-on-Crouch pontoon mooring fees - Members were advised that the proposed mooring fee charge was £1,000 per year and only licensed vessels would be able to use the pontoon. In response to a question raised by Councillor R Pratt regarding the expected costs relating to the pontoon it was agreed that Officers would provide this information outside of the meeting.
- Charges for Right to Place Monument (Plaque on a bench) / Organised Bootcamps / Personal Training in Council-owned Parks – It was confirmed that these were the continuation of a previous charge.

Councillor N L Spenceley raised a question regarding the new charge for ‘unauthorised distribution of free literature’ seeking clarification of what ‘designated land’ referred to. In response the Director of Service Delivery advised that he would provide a written response outside of the meeting.

Councillor W Stamp referred to the proposed new charging for car parking in Burnham-on-Crouch and how if introduced it would affect the economy and tourism of the Town. She requested that Officers provide her with a written response outside of the meeting detailing how much the Council had invested in Maldon compared to Burnham-on-Crouch. In response the Director of Service Delivery advised that proportionally Maldon had more assets than Burnham-on-Crouch but Officers could review capital and revenue expenditure over the last five years and provide a response in writing. Councillor Stamp also queried why residents had not been consulted and there appeared to be no data or information to support the new charges. She asked Officers to provide her with this further information ahead of the next meeting.

Following further debate, Councillor D O Bown proposed that car parking in Burnham-on-Crouch be kept as free parking. This proposal was duly seconded.

In accordance with Procedure Rule No. 13 (3) Councillor W Stamp requested a recorded vote. This was request was duly seconded.

Councillor R H Siddall proposed that the Council agree the Fees and Charges Schedule for 2024 / 25 as set out in Appendix A apart from the car parking charges in Burnham-on-Crouch. Then that a more detailed report on the Burnham-on-Crouch car parking charges be brought to the Council for consideration. This proposal was duly seconded.

Following further discussion Councillor Siddall amended his earlier proposal, proposing that the Council agree the Fees and Charges Schedule for 2024 / 25 set out in Appendix A apart from the car parking and pontoon charges in Burnham-on-Crouch which would come back to the Council as separate items. This proposal was duly agreed.

In light of the proposal from Councillor Siddall, Councillor Stamp withdrew her earlier request for a recorded vote.

The Chairperson then moved the proposal in the name of Councillor Siddall. Councillor Stamp withdrew her request for a recorded vote at this point. Upon a vote being taken the recommendation was duly agreed.

RESOLVED

- (i) That separate reports on the car parking and pontoon charges in Burnham-on-Crouch be brought to Members for further consideration.

RECOMMENDED

- (ii) that with the exception of car parking and pontoon charges in Burnham-on-Crouch the detailed Fees and Charges Schedule for 2024 / 25 as set out in **APPENDIX A** to these Minutes, be agreed, following the Council's approval of the Fees and Charges Policy on 24 October 2024.

414. CAPITAL BIDS 2025 / 26

The Committee considered the report of the Interim Chief Finance Officer seeking Members' consideration of the 2025 / 26 Capital Projects brought forward by Officers (set out in Appendix A to the report), prior to approval of the 2025 / 26 budget and updated Medium-Term Financial Strategy (MTFS) in February 2025.

The 2025 / 26 Capital Project Bids were summarised in table 1 to the report with detailed projects sheets provided in Appendix A. Members were reminded of the groups that each capital project had been categorised into by Officers. It was noted that any revenue consequences of the approved capital projects would be included in the 2025 / 26 revenue budget.

Members were advised that two bids relating to building works and car parking at the Dengie Hundred Leisure Centre had been considered by the Finance Member Group but not recommended for inclusion at this time, pending the outcome of a new Leisure Contract award.

Members discussed in detail the Capital Project bids submitted, and in response to questions the following information was provided by Officers:

- C1 - Community Engagement Team Vehicle – It was noted that the current vehicle was not cost effective to maintain and following unresolved issues it had been deemed more cost effective to replace the vehicle.
- C3 – Tractor Side-Arm Flail – Members were advised that the proposed new piece of equipment would reduce risk and improve efficiency. The Director of Service Delivery advised that there was scope to review the amount of service provided by the Council across the District.
- C4 – Ride on Mower – The Assistant Director – Customer Services and Operations advised that the current mower was more than ten years old. Although significant work had been undertaken to resolve them, hand arm vibration issues could not be resolved. It was intended to replace the current equipment with a tractor with various attachments which would be used daily. Following discussion at the Finance Working Group Officers had determined that leasing the equipment would not be cost effective. Officers would be looking at whether there was opportunity for the Council to lease out the equipment, once purchased, but proper process to manage this would be required and it was not yet known if the income would cover the related costs.
- C10 – MDC Roads Resurfacing – Members were advised that Officers would be looking at alternatives to tarmac for this emergency road resurfacing and in relation to this they would engage with emergency services.
- C11 - Car Park Machines – The Chairperson referred to the previous decision made by the Committee, and it was noted that this capital bid related to any decision regarding the introduction (or not) of car parking charges in Burnham-on-Crouch.

Councillor R H Siddall referred to Project C3 – Tractor Side-Arm Flail and whether the tractor proposed could also be used as a mower. He then proposed that Appendix A be approved apart from Capital Bids C3 – Tractor Side-Arm Flail, C4 – Ride on Mower and C11 - Car Park Machines.

The Chairperson referred to the recommendation set out the report and reminded Members that the 2025 / 26 Capital Programme would be coming forward at the January 2025 meeting of this Committee prior to final approval by the Council.

In response to reference to C9 – Fencing and Bollards – Parks and Martins Law, the Director of Service Delivery advised that the Council had consulted with Essex Police on the reasonable steps required to protect the public from vehicles and the Council's duty to protect the public attending events at the Promenade Park. He urged Members to accept the proposal and should they require stronger protection this would need to be looked into separately.

Following further discussion, the Chairperson referred to Councillor Siddall who repeated his proposal that the capital project bids as set out in Appendix A be agreed in order to finance the 25/26 Capital Programme and recommended to the Council for approval apart from Capital Bids C3 – Tractor Side-Arm Flail, C4 – Ride on Mower and C11 - Car Park Machines. He further proposed that when the reports came back to the Council that they documented any discussions had by the Finance Working Group.

The Chairperson moved Councillor Siddall's proposal. This was duly seconded and agreed.

RESOLVED that the Capital Project Bids set out in Appendix A to the report with the exception of Capital Bids C3 – Tractor Side-Arm Flail, C4 – Ride on Mower and C11 - Car Park Machines be agreed, in order to finalise a 2025 / 26 Capital Programme which would be recommended to the Council for approval in February 2025.

415. ANY OTHER ITEMS OF BUSINESS THAT THE CHAIRPERSON OF THE COMMITTEE DECIDES ARE URGENT

With the permission of the Chairperson, Councillor R H Siddall referred to this being the last Committee meeting of Mr Holmes (Director of Service Delivery) as he was shortly due to retire and thanked him for his many years of service. The Committee then showed its appreciation to Mr Holmes.

There being no further items of business the Chairperson closed the meeting at 8.41 pm.

J DRIVER
CHAIRPERSON

<u>PLANNING AND ENVIRONMENTAL SERVICES</u>	VAT	Charge	VAT	2025/26	2024/25
		£	£	£	£
ENVIRONMENTAL HEALTH					
ENVIRONMENTAL PROTECTION					
Anti Social Behaviour Act 2003					
Fixed Penalty for Graffiti and Fly Posting S43	No	200.00	-	200.00	150.00
Anti-Social Behaviour Crime and Policing Act 2014					
Failure to comply with a community protection notice		100.00	-	100.00	500.00
Failure to comply with a public space protection order (Dog fouling and other dog restrictions)		100.00	-	100.00	500.00
Clean Neighbourhoods and Environment Act 2005					
Nuisance Parking	No	100.00	-	100.00	100.00
Fixed Penalty for failure to nominate key holder (within an alarm notification area) or failure to notify local authority in writing of nominated key holders details	No	***Delete***			86.00
Environmental Protection Act 1990					
Copy of contaminated land register entry per A4 sheet	Yes	0.08	0.02	0.10	0.10
Copy of the contaminated land strategy: bound paper copy	No	54.00	-	54.00	53.00
emailed copy		Free			
Copy of radioactive substances notification per A4 sheet	Yes	0.08	0.02	0.10	0.10
Copy of radioactive substances register : bound paper copy	No	54.00	-	54.00	53.00
emailed copy		Free			
per A4 sheet	Yes	0.08	0.02	0.10	0.10
Copy of other EPA statutory register entries (per A4 sheet)	Yes	0.08	0.02	0.10	0.10
downloaded from website		Free			
Environmental searches / professional reports (per enquiry)	Yes	119.17	23.83	143.00	140.00
Charge for Housing Act Enforcement (per hour)	No	59.00	-	59.00	58.00
Fees are comprising of Part A (covering the cost of the application) and Part B (costs of issuing and associated activites). If a licence is refused then only Part B fees will be refunded.					
Licensing of houses in multiple occupation (New Licence): standard fee for 5 room house	No	1,059.00	-	1,059.00	1,036.00
charge per each additional room	No	59.00	-	59.00	58.00
Licensing of houses in multiple occupation (Renewal): standard fee for 5 room house	No	730.00	-	730.00	714.00
charge per each additional room	No	59.00	-	59.00	58.00
Request for housing inspection for immigration purposes	No	207.00	-	207.00	203.00
Littering- Environmental Protection Act 1990 s88	No	500.00	-	500.00	500.00
Industrial and commercial waste receptacle offences- Environmental Protection Act 1990 s 47ZA	No	110.00	-	110.00	110.00
Fly-Tipping- Unauthorised Deposit of Waste (Fixed Penalties) Regulations 2016		1,000.00	-	1,000.00	1,000.00
Failure to produce waste documentation (commercial)		***Delete***			600.00
Household waste duty of care- Environmental Protection Act 1990, s34ZA		600.00	-	600.00	600.00
Failure to produce a waste transfer note- Environmental Protection Act 1990, s34A		300.00	-	300.00	600.00
Unauthorised distribution of free literature on designated land (Environmental Protection Act 1990 s88)		150.00	-	150.00	***New***
Noise Act 1996					
Fixed Penalty for noise from dwellings S8	No	110.00	-	110.00	107.00
Noise exceeding permitted level – licensed premises (Noise Act 1996 s8)	No	500.00	-	500.00	***New***
FOOD SAFETY AND HYGIENE					
Export certificate: one off	No	59.00	-	59.00	58.00
Food Safety revisit	No	192.00	-	192.00	188.00
Replacement Food Hygiene Rating Service (FHRS) sticker	No	11.00	-	11.00	11.00
Sale of Safer Food, Better Business (SFBB) packs	No	29.00	-	29.00	28.00
Private Water Supplies					
Risk assessment (per hour of officer time maximum £500)	No	59.00	-	59.00	58.00
Private water supply sampling		Recovery of costs			
Skin Piercing Activities					
Ear piercing, electrolysis, tattooing, acupuncture: per practitioner	No	98.00	-	98.00	96.00
per premises	No	317.00	-	317.00	310.00
GAMBLING ACT 2005					
Annual Fee					
Adult Gaming Centre	No	1,000.00	-	1,000.00	1,000.00
Betting premises (other)	No	600.00	-	600.00	600.00
Betting Premises (track)	No	1,000.00	-	1,000.00	1,000.00
Bingo premises	No	1,000.00	-	1,000.00	1,000.00
Casino premises (converted)	No	3,000.00	-	3,000.00	3,000.00
Casino premises (large)	No	10,000.00	-	10,000.00	10,000.00
Casino premises (regional)	No	15,000.00	-	15,000.00	15,000.00
Casino premises (small)	No	5,000.00	-	5,000.00	5,000.00
Family entertainment centre	No	750.00	-	750.00	750.00
Application Fees for Premises and Application for Provisional Statements					
Adult gaming centre	No	2,000.00	-	2,000.00	2,000.00
Betting premises (other)	No	3,000.00	-	3,000.00	3,000.00
Betting premises (track)	No	2,500.00	-	2,500.00	2,500.00
Bingo premises	No	3,500.00	-	3,500.00	3,500.00
Casino premises (large)	No	10,000.00	-	10,000.00	10,000.00
Casino premises (regional)	No	15,000.00	-	15,000.00	15,000.00
Casino premises (small)	No	8,000.00	-	8,000.00	8,000.00
Family entertainment centre	No	2,000.00	-	2,000.00	2,000.00
Application Fee for Premises with Provisional Statement					
Adult gaming centre	No	1,238.00	-	1,238.00	1,238.00
Betting premises (other)	No	1,238.00	-	1,238.00	1,238.00
Betting premises (track)	No	985.00	-	985.00	985.00
Bingo premises	No	1,238.00	-	1,238.00	1,238.00
Casino premises (large)	No	5,158.00	-	5,158.00	5,158.00

<u>PLANNING AND ENVIRONMENTAL SERVICES</u>	VAT	Charge	VAT	2025/26	2024/25
		£	£	£	£
Casino premises (regional)	No	8,254.00	-	8,254.00	8,254.00
Casino premises (small)	No	3,095.00	-	3,095.00	3,095.00
Family entertainment centre	No	985.00	-	985.00	985.00

PLANNING AND ENVIRONMENTAL SERVICES	VAT	Charge	VAT	2025/26	2024/25
		£	£	£	£
Transfer / Reinstatement of Licence					
Adult gaming centre	No	1,200.00	-	1,200.00	1,200.00
Betting premises (other)	No	1,200.00	-	1,200.00	1,200.00
Betting premises (track)	No	950.00	-	950.00	950.00
Bingo premises	No	1,200.00	-	1,200.00	1,200.00
Casino premises (converted)	No	1,350.00	-	1,350.00	1,350.00
Casino premises (large)	No	2,150.00	-	2,150.00	2,150.00
Casino premises (regional)	No	6,500.00	-	6,500.00	6,500.00
Casino premises (small)	No	1,800.00	-	1,800.00	1,800.00
Family entertainment centre	No	950.00	-	950.00	950.00
Variation Fee					
Adult gaming centre	No	1,000.00	-	1,000.00	1,000.00
Betting premises (other)	No	1,500.00	-	1,500.00	1,500.00
Betting premises (track)	No	1,250.00	-	1,250.00	1,250.00
Bingo premises	No	1,750.00	-	1,750.00	1,750.00
Casino premises (converted)	No	2,000.00	-	2,000.00	2,000.00
Casino premises (large)	No	5,000.00	-	5,000.00	5,000.00
Casino premises (regional)	No	7,500.00	-	7,500.00	7,500.00
Casino premises (small)	No	4,000.00	-	4,000.00	4,000.00
Family entertainment centre	No	1,000.00	-	1,000.00	1,000.00
Other Gambling Act Licence Fees					
Change of circumstance	No	49.00	-	49.00	49.00
Copy of licence	No	25.00	-	25.00	25.00
LICENSING					
Animal Licensing					
Fees are comprising of Part A (covering the cost of the application) and Part B (costs of issuing and associated activites). If a licence is refused then only Part B fees will be refunded.					
Animal boarding establishments - new application	No	750.00	-	750.00	734.00
Animal boarding establishments - renewal	No	412.00	-	412.00	403.00
Animal home boarding - new application	No	657.00	-	657.00	643.00
Animal home boarding - renewal	No	381.00	-	381.00	373.00
Dangerous wild animal	No	421.00	-	421.00	412.00
Dog breeding establishments - new application	No	638.00	-	638.00	624.00
Dog breeding establishments - revewal	No	524.00	-	524.00	513.00
Pet shop - new application	No	811.00	-	811.00	794.00
Pet shop - renewal	No	473.00	-	473.00	463.00
Riding establishments - new application	No	680.00	-	680.00	665.00
Riding establishments - renewal	No	449.00	-	449.00	439.00
Zoo licence (individually determined fees)	No	Recovery of costs			
Any costs incurred by the Council in processing a licensing application (e.g. vet's fees) are charged to the applicant.					
Doggy Day Care	No	781.00	-	781.00	764.00
Doggy Day Renewal	No	473.00	-	473.00	463.00
Exhibition	No	811.00	-	811.00	794.00
Exhibition Renewal	No	657.00	-	657.00	643.00
*** New Charges ***					
Licence variation		77.00		77.00	75.00
Licence revisit to rescore		179.00		179.00	175.00
Hackney Carriage Licences					
Driver licence (Hackney or Dual) - 3 yrs duration	No	292.00	-	292.00	286.00
Vehicle licence (excludes vehicles test) - 1 yr duration	No	293.00	-	293.00	287.00
Vehicle Licence fee reduced for wheelchair accessible vehicles 25%					
Private Hire Licences					
Driver licence (Private Hire (PH) or Dual) - 3 yrs duration	No	292.00	-	292.00	286.00
Private Hire operators licence (1 car) - 5yrs duration	No	282.00	-	282.00	276.00
Vehicle licence (excludes vehicles test) - 1 yr duration	No	293.00	-	293.00	287.00
Vehicle Licence fee reduced for wheelchair accessible vehicles 25%					
Town and Police Clauses Act 1847					
Street closures admin charge	Yes	90.00	18.00	108.00	106.00
+ Street closures press advert recovery of cost	Yes	Recovery of costs			
Local Government Miscellaneous Provisions Act 1982					
Sex establishment licence: application	No	3,350.00	-	3,350.00	3,278.00
renewal	No	670.00	-	670.00	656.00
variation	No	268.00	-	268.00	262.00
MOBILE HOMES ACT 2013					
Fees are comprising of Part A (covering the cost of the application) and Part B (costs of issuing and associated activites). If a licence is refused then only Part B fees will be refunded.					
Application to transfer a site licence	No	386.00	-	386.00	378.00
Deposit of Site Rules	No	72.00	-	72.00	70.00
Annual Fee					
Band 2 (9-24 Pitches)	No	327.00	-	327.00	320.00
Band 3 (25-99 Pitches)	No	552.00	-	552.00	540.00
Band 4 (100-199 Pitches)	No	867.00	-	867.00	848.00
Band 5 (more than 200 Pitches)	No	1,116.00	-	1,116.00	1,092.00
New Site Licence Application and renewals					
Band 1 (1-8 Pitches)	No	731.00	-	731.00	715.00
Band 2 (9-24 Pitches)	No	837.00	-	837.00	819.00
Band 3 (25-99 Pitches)	No	1,158.00	-	1,158.00	1,133.00
Band 4 (100-199 Pitches)	No	1,396.00	-	1,396.00	1,366.00
Band 5 (more than 200 Pitches)	No	1,687.00	-	1,687.00	1,651.00
Application to amend a site Licence fee					
Band 1 (1-8 Pitches)	No	428.00	-	428.00	419.00
Band 2 (9-24 Pitches)	No	439.00	-	439.00	430.00
Band 3 (25-99 Pitches)	No	458.00	-	458.00	448.00

<u>PLANNING AND ENVIRONMENTAL SERVICES</u>	VAT	Charge	VAT	2025/26	2024/25
		£	£	£	£
Band 4 (100-199 Pitches)	No	463.00	-	463.00	453.00
Band 5 (more than 200 Pitches)	No	493.00	-	493.00	482.00

PLANNING AND ENVIRONMENTAL SERVICES	VAT	Charge	VAT	2025/26	2024/25
		£	£	£	£
SCRAP METAL DEALERS LICENCES					
Fees are comprising of Part A (covering the cost of the application) and Part B (costs of issuing and associated activites). If a licence is refused then only Part B fees will be refunded.					
Scrap metal dealers collectors licence (3yrs duration)	No	224.00	-	224.00	219.00
Scrap metal dealers collectors licence renewal (3yrs duration)	No	174.00	-	174.00	170.00
Scrap metal dealers site licence (3yrs duration)	No	425.00	-	425.00	416.00
Scrap metal dealers site licence renewal (3yrs duration)	No	353.00	-	353.00	345.00
Scrap metal dealers variation of a licence	No	104.00	-	104.00	102.00
Scrap metal dealers additional site	No	77.00	-	77.00	75.00
ENVIRONMENTAL WASTE					
RECYCLING					
Green bins: standard annual fee	No	72.00	-	72.00	70.00
(standard fee: half year pro rata for new customers)	No	29.00	-	29.00	28.00
Isolated properties annual fee		39.00	-	39.00	35.00
Purchase of Green Bin including Delivery	No	37.00	-	37.00	35.00
REFUSE COLLECTION					
Household Bulky Waste - 1 to 3 items	No	46.00	-	46.00	45.00
Household Bulky Waste - 4 to 6 items	No	92.00	-	92.00	90.00
Household Bulky Waste - 7 to 9 items	No	138.00	-	138.00	135.00
Household Bulky Waste - 10 to 12 items (maximum)	No	184.00	-	184.00	180.00
Where at least 1 item is Upholstered Furntiture (additional cost to above)		16.00	-	16.00	16.00
REFUSE DISPOSAL					
Abandoned vehicles		200.00	-	200.00	200.00
NEW PROPERTIES (6 or more properties)					
Cost per refuse / recycling container to developers including delivery	No	75.00	-	75.00	70.00
STRAY DOGS					
Stray dog destruction fee					
Statutory Fine for a stray dog	No	25.00	-	25.00	***New***
Administration Fee	No	74.00	-	74.00	72.00
Admin Fee	No	28.00	-	28.00	27.00
Kenneling per night	No				
Vets fees					
STREET CLEANSING					
Return of abandoned trolleys	No	55.00	-	55.00	54.00

SERVICE DELIVERY	VAT	Charge	VAT	2025/26	2024/25
		£	£	£	£
CEMETERIES					
Search in burial register	Yes	35.83	7.17	43.00	42.00
Use of chapel	No	271.00	-	271.00	265.00
Plot choosing: burial ex woodland non-resident	No	740.00	-	740.00	724.00
burial ex woodland resident	No	370.00	-	370.00	362.00
Plot choosing: cremated remains non-resident	No	247.00	-	247.00	242.00
Plot choosing: cremated remains resident	No	123.00	-	123.00	120.00
Cancellation Fee (Less than 48 hours)	No	275.00	-	275.00	269.00
Saturday Service for Ashes Only	No	150.00	-	150.00	***New***
Bronze Memorial Plaques					
Plaque on plinth: 6" x 4"	Yes	425.83	85.17	511.00	500.00
Brass plaque 6" x 4"	No	228.00	-	228.00	223.00
Brass plaque 7" x 5"	No	240.00	-	240.00	235.00
Brass plaque on stake 6" x 4" Cremation plots only	No	228.00	-	228.00	223.00
Brass plaque on stake 7" x 5" Cremation plots only	No	240.00	-	240.00	235.00
Perspex plaque on stake 5" x 3" Cremation plots only	No	170.00	-	170.00	166.00
Cremation Headstone Fees					
Memorial with first 60 characters - Resident	No	1,227.00	-	1,227.00	***New***
Memorial with first 60 characters - None Resident	No	1,227.00	-	1,227.00	***New***
Blank memorial pre-purchase - Resident	No	920.00	-	920.00	***New***
Blank memorial pre-purchase - None Resident	No	920.00	-	920.00	***New***
Inscription on a pre-purchased memorial (first 60 characters)	No	350.00	-	350.00	***New***
Additional characters on headstone or vases (per character)	No	4.10	-	4.10	***New***
Optional Extras:					
Stone chippings	No	66.50	-	66.50	***New***
Granite heart or book (includes 60 characters)	No	358.00	-	358.00	***New***
Photograph	No	337.50	-	337.50	***New***
Replacement granite vase (6" x 6")	No	105.00	-	105.00	***New***
Replacement flower holder	No	25.00	-	25.00	***New***
Charges for Right to Place Monument					
Under 18 years		Free			
Additional inscription	No	104.00	-	104.00	102.00
Full kerb set	No	278.00	-	278.00	272.00
Full kerb set and headstone up to 1m	No	407.00	-	407.00	398.00
Headstone up to 1m	No	191.00	-	191.00	187.00
Plaque on a Bench (8" x 2.5") 10 year leave agreement (<i>New Charge</i>)	No	740.00	-	740.00	724.00
Other memorials (<i>cremated remains memorials</i>)	No	136.00	-	136.00	133.00
Exclusive Right of Burial - Non Resident					
10 Year (top up for existing Exclusive Right of Burial (ERB) only)	No	518.00	-	518.00	507.00
10 Year (top up for existing Exclusive right of burial only child)	No	271.00	-	271.00	265.00
10 Year top up for cremated remains existing ERB only child	No	136.00	-	136.00	133.00
11 Year top up for cremated remains existing ERB only Adult	No	259.00	-	259.00	253.00
50 years next in line burial child	No	863.00	-	863.00	844.00
50 years next in line burial adult	No	1,725.00	-	1,725.00	1,688.00
50 years next in line cremated remains child	No	370.00	-	370.00	362.00
50 years next in line cremated remains adult	No	740.00	-	740.00	724.00
99 years next in line cremated remains child	No	617.00	-	617.00	604.00
99 years next in line cremated remains adult	No	1,233.00	-	1,233.00	1,206.00
99 years next in line burial adult	No	2,465.00	-	2,465.00	2,412.00
99 years next in line burial child	No	1,233.00	-	1,233.00	1,206.00
Transfer of exclusive rights of burial	No	87.00	-	87.00	85.00

SERVICE DELIVERY	VAT	Charge £	VAT £	2025/26 £	2024/25 £
Exclusive Right of Burial - Resident					
10 years top up for existing ERBs only adult	No	259.00	-	259.00	253.00
10 years top up for existing ERBs only child	No	130.00	-	130.00	127.00
10 years top up for cremated remains existing ERB only adult	No	136.00	-	136.00	133.00
10 year top up for cremated remains existing ERB only child	No	68.00	-	68.00	67.00
50 years next in line burial adult	No	863.00	-	863.00	844.00
50 years next in line burial child	No	431.00	-	431.00	422.00
50 years next in line cremated remains child	No	184.00	-	184.00	180.00
50 years next in line cremated remains adult	No	370.00	-	370.00	362.00
99 years next in line cremated remains child	No	309.00	-	309.00	302.00
99 years next in line cremated remains adult	No	617.00	-	617.00	604.00
99 years next in line burial adult	No	1,233.00	-	1,233.00	1,206.00
99 years next in line burial child	No	617.00	-	617.00	604.00
Interment - Non Resident					
Under 18 years (no charge to customer)	No	1,233.00	-	1,233.00	1,206.00
18 years and over burial	No	2,465.00	-	2,465.00	2,412.00
Under 18 years (no charge to customer)	No	309.00	-	309.00	302.00
18 years and over cremated remains	No	617.00	-	617.00	604.00
Scattering of ashes: under 18 years (No charge to the customer)	No	110.00	-	110.00	108.00
18 years and over	No	210.00	-	210.00	205.00
Interment - Resident					
Under 18 years (no charge to customer)	No	617.00	-	617.00	604.00
18 years and over burial	No	1,233.00	-	1,233.00	1,206.00
Under 18 years (no charge to customer)	No	142.00	-	142.00	139.00
18 years and over cremated remains	No	278.00	-	278.00	272.00
Scattering of ashes: under 18 years (No charge to the customer)	No	56.00	-	56.00	55.00
18 years and over	No	87.00	-	87.00	85.00
scattering at sea all ages	No	554.00	-	554.00	542.00
Disinterment of cremated remains	No	431.00	-	431.00	422.00
Exhumation of coffin	No	Price on request			
Memorialisation Scheme					
Memorial tree including planting	Yes	293.33	58.67	352.00	344.00
PARKS TEAM					
Parks Ground Maintenance Contracts - Charges based on enquiry					
OFF STREET PARKING					
Vehicles that display up to date disabled persons badge		Free			
OFF STREET PARKING					
Maldon District Council offices:					
Weekdays 8am - 5pm (max stay 2 hrs)					
Up to 1 hr		1.17	0.23	1.40	1.30
Up to 2hrs		1.58	0.32	1.90	1.80
Weekends					
Pay and display: Saturday (8am to 5pm) up to 1 hour	Yes	0.92	0.18	1.10	1.30
Saturday (8am to 5pm) 1 to 2 hours	Yes	1.25	0.25	1.50	1.80
Saturday (8am to 5pm) 2 to 3 hours	Yes	2.08	0.42	2.50	2.40
Saturday (8am to 5pm) 3 to 4 hours	Yes	2.83	0.57	3.40	3.20
Saturday (8am to 5pm) over 4 hours	Yes	4.75	0.95	5.70	5.40
Saturday Evening 5pm to 10pm	Yes	1.67	0.33	2.00	1.90
Sunday All Day and Bank Holidays					
Pay & display: up to 1 hour	Yes	0.92	0.18	1.10	1.90
1 to 3 hours	Yes	1.25	0.25	1.50	1.90
all day	Yes	4.75	0.95	5.70	1.90
Season ticket: annual	Yes	587.50	117.50	705.00	671.25

<u>SERVICE DELIVERY</u>	VAT	Charge £	VAT £	2025/26 £	2024/25 £
Butt Lane (Monday to Saturday - 8am to 5pm)					
Pay & display: up to 1 hour	Yes	1.17	0.23	1.40	1.30
1 to 2 hours	Yes	1.58	0.32	1.90	1.80
2 to 3 hours	Yes	2.08	0.42	2.50	2.40
3 to 4 hours	Yes	2.83	0.57	3.40	3.20
over 4 hours	Yes	4.75	0.95	5.70	5.40
Weekday and Saturday Evening (5pm to 10pm)	Yes	1.67	0.33	2.00	1.90
Sunday and bank holidays					
Pay & display: up to 1 hour	Yes	1.04	0.26	1.10	1.90
1 to 3 hours	Yes	1.60	0.40	1.50	1.90
all day		4.32	1.08	5.70	1.90
Season ticket: annual	Yes	689.17	137.83	827.00	788.00
6 months	Yes	345.00	69.00	414.00	394.00
monthly	Yes	61.25	12.25	73.50	70.00
Friary Fields (Monday to Saturday - 8am to 5pm)					
Pay & display: up to 3 hours	Yes	2.08	0.42	2.50	2.40
3 to 4 hours	Yes	2.83	0.57	3.40	3.20
over 4 hours	Yes	4.75	0.95	5.70	5.40
Weekday and Saturday Evening (5pm to 10pm)	Yes	1.67	0.33	2.00	1.90
Sunday All Day and Bank Holidays		***Delete***			1.90
			-		
Sunday All Day and bank holidays:					
Pay & display: up to 1 hour	Yes	0.92	0.18	1.10	1.90
1 to 3 hours	Yes	1.25	0.25	1.50	1.90
all day	Yes	4.75	0.95	5.70	1.90
Season ticket: annual	Yes	689.17	137.83	827.00	788.00
6 months	Yes	345.00	69.00	414.00	394.00
monthly	Yes	61.25	12.25	73.50	70.00
High St. East (Monday to Saturday - 8am to 5pm)					
Pay and display: up to 1 hour	Yes	1.17	0.23	1.40	1.30
1 to 2 hours	Yes	1.58	0.32	1.90	1.80
2 to 3 hours	Yes	2.08	0.42	2.50	2.40
3 to 4 hours	Yes	2.83	0.57	3.40	3.20
over 4 hours	Yes	4.75	0.95	5.70	5.40
Weekday and Saturday Evening (5pm to 10pm)	Yes	1.67	0.33	2.00	1.90
Sunday All Day and bank holidays:					
Pay & display: up to 1 hour	Yes	0.92	0.18	1.10	1.90
1 to 3 hours	Yes	1.25	0.25	1.50	1.90
all day	Yes	4.75	0.95	5.70	1.90
Season ticket: annual	Yes	689.17	137.83	827.00	788.00
6 months	Yes	345.00	69.00	414.00	394.00
monthly	Yes	61.25	12.25	73.50	70.00
Hythe Quay					
Season ticket: Annual		125.00	25.00	150.00	143.00
Maldon Promenade (Monday to Sunday - 8am to Closing)					
Car: up to 1 hour	Yes	1.40	0.28	1.70	1.60
1 to 2 hours	Yes	2.80	0.56	3.40	3.20
2 to 5 hours		***Delete***			8.00
all day	Yes	6.67	1.33	8.00	11.00
Coach: up to 2 hours		***Delete***			12.00
all day	Yes	8.33	1.67	10.00	24.00
Residents season ticket	Yes	689.17	137.83	827.00	788.00
Residents season ticket (two hours per day)	Yes	135.00	27.00	170.00	162.00

SERVICE DELIVERY	VAT	Charge £	VAT £	2025/26 £	2024/25 £
Market Site					
Season ticket: annual	Yes	689.17	137.83	827.00	870.00
6 months	Yes	345.00	69.00	414.00	435.00
monthly	Yes	61.25	12.25	73.50	78.00
Silver Street					
Season ticket: annual	Yes	689.17	137.83	827.00	788.00
6 months	Yes	345.00	69.00	414.00	394.00
monthly		Pro rata charge			
White Horse Lane (Monday to Saturday - 8am to 5pm)					
Pay & display: up to 1 hour	Yes	1.17	0.23	1.40	1.30
1 to 2 hours	Yes	1.58	0.32	1.90	1.80
2 to 3 hours	Yes	2.08	0.42	2.50	2.40
3 to 4 hours	Yes	3.92	0.78	4.70	4.50
over 4 hours	Yes	9.33	1.87	11.20	10.70
Weekday and Saturday Evening (5pm to 10pm)	Yes	1.67	0.33	2.00	1.90
Sunday All Day and bank holidays:					
Pay & display: up to 1 hour	Yes	1.08	0.22	1.30	1.90
1 to 3 hours	Yes	1.67	0.33	2.00	1.90
all day	Yes	8.33	1.67	10.00	1.90
Maldon Schools permit	Yes	237.50	47.50	285.00	271.00
Foundry Lane Burnham on Crouch (Monday to Saturday 8am to 5pm)					
Pay & display: up to 1 hour		0.88	0.22	1.10	***New***
1 to 2 hours		1.28	0.32	1.60	***New***
2 to 3 hours		1.68	0.42	2.10	***New***
3 to 4 hours		2.56	0.64	3.20	***New***
Sunday and Bank Holidays		1.60	0.40	2.00	***New***
Millfields Burnham on Crouch (Monday to Saturday 8am to 5pm)					
Pay & display: up to 1 hour		0.88	0.22	1.10	***New***
1 to 2 hours		1.28	0.32	1.60	***New***
2 to 3 hours		1.68	0.42	2.10	***New***
3 to 4 hours		2.56	0.64	3.20	***New***
All day		4.24	1.06	5.30	***New***
Sunday and Bank Holidays		1.60	0.40	2.00	***New***
Riverside Park Burnham on Crouch (Monday to Saturday 8am to 5pm)					
Pay & display: up to 1 hour		0.88	0.22	1.10	***New***
1 to 2 hours		1.28	0.32	1.60	***New***
2 to 3 hours		1.68	0.42	2.10	***New***
3 to 4 hours		2.56	0.64	3.20	***New***
All day		4.24	1.06	5.30	***New***
Sunday and Bank Holidays		1.60	0.40	2.00	***New***
White Horse Lane					
Maldon Schools permit	Yes	285.00	57.00	285.00	271.00
Town Centre Car Parks					
Residents season ticket (Monday 5pm-10pm All Day Sunday)	Yes	85.42	17.08	102.50	97.60
Events Car Parking - day ticket					
Charge to be set by Maldon District Council (MDC) prior to event	Yes				
Electricity Supply (Riverside and Promenade Park)					
Charge per day	Yes	89.17	17.83	107.00	102.00
Deposit	No		Price on application		
Water Supply (Riverside and Promenade Park)					
Stand Pipe Installation	No		Price on application		
Charge per day	Yes		Price on application		
Deposit	No		Price on application		

SERVICE DELIVERY	VAT	Charge £	VAT £	2025/26 £	2024/25 £
Beach Hut Hire - Promenade Park					
Daily Charge					
High-Season (April - September)		49.17	9.83	59.00	58.00
Low-Season (October - March)		31.67	6.33	38.00	37.00
FUNFAIRS AND CIRCUSES - Minimum of:					
Damage deposit	No		Price on application		
Poster removal deposit	No		Price on application		
Circus at Promenade Park					
Daily ground rate (whilst circus is in operation)	No		Price on application		
Daily ground rate (whilst circus is not in operation)	No		Price on application		
Circus at Riverside Park					
Daily ground rate (whilst circus is in operation)	No		Price on application		
Daily ground rate (whilst circus is not in operation)	No		Price on application		
Funfair at Riverside Park					
Daily ground rate (whilst fair is in operation)	No		Price on application		
Daily ground rate (whilst fair is not in operation)	No		Price on application		
Travelling Funfair at Promenade Park					
Daily ground rate (whilst fair is in operation)	No		Price on application		
Daily ground rate (whilst fair is not in operation)	No		Price on application		
PARKS AND OPEN SPACES					
Memorial Benches					
Rustic bench	No	1,568.00	-	1,568.00	1,534.00
Cast iron bench	No	1,593.00	-	1,593.00	1,559.00
Advertising and Sponsorship					
Events Banners per week (main gate entrances on railings x2 + free el)	Yes		Price on application		
Events Banners per week (<i>community / charity</i>)	Yes	31.67	6.33	38.00	37.00
Internal park adverts To Be Advised (TBA) (<i>per week</i>)	Yes	31.67	6.33	38.00	37.00
Vehicle advertising TBA (<i>per day</i>)	Yes		Price on application		
Sponsorship	Yes		By negotiation		
Event Land Hire Charge - Council Park or Open Space					
Event licence / Permit fee (minimum fee payable on acceptance of eve	Yes	42.50	8.50	51.00	50.00
Charity - Small event (1-1,000 attendees)	Yes		Price on application		
Charity - Medium event (1,001- 2,500 attendees)	Yes		Price on application		
Charity - Large event (2,501 + attendees)	Yes		Price on application		
Community - Small event (1-1,000 attendees)	Yes		Price on application		
Community - Medium event (1,001- 2,500 attendees)	Yes		Price on application		
Community - Large event (2,501 + attendees)	Yes		Price on application		
Commercial - Small event (1-1,000 attendees)	Yes		Price on application		
Commercial - Medium event (1,001- 2,500 attendees)	Yes		Price on application		
Commercial - Large event (2,501 + attendees)	Yes		Price on application		
Prom Park hire for Concessions			Price on application		
Other Council owned Land Hire for Concessions - (price is per operator, per day, per concession)					
Peak Time (School Holidays/Bank Holidays/ Event Days)					
Daily charge	No	80.00	-	80.00	78.00
Off Peak Time					
Daily charge	No	49.00	-	49.00	48.00
Pop Up Trading					
Peak Time (School Holidays/Bank Holidays/ Event Days)					
Market Stall (Frame with Canopy)	No	87.00	-	87.00	85.00
Wheelie Cart	No	68.00	-	68.00	67.00
Wheelie Cart including Fridge	No	74.00	-	74.00	72.00
Electricity	Yes		Price on application		
Off Peak Time			-		
Market Stall (Frame with Canopy)	No	74.00	-	74.00	72.00
Wheelie Cart	No	56.00	-	56.00	55.00
Wheelie Cart including Fridge	No	61.00	-	61.00	60.00
Electricity	Yes		Price on application		

<u>SERVICE DELIVERY</u>	VAT	Charge £	VAT £	2025/26 £	2024/25 £
ROUNABOUT SPONSORSHIP					
1 Year agreement - Maldon Town site	Yes		Price on application		
1 Year agreement - Other district site	Yes		Price on application		
3 Year agreement - Maldon Town site	Yes		Price on application		
3 Year agreement - Other district site	Yes		Price on application		
Landscaping scheme (minimum 5 years)	Yes		Price on application		
1 Year Boundary sign Agreement	Yes		Price on application		
PARKS AND SPORTS PITCHES					
Cricket (per game)					
Adult	Yes	90.83	18.17	109.00	107.00
Junior	Yes	52.50	10.50	63.00	62.00
Sports pitch use - parking season ticket (per club)	Yes	132.50	26.50	159.00	156.00
Football (per game)					
Adult	Yes	56.67	11.33	68.00	67.00
Junior	Yes	41.67	8.33	50.00	49.00
Changing rooms (only)	Yes	11.67	2.33	14.00	14.00
Sports pitch use - parking season ticket (per team)	Yes	132.50	26.50	159.00	156.00
Sports club training / structured activities		10.83	2.17	13.00	13.00
Mini Soccer					
Juniors	Yes	34.17	6.83	41.00	40.00
Netball (per court, per hour)					
Adult	Yes	11.67	2.33	14.00	14.00
Junior	Yes	9.17	1.83	11.00	11.00
Organised Bootcamps / Personal Training in Council-owned Parks					
Hourly	Yes	11.67	2.33	14.00	14.00
3 Month Licence (2 hours per week)	Yes	153.33	30.67	184.00	180.00
6 Month Licence (up to 3 hours per week)	Yes	225.83	45.17	271.00	265.00
12 Month Licence (up to 5 hours per week)	Yes	359.17	71.83	431.00	422.00
RIVERS					
Moorings					
Annual charge: up to 7.99 metres	Yes	153.33	30.67	184.00	180.00
8 to 9.99 metres	Yes	250.83	50.17	301.00	295.00
10 to 14.99 metres	Yes	349.17	69.83	419.00	410.00
15 metres and above	Yes	461.67	92.33	554.00	542.00
Mooring registration fee	Yes	139.17	27.83	167.00	163.00
Transfer of mooring		50% of annual mooring fee			
Residential Mooring Charges					
up to 9.99 metres (<i>per month</i>)		205.83	41.17	247.00	242.00
10 to 14.99 metres (<i>per month</i>)		190.00	38.00	228.00	223.00
15 metres and above (<i>per month</i>)		381.67	76.33	458.00	448.00
Wharfage - Hythe Quay Maldon and Burnham Pontoon					
Daily fees: vessels and multihulls	Yes	22.50	4.50	27.00	26.00
Annual fees: Available to Fully Rigged Thames Sailing barges operator	Yes	3,449.45	689.89	2,644.00	2,587.09
(annual fee can be paid quarterly with no penalty)	Yes	862.36	172.47	661.00	646.78
Monthly fees: Available to Fully Rigged Thames Sailing barges operator	Yes	316.48	63.30	243.00	237.36
Weekly Fee: as per daily rate multiplied by 7, no rate change.	Yes	157.50	31.50	186.00	182.03
240/32 Amp Supply - Daily Charge (Maldon)	yes	5.00	1.00	6.00	6.00
Static Events on vessels using the Hythe Quay / Burnham (Daily charge)	Yes	144.17	28.83	173.00	169.00
Exclusive use of visitor pontoons Maldon / Burnham (Daily charge)	Yes	144.17	28.83	173.00	169.00
Visitor Pontoon - Weekly Winter charge Oct - April (Maldon)	yes	72.50	14.50	87.00	85.00
Burnham On Crouch Pontoon (Commercial Mooring only)				1,000.00	***New***
Commercial team					
Box Office services - commission rate to be set at 10% unless agreed by MDC					
Commercial Services Marketing - Price on enquiry					

PLANNING SERVICES	VAT	Charge	VAT	2025/26	2024/25
		£	£	£	£
BUILDING CONTROL					
New dwellings		See attached - table A			
Work to a single dwelling		See attached - table B			
All other non-domestic work		See attached - table C			
Copy document (completion certificate)		16.00	-	16.00	16.00
DEVELOPMENT CONTROL					
Designs and Patents Act 1989					
Plan copies - per sheet: A4	Yes	0.08	0.02	0.10	0.10
A3	Yes	0.17	0.03	0.20	0.20
A2	Yes	0.83	0.17	1.00	1.00
die line	Yes	1.67	0.33	2.00	2.00
Ordinance Survey Maps					
Handling fee	Yes	1.67	0.33	2.00	2.00
Site plans (max 6 copies) - per extract	Yes	38.33	7.67	46.00	45.00
Other Development Control					
High Hedge Complaints	Yes	628.33	125.67	754.00	738.00
Section 106					
S106 Monitoring Fee - Basic with no funding clauses and standard wording	Yes	110.00	22.00	132.00	***New***
S106 Major 10 houses and under with funding clauses	Yes	673.00	134.60	807.60	***New***
S106 Major over 10 houses and under 100 with funding clauses	Yes	877.00	175.40	1,052.40	***New***
S106 Major over 100 houses with funding and bespoke clauses	Yes	1,315.00	263.00	1,578.00	***New***
Street Naming and Numbering					
Adding / removing a name	No	58.00	-	58.00	57.00
Renaming / renumbering a property	No	58.00	-	58.00	57.00
Naming / numbering 1-5 properties (per property) inc flats*	No	87.00	-	87.00	85.00
Naming / numbering 6-25 properties (per property) inc flats*	No	39.00	-	39.00	38.00
Naming / numbering 26-75 properties (per property) inc flats*	No	32.00	-	32.00	31.00
Naming / numbering 76+ properties (per property) inc flats*	No	25.00	-	25.00	24.00
Naming a street (per street)**	No	127.00	-	127.00	124.00
Change to development after notification	No	62.00	-	62.00	61.00
Street renaming at residents request	No	189.00	-	189.00	185.00
Written confirmation of postal address details	No	0.00	-	0.00	0.00
* numbers include dwellings within developments with new streets					
** number of new street names only					
LAND CHARGES					
Premises exempt as per legislation: church halls, village halls & non-commercial venues					
CON29 (part 1): standard fee	Yes	155.83	31.17	187.00	183.00
additional fee for non-residential searches	Yes	28.33	5.67	34.00	33.00
LLC1		***Delete***			28.00
additional fee for non-residential searches		***Delete***			49.00
CON29O (part 2) enquiry - per question: Q4-5 only (if purchased with full search)	Yes	20.00	4.00	24.00	23.00
Q6-21	Yes	20.00	4.00	24.00	23.00
Q22 only	Yes	28.33	5.67	34.00	33.00
Additional enquiry	Yes	40.83	8.17	49.00	48.00
Additional parcel of land LLC1		***Delete***			6.00
Additional parcel of land CON29	Yes	20.00	4.00	24.00	23.00
Copy of duplicate search	Yes	11.67	2.33	14.00	14.00
Search confirmation (up to 3mths old)	Yes	11.67	2.33	14.00	14.00
Personal Searches					
CON29R standard enquiry (when viewed in person)		Free			
Local land charges register (in person): print out		***Delete***			
view		***Delete***			
Local land charges LLC1 certificated		***Delete***			28.00

PLANNING SERVICES Pre-Application Fees and Charges 2025/26

				2025/26	2024/25
Further Details		Cost (£)	20% VAT (£)	Total (£)	Total (£)
Householder development (Duty Planner)	Only available for non-Complex Householder advice. This would include extensions to single dwellings, porches, garages, outbuildings and walls and fences. (No written advice).	25.55	5.11	30.66	30.00
Application Validation	Reviewing application forms and charging for incorrect completion.	25.55	5.11	30.66	30.00
Householder development (Written advice)	Includes proposals to alter and extend individual houses and flats for residential purposes where the development relates to a building which is not listed as being of architectural or historic interest. In cases where the house or flat is listed then the charge will fall within Minor Development.	134.56	26.91	161.48	158.00
Householder development (Meeting* with Planning Officer of no more than one hour and written advice)	Includes proposals to alter and extend individual houses and flats for residential purposes where the development relates to a building which is not listed as being of architectural or historic interest. In cases where the house or flat is listed then the charge will fall within Minor Development.	254.65	50.93	305.58	299.00
Smallscale commercial development (Written advice)	Includes proposals for: Change of use up to 200m2 Extensions to commerical properties under 50m2 1-3 Advertisements Amendments to Previously Approved Schemes	134.56	26.91	161.48	158.00
Smallscale commercial development (Meeting* with Planning Officer of no more than one hour and written advice)	Includes proposals for: Change of use up to 200m2 Extensions to commerical properties under 50m2 1-3 Advertisements Amendments to Previously Approved Schemes	254.65	50.93	305.58	299.00
Minor development (Written advice)	Includes proposals for: 1-4 residential units or gross external floorspace of up to 499m2 Change of use between 200 and 499m2 Extensions to commerical properties over 50m2 Over three advertisements Public Art Telecommunications Equipment Air Conditioning / Ventilation Equipment Amendments to Previously Approved Schemes	337.26	67.45 -	404.71	396.00
Minor development (Meeting* with Planning Officer of no more than one hour and written advice)	Includes proposals for: 1-4 residential units or gross external floorspace of up to 499m2 Change of use between 200 and 499m2 Extensions to commerical properties over 50m2 Over three advertisements Public Art Telecommunications Equipment Air Conditioning / Ventilation Equipment Amendments to Previously Approved Schemes	757.98	151.60	909.58	890.00
Medium development (Written advice)	Includes proposals for: 5-9 residential units or gross external floorspace of 500-999m2	505.89	101.18	607.07	594.00
Medium development (Meeting* with Planning Officer of no more than one hour and written advice)	Includes proposals for: 5-9 residential units or gross external floorspace of 500-999m2	910.43	182.09	1,092.52	1,069.00
Major development (Written advice)	Includes proposals for: 10-20 residential units Non-residential development with a gross external floorspace over 1,000m2	910.43 (Plus additional £21 +VAT per dwelling to a maximum of 74 dwellings)	182.09	1,092.52	1,069.00
Major development (Meeting* with Planning Officer of no more than one hour and written advice)	Includes proposals for: 10-20 residential units Non-residential development with a gross external floorspace over 1,000m2	1,820.01 (Plus additional £21 +VAT per dwelling to a maximum of 74 dwellings)	364.00	2,184.01	2,137.00
Strategic Proposals (Planning Performance Agreements) (Meeting* with Planning Officer of no more than one hour and written advice)	Includes proposals for: Any application of 75 dwellings or more dwellings; or any outline residential development proposals whose site is 2 hectares or more. Any residential proposal promoted as an allocated site within the LDP. Any 100% Affordable Housing proposals or six dwellings or more in outline form Any non-residential development proposal, whose floor area is 1,500 square metres or more or whose site area is 2 hectares or more. Any non-residential proposals relating to development proposals allocated within the Local Development Plan (LDP). Any retail development 1,000 square meters or more or which of 250 square metres or more and is proposed to be beyond existing town centres as defined in the local plan or emerging LDP. Any mixed use development proposals whose site area is 2 hectares or more, or is of 75 dwellings or 1,000 square metres commercial floor area or more. Wind Turbines Any wind energy proposals whose output capacity is 1Mw or more or which proposes three or more turbines of 30m or more. Any Solar energy proposals whose output capacity is 1Mw or more or which proposes 4,000 or more solar panels. Energy from Waste Scheme which is 1KW capacity or more.	Individually determined at full cost recovery			

PLANNING SERVICES Pre-Application Fees and Charges 2025/26

				2025/26	2024/25
Minor Alterations to Listed Building (Written advice)	Only available for very minor and non-Complex advice. This would include replacement windows. This only relates to development that does not fall within any category above. In those instances where it does the higher fee will be required.	101.35	20.27	121.62	119.00
Alterations/Extension to Listed Building (Written advice)	Includes proposals for: Alterations to a listed building Extensions and additions to a listed building Demolition of an unlisted building within a conservation area This only relates to development that does not fall within any category above. In those instances where it does the higher fee will be required.	337.26	67.45	404.71	396.00
Alterations/Extension to Listed Building (Meeting* with Planning Officer of no more than one hour and written advice)	Includes proposals for: Alterations to a listed building Extensions and additions to a listed building Demolition of an unlisted building within a conservation area This only relates to development that does not fall within any category above. In those instances where it does the higher fee will be required.	822.71	164.54	987.25	966.00
Development in a Conservation Area (Written Advice)	This only relates to development that does not fall within any category above. In those instances where it does the higher fee will be required.	254.65	50.93	305.58	299.00
Development in a Conservation Area (Meeting* with Planning Officer of no more than one hour and written advice)	This only relates to development that does not fall within any category above. In those instances where it does the higher fee will be required.	740.95	148.19	889.14	870.00
Minor Tree advice (Tree within a conservation area only) (Written advice)	Includes proposals for: Works to 1-4 individually listed trees	101.35	20.27	121.62	119.00
Minor Tree advice (TPOs only) (Written advice)	Includes proposals for: Works to 1-4 individually listed trees Replacement of 1-4 individually listed trees	134.56	26.91	161.48	158.00
Minor Tree advice (TPOs only) (Meeting* with appropriate Officer of no more than one hour and written advice)	Includes proposals for: Works to 1-4 individually listed trees Replacement of 1-4 individually listed trees	337.26	67.45	404.71	396.00
Major Tree advice (TPOs only) (Meeting* with appropriate Officer of no more than one hour and written advice)	Includes proposals for: Works to 5 or more individually listed trees Replacement of 5 or more individually listed trees Works to trees within an area protected under a Tree Preservation Order Works to trees within a woodland protected under a Tree Preservation Order	675.37	135.07	810.45	793.00
Inspection of compliance with Enforcement Notice	Written confirmation that an enforcement notice has been complied with.	337.26	67.45	404.71	396.00
Compliance with Condition requests	Includes, but not exclusively: Written confirmation that a condition(s) has been complied with Written confirmation that a condition(s) has been discharged	254.65	50.93	305.58	299.00
Compliance with S.106 Agreement requests	Written confirmation that all/some S.106 obligations have been agreed	181.41 per obligation	36.28	217.69	213.00
Planning History requests	Includes, but not exclusively: Written confirmation of any restrictions imposed on a site on a site. Confirmation of authorised use of a site Confirmation of an absence of an agricultural occupancy condition	254.65	50.93	305.58	299.00
Writing off an Enforcement Notice	Where residents want an enforcement notice lifted	300.00	60.00	360.00	***New***
Pre App pre sale meeting for Listed Buildings	Discussing a listed building with a prospective purchaser to help them understand their responsibility	150.00	30.00	180.00	***New***

*All pre-application and advice meetings will be held at the Council Offices. However, if it is agreed necessary to convene a meeting on site, travel time to and from the site will be charged at the hourly Meeting rate. Officers are unable to hold a site meeting without the prior deposit of plans or written proposals.

TABLE A - NEW DWELLINGS
2025/26

Dwelling-houses and Flats not exceeding 300m2

Please note that the Charges marked with an * have been reduced to reflect where controlled electrical installations are being carried out, tested and certified by a registered Part P electrician. If these reductions are claimed and a self certifying electrician is not subsequently employed, the applicant will be invoiced for supplementary charges equivalent to the discount (see D14 below)

VAT rate:	20.0%		2025/26	2025/26	2025/26	2025/26	2024/25	2024/25	2024/25	2024/25
Code	Bungalows or Houses less than 4 storeys		Plan Charge	Inspection Charge *	Building Notice Charge*	Regularisation Charge*	Plan Charge	Inspection Charge *	Building Notice Charge*	Regularisation Charge*
H01	1 Plot	Net	253.00	634.00	975.00	1,242.00	248.00	620.00	954.00	1,215.00
		VAT	50.60	126.80	195.00	-	49.60	124.00	190.80	-
		Total	303.60	760.80	1,170.00	1,242.00	297.60	744.00	1,144.80	1,215.00
H02	2 Plots	Net	380.00	1,013.00	1,532.00	1,950.00	372.00	991.00	1,499.00	1,908.00
		VAT	76.00	202.60	306.40	-	74.40	198.20	299.80	-
		Total	456.00	1,215.60	1,838.40	1,950.00	446.40	1,189.20	1,798.80	1,908.00
H03	3 Plots	Net	444.00	1,393.00	2,019.00	2,570.00	434.00	1,363.00	1,976.00	2,515.00
		VAT	88.80	278.60	403.80	-	86.80	272.60	395.20	-
		Total	532.80	1,671.60	2,422.80	2,570.00	520.80	1,635.60	2,371.20	2,515.00
H04	4 Plots	Net	507.00	1,773.00	2,507.00	3,192.00	496.00	1,735.00	2,453.00	3,123.00
		VAT	101.40	354.60	501.40	-	99.20	347.00	490.60	-
		Total	608.40	2,127.60	3,008.40	3,192.00	595.20	2,082.00	2,943.60	3,123.00
H05	5 Plots	Net	569.00	2,152.00	2,995.00	3,812.00	557.00	2,106.00	2,931.00	3,730.00
		VAT	113.80	430.40	599.00	-	111.40	421.20	586.20	-
		Total	682.80	2,582.40	3,594.00	3,812.00	668.40	2,527.20	3,517.20	3,730.00
	Flats									
F01	1	Net	253.00	634.00	975.00	1,242.00	248.00	620.00	954.00	1,215.00
		VAT	50.60	126.80	195.00	-	49.60	124.00	190.80	-
		Total	303.60	760.80	1,170.00	1,242.00	297.60	744.00	1,144.80	1,215.00
F02	2	Net	380.00	824.00	1,323.00	1,685.00	372.00	806.00	1,295.00	1,649.00
		VAT	76.00	164.80	264.60	-	74.40	161.20	259.00	-
		Total	456.00	988.80	1,587.60	1,685.00	446.40	967.20	1,554.00	1,649.00
F03	3	Net	444.00	1,013.00	1,602.00	2,039.00	434.00	991.00	1,568.00	1,995.00
		VAT	88.80	202.60	320.40	-	86.80	198.20	313.60	-
		Total	532.80	1,215.60	1,922.40	2,039.00	520.80	1,189.20	1,881.60	1,995.00
F04	4	Net	507.00	1,203.00	1,880.00	2,394.00	496.00	1,177.00	1,840.00	2,342.00
		VAT	101.40	240.60	376.00	-	99.20	235.40	368.00	-
		Total	608.40	1,443.60	2,256.00	2,394.00	595.20	1,412.40	2,208.00	2,342.00
F05	5	Net	569.00	1,393.00	2,159.00	2,748.00	557.00	1,363.00	2,113.00	2,689.00
		VAT	113.80	278.60	431.80	-	111.40	272.60	422.60	-
		Total	682.80	1,671.60	2,590.80	2,748.00	668.40	1,635.60	2,535.60	2,689.00
	Conversion to									
V01	Single Dwelling-House	Net	253.00	759.00	1,114.00	1,419.00	248.00	743.00	1,090.00	1,388.00
		VAT	50.60	151.80	222.80	-	49.60	148.60	218.00	-
		Total	303.60	910.80	1,336.80	1,419.00	297.60	891.60	1,308.00	1,388.00
V02	Single Flat	Net	253.00	634.00	975.00	1,242.00	248.00	620.00	954.00	1,215.00
		VAT	50.60	126.80	195.00	-	49.60	124.00	190.80	-
		Total	303.60	760.80	1,170.00	1,242.00	297.60	744.00	1,144.80	1,215.00
	Notifiable electrical work		(where applicable, in addition to the above, per dwelling)				(where applicable, in addition to the above, per dwelling)			
D14	(Where a satisfactory certificate will not be issued by a Part P registered electrician)	Net	This charge relates to a first fix pre-plaster inspection and final testing on completion. For Regularisation application a full appraisal and testing will be carried out.			266.00	338.00	This charge relates to a first fix pre-plaster inspection and final testing on completion. For Regularisation application a full appraisal and testing will be carried out.		
		VAT				53.20	-			
		Total				319.20	338.00			

Where Standard Charges are not applicable please contact Building Control on 01621 876235

TABLE B - WORK TO A SINGLE DWELLING
2025/26

Limited to work not more than 3 storeys above ground level

Please note that the Charges marked with an * have been reduced to reflect where controlled electrical installations are being carried out, tested and certified by a registered Part P electrician. If these reductions are claimed and a self certifying electrician is not subsequently employed, the applicant will be invoiced for supplementary charges equivalent to the discount (see D14 below)

VAT rate	20.0%		2025/26	2025/26	2025/26	2025/26	2025/26	2025/26	2025/26	2024/25	2024/25	2024/25	2024/25	2024/25	2024/25	2024/25	
Code	Extension & New Build		Full Plans		Full Plans - Multiple work reductions only **		Building	Multiple work reductions only	Regularisation	Full Plans		Full Plans - Multiple work reductions only **		Building		Multiple work reductions only	Regularisation
			Plan Charge	Inspection Charge *	Plan Charge at 50% reduced rate**	Inspection Charge * at 50% reduced rate **	Notice Charge *	Building Notice Charge * at 50% reduced rate **	Charge *	Plan Charge	Inspection Charge *	Plan Charge at 50% reduced rate**	Inspection Charge * at 50% reduced rate **	Notice	Charge *	Building Notice Charge * at 50% reduced rate **	Charge *
D01	Separate single storey extension with floor area not exceeding 40m²	Net	253.00	507.00	128.00	253.00	835.00	418.00	1,064.00	248.00	496.00	125.00	248.00	817.00	409.00	1,041.00	
		VAT	50.60	101.40	25.60	50.60	167.00	83.60	-	49.60	99.20	25.00	49.60	163.40	81.80	-	
		Total	303.60	608.40	153.60	303.60	1,002.00	501.60	1,064.00	297.60	595.20	150.00	297.60	980.40	490.80	1,041.00	
D02	Separate single storey extension with floor area exceeding 40m² but not exceeding 100m²	Net	253.00	634.00	128.00	317.00	975.00	487.00	1,242.00	248.00	620.00	125.00	310.00	954.00	477.00	1,215.00	
		VAT	50.60	126.80	25.60	63.40	195.00	97.40	-	49.60	124.00	25.00	62.00	190.80	95.40	-	
		Total	303.60	760.80	153.60	380.40	1,170.00	584.40	1,242.00	297.60	744.00	150.00	372.00	1,144.80	572.40	1,215.00	
D03	Separate extension with some part 2 or 3 storeys in height and a total floor area not exceeding 40m²	Net	264.00	569.00	132.00	285.00	918.00	459.00	1,167.00	258.00	557.00	129.00	279.00	898.00	449.00	1,142.00	
		VAT	52.80	113.80	26.40	57.00	183.60	91.80	-	51.60	111.40	25.80	55.80	179.60	89.80	-	
		Total	316.80	682.80	158.40	342.00	1,101.60	550.80	1,167.00	309.60	668.40	154.80	334.80	1,077.60	538.80	1,142.00	
D04	Separate extension with some part 2 or 3 storeys in height and a total floor area exceeding 40m² but not ex 100m²	Net	275.00	759.00	137.00	380.00	1,137.00	568.00	1,448.00	269.00	743.00	134.00	372.00	1,113.00	556.00	1,417.00	
		VAT	55.00	151.80	27.40	76.00	227.40	113.60	-	53.80	148.60	26.80	74.40	222.60	111.20	-	
		Total	330.00	910.80	164.40	456.00	1,364.40	681.60	1,448.00	322.80	891.60	160.80	446.40	1,335.60	667.20	1,417.00	
D05	A building or extension comprising SOLELY of a garage, carport or store - total floor area not exceeding 100m²	Net	253.00	295.00	128.00	148.00	604.00	301.00	769.00	248.00	289.00	125.00	145.00	591.00	295.00	752.00	
		VAT	50.60	59.00	25.60	29.60	120.80	60.20	-	49.60	57.80	25.00	29.00	118.20	59.00	-	
		Total	303.60	354.00	153.60	177.60	724.80	361.20	769.00	297.60	346.80	150.00	174.00	709.20	354.00	752.00	
D06	Detached non-habitable domestic building with total floor area not exceeding 50m²	Net	253.00	380.00	128.00	190.00	697.00	350.00	887.00	248.00	372.00	125.00	186.00	682.00	342.00	868.00	
		VAT	50.60	76.00	25.60	38.00	139.40	70.00	-	49.60	74.40	25.00	37.20	136.40	68.40	-	
		Total	303.60	456.00	153.60	228.00	836.40	420.00	887.00	297.60	446.40	150.00	223.20	818.40	410.40	868.00	
Conversions																	
D07	First floor & second floor loft conversions	Net	253.00	507.00	128.00	253.00	835.00	418.00	1,064.00	248.00	496.00	125.00	248.00	817.00	409.00	1,041.00	
		VAT	50.60	101.40	25.60	50.60	167.00	83.60	-	49.60	99.20	25.00	49.60	163.40	81.80	-	
		Total	303.60	608.40	153.60	303.60	1,002.00	501.60	1,064.00	297.60	595.20	150.00	297.60	980.40	490.80	1,041.00	
D08	Other work (e.g. garage conversions)	Net	253.00	253.00	128.00	128.00	558.00	279.00	709.00	248.00	248.00	125.00	125.00	546.00	273.00	694.00	
		VAT	50.60	50.60	25.60	25.60	111.60	55.80	-	49.60	49.60	25.00	25.00	109.20	54.60	-	
		Total	303.60	303.60	153.60	153.60	669.60	334.80	709.00	297.60	297.60	150.00	150.00	655.20	327.60	694.00	
Alterations (including underpinning)																	
D09	Renovation of a thermal element	Net	127.00	127.00	63.00	63.00	279.00	139.00	355.00	124.00	124.00	62.00	62.00	273.00	136.00	347.00	
		VAT	25.40	25.40	12.60	12.60	55.80	27.80	-	24.80	24.80	12.40	12.40	54.60	27.20	-	
		Total	152.40	152.40	75.60	75.60	334.80	166.80	355.00	148.80	148.80	74.40	74.40	327.60	163.20	347.00	
D10	Replacement of windows, roof lights, roof windows or external glazed doors	Net	127.00	127.00	63.00	63.00	279.00	139.00	355.00	124.00	124.00	62.00	62.00	273.00	136.00	347.00	
		VAT	25.40	25.40	12.60	12.60	55.80	27.80	-	24.80	24.80	12.40	12.40	54.60	27.20	-	
		Total	152.40	152.40	75.60	75.60	334.80	166.80	355.00	148.80	148.80	74.40	74.40	327.60	163.20	347.00	
D11a	Cost of work not exceeding £2,000 (Incl Renewable Energy systems)	Net	127.00	190.00	63.00	95.00	347.00	175.00	444.00	124.00	186.00	62.00	93.00	340.00	171.00	434.00	
		VAT	25.40	38.00	12.60	19.00	69.40	35.00	-	24.80	37.20	12.40	18.60	68.00	34.20	-	
		Total	152.40	228.00	75.60	114.00	416.40	210.00	444.00	148.80	223.20	74.40	111.60	408.00	205.20	434.00	
D11	Cost of work exceeding £2,001 & not exceeding £5,000 (Incl Renewable Energy systems)	Net	190.00	253.00	95.00	128.00	487.00	243.00	620.00	186.00	248.00	93.00	125.00	477.00	238.00	607.00	
		VAT	38.00	50.60	19.00	25.60	97.40	48.60	-	37.20	49.60	18.60	25.00	95.40	47.60	-	
		Total	228.00	303.60	114.00	153.60	584.40	291.60	620.00	223.20	297.60	111.60	150.00	572.40	285.60	607.00	
D12	Cost of work exceeding £5,001 & not exceeding £25,000	Net	253.00	422.00	128.00	212.00	743.00	372.00	945.00	248.00	413.00	125.00	207.00	727.00	364.00	925.00	
		VAT	50.60	84.40	25.60	42.40	148.60	74.40	-	49.60	82.60	25.00	41.40	145.40	72.80	-	
		Total	303.60	506.40	153.60	254.40	891.60	446.40	945.00	297.60	495.60	150.00	248.40	872.40	436.80	925.00	
D13	Cost of work exceeding £25,001 & not exceeding £100,000	Net	316.00	634.00	158.00	317.00	1,044.00	522.00	1,330.00	309.00	620.00	155.00	310.00	1,022.00	511.00	1,301.00	
		VAT	63.20	126.80	31.60	63.40	208.80	104.40	-	61.80	124.00	31.00	62.00	204.40	102.20	-	
		Total	379.20	760.80	189.60	380.40	1,252.80	626.40	1,330.00	370.80	744.00	186.00	372.00	1,226.40	613.20	1,301.00	
Notifiable Electrical work (in addition to the above, where applicable)																	
D14	(Where a satisfactory certificate will not be issued by a Part P registered electrician)	Net	This charge relates to a first fix pre-plaster inspection and final testing on completion. For Regularisation application a full appraisal and testing will be carried out.				446.00	n/a	-	This charge relates to a first fix pre-plaster inspection and final testing on completion. For Regularisation application a full appraisal and testing will be carried out.				436.00	n/a	-	
		VAT					89.00	n/a	-					87.00	n/a	-	
		Total					535.00	n/a	-					523.00	n/a	-	

**Multiple work reductions. Where the proposed works consist of more than one of the above elements then the appropriate charge is calculated by paying the full amount for the most expensive element and only 50% for the other applicable elements with the exception of D14 electrical Works

Where Standard Charges are not applicable please contact Building Control on 01621 876235

TABLE C - ALL OTHER NON-DOMESTIC WORK
2025/26
Limited to work not more than 3 storeys above ground level

VAT rate	20.0%		2025/26	2025/26	2025/26	2025/26	2025/26	2024/25	2024/25	2024/25	2024/25	2024/25
Code	Extensions and New Build		Plan Charge	Plan Charge at 50% reduced rate** (for multiple works only)	Inspection Charge	Inspection Charge * at 50% reduced rate ** (for multiple works only)	Regularisation Charge	Plan Charge	Plan Charge at 50% reduced rate** (for multiple works only)	Inspection Charge	Inspection Charge * at 50% reduced rate ** (for multiple works only)	Regularisation Charge
N01	Single storey with floor area not exceeding 40m2	Net VAT Total	264.00 52.80 316.80	132.00 26.40 158.40	507.00 101.40 608.40	253.00 50.60 303.60	1,079.00 - 1,079.00	258.00 51.60 309.60	129.00 25.80 154.80	496.00 99.20 595.20	248.00 49.60 297.60	1,056.00 - 1,056.00
N02	Single storey with floor area not exceeding 40m2 but not exceeding 100m2	Net VAT Total	295.00 59.00 354.00	148.00 29.60 177.60	654.00 130.80 784.80	327.00 65.40 392.40	1,330.00 - 1,330.00	289.00 57.80 346.80	145.00 29.00 174.00	640.00 128.00 768.00	320.00 64.00 384.00	1,301.00 - 1,301.00
N03	With some part 2 or 3 storey in height and a total floor area not exceeding 40m2	Net VAT Total	316.00 63.20 379.20	158.00 31.60 189.60	717.00 143.40 860.40	359.00 71.80 430.80	1,448.00 - 1,448.00	309.00 61.80 370.80	155.00 31.00 186.00	702.00 140.40 842.40	351.00 70.20 421.20	1,417.00 - 1,417.00
N04	With some part 2 or 3 storey in height and a total floor area exceeding 40m2 but not exceeding 100m2	Net VAT Total	338.00 67.60 405.60	169.00 33.80 202.80	824.00 164.80 988.80	412.00 82.40 494.40	1,626.00 - 1,626.00	331.00 66.20 397.20	165.00 33.00 198.00	806.00 161.20 967.20	403.00 80.60 483.60	1,591.00 - 1,591.00
	Alterations											
N05	Cost of work not exceeding £5,000	Net VAT Total	190.00 38.00 228.00	95.00 19.00 114.00	190.00 38.00 228.00	95.00 19.00 114.00	532.00 - 532.00	186.00 37.20 223.20	93.00 18.60 111.60	186.00 37.20 223.20	93.00 18.60 111.60	521.00 - 521.00
	Replacement of windows, roof lights, roof windows or external glazed doors (not exceeding 20 units)	Net VAT Total	190.00 38.00 228.00	95.00 19.00 114.00	190.00 38.00 228.00	95.00 19.00 114.00	532.00 - 532.00	186.00 37.20 223.20	93.00 18.60 111.60	186.00 37.20 223.20	93.00 18.60 111.60	521.00 - 521.00
	Renewable Energy systems (not covered by an appropriate competent persons scheme)	Net VAT Total	190.00 38.00 228.00	95.00 19.00 114.00	190.00 38.00 228.00	95.00 19.00 114.00	532.00 - 532.00	186.00 37.20 223.20	93.00 18.60 111.60	186.00 37.20 223.20	93.00 18.60 111.60	521.00 - 521.00
	Installation of new shop front	Net VAT Total	190.00 38.00 228.00	95.00 19.00 114.00	190.00 38.00 228.00	95.00 19.00 114.00	532.00 - 532.00	186.00 37.20 223.20	93.00 18.60 111.60	186.00 37.20 223.20	93.00 18.60 111.60	521.00 - 521.00
N06	Cost of work exceeding £5,000 & not exceeding £25,000	Net VAT Total	253.00 50.60 303.60	128.00 25.60 153.60	253.00 50.60 303.60	128.00 25.60 153.60	709.00 - 709.00	248.00 49.60 297.60	125.00 25.00 150.00	248.00 49.60 297.60	125.00 25.00 150.00	694.00 - 694.00
	Replacement of windows, roof lights, roof windows or external glazed doors (exceeding 20 units)	Net VAT Total	253.00 50.60 303.60	128.00 25.60 153.60	253.00 50.60 303.60	128.00 25.60 153.60	709.00 - 709.00	248.00 49.60 297.60	125.00 25.00 150.00	248.00 49.60 297.60	125.00 25.00 150.00	694.00 - 694.00
	Renovation of thermal elements	Net VAT Total	253.00 50.60 303.60	128.00 25.60 153.60	253.00 50.60 303.60	128.00 25.60 153.60	709.00 - 709.00	248.00 49.60 297.60	125.00 25.00 150.00	248.00 49.60 297.60	125.00 25.00 150.00	694.00 - 694.00
	Installation of a Raised Storage Platform within an existing building	Net VAT Total	253.00 50.60 303.60	128.00 25.60 153.60	253.00 50.60 303.60	128.00 25.60 153.60	709.00 - 709.00	248.00 49.60 297.60	125.00 25.00 150.00	248.00 49.60 297.60	125.00 25.00 150.00	694.00 - 694.00
N07	Cost of works exceeding £25,000 & not exceeding £100,000	Net VAT Total	380.00 76.00 456.00	190.00 38.00 228.00	507.00 101.40 608.40	253.00 50.60 303.60	1,242.00 - 1,242.00	372.00 74.40 446.40	186.00 37.20 223.20	496.00 99.20 595.20	248.00 49.60 297.60	1,215.00 - 1,215.00
	Fit out of building up to 100m2	Net VAT Total	380.00 76.00 456.00	190.00 38.00 228.00	507.00 101.40 608.40	253.00 50.60 303.60	1,242.00 - 1,242.00	372.00 74.40 446.40	186.00 37.20 223.20	496.00 99.20 595.20	248.00 49.60 297.60	1,215.00 - 1,215.00

Multiple work reductions. Where the proposed works consist of more than one of the above elements then the appropriate charge is calculated by paying the full amount for the most expensive element and only 50% for the other applicable elements.

Where Standard Charges are not applicable please contact Building Control on 01621 876235

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REPORT of INTERIM CHIEF FINANCE OFFICER

**to
STRATEGY AND RESOURCES COMMITTEE
23 JANUARY 2024**

SUPPLEMENTARY ESTIMATES, VIREMENTS, PROCUREMENT EXEMPTIONS AND USE OF RESERVES: 2024 / 25 QUARTER 3 (1 OCTOBER - 31 DECEMBER 2024)

1. PURPOSE OF THE REPORT

- 1.1 To report virements and supplementary estimates agreed under delegated powers where they are below the levels requiring approval by this Strategy and Resources Committee and seek approval where they are above the levels requiring approval by this Committee.
- 1.2 To inform the Committee of procurement exemptions that have been granted in the period.
- 1.3 To report on the use of reserves during the period agreed under delegated powers.

2. RECOMMENDATIONS

- (i) That the virement as detailed in paragraph 3.3.1 be noted;
- (ii) That the reserve drawdowns as detailed in paragraph 3.6.1 be noted.

3. SUMMARY OF KEY ISSUES

3.1 Rules and Regulations

- 3.1.1 The approval and reporting arrangements in relation to virements and supplementary estimates are set out in the Financial Regulations and Financial Procedures. These are as follows:

Virements (budget movements) within the same directorate:

- Agreed by the relevant Director and the Chief Financial and Section 151 (S151) Officer

Virements between different directorates:

- Up to £20,000 – Director and Chief Finance and S151 Officer and reported on a quarterly basis,
- Over £20,000 up to £50,000 - Director, Chief Finance and S151 Officer in consultation with relevant Programme Committee Chairperson; and reported to the next Strategy and Resources Committee,
- Over £50,000 - the Strategy and Resources Committee,

In addition, for the purposes of virements, salaries budgets are to be considered as a separate Directorate.

Supplementary Estimates

- Up to £20,000 – Director and Chief Finance and S151 Officer in consultation with the Chairperson of the Strategy and Resources Committee and the Leader and reported to the next Strategy and Resources Committee.
- Over £20,000 – Strategy and Resources Committee.

3.2 Procurement Exemptions and Use of Reserves

- 3.2.1 The Contract Procedure Rules provide information in relation to procurement exemptions. The exemption enables the council to waive any requirements within the contract procedure rules for specific projects.
- 3.2.2 Procurement exemptions should be signed by the Officer and countersigned by the Chief Finance and S151 Officer and where appropriate the Chairperson of the Strategy and Resources Committee.
- 3.2.3 Delegation around the use of the reserves is prescribed within the Council's financial regulations: ***F1.3 The use of reserves is to be approved through the same authorisation process as virements where not approved as part of the annual budget or accounts processes or have specific delegation.***

3.3 Virements

- 3.3.1 The following virement was agreed during this period.

Cost Centre To	Directorate / Service	Cost Centre From	Directorate/ Service	Budget Amount	Description
103/4390	Strategy Promotion and Education	520/4848	Strategy Promotion of Sport	£2,000	Sports Development Contribution to Saltmarsh Walking Festival 2024

3.4 Supplementary Estimates

- 3.4.1 There were no supplementary estimates agreed during this period.

3.5 Procurement Exemptions

- 3.5.1 There were no Procurement Exemptions agreed during this period.

3.6 Use of Reserves

- 3.6.1 The following drawdowns from earmarked reserves were agreed during this period.

Reserve	Drawdown amount	Reason for Drawdown
Feasibility Reserve	£17,300	To fund Consultant for Hythe Quay Dredging

Reserve	Drawdown amount	Reason for Drawdown
Community Infrastructure levy and Local Development Plan (LDP) review	£168,000	To fund LDP review salaries
Community Safety	£3,100	Community Hub Expenditure
Economic Development	£6,000	3-month extension to existing contract for Maldon Market operation
Corporate Delivery Reserve	£2,800	Support for developing Maldon District Council Volunteering Policy
Transformation Reserve	£12,500	S151 Recruitment
Transformation Reserve	£19,175	Confidential work with the Local Government Association (LGA)

4. CONCLUSION

4.1 The Committee is asked to:

- note the virement in paragraph 3.3.1
- note the drawdowns from reserves in paragraph 3.6.1

5. IMPACT ON PRIORITIES AS SET OUT IN THE CORPORATE PLAN 2025 - 2028

5.1 Investing in our District

5.1.1 The adherence to the Financial Regulations and Financial Procedures contributes towards the corporate core values of being open and transparent, and accountable for our actions.

5.2 Delivering good quality services

5.2.1 The appropriate use of supplementary estimates, virement, procurement exemptions and reserves are agreed to support the delivery of good quality services within the council's available budgets.

6. IMPLICATIONS

- (i) **Impact on Customers** – None identified.
- (ii) **Impact on Equalities** – None identified.
- (iii) **Impact on Risk (including Fraud implications)** – None identified.
- (iv) **Impact on Resources (financial)** – As detailed in the report.
- (v) **Impact on Resources (human)** – None Identified.

Background Papers: None.

Enquiries to: Tom Mulloy, Interim Deputy Section 151.

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**REPORT of
DEPUTY CHIEF EXECUTIVE**

**to
STRATEGY AND RESOURCES COMMITTEE
23 JANUARY 2025**

**FEES AND CHARGES ADDITIONAL INFORMATION: CAR PARK CHARGES –
BURNHAM-ON-CROUCH**

1. PURPOSE OF THE REPORT

- 1.1 For Members to consider the further information at **APPENDICES 1 - 4** to inform a recommendation to the Council regarding the introduction of car park charges proposed by the Car Parking Task and Finish Working Group (CPTFWG) for the following Burnham-on-Crouch Car Parks; Riverside Park, Foundry Lane and Millfield's, thereby bringing charging arrangements in line with the Maldon Town Centre and Promenade Park car parks.

2. RECOMMENDATIONS

- (i) That Members consider the further information at **APPENDICES 1 - 4**, previously considered by the Car Parking Task and Finish Working Group and recommend to the Council one of the options set out at (ii) – (v) below;

To the Council:

- (ii) That the Car Park charges originally proposed on 21 November 2024, and set out at **APPENDIX 4** be approved;

OR

- (iii) That the Car Park charges originally proposed on 21 November 2024, and set out at **APPENDIX 4** be approved, but with a concession for up to six car parking spaces to made available for free use for up to two hours at Foundry Lane to support local residents to use the GP Surgery, and the introduction of paid for permits for GP Surgery staff;

OR

- (iv) That the Car Park charges originally proposed on 21 November 2024 for Riverside Park only during be approved for 2025 / 26 and to review car parking car charges for Millfield's and Foundry Lane Car Parks during 2025 / 26;

OR

- (v) That the Car Park charges originally proposed on 21 November 2024 not be agreed, and the Council continues to offer free car parking at all Burnham-on-Crouch car parks.

3. SUMMARY OF KEY ISSUES

- 3.1 On 21 May 2024 the Strategy and Resources Committee appointed six Members to the CPTFWG.
- 3.2 A refreshed Terms of Reference were agreed by the CPTFWHG (**APPENDIX 1**). The updated Terms of Reference included consideration of a new Car Parking Strategy in addition to the annual car park fees and charges.
- 3.3 The recommendations relating to car park fees and charges informed the fees and charges schedule presented to the Strategy and Resources Committee on 21 November 2024, with the Car Parking Strategy coming forward during Quarter Four 2024 / 25.
- 3.4 Members have agreed the more general increase of car parking charges within the Maldon Town centre Car Parks and Promenade Park for 2025 / 26 but have requested more information before a decision is made related to the Burnham-on-Crouch Car Parks.
- 3.5 **Background of Car Park Charging**
 - 3.5.1 **Policy** - Whilst the Councils Fees and Charges policy permits charging for car park use across the whole District, historically charges have only been applied to car parks in the Maldon Town Centre and Promenade Park, with car parks in Burnham-on-Crouch remaining free to use. This approach creates a lack of consistency with the approach to charging for use within the Maldon Town Centre and Promenade Park.
 - 3.5.2 **User pays, and cost recovery approach** - The Council owns a range of car parks, all of which require investment to maintain them, however the Council's overall approach to cost recovery and "user pays" is currently not applied to the Burnham-on-Crouch Car Parks, as the cost of providing and maintaining those car parks is funded by the Council Tax Payers of the district more generally, rather than the car park users.
- 3.6 **Financial Pressures**
 - 3.6.1 The Council has over a number of years faced increasing financial pressures. Car parking income is the Council's second biggest source of revenue after Council Tax. Therefore, the Council has carefully balanced the need to continue to support residents and businesses through avoiding large increases to car park charges, whilst recognising the significant contribution car park income plays in being able to deliver a balanced budget and avoiding a reduction in services.
 - 3.6.2 The increasing financial pressures faced by the Council have resulted in alternative options for meeting that budget gap, such as introducing car park charges where there is currently no charge, to reduce the risk of having to reduce service levels.
- 3.7 **Car Park Task and Finish Working Group Recommendations**
 - 3.7.1 For all of these reasons the CPTFWG asked Officers to bring forward options, and a business case for them to consider related to introducing Car Park charges in Burnham-on-Crouch.
 - 3.7.2 **APPENDIX 2** sets out details of the current car park provision within each of the three car parks at Burnham-on-Crouch.

- 3.7.3 **APPENDIX 3** sets out the proposed charges and estimated income for each of the car parks in Burnham-on-Crouch. It also sets out the estimated initial costs for introducing charges such as car parking machines.
- 3.7.4 The proposals would see a full recovery of the initial costs within year one, and an annual estimated income of £34,000 (without any concessions and based on a 30% usage), rising to £57,000 for a 50% usage.
- 3.7.5 The income received from the charges would provide a revenue source to fund future maintenance of the car parks.
- 3.7.6 The additional option to provide concessions as set out at paragraph 3.9 would include six free car parking spaces at Foundry Lane and permits for GP Surgery staff which would generate a revised annual estimated net income of £32,000 based on a 30% usage, increasing to £51,000 for a 50% usage.
- 3.7.7 The additional revenue generated at paragraphs 3.8.4 and 3.8.6 (details in **APPENDIX 3**) excludes any penalty charge notice income from non-payment.
- 3.7.8 The enforcement of the car parks would be incorporated into the Community Engagement Officers daily activities so would not be an additional cost.
- 3.7.9 The original proposals for car park were supported by both the CPTFWG, and the Finance Working Group, and **APPENDIX 4** confirms the proposed car park charges

3.8 **Proposed concessions**

- 3.8.1 Recognising the impact upon the patients that use Foundry Lane Car Park, it is proposed to consider concessions through the designation of six parking bays at the Foundry Lane car park, which will allow up to two hours free parking. This would ensure that the patients of Burnham-on-Crouch GP surgeries have access to free parking, which mirrors the current access to two free hours of Car Parking in the visitors car park at the Council Offices in Maldon.
- 3.8.2 In order to ensure that a consistent approach is taken for the staff of the GP Surgeries in both Maldon and Burnham-on-Crouch it is proposed that an annual chargeable permit is introduced for employees of the Foundry Lane car park from 2025 / 26.
- 3.8.3 As this would be a new permit charge, a 50% discount of the annual permit cost for the employees of the GP Surgery would apply for 2025 / 26 and a full charge from 2026 / 27. This approach would be consistent with the Maldon GP Surgeries.
- 3.8.4 The need to introduce and publish new Traffic Regulation Orders and install the new equipment would require a lead in time of at least three months. Consequently, should Members decide to implement the new charges these would not be operational until at least June 2025.
- 3.8.5 Should Members decide to proceed with the introduction of these new charges Officers will carefully monitor the impacts of the new charges and will work closely with Burnham-on-Crouch Town Council and the GP Surgery to ensure any feedback is shared with the South Essex Parking Partnership, to inform any additional parking measures that may be needed.

4. CONCLUSION

- 4.1 The implementation of car park charges for Riverside Park, Foundry Lane and Millfield's will ensure the Council's policies are applied consistently and fairly, both for residents, visitors, users of GP Surgeries, and GP Surgery Staff.
- 4.2 The rollout of any new charges would be undertaken sensitively, with good communication to all car park users.
- 4.3 After the first year of charging the car parks are projected to provide an annual net income of £34,000 which will support the maintenance of those car parks going forward, or an income of £32,000 if the concessions at Foundry Lane car park are offered, based upon a 30% use.
- 4.4 If usage of the car park increases to 50% the income could increase to up to £57,000 (or £51,000 if concessions were introduced in Foundry Lane car park).
- 4.5 The original proposals for charging for Foundry Lane, Riverside Park and Millfield's, Burnham-on-Crouch were supported by both the CPTFWG, and the Finance Working Group.

5. IMPACT ON PRIORITIES AS SET OUT IN THE CORPORATE PLAN 2025 - 2028

5.1 Supporting our communities

- 5.1.1 The proposals for introducing car park charges for Foundry Lane, Millfields and Riverside Park would ensure consistency of policy across the Council's two main towns, ensuring that users of the car parks contribute to the maintenance of car parks. It will also help the Council to achieve a balanced budget and reduce the risk of reductions to service standards.

6. IMPLICATIONS

- (i) **Impact on Customers** – For the Districts' residents this will ensure a consistent approach is taken across all of the Council's Car Parks and would ensure that those using the car parks contribute to the cost of the provision and maintenance of the car parks. Short stay Permits would also be available for local residents to use Riverside Car Park to mirror the concessions offered at Promenade Park.
- (ii) **Impact on Equalities** – None. The proposals will continue to offer free car parking for Blue Badge holders at all car parks.
- (iii) **Impact on Risk (including Fraud implications)** – The income projections would ensure that an annual income would be generated from the Burnham-on-Crouch car parks after year one.
- (iv) **Impact on Resources (financial)** – The initial investment for each car park would be recovered after year one and would provide a regular source of income to support the maintenance of the car parks, help the Council to achieve a balanced budget, and avoid the need to consider reductions to services. The level of additional revenue is estimated to be between £32,000 and £51,000 based upon an average usage of between 30 to 50 percent, assuming concessions are applied.

- (v) **Impact on Resources (human)** – Minimal – project delivery and implementation – within existing resources.

Background Papers: None.

Enquiries to: Sue Green, Assistant Director Service Delivery.

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TERMS OF REFERENCE FOR THE CAR PARKING TASK AND FINISH WORKING GROUP

1. To input to the development of a Car Park Charging Strategy which will identify the approach to, (including but not limited)
 - **Identification of Car Parks as Short term/Long Term**
 - **Setting Hours of Charging within Car Parks**
 - **Charging Rates, including Evening, weekend and overnight**
 - **Concessionary Parking, including bank holidays**
 - **Event Parking**
 - **Provision of Free spaces,**
 - **Engagement with businesses**
 - **Income opportunities from other MDC parking provision**
 - **How the Strategy supports the Climate Strategy**
 - **Approach to Benchmarking**
2. The Working Group has no decision making authority, but will engage with and input to the development of the Strategy.
3. The proposed Strategy and any actions or recommendations from the Group will be referred to the Strategy and Resources Committee for its consideration and approval.
4. The Task and Finish Working Group shall consist of four Members from the Strategy and Resources Committee, and the Leader and Deputy Leader

Strategy and Resources Committee Members

Cllr J Driver

Cllr D Bown (Cllr W Stamp from May 2024)

Cllr M Durham

Cllr A Lay

Leader and Deputy Leader

Cllr R Siddall

Cllr M Bassenger

The following Officers will support the Working Group

Assistant Director Service Delivery – Sue Green

Commercial Manager – Steve Butcher

Lead Specialist Resources – Lance Porteous

Specialist Resources – Simon Walker

Senior Specialist Communications – Russell Dawes

Any other Officer as required.

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BURNHAM ON CROUCH CAR PARK PROVISION

Burnham on Crouch has 4 car parks which are owned and maintained by Maldon District Council and are free to use.

- **Foundry Lane**
- **Millfield**
- **Riverside**
- **Dengie Hundred Sports Centre** (Part of the Leisure Contract)

Millfield and Foundry Lane have a tarmac surface, with marked bays and disabled parking bays.

Riverside is an unmade gravel car park, with no formal markings or bays.

Burnham On Crouch Car Parks – Further Information

Car Park	Charging Period	Total Spaces	Disabled Bays	Parent and Child	Pay & Display	Season Ticket	Off Peak Residents Permit	Limited Waiting	Free Parking across whole car park	Free Bank Holiday	Coach Space
Foundry Lane	Not applicable (N/A)	30	3	0	No	No	No	3 hours - no return	Yes	Yes	No
Millfield	N/A	23	3	0	No	No	No	3 hours - no return	Yes	Yes	No
Riverside	N/A	50 approx.	No Marked Bays	0	No	No	No	No Restrictions	Yes	Yes	Yes
Dengie Hundred Sports Centre	N/A –	16	1	0	No	No	No	No restrictions	Yes	Yes	No

MALDON CAR PARK PROVISION

There are 8 pay and display car parks, 3 permit only car parks, and 1 free to use car park at the Councils leisure Centre. All of these car parks are owned and maintained by Maldon District Council:

Town Centre Pay and Display

- White Horse Lane
- Friary Fields
- Butt Lane
- High Street East
- Council Office
- Carmelite Way

Promenade Park Pay and Display

- Coach Park
- Main Car Park

Town Centre Permit Only

- Silver Street (Permit Only)
- Market Site (Permit Only)

Other

- Blackwater Leisure Centre (Part of the Leisure Contract)

Maldon Car Parks – Further Information

Car Park	Charging Period	Total Spaces	Disabled	Parent and Child	Pay & Display	Season Ticket	Off Peak Residents Permit	Free Limited Waiting	Free Parking across whole Car Park	Free Bank Holiday	Coach Space
White Horse Lane	8am - 10pm	181	10	4	Yes	School	Yes	No	No	No	No
Butt Lane	8am - 10pm	177	10	2	Yes	32	Yes	Yes 6 x 30 mins in designated bays	No	No	No
Friary Fields	8am - 10pm	59	4	0	Yes	11	Yes	No	No	No	No
High St East	8am - 10pm	67	3	2	Yes	11	Yes	Yes 7 x 30 mins in designated bays	No	No	No
Council Offices	8am - 10pm (weekend only)	92	9	0	Yes	10	Yes	2 Hours in visitor bays only	No	No	No
Carmelite Way	5pm - 10pm Evenings 8am - 10pm Weekends	33	3	0	Yes	No	No	No	No	No	No
The Promenade Coach Park	8am - 8pm	37	4	0	Yes	Yes	No	No	No	No	Yes
Promenade Park	8am - 8pm	1500	6	0	Yes	Yes	No	No	No	No	No

APPENDIX 2

Car Park	Charging Period	Total Spaces	Disabled	Parent and Child	Pay & Display	Season Ticket	Off Peak Residents Permit	Free Limited Waiting	Free Parking across whole Car Park	Free Bank Holiday	Coach Space
Hythe Quay	24 Hrs	17	0	0	No	17	No	No	No	No	No
Market Site	24 Hrs	27	0	0	No	20	Yes	No	No	No	No
Silver Street	24 Hrs	8	0	0	No	8	Yes	No	No	No	No
Blackwater Leisure Centre	M – F 6am to 10pm S – S 7am - 5pm										

Burnham-on-Crouch Car Parks	Initial YEAR 1 Budget
	2024/25
	£
Staffing	-
EMPLOYEES	-
Property Maintenance	10,000
Utilities	800
PREMISES	10,800
Equipment - Car Park machine	12,000
Insurance	500
Software Maintenance	1,500
Signage lining & Lighting	500
Bank Charges / Ringo	1,000
TRO Amendments	
SUPPLIES AND SERVICES	15,500
Total Expenditure	26,300
Income	- 31,825
INCOME	- 31,825
TOTAL EXPENDITURE	-5,525

Proposed Car Park Charges Burnham-on-Crouch With Concessions

APPENDIX 3

	Assumed max number of tickets sold	number of hours of car park use	PROPOSED CHARGES			Est Income per day	Inc per year based on 100% of estimated pattern of usage	30% of income	40% of income	50% of income	60% of income
Foundry Lane	Tkts sold	Hours in use	charge	Vat	Total			(rounded)	(rounded)	(rounded)	(rounded)
Band A (1 hr) Tickets sold	25	25	0.92	0.18	1.10	23.00	£5,865				
Band B (1 to 2hr) Tickets sold	19	38	1.33	0.27	1.60	25.27	£6,570				
Band C (2 to 3hr) Tickets sold	15	45	1.75	0.35	2.10	26.25	£6,825				
Band D (3 to 4hr) Tickets sold	9	36	2.67	0.53	3.20	24.03	£6,248				
total hours occupied		144									
total % occupancy		100.00%									
Sunday and bank hol Charge	16		1.67	0.33	2.00	26.72	£2,832				
								£3,525	£3,525	£3,525	£3,525
Total Income						125.27	£28,300	£8,500	£11,300	£14,200	£17,000
Permit fees	5		587.5	117.50	705.00	3525.00	£3,525	£3,525	£3,525	£3,525	£3,525
Totals including permit fees							£31,825	£12,025	£14,825	£17,725	£20,525

	Assumed max number of tickets sold	number of hours of car park use	PROPOSED CHARGES			Est Inc per day	Inc per year based on 100% of estimated pattern of usage	30% of income	40% of income	50% of income	60% of income
Millfields	Tkts sold	Hours in use	charge	Vat	Total			(rounded)	(rounded)	(rounded)	(rounded)
Band A (1 hr) Tickets sold	26	26	0.92	0.18	1.10	23.92	£6,100				
Band B (1 to 2hr) Tickets sold	21	42	1.33	0.27	1.60	27.93	£7,122				
Band C (2 to 3hr) Tickets sold	13	39	1.75	0.35	2.10	22.75	£5,801				
Band D (3 to 4hr) Tickets sold	7	28	2.67	0.53	3.20	18.69	£4,766				
All Day	5	45	4.42	0.88	5.30	22.10	£5,636				
total hours occupied		180									
total % occupancy		100.00%									
Sunday and bank hol Charge	20		1.67	0.33	2.00	33.40	£3,540				
						93.29	£33,000	£9,900	£13,200	£16,500	£19,800

Proposed Car Park Charges Burnham-on-Crouch With Concessions

APPENDIX 3

	Assumed max number of tickets sold	number of hours of car park use	PROPOSED CHARGES				Est Inc per day	Inc per year based on 100% of estimated pattern of usage	30% of income	40% of income	50% of income	60% of income
Riverside	Tkts sold	Hours in use	charge	Vat	Total				(rounded)	(rounded)	(rounded)	(rounded)
Band A (1 hr) Tickets sold	26	26	0.92	0.18	1.10		23.92	£6,100				
Band B (1 to 2hr) Tickets sold	21	42	1.33	0.27	1.60		27.93	£7,122				
Band C (2 to 3hr) Tickets sold	13	39	1.75	0.35	2.10		22.75	£5,801				
Band D (3 to 4hr) Tickets sold	7	28	2.67	0.53	3.20		18.69	£4,766				
All Day	5	45	4.42	0.88	5.30		22.10	£5,636				
Total hours occupied		180										
total % occupancy		100.00%										
Sunday Charge	20	180	1.67	0.33	2.00		33.40	£3,540				
							93.29	£33,000	£9,900	£13,200	£16,500	£19,800
Total of all car parks								100% income	30% income	40% income	50% income	60% income
								£97,825	£31,825	£41,225	£50,725	£60,125

Proposed Car Park Charges - Burnham-on-Crouch - No Concessions

APPENDIX 3

	Assumed max number of tickets sold	number of hours of car park use	PROPOSED CHARGES			Est Inc per day	Inc per year based on 100% of estimated pattern of usage	30% of income	40% of income	50% of income	60% of income
Foundry Lane	Tkts sold	Hours in use	charge	Vat	Total			(rounded)	(rounded)	(rounded)	(rounded)
Band A (1 hr) Tickets sold	36	36	0.92	0.18	1.10	33.12	£8,446				
Band B (1 to 2hr) Tickets sold	30	60	1.33	0.27	1.60	39.90	£10,374				
Band C (2 to 3hr) Tickets sold	25	75	1.75	0.35	2.10	43.75	£11,375				
Band D (3 to 4hr) Tickets sold	18	72	2.67	0.53	3.20	48.06	£12,496				
total hours occupied		243									
total % occupancy		100.00%									
Sunday and bank hol Charge	27		1.67	0.33	2.00	45.09	£4,780				
Total Income						209.92	£47,500	£14,300	£19,000	£23,800	£28,500

	Assumed max number of tickets sold	number of hours of car park use	PROPOSED CHARGES			Est Inc per day	Inc per year based on 100% of estimated pattern of usage	30% of income	40% of income	50% of income	60% of income
Millfields	Tkts sold	Hours in use	charge	Vat	Total			(rounded)	(rounded)	(rounded)	(rounded)
Band A (1 hr) Tickets sold	26	26	0.92	0.18	1.10	23.92	£6,100				
Band B (1 to 2hr) Tickets sold	21	42	1.33	0.27	1.60	27.93	£7,122				
Band C (2 to 3hr) Tickets sold	13	39	1.75	0.35	2.10	22.75	£5,801				
Band D (3 to 4hr) Tickets sold	7	28	2.67	0.53	3.20	18.69	£4,766				
All Day	5	45	4.42	0.88	5.30	22.10	£5,636				
total hours occupied		180									
total % occupancy		100.00%									
Sunday and bank hol Charge	20		1.67	0.33	2.00	33.40	£3,540				
						93.29	£33,000	£9,900	£13,200	£16,500	£19,800

Proposed Car Park Charges - Burnham-on-Crouch - No Concessions

APPENDIX 3

	Assumed max number of tickets sold	number of hours of car park use	PROPOSED CHARGES				Est Inc per day	Inc per year based on 100% of estimated pattern of usage	30% of income	40% of income	50% of income	60% of income
Riverside	Tkts sold	Hours in use	charge	Vat	Total				(rounded)	(rounded)	(rounded)	(rounded)
Band A (1 hr) Tickets sold	26	26	0.92	0.18	1.10		23.92	£6,100				
Band B (1 to 2hr) Tickets sold	21	42	1.33	0.27	1.60		27.93	£7,122				
Band C (2 to 3hr) Tickets sold	13	39	1.75	0.35	2.10		22.75	£5,801				
Band D (3 to 4hr) Tickets sold	7	28	2.67	0.53	3.20		18.69	£4,766				
All Day	5	45	4.42	0.88	5.30		22.10	£5,636				
Total hours occupied		180										
total % occupancy		100.00%										
Sunday Charge	20	180	1.67	0.33	2.00		33.40	£3,540				
							93.29	£33,000	£9,900	£13,200	£16,500	£19,800
Total of all car parks								100% income	30% income	40% income	50% income	60% income
								£113,500	£34,100	£45,400	£56,800	£68,100

Expenditure and Net Income

APPENDIX 3

	Initial YEAR 1 Budget	Recurring budget 30% usage with concession	Recurring budget 30% usage without concession	Recurring budget 40% usage with concession	Recurring budget 40% usage without concession	Recurring budget 50% usage with concession	Recurring budget 50% usage without concession	Recurring budget 60% usage with concession	Recurring budget 60% usage without concession
EXPENDITURE									
	2024/25	2025/26	2025/26	2025/26	2025/26	2025/26	2025/26	2025/26	2025/26
	£			£	£	£	£	£	£
Staffing	-			-	-	-	-	-	
EMPLOYEES	-			-	-	-		-	
Property Maintenance	12,000	0	0	0	0	0	0	0	0
Utilities	800	800	800	800	800	800	800	800	800
PREMISES	12,800	800	800	800	800	800	800	800	800
Equipment - Car Park machine	13,500	-	-	-	-	-		-	
Insurance	500	500	500	500	500	500	500	500	500
Software Maintenance	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Signage lining & Lighting	500	-	-	-	-	-	-	-	-
Bank Charges / Ringo	800	500	500	600	700	750	850	900	1,000
TRO Amendments									
SUPPLIES AND SERVICES	16,800	2,500	2,500	2,600	2,700	2,750	2,850	2,900	3,000
Total Expenditure	29,600	3,300	3,300	3,400	3,500	3,550	3,650	3,700	3,800
INCOME									
Income	- 31,825	- 31,825	- 34,100	- 41,225	- 45,400	- 50,725	- 56,800	- 60,125	- 68,100
GROSS INCOME (assumed lowest income projections)	- 31,825	- 31,825	- 34,100	- 41,225	- 45,400	- 50,725	- 56,800	- 60,125	- 68,100
NET INCOME (less expenditure)	-2,225	-28,525	-30,800	-37,825	-41,900	-47,175	-53,150	-56,425	-64,300

**Maximum occupancy levels with
concessions**

Foundry Lane	
Total spaces available	30
Total disabled spaces	3
Total 2 hour free spaces	6
total payable permit spaces	5
Total chargeable spaces	16
Total chargeable hours	144

Millfields	
Total spaces available	23
Total disabled spaces	3
Total chargeable spaces	20
Total chargeable hours	180

Riverside	
Total spaces available	25
Total disabled spaces (notional)	5
Total chargeable spaces	20
total chargeable hours	180

**Maximum occupancy levels without
concessions**

Foundry Lane	
Total spaces available	30
Total disabled spaces	3
Total 2 hour free spaces	
Total chargeable spaces	27
Total chargeable hours	243

Millfields	
Total spaces available	23
Total disabled spaces	3
Total chargeable spaces	20
Total chargeable hours	180

Riverside	
Total spaces available	25
Total disabled spaces (notional)	5
Total chargeable spaces	20
total chargeable hours	180

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PROPOSED CAR PARK CHARGES - BURNHAM-ON-CROUCH CAR PARKS 2025/26

	PROPOSED CHARGES (£)		
Foundry Lane	charge	Vat	Total
Band A (1 hr) Tickets sold	0.92	0.18	1.10
Band B (1 to 2hr) Tickets sold	1.33	0.27	1.60
Band C (2 to 3hr) Tickets sold	1.75	0.35	2.10
Band D (3 to 4hr) Tickets sold	2.67	0.53	3.20
Sunday and Bank Holiday Charge	1.67	0.33	2.00
Permit fees	587.5	117.50	705.00

	PROPOSED CHARGES (£)		
Millfields	charge	Vat	Total
Band A (1 hr) Tickets sold	0.92	0.18	1.10
Band B (1 to 2hr) Tickets sold	1.33	0.27	1.60
Band C (2 to 3hr) Tickets sold	1.75	0.35	2.10
Band D (3 to 4hr) Tickets sold	2.67	0.53	3.20
All Day	4.42	0.88	5.30
Sunday and Bank Holiday Charge	1.67	0.33	2.00

	PROPOSED CHARGES (£)		
Riverside	charge	Vat	Total
Band A (1 hr) Tickets sold	0.92	0.18	1.10
Band B (1 to 2hr) Tickets sold	1.33	0.27	1.60
Band C (2 to 3hr) Tickets sold	1.75	0.35	2.10
Band D (3 to 4hr) Tickets sold	2.67	0.53	3.20
All Day	4.42	0.88	5.30
Sunday and Bank Holiday Charge	1.67	0.32	2.00

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**REPORT of
INTERIM CHIEF FINANCE OFFICER**

**to
STRATEGY AND RESOURCES COMMITTEE
25 JANUARY 2025**

COUNCIL TAX SUPPORT SCHEME 2025 / 26

1. PURPOSE OF THE REPORT

- 1.1 To approve a significantly unchanged Local Council Tax Support Scheme (LCTS) and associated policies for 2025 / 26, with minor technical amendments as set out at section 2 (a) to (c) below.

2. RECOMMENDATIONS

To the Council:

- (i) That the following changes to the existing schemes are approved:
 - a. a cost of living increase in line with the Department for Work and Pensions schemes be included in the Local Council Tax Support Scheme (LCTS) for 2025 / 26 for Pensioners only;
 - b. that any legislative changes being introduced to the Housing Benefit Scheme, for 2025 / 26 are mirrored in the Council's LCTS to ensure consistency;
 - c. minor technical amendments to ensure that the Council is able to administer the Scheme reflecting current local and national guidance and that the Council may disregard anything determined to be a local welfare payment from its calculation;
- (ii) that these decisions have been made following Members careful reading of and regard to the Equality Impact Assessment at **APPENDIX 1**;
- (iii) that Members note the unchanged framework for the Hardship Provision at **APPENDIX 2**;
- (iv) that the Policy document at **APPENDIX 3** be approved;
- (v) that following receipt of the final Policy document relating to the Council Tax Support Scheme, this be presented to the Council for approval.

3. SUMMARY OF KEY ISSUES

- 3.1 Following the abolition of the National Council Tax Benefit Scheme in 2013 a replacement LCTS scheme was approved by the Council on 13 December 2012

(Minute No. 688 refers). A substantially unchanged scheme was approved for the subsequent years up to and including 2024 / 25.

- 3.2 The current LCTS scheme reflects the Council's decision to deliver a long-term sustainable Scheme based on cost neutral principles, and it proposed that minimal changes be introduced to the Scheme to ensure that it reflects national legislative changes.

3.3 **Scheme Costs and impact on Council Tax Collection**

- 3.3.1 The net cost of the LCTS for 2024 / 25 to date is being largely contained within the collection fund. The consequence of further welfare reform and the continuing impact on collection rates of cost of living rises may adversely affect this but based upon current projections the proposed LCTS scheme remains sustainable for 2025 / 26.
- 3.3.2 Additional support and advice continue to be provided to customers who have difficulty in paying, including independent budgeting and financial advice provided by Maldon Citizens Advice.

3.4 **Hardship Provision**

- 3.4.1 Subject to the continuation of funding from Essex County Council (ECC), it is proposed that the Council continues to offer this scheme for 2025 / 26.
- 3.4.2 Members are asked to note the framework for this at **APPENDIX 2**

3.5 **Discretionary reduction provision**

- 3.5.1 It is proposed that the Council continues to adopt the largely unchanged policy at **APPENDIX 3** which Members are asked to approve.

4. **CONCLUSION**

- 4.1 The significantly unchanged scheme supports the delivery of a largely cost neutral LCTS Scheme within the budget proposed for 2025 / 26.
- 4.2 An Equality Impact Assessment has been undertaken showing no significant issues with the proposed documents.

5. **IMPACT ON PRIORITIES AS SET OUT IN THE CORPORATE PLAN 2025 - 2028**

5.1 **Supporting our communities**

- 5.1.1 A Local Council Tax Support Scheme helps ensure that the service can be targeted, reducing inequality.

5.2 **Investing in our District**

- 5.2.1 A Local Council Tax Support Scheme provides a framework for sustainable expenditure and compliance with statutory obligations.

5.3 Delivering good quality services.

- 5.3.1 A Local Council Tax Support scheme provides transparency in the way in which services are delivered, supporting quality and consistency in administration.

6. IMPLICATIONS

- (i) **Impact on Customers** – 2,982 residents are currently entitled to LCTS which is a decrease from 3,117 in the previous year.
- (ii) **Impact on Equalities** – An Equalities Impact Assessment of the LCTS scheme has been undertaken. Members are asked to carefully consider the content of the assessment as part of their decision to approve the proposed LCTS for 2025 / 26.
- (iii) **Impact on Risk (including Fraud implications)** – The proposed scheme is expected to continue to deliver a cost neutral scheme. The cumulative effects of various welfare reforms and Pandemic continue to have an effect both upon Council Tax collection and the number of customers with housing issues. The impacts are being monitored with help and advice being provided by the Council and its partners to support customers.
- (iv) **Impact on Resources (financial)** – The cost of the proposed scheme is largely within budget. The expenditure on the scheme is monitored on a monthly basis, and any significant variations will be reported to Members.
- (v) **Impact on Resources (human)** – The proposed LCTS scheme can be delivered within existing staffing resources.

Background Papers: None.

Enquiries to: Michelle LaMarre, Head of Revenues and Benefits.

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Maldon District Council Equality Analysis

Complete the questions below as fully as possible. The boxes will expand to accommodate your text.

Council Tax Support Scheme for 2025 / 26	December 2024	Officer Preparing Michelle LaMarre
Background		
<p>Description of proposal / policy / service (Including aims, outcomes and in the case of an existing service how long it has been delivered in its current format)</p> <p>Council Tax Support aims to help people with low incomes to meet their Council Tax obligations, covering payment of Council Tax and Discounting of Council Tax</p> <p>The aim of Council Tax Support is</p> <ul style="list-style-type: none"> • To have a fair and equitable scheme • To maintain support for particularly vulnerable people within the constraints imposed by Government policy <p>The service areas or partner agencies involved are</p> <ul style="list-style-type: none"> • Maldon District Council • Any authority that can levy a charge to contribute to Council Tax • Any Essex Authority who is sharing the scheme • All Essex precepting authorities • Department for Work and Pensions • Department for Communities and Local Government <p>There are no proposals to change the current scheme, other than to mirror national changes</p>		
<p>Who are the users of the proposal / policy / service (Refer to data held about the users of the service i.e. numbers of users, demographic breakdown. Having this information is important to understand which sectors of the community might be affected. If that is not available refer to the demographic data held on the intranet.)</p> <p>Broadly this scheme affects those adults liable for Council Tax within the District and those on a low income and low savings</p>		
<p>Have users been consulted with? (Have you carried out consultation with users or stakeholders while drawing up the proposal / policy / service? For example, have you carried out a formal consultation, discussed the issue with a Friends/User Group or consulted with stakeholders? If so, outline the results and how it has informed your plans. It's also important to show whether the target audience was reached during the consultation.)</p> <p>Questions relating to Council Tax Support (CTS) were included alongside the 2024 resident and business survey and responses broadly support the current approach</p> <p>No significant changes are proposed to existing policy</p>		

Maldon District Council Equality Analysis

Complete the questions below as fully as possible. The boxes will expand to accommodate your text.

If the analysis is regarding an existing Service, what are user's views of that service? (Base your view on evidence such as satisfaction surveys, levels of compliments and levels of complaints).

The Revenues and benefits team is a well performing team that historically has met locally set performance targets. For the current financial year (2024-25) the team is striving to meet those targets but continued high demand as a result of the cost of living crisis, the ongoing impact of organisational change and resource difficulties mean that those targets are likely to remain challenging.

The team continues to ensure that work is prioritised to reduce impact on our most vulnerable customers.

Equality Aims – consider how the proposal / policy / service meets the three Equality Aims listed in the Equality Act.

Aim	How does the proposal / policy / service meet the equality aim?	Action or addition needed in order that the proposal / policy / service meets the aim?
To eliminate unlawful discrimination, harassment and victimisation	<p>Higher rate disability benefits will continue to be disregarded thereby protecting those with specific long term conditions who fall within this group. Without such action to protect this group the policy could potentially be discriminatory.</p> <p>There is also an Exceptional Hardship Scheme which can assist customers with specific circumstances.</p>	None required
To advance equality of opportunity between people who share a protected characteristic and those who do not	<ul style="list-style-type: none"> • Older people are protected in the policy, which follows specific Government Regulations • Parents who receive a child benefit will continue to have this disregarded as part of the CTS calculation, which is consistent with the Council's duty to safeguard and promote the welfare of children • Higher rate Disability Benefits will continue to be disregarded thereby protecting those with specific long term conditions who fall within this group • Lone Parents receive a disregard of £15 from Child Maintenance payments • A hardship fund exists to ensure provision for those residents who have exceptional circumstances. 	

Maldon District Council Equality Analysis

Complete the questions below as fully as possible. The boxes will expand to accommodate your text.

Equality Impacts – examine how the proposal / policy / service impacts on the community. Base the analysis on evidence. Attach additional documents if necessary.

Impacts	Positive impact (X)	Could adversely impact (X)	No impact (X)	How different groups could be affected: Summary of impacts	Actions to reduce negative or increase positive impact
Age	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Older people (60+) are specifically protected under Government Regulations	
Age	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>Due to the protection afforded to those of pensionable age, customers of working age are impacted directly by any changes to the scheme.</p> <p>People over 18 of working age will potentially be required to pay more.</p>	<p>Parents will continue to have Child Benefit disregarded in the CTS calculation which is consistent with the Council's duty to safeguard and promote the welfare of children.</p> <p>The Council will continue to provide information and advice on income maximisation and a contracted Independent Advice Service to support residents</p>
Disability (Consider all disabilities such as hearing loss, dyslexia etc as well as access issues for wheelchair users where appropriate)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	People with disabilities who are below pensionable age may need to pay more	<p>Higher Rate Disability Benefits (i.e. Disability Living Allowance) continue to be disregarded thereby protecting those with specific long term conditions.</p> <p>A hardship fund exists to ensure provision for those residents who have exceptional circumstances.</p>
Pregnancy and Maternity (Think about pregnancy, new and breastfeeding Mums)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Gender (is the service used more by one gender and are the sexes given equal opportunity?)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	CTS is means tested and gender is not a factor in the calculation.	

Maldon District Council Equality Analysis

Complete the questions below as fully as possible. The boxes will expand to accommodate your text.

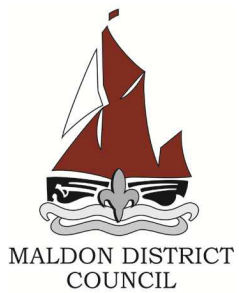
Impacts	Positive impact (X)	Could adversely impact (X)	No impact (X)	How different groups could be affected: Summary of impacts	Actions to reduce negative or increase positive impact
Gender Reassignment (Is there an impact on people who are going through or who have completed Gender Reassignment?)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	CTS is means tested and gender is not a factor in the calculation.	
Religion or belief (Includes not having a religion or belief)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	CTS is means tested and gender is not a factor in the calculation.	
Sexual Orientation (What is the impact on heterosexual, lesbian, gay or bisexual people?)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	CTS is means tested and gender is not a factor in the calculation.	
Race (Includes ethnic or national origins including Gypsies and Travellers)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	CTS is means tested and gender is not a factor in the calculation.	
Socio-Economic Group (Will people of any particular socio-economic group be particularly affected?)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	CTS is designed to help people who have restricted incomes.	A hardship fund exists to ensure provision for those residents who have exceptional circumstances.
<p>Is there a Cumulative Impact? (If the same group is the subject of many changes or reductions the overall impact is much greater. Consider what else is happening within Maldon District Council that may have an impact and also what we know is happening elsewhere (such as Essex County Council). See Guidance for further advice.)</p> <p>The requirement to introduce a local CTS scheme has been introduced via Government policy so our scheme must be reviewed each year.</p> <p>Whilst the authority may choose to allocate funding to ensure full protection for all customers, to date this has not been considered financially sustainable. Results from consultation suggest that the public agree that customers claiming support should be required to pay towards council tax</p>					

Maldon District Council Equality Analysis

Complete the questions below as fully as possible. The boxes will expand to accommodate your text.

To ensure	
Consider all the analysis and evidence above and indicate	
(1) No change needed <input checked="" type="checkbox"/> (2) Adjust <input type="checkbox"/> (3) Adverse impact but continue <input type="checkbox"/> (4) Stop, remove the proposal / policy / service <input type="checkbox"/>	
Adjustments If option (2) above is selected please detail what adjustments are needed, who is responsible and how that will be reviewed. Also outline how that will be agreed (i.e. Committee, CMT).	
Decision Making (How will this equality analysis be taken into account during the decision making process? For example will it be included with a report to Committee/CMT? Will it be considered at department level or by a Head of Service? How will community/stakeholders views be taken into account?) The Equality analysis will be included in the decision making process which includes consideration at Full Council 13th February 2025	
Next Steps	
If there was a lack of evidence or data held on which to base this assessment, how will that gap be addressed for the future? Not applicable	
Summary of actions highlighted within this analysis (Include how this will be picked up within service/work plans) None	
Arrangements for future monitoring of equality impact of this proposal / policy / service To be reviewed at least annually or where relevant changes occur which may have an impact.	
Approved by (Manager or Head of Service signature and date) Michelle Lamarre (Head of Revenues and Benefits)	
Once approved please forward this analysis to Cally Darby to arrange publication.	

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Exceptional Hardship Fund for Council Tax Support Framework for Decision Making

1.0 Introduction and Background

- 1.1 The Exceptional Hardship Fund (EHF) is a local scheme introduced from 1 April 2013 and intended to provide additional financial help to residents on low incomes claiming Council Tax Support. An award made from the EHF will be referred to as an Exceptional Hardship Payment (EHP).
- 1.2 An EHP is extra money that we can pay in addition to an award of Council Tax Support (CTS) if it is considered that the customer needs extra help. The main principles of the scheme are outlined below:
- EHF is intended to provide some additional help to those customers who are suffering from severe or exceptional circumstances. It is not intended to compensate working age customers who receive less financial support just as a result of the CTS Scheme;
 - An award is to address short-term need only and should not be considered as a long-term solution to a customer's circumstances;
 - The scheme is discretionary; therefore, the customer has no statutory right to a payment;
 - All applications must be treated on their own merit, having regard to the priorities set out in this framework;
 - The scheme is administered by Maldon District Council;
 - The level of payment will be decided by the Council and administered via the Council Tax Support system;
 - Payment from the EHF is not an award of CTS and as such is not subject to the statutory appeals mechanisms. We do have a review process further information can be found in the Reviews section of this policy;
 - We have the right to amend, suspend or cancel a EHP when necessary or appropriate;
 - Total amount payable in any financial year is cash limited and therefore applications cannot be progressed once the funding is fully allocated within that financial year;
 - All applicants will be expected to engage with the Council and undertake the full application process. Failure to do so will inevitably mean that no payment will be made.

2.0 Purpose of the EHF

- 2.1 The purpose of the fund is to:
- Prevent homelessness;
 - Alleviate poverty;
 - Safeguard residents in their home;
 - Help customers through personal crises, severe or exceptional circumstances and difficult life events such as death, family illness;
 - Assisting customers where they or their family members are sick or disabled;
 - Other reasons or circumstances not listed above where they are considered to be exceptional or severe.

3.0 How to claim

- 3.1 The main elements of claiming are as follows:
- We encourage electronic claims to be submitted wherever possible;
 - The link to the electronic claim form is on our website as follows: www.maldon.gov.uk/apply. The claim must contain sufficient evidence/information to enable the local authority to get a balanced view of the claimant's situation and circumstances.
 - A paper version of the form is available on request. The EHP application form requests the following information:

- Reasons why financial assistance is required;
- A declaration that the information given is correct
- Authorisation for us to verify information given
- A declaration that the customer will repay any overpayment

3.2 If additional evidence is required and requested, this must be provided within one month of the request date.

3.3 As part of the process of applying for additional support from the Exceptional Hardship Fund, all applicants must be willing to undertake **all** of the following:

- Make a separate application for assistance;
- Provide full details of their income and expenditure;
- Accept assistance from either the Council or third parties such as the CAB or similar organisations to enable them to manage their finances more effectively including the termination of non-essential expenditure;
- Identify potential changes in payment methods and arrangements to assist the applicant;
- Assist the Council to minimise liability by ensuring that all discounts, exemptions and reductions are properly granted; and
- Maximise their income through the application for other welfare benefits, cancellation of non-essential contracts and outgoings and identifying the most economical tariffs for the supply of utilities and services generally.

3.4 In addition a pre-requisite to receive a payment from the Fund is that an amount of Council Tax Support **must be in payment** for any day that an EHP payment is requested.

4.0 Who can make a claim for an EHP

4.1 We will accept claims from:

- Customers;
- Anyone acting on the customer's behalf such as an appointee, a relative or social worker and other support/advice agencies such the Council's Housing Options Team, Citizens Advice Bureau, other recognised support agency.

4.2 The claimant must be aware that an application for an EHP is being made on their behalf.

5.0 Who can claim?

5.1 Customers can be considered for an EHP if:

- they are already receiving some Council Tax Support (CTS);
- **and** they get less than the maximum CTS allowed under the scheme;
- **and** need further financial assistance with their Council Tax.

6.0 What an EHP cannot cover

6.1 An award of EHP cannot be paid in the following circumstances:

- Deductions for the recovery of Council Tax arrears or Council Tax Support overpayments;
- Reduction in any benefit as a result of Jobseeker's sanctions, Child Support Agency sanctions or sanctions following benefit related offences;
- Council Tax Support that is suspended;
- Due to hardship caused by previous proven fraudulent activity

7.0 Priority for award of EHP

- 7.1 The fund is cash limited, meaning that we are not able to make an award to all customers in receipt of support. Consequently, whilst claims from *any* customer will be considered, we have identified vulnerable customers whose claims will be given priority.
- Those at risk of homelessness;
 - Where the customer or members of their dependant family are sick or disabled and who are entitled to a disability premium; and
 - Where the household includes any children under 5 years old.

8.0 Guidelines for consideration

- 8.1 The following guidelines should be used to assess each case. The list is not exhaustive but will give a starting point to ensure consistent and transparent decision making.
- Is the customer claiming all of the benefits that they are entitled to?
 - Is there danger of eviction and homelessness?
 - Are there any social or health problems currently being faced by the customer and/or their family that could cause them extra financial costs?
 - Does the customer or his dependant family have any income that is disregarded under the CTS? Is it reasonable to use that disregarded income to meet the shortfall?
 - Does the customer or his dependant family have any savings or capital?
 - Has the customer provided a budget statement showing his income and outgoings?
 - Is there evidence to show that the customers' financial situation has been caused by or worsened by non-priority expenditure?
 - Does the customer have any priority debts; these include Rent, Mortgage, fuel bills, arrears of maintenance, unpaid Income tax or VAT, and Television licence.
 - What is likely to happen to the family if an EHP is not awarded?
 - Are there any other fund/funding schemes available via Benevolent funds or charitable organisations that would be appropriate to use instead of an EHP.
 - Is it reasonable to award an EHP having regard to the amount of unallocated budget in the EHF?
- 8.2 The Council will not make any allowance for the following:
- Any loss resulting from the claimant's failure or delay in claiming any income to which they are entitled;
 - Any debt arising from overpayment/arrears of Council Tax;
 - Any debt, which, in the opinion of the Council arises from the financial imprudence of the claimant including proven fraud.

9.0 Decision

- 9.1 We will write to the customer advising them of the decision. The notification will contain the following information:

Award Made

- Period of the EHP award;
- Weekly amount of EHP;
- The customers right to ask for a review/appeal of the award and the time and manner of doing so; and
- The right of the Council to amend suspend or cancel a EHP when deemed necessary or appropriate.

Application Refused

- Reason for refusal; and
- The right of the customer to ask for a review/appeal of the award and the time and manner of doing so.

10.0 Start dates

- 10.1 The start date of the EHP payment will normally be from the Monday following the date the written request was received. If a claim is received at the same time as a CTS claim the start date of the EHP can be matched to the start of CTS award.

11.0 Length of award

- 11.1 When considering an EHP claim it should be taken into account that the EHP scheme should in most cases be seen as a short-term emergency fund. Customers must be made aware that they must seek advice with regard to their housing needs and ways to manage financially in the long term. EHPs cannot be paid indefinitely.

12.0 Payments

- 12.1 An award of EHP will be paid directly into the customer's Council Tax account.

13.0 Change in circumstance

- 13.1 Customers must report immediately, in writing, any change in circumstance that might affect the amount of EHP they get. Examples of these changes include:
- If they change address;
 - If they leave their home temporarily;
 - If their income changes;
 - If the household make up changes.

14.0 Fraud and overpayments

- 14.1 The Council is committed to protect public funds and ensure funds are awarded to the people who are rightfully eligible to them.
- 14.2 An applicant who tries to fraudulently claim an EHP 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.
- 14.3 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.
- 14.4 We may seek recovery of an overpaid EHP in certain circumstances:
- Misrepresentation or failure to disclose a material fact, fraudulently or otherwise;
 - An error made when the claim was determined.

15.0 Reviews

- 15.1 Customers can request a review of EHP decisions. They must do this in writing within one month of the date they are notified of the decision. The customer (or appointee) must sign the review request letter. Late requests will be only considered where the Council is satisfied that there

were good reasons for the delay.

- 15.2 If a review is requested regarding the decision this will be looked at by a Senior Officer who was not involved in the original decision. The customer will be notified of the outcome of the review within 14 days.
- 15.3 Following the review the customer can submit an appeal if he remains dissatisfied with the outcome of the review. The appeal will be dealt with by the Head of Service, and that decision will be final. The customer will be notified of the outcome of the appeal within 14 days.
- 15.4 Once the review has been completed, the officer will write to the customer informing them of the decision within one week.
- 15.5 The customer has no further right of review against this decision. However, applicants may still seek a Judicial Review of the Authority's decision.



MALDON DISTRICT COUNCIL

**Maldon District Council
Council Tax
S13A (1) (c) Local Government Act 1992 Policy**

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1.0 Introduction

- 1.1 The following policy outlines the Council's approach to granting discretionary reductions in liability for Council Tax under S13A (1) (c) of the Local Government Finance Act 1992 (as amended). The Council has the ability to the reduce liability for Council Tax in relation to individual cases or class(es) of cases that it may determine where national discounts and exemptions cannot be applied.
- 1.2 This policy is basically divided into two main areas namely:
- (a) **The Flood Recovery Framework** – this part of the policy covers situations outlined by Central Government where any parts of the Council's area were to be designated as a designated flood area; and
 - (b) **Granting of reductions in Council Tax liability in all other circumstances** - this part of the policy applies to all other circumstances where an application is made to the Council for a reduction in Council Tax liability under S13A (1) (c) of the Local Government Finance Act 1992 other than in respect of (a) above.

2.0 Legislation

- 2.1 The relevant legislation (S13 of the Local Government Finance Act 1992 as amended by the Local Government Finance Act 2012), states the following:

Reductions by billing authority

(1) The amount of council tax which a person is liable to pay in respect of any chargeable dwelling and any day (as determined in accordance with sections 10 to 13);

(a) in the case of a dwelling situated in the area of a billing authority in England, is to be reduced to the extent, if any, required by the authority's council tax reduction scheme;

(b) in the case of a dwelling situated in the area of a billing authority in Wales,
.....

(c) in any case, may be reduced to such extent (or, if the amount has been reduced under paragraph (a) or (b), such further extent) as the billing authority for the area in which the dwelling is situated thinks fit.

- 2.2 The provisions stated in (c) above, allows the Council to reduce the Council Tax liability for any taxpayer in addition to any application for Council Tax Reduction under the Council's scheme. This is a general power that has always been available to the Council.

3.0 Finance

- 3.1 Any amounts granted under S13A (1) (c) are normally financed through the Council's general fund and do not form part of the collection fund. In certain circumstances, Central Government provides funding directly to the Council to compensate for specific events in the case of severe flooding. Where this is available, the Council will look to use **all** funding provided.
- 3.2 Any additional assistance, outside of the funding, would fall to be paid by the Council itself.

4.0 The Flood Recovery Framework

- 4.1 In a severe weather event with significant wide area impacts, local authorities may need central support to help their communities and businesses return to normal. Building on these principles, a core package of business and community recovery support has been developed by Central Government to serve as a framework for flood recovery funding when needed.
- 4.2 It will be for Government Ministers to determine when this support will be made available. Weather incidents with localised impacts will not usually trigger a recovery support package.
- 4.3 In relation to Council Tax, Central Government have developed a Council Tax discount package that is available under S13A (1) (c).

Who is eligible for a council tax discount?

- 4.4 Where the Council Tax Discount Scheme is activated following severe weather, DLUHC will refund eligible local authorities for granting discounts in the following circumstances:
- (a) 100% discount for a minimum of 3 months, or while anyone is unable to return home if longer, for **primary residences** whereas a result of the relevant weather event:
- Flood water entered into the habitable areas; or,
 - Flood water did not enter into the habitable areas, but the local authority regards that the residence was otherwise considered **unliveable** for any period of time. **AND**
- (b) 100% council tax discount on temporary accommodation for anyone unable to return to their home, in parallel with the discount on their primary residence where applicable.
- 4.5 Second homes and empty homes will **not** be eligible.
- 4.6 Instances where households might be considered **unliveable** could include:

- where access to the property is severely restricted (e.g. upper floor flats with no access);
- key services such as sewerage, draining, and electricity are severely affected;
- the adverse weather has resulted in other significant damage to the property such that it would be, or would have been, advisable for residents to vacate the premises for any period of time, regardless of whether they do vacate or not;
- flooded gardens or garages will **not** usually render a household eligible but there may be exceptions where it could be demonstrated that such instances mean effectively that the property is unliveable.

4.7 It will be for the Council to determine eligibility under the scheme.

Properties affected by multiple instances of flooding

- 4.8 Residences impacted in multiple flood events will not be precluded from repeat support where this is made available by Government in respect of separate weather events.
- 4.9 Where the scheme is activated for two separate instances of flooding within 3 months of each other, the two discount periods will run concurrently. For example, if the second flood event occurred after 2 months, flooded properties already receiving support could be eligible for another 3 months' discount, making the total period of reimbursement 5 months.

Funding

- 4.10 In such cases, Central Government will make payment to the Council via a Section 31 grant.

The Council's Policy in respect of the Flood Recovery Framework

- 4.11 The Council shall operate the scheme strictly in accordance with Central Government guidelines.

5.0 Applications for S13A (1) (c) in other cases

- 5.1 Where the Council receives an application for a reduction in liability in any other case (other than listed within the Central Government sponsored scheme specified above), it may be made:
- (a) In writing; or
 - (b) By means of an electronic communication.
- Each application shall be treated on their individual merits.
- 5.2 In such cases, the Council will require the applicant (where appropriate) to:

- Make a formal application for Council Tax Reduction in an appropriate format. (We encourage digital applications to be submitted, where possible, via www.maldon.gov.uk/apply).
- Provide sufficient evidence/information to enable the local authority to get a balanced view of the claimant's situation and circumstances;
- Consider potential changes in payment methods and payment arrangements;
- Assist the Council to minimise liability by ensuring that all discounts, exemptions and reductions are properly granted;
- Maximise their income through the application for other welfare benefits;
- Have taken all reasonable steps to resolve their situation prior to application;
- Provide evidence of exceptional financial hardship or exceptional personal circumstance that would merit a reduction in the Council Tax liability; and
- Not have access to assets, capital or other financial remedy that could be used to meet the Council Tax liability;

5.3 The circumstances affecting the ability to meet Council Tax liability must not be intentional by the applicant and must be deemed to be out of the applicant's individual control.

6.0 Delegated Powers

6.1 This S13A (1) (c) policy has been approved by the Council. However, the Head of Revenues and Benefits is authorised to make technical scheme amendments to ensure it meets the criteria set by the Council and, for certain defined schemes, Central Government guidance.

7.0 Notification

- 7.1 The Council will normally issue a written decision letter to the applicant within one month of the request or as soon as practicable thereafter. This will include:
- the level of the award, if relevant;
 - full reasons for the decision;
 - how it will be paid; and
 - information about how to ask for a review of the decision.
- 7.2 Where the award is part of a Central Government initiative, the award will be shown on the taxpayer's demand notice.

8.0 Review of Decisions

8.1 Notwithstanding any reductions applied automatically to the Council Tax account, where any application is refused, the applicant will be notified that they can ask for the decision to be reviewed. Any request for a review must be made, in writing or by email, within one month of the decision letter.

- 8.2 A member of the Service Leadership Team shall undertake the review and shall respond within two months and will have regard to any further evidence supplied.
- 8.3 If the applicant is dissatisfied with the outcome of the review, they can, within two months of the Council's reply, appeal to the independent Valuation Tribunal Service to consider their case.

9.0 Duration of Reduction

- 9.1 The duration of any award will depend of the circumstances of each case. However, in all cases the following principles will apply:
- (a) Where the reduction is applied under a Central Government Scheme, the reduction shall be applied to the Council Tax account for the period specified in Government guidance;
 - (b) In all other cases,
 - (i) the application for the reduction can only relate to the current Council Tax financial year in which the application is made unless the delay was due to an exceptional circumstance; and
 - (ii) If an application is successful, the award period will be specific to the applicant's circumstances, but it cannot exceed a period greater than the financial year it has been awarded in or exceed the total Council Tax charge for that period.

10.0 Changes in circumstances and misrepresentation

- 10.1 A reduction in liability under S13A (1) (c) can be recovered if it has been made as a result of misrepresentation or failure to disclose a material fact, either fraudulently or otherwise. It can also be recovered as a result of the subsequent application of a national discount or adjustment in banding by the Valuation Office Agency
- 10.2 Changes of circumstances that subsequently negate the need for a reduction in liability under this policy will be recovered by the Council. Where this occurs, the Council shall notify the taxpayer accordingly.
- 10.3 Reductions in liability are not transferable following a change in address.
- 10.4 The Council reserves the right to recover any reductions in liability as a result of a change in legislation or regulation.

10.5 The Council is mindful that it is important to protect public funds and, as such, will take action to prosecute any case where the applicant acts fraudulently in applying for a reduction in Council Tax liability.



**REPORT of
INTERIM CHIEF FINANCE OFFICER**

**to
STRATEGY AND RESOURCES COMMITTEE
25 JANUARY 2025**

BUSINESS RATE AND COUNCIL TAX DISCRETIONARY POLICIES 2025 / 26

1. PURPOSE OF THE REPORT

- 1.1 For Members to consider the updated Discretionary Non-Domestic Rate Relief Scheme at **APPENDIX 1**, which updates and replaces the Council's existing policy to reflect changes announced by Central Government.
- 1.2 For Members to consider the updated Empty Homes and Second Homes Premium Policy at **APPENDIX 2**, which updates and replaces the Council's existing policy to reflect legislative changes.

2. RECOMMENDATIONS

To the Council:

- (i) That the proposed Discretionary Non-Domestic Rate Relief Scheme at **APPENDIX 1** be approved;
- (ii) That the proposed Empty Homes and Second Homes Premium Policy at **APPENDIX 2** be approved.

3. SUMMARY OF KEY ISSUES

- 3.1 The Government has announced that eligible ratepayers will receive 40% Retail, Hospitality and Leisure relief on their business rates bills for the year 2025 / 26.
- 3.2 The Government has removed the business rate charitable relief from private schools from April 2025.
- 3.3 The amended policy at **APPENDIX 1** provides for the granting of reliefs in line with the published guidelines and prevents 'inadvertent' claims for discretionary relief.
- 3.4 Legislation now provides for changes to the Council Tax Empty and Second Home charges, specifically for some exceptions from the premium. The levying of the increased charges was previously endorsed by Members*.
- 3.5 The amended policy at **APPENDIX 2** provides a framework for the administration of premiums, including these mandatory exemptions, which are broadly in line with those provided for under local discretion within the policy for 2024 / 25.

4. CONCLUSION

- 4.1 The proposed Discretionary Non-Domestic Rate policy at **APPENDIX 1** will enable additional financial support for eligible businesses.
- 4.2 The proposed Empty Homes and Second Homes Premium Policy at **APPENDIX 2** will enable a transparent and consistent approach to charges for empty properties and second homes across the District.

5. IMPACT ON PRIORITIES AS SET OUT IN THE CORPORATE PLAN 2025 - 28

5.1 Growing our economy

- 5.1.1 Discretionary policies provide a framework for administration and ensure compliance with statutory obligations.

5.2 Delivering good quality services.

- 5.2.1 Discretionary policies provide for transparency in the way in which services are delivered, supporting quality and consistency in administration.

6. IMPLICATIONS

- (i) **Impact on Customers** – Eligible ratepayers will receive a rates bill reduction. Customers with second homes or empty properties who are not exempt will be required to pay empty or second home premiums.
- (ii) **Impact on Equalities** – None.
- (iii) **Impact on Risk (including Fraud implications)** – The policies provide for transparency and consistency in the application of local discretion. Clarification around backdating arrangements limits the financial risk or retrospective amendment.
- (iv) **Impact on Resources (financial)** – Minimal.
- (v) **Impact on Resources (human)** – None. The additional schemes will be delivered within existing resources.

Background Papers: *Minute No. 525 - Strategy and Resources Committee 26 January 2023

Enquiries to: Michelle LaMarre, Head of Revenues and Benefits.



MALDON DISTRICT COUNCIL

Maldon District Council Policy for the granting of Discretionary Non-Domestic Rate Relief

Version Control

<i>Version</i>	<i>Version date</i>	<i>Revised by</i>	<i>Description</i>
1	June 2017	LM	Policy
2	June 2017	DA	Revisions
3	July 2017	LM	Revisions
4	July 2017	DA	Sign Off
5	October 2017	LM	Revisions MLM
6	November 2017	LM	Revisions MLM
7	January 2019	LM	Full update of policy
8	April 2020	LM/DA	Full update of policy & inclusion of COVID-19 reliefs
9	April 2021	LM/DA	Full update of policy & inclusion of COVID-19 reliefs
10	February 2022	LM/DA	Full update of policy & inclusion of COVID-19 reliefs
11	February 2023	LM/DA	Full update of policy & inclusion of Cost of Living reliefs
12	March 2023	LM/DA	Inclusion of Heat Network Relief
13	December 2023	LM/DA	Changes to all reliefs for 2024, including the Non Domestic Rating Act 2023
14	December 2024	LM/DA	Changes to all reliefs for 2025

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1.0 Purpose of the Policy

- 1.1 The purpose of this policy is to determine the level of discretionary relief and related areas to be granted to certain defined ratepayers within the Council's area. The policy includes all changes effective from 1st April 2025.
- 1.2 The Local Government Finance Act 1988 and subsequent legislation requires the Council to grant mandatory relief for premises occupied by Charities and similar organisations that own or occupy them wholly or mainly for charitable purposes. Likewise, certain premises situated within a rural settlement area will be eligible for mandatory relief. Powers have also been granted under the Localism Act 2011, which allow for the granting of discretionary rate relief to any premises where the Council feels the granting of such relief would be of benefit to the local community.
- 1.3 In addition to the above, Central Government is keen that in certain cases, assistance should be provided to businesses who have had increases in their rate liability due to the revaluation of premises in April 2023. In these cases, and where the Council meets Central Government guidelines, grants are available under section 31 of the Local Government Act 2003.
- 1.4 Whilst the Council is obliged to grant relief to premises, which fall within the mandatory category, the Council also has powers to grant discretionary relief and reductions to ratepayers, subject to certain criteria being met. In the case of the new reliefs, some guidance has been issued by Central Government outlining actions expected to be taken by local authorities. This policy includes Government guidance where appropriate but also looks to target discretionary relief in line with the Council's priorities.
- 1.5 This document outlines the following areas:
- Details of the criteria for receiving Discretionary Reliefs for all relevant areas;
 - The Council's policy for the granting of all types of Discretionary Reliefs;
 - Guidance on granting and administering the reliefs and awards; and
 - The Council's Scheme of Delegation.
- 1.6 Where organisations apply for relief they will be granted (or not granted) relief or reductions in line with the following policy.

2.0 Mandatory Relief - Legislative Background

Charity Relief

- 2.1 The powers relating to the granting of mandatory¹ and discretionary relief are given to the Council under the Local Government Finance Act 1988². Charities and Trustees for Charities are only liable to pay one fifth of the Non-Domestic Rates that would otherwise be payable where property is occupied and used wholly or mainly for charitable purposes. This amounts to mandatory relief of 80%. For the purposes of the Act, a charity is an organisation or trust established for charitable purposes, whether or not it is registered with the Charity Commission. The provision has been extended under the Local Government Act 2003 (effective from 1st April 2004) to registered Community Amateur Sports Clubs (CASCs). Full details of the mandatory provisions are given later within this policy.
- 2.2 In the case of charity shops, the premises must meet the criteria laid down by section 64 (10) of the Local Government Finance Act 1988 which states that the premises are to be treated as used for charitable purposes at any time it is wholly or mainly used for the sale of goods donated to the charity and the proceeds of goods (after any deductions for expenses) are applied for the purpose of the charity.
- 2.3 The Council has discretion to grant relief of up to a further 20% for these mandatory cases under its discretionary provisions.
- 2.4 From 1st April 2025, Central Government have determined that all Private Schools which would have previously been entitled to mandatory relief (either as a charity or charitable organisation), will **no longer be entitled to mandatory relief**. For the purposes of this change the definition of 'Private School' is an educational establishment that provides compulsory full time education where a fee is payable.
- 2.5 The Non-Domestic Rating (Multipliers and Private Schools Act 2025) will end relief eligibility for private schools. This change is intended to take effect from April 2025, subject to Parliamentary process. Private schools which are 'wholly or mainly' concerned with providing full time education to pupils with an Education, Health and Care Plan will remain eligible for relief.

Rural Rate Relief

- 2.6 From 1st April 1998, under powers originally granted to the Council by the Local Government and Rating Act 1997³, certain types of business in rural settlements, with a population below 3000 may qualify for mandatory rate relief of 100 per cent⁴. Businesses that qualify for this relief are the sole general store and the sole post office in the settlement, provided it has a Rateable Value of up to £8500; any food shop with

¹ S43 & S45 Local Government Finance Act 1988

² S47 & S48 Local Government Finance Act 1988

³ LGFA 1988, s.47, as amended by Sch. 1 to the Local Government and Rating Act 1997

⁴ the increase to 100% mandatory relief is effected by The Non Domestic Rating Act 2023 with effect from 1st April 2024.

a Rateable Value of up to £8500; and the sole pub and the sole petrol station in the settlement provided it has a Rateable Value of up to £12500.

- 2.7 From 1st April 2025, Central Government has indicated that it wants all authorities to give 100% relief to premises that receive mandatory rural rate relief.

What rural settlements exist within the Maldon District Council's area?

- 2.8 The following are deemed to be rural settlements within the District Council's area:

Althorne – North	Althorne -South	Asheldham
Bradwell-On-Sea	Bradwell Waterside	Cold Norton
Dengie	Goldhanger	Great Braxted
Great Totham – North	Great Totham -South	Hazeleigh
Heybridge Basin	Langford	Latchingdon
Little Braxted	Little Totham	Mundon
North Fambridge -North	North Fambridge -South	Purleigh
St. Lawrence	Steeple	Stow Maries
Tillingham	Tollesbury	Tolleshunt D'arcy
Tolleshunt Knights	Tolleshunt Major	Ulting
Wickham Bishops	Woodham Mortimer	Woodham Walter

- 2.9 Where businesses in rural settlements have a Rateable Value of up to £16,500 **and** are not in receipt of mandatory relief, the Council may decide to give up to 100 per cent discretionary relief if it is satisfied that the business is of benefit to the community and having regard to the interests of its Council Taxpayers.

3.0 Discretionary Relief – Legislative Background

Introduction

- 3.1 The original purpose of discretionary relief was to provide assistance where the property does not qualify for mandatory relief, or to 'top' up cases where ratepayers already receive mandatory relief.
- 3.2 Over recent years and particularly since 2011, the discretionary relief provisions have been amended to allow authorities the flexibility to provide more assistance to businesses and organisations.
- 3.3 The range of bodies, which are eligible for discretionary rate relief, is wide and not all of the criteria laid down by the legislation will be applicable in each case.
- 3.4 Unlike mandatory relief, ratepayers are obliged to make a written application to the Council. The Council will expect all businesses to make applications in such a format as is required (which may vary from time

to time) and for the business to provide such information and evidence as required in order to determine whether relief should be awarded.

- 3.5 The Council is obliged to carefully consider every application on its merits, taking into account the contribution that the organisation makes to the amenities within the authority's area. There is no statutory appeal process or Tribunal against any decision made by the Council although, as with any decision of a public authority, decisions can be reviewed by Judicial Review. The authority will however, upon request, review decisions made. Details of the internal review process are given within this policy.
- 3.6 Granting of the relief falls broadly into the following categories:
- (a) Discretionary Relief – Charities who already receive mandatory relief.
 - (b) Discretionary Relief – Premises occupied by organisations not established or conducted for profit whose main objects are charitable or are otherwise philanthropic or religious or concerned with education, social welfare, science, literature or the fine arts **or** premises occupied by organisations not established or conducted for profit and wholly or mainly used for purposes recreation;
 - (c) Discretionary Relief – Rural Rate relief - premises not receiving mandatory relief but of benefit to the local community and less than £16,500 RV;
 - (d) Discretionary Relief – Granted under the Localism Act 2011 provisions;
 - (e) Supporting Small Businesses Relief (from 1st April 2023 for a period of up to three years);
 - (f) Retail, Hospitality and Leisure Business Rates Relief (from 1st April 2025 for a period of one year);
 - (g) S49 Hardship Relief.
- 3.7 The decision to grant or not to grant discretionary relief is a matter purely for the Council.

The Council's general approach to granting Discretionary Relief

- 3.8 In deciding which organisations should receive discretionary rate relief, the Council has considered the following factors and priorities:
- (a) The awarding of relief will be in line with the Council's vision and values. Details can be found at
 - (b) That any award should support business, charities, organisations, and groups that help to retain services in the Council's area and not compete directly with existing businesses in an unfair manner;
 - (c) It should help and encourage business, charities, organisations, groups, and communities to become self-reliant;
 - (d) Awarding discretionary relief should not distort competition or significantly change the provision of services within the Council's area;
 - (e) Local organisations will be given priority over national organisations. Where requested, the organisation will need to supply the Council with clear evidence of **all** financial affairs (normally two full years) including, and most importantly, the amounts of monies raised, used, and invested locally. This will be essential where the organisation is national in nature;
 - (f) To enable appropriate organisations to start, develop or continue their activities, which deliver outcomes to the community and that also relate to the priorities of the Council, which without granting discretionary relief they would be unable to do;
 - (g) To assist the Council in delivering services which could not be provided otherwise;

- (h) To enable the Council to determine the level of rate change in comparison with the organisation's financial situation; and
 - (i) To ensure that the financial impact of awarding discretionary business rate relief is justified in terms of the local outcomes achieved by the organisation receiving it;
- 3.9 Where any reduction or remission is granted to a ratepayer under S49 Local Government Finance Act 1988 where hardship is proven to the Council, then there will be no requirement to grant Discretionary Rate Relief for that amount.
- 3.10 In certain cases, the order in which relief is granted is specified. Mandatory relief shall be granted in all cases where the criteria is met irrespective of whether discretionary relief can be granted or not.

The Council's approach to granting Government led Discretionary Relief schemes.

- 3.11 Over the past few years, a number of schemes have been led by Central Government but without specific legislative changes. These are administered under S47 of the Local Government Finance Act 1988 and guidance is often provided. The Council is keen to support such initiatives especially where they are designed to help local businesses and will look to maximise both the reliefs given as well as maximise any grants receivable. However, the Council reserves the right to vary its approach where thought appropriate.

4.0 Effect on the Council's Finances

- 4.1 The granting of discretionary relief will, in the main, involve a cost to the Council. Since the change to the funding for Non-Domestic Rating in April 2013, the effect of the relief is complex.
- 4.2 Any amounts granted prior to 1st April 2013 and continuing since that date will be included in the Council's baseline within the Business Rates Retention Scheme. For any amounts granted for similar cases after 1st April 2013, the costs of the relief will be borne in accordance with the Business Rates Retention Scheme share namely 50% borne by Central Government, 40% by the Council and 10% by Essex County Council. This also applies where mandatory relief is granted.
- 4.3 Where Central Government leads an initiative, grants are often available through section 31 of the Local Government Act 2003. This is not automatic and Central Government will look to the Council to adopt the recommended approach when granting in these areas.
- 4.4 The financial effects of discretionary reliefs covered by this policy are as follows:

Appendix	Relief Type	Granted after 1st April 2023
	Charity Relief	
A	Discretionary relief granted to Mandatory Relief recipients	40% borne by the Council

Appendix	Relief Type	Granted after 1st April 2023
B	Non-profit Making Organisations including Sports Clubs and societies	40% borne by the Council
	Rural Rate Relief	
C	Other premises within a rural settlement under £16500 RV	40% borne by the Council
	Localism	
D	Discretionary Relief granted to ratepayers generally and not covered by any other section.	40% borne by the Council
	Supporting Small Business Relief	
E	Supporting Small Businesses Relief (from 1 st April 2023 for a period of up to three years if conditions are met	Section 31 Grant
	Retail, Hospitality and Leisure Business Rates Relief	
F	Retail, Hospitality and Leisure Business Rates Relief (from 1 st April 2025 for a period of one year)	Section 31 Grant
	S49 Hardship Relief	
G	Partial or full relief for cases of hardship where it would be reasonable to do so having due regard to the interests of council taxpayers	40% borne by the Council

5.0 Administration of Discretionary Relief

- 5.1 The following section outlines the procedures followed by officers in granting, amending, or cancelling discretionary relief and reduction as allowed by the Non Domestic Rating Act 2023.

Applications and Evidence

- 5.2 All reliefs must be applied for. Application forms are produced by the Council both in hard copy and electronic format. The relevant forms are available online via www.maldon.gov.uk/apply
- 5.3 Organisations are required to provide a completed application form plus any such evidence, documents, accounts (normally the last two years), financial statements etc. necessary to allow the Council to make a decision. Where insufficient information is provided, then no relief will be granted. In some cases, it may be necessary for officers to visit premises and we would expect organisations claiming relief to facilitate this where necessary.
- 5.4 Applications should initially be made to the Revenues and Benefits Services and will be determined in accordance with this policy.

- 5.5 **The Council will provide this service and provide guidance free of charge. Ratepayers are encouraged to approach the Council direct and NOT pay for such services through third parties.**

Granting of relief

- 5.6 In all cases, the Council will notify the ratepayer of decisions made.
- 5.7 Where an application is successful, the ratepayer will be notified. Where relief is not granted, then the following information is provided;
- An explanation of the decision within the context of the Council's statutory duty; and
 - An explanation of the appeal rights (see below).
- 5.8 Discretionary relief is to be granted from the beginning of the financial year in which the decision is made or when liability begins whichever is the later. Where the relief is fully Government funded, relief will be granted as long as the ratepayer is eligible.
- 5.9 A decision to award discretionary relief and how much relief is given is normally only applicable to the financial year for which the application is made. However, the Council reserves the right to grant relief for any other period as appropriate.
- 5.10 A fresh application for discretionary relief will be necessary for each financial year **or** at such time-period as the Council determines.

Variation of a decision

- 5.11 Variations in any decision will be notified to ratepayers as soon as practicable and will take effect on a date determined by the Council.
- 5.12 A decision may be revoked at any time by the Council.

6.0 Scheme of Delegation

Granting, Varying, Reviewing and Revocation of Relief

- 6.1 All powers in relation to reliefs are given under the Local Government Finance Act 1988, the Local Government and Rating Act 1997, the Local Government Act 2003, and the Localism Act 2011. However section 223 of the Local Government Act 1992 allows for delegation of decisions by the Council to Cabinet, Committees, Sub-Committees or Officers.
- 6.2 The Council's scheme of delegation allows for the Head of Revenues and Benefits to award, revise or revoke any discretionary relief applications. However, any application which is considered to be of a

significant nature will be subject to consultation with the relevant executive or committee prior to final determination.

- 6.3 Applications that are refused will, on request, be reconsidered if additional supporting information is provided or the refusal is subsequently considered to be based on a misinterpretation of the application.

Reviews

- 6.4 The policy for granting relief will be reviewed annually or where there is a substantial change to the legislation or funding rules. At such time, a revised policy will be brought before the relevant committee of the Council.

Appeals

- 6.5 Where the Council receives an appeal from the ratepayer regarding the granting, non-granting or the amount of any discretionary relief, the case will be reviewed by a member of the Service Leadership Team. Where a decision is revised then the ratepayer shall be informed, likewise if the original decision is upheld.
- 6.6 Where the ratepayer wishes to appeal the decision of the member of the Service Leadership Team, the case will be considered by the Section 151 officer or another member of the Corporate Leadership team, whose decision on behalf of the Council will be final.
- 6.7 Ultimately the formal appeal process for the ratepayer is Judicial Review although the Council will endeavour to explain any decision fully and openly with the ratepayer.

7.0 Reporting changes in circumstances

- 7.1 Where any award is granted to a ratepayer, the Council will require any changes in circumstances which may affect the relief, to be reported as soon as possible. This will be important where the change would result in the amount of the award being reduced or cancelled e.g., where the premises comes unoccupied or is used for a purpose other than that determined by the Council as eligible for relief.
- 7.2 Where a change of circumstances is reported, the relief will, if appropriate, be revised or cancelled as appropriate. Where any award is to be reduced, the Council will look to recover the amount from the date the change of circumstances occurred.

8.0 Fraud

- 8.1 Where a ratepayer falsely applies for any relief, or where the ratepayer provides false information, makes false representation, or deliberately withholds information in order to gain relief, prosecutions will be considered under the Fraud Act 2006.

Appendix A

Discretionary Relief - Mandatory Relief recipients

Discretionary Relief – Mandatory Relief recipients

General Explanation

- A.1 S43 of the Local Government Finance Act 1988 allows mandatory relief (80%) to be granted on premises if the ratepayer is a charity or trustees for a charity and the premises are wholly or mainly used for charitable purposes. No charge is made in respect of unoccupied premises where it appears that *when next in use* it will be used wholly or mainly for those purposes.
- A.2 The legislation has been amended by the Local Government Act 2003 to include registered⁵ Community Amateur Sports Clubs (CASC). These organisations can now receive the mandatory (80%) relief.

Charity registration

- A.3 Charities are defined within the legislation as being an institution⁶ or other organisation established for charitable purposes only or by persons administering a trust established for charitable purposes only.
- A.4 The question as to whether an organisation is a charity may be resolved in the majority of cases by reference to the register of charities maintained by the Charity Commissioners under s.4 of the Charities Act 1960. Entry in the register is conclusive evidence. By definition, under the Non-Domestic Rating legislation, there is no actual need for an organisation to be a registered charity to receive the relief and this has been supported by litigation⁷, however in all cases the organisation must fall within the following categories:
- trusts for the relief of poverty;
 - trusts for the advancement of religion;
 - trusts for the advancement of education; and
 - trusts for other purposes beneficial to the community, but not falling under any of the preceding heads.
- A.5 Certain organisations are exempted from registration generally and are not required to make formal application to the Charity Commissioners these are:
- the Church Commissioners and any institution administered by them;
 - any registered society within the meaning of the Friendly Societies Acts of 1896 to 1974;
 - units of the Boy Scouts Association or the Girl Guides Association; and
 - voluntary schools within the meaning of the Education Acts of 1944 to 1980.
- A.6 The Council will consider charitable organisations, registered or not, for mandatory relief.

⁵ Registered with HMRC as a CASC

⁶ S67(10) Local Government Finance Act 1988

⁷ Income Tax Special Commissioners v Pemsell (1891)

Use of Premises - wholly or mainly used.

- A.7 Irrespective of whether an organisation is registered as a charity or not, the premises **must** be wholly or mainly used for charitable purposes. This is essential if any relief (either mandatory or discretionary) is to be granted. In most cases this can be readily seen by inspection, but on occasions the Council has had to question the actual use to which the premises are to be put. In some cases, it will be necessary for the Council to inspect any premises fully.
- A.8 Guidance from the Department of Communities and Local Government (now MHCLG) has stated that in the case of 'mainly', at least 51% must be used for charitable purposes whether of that charity or of that and other charities
- A.9 The following part of this section gives details on typical uses where relief may be given plus additional criteria that have to be satisfied. The list is not exhaustive but gives clear guidance on premises for which mandatory relief can be granted *and therefore* premises which may be equally considered for discretionary rate relief.

Offices, administration, and similar premises

- A.10 Premises used for administration of the Charity include:
- Offices;
 - Meeting Rooms; and
 - Conference Rooms.

Charity shops

- A.11 Charity shops are required to meet additional legislative criteria if they are to receive mandatory relief. Section 64 (10) of the Local Government Finance Act 1988 provides that a property is to be treated as being wholly or mainly used for charitable purposes at any time if, at the time, it is wholly or mainly used for the sale of goods donated to a charity and the proceeds of the sale of the goods (after any deduction of expenses) are applied for the purposes of the charity.
- A.12 In order to ascertain whether an organisation meets these requirements, inspections may be made by an officer of the Council when an application is received

Granting of Mandatory Relief - the Council's Policy

- A.13 Where the criteria for awarding mandatory relief are met, the rate charges shall be calculated in accordance with the legislation reducing the liability of ratepayers for each day that the criteria are met.

Charity Relief – Mandatory Relief recipients, the Council’s Policy for granting discretionary relief.

- A.14 The Council will consider applications for a discretionary rate relief top up from charities based on their own merits, on a case-by-case basis.
- A.15 In determining the application, the following matters will be taken into consideration:
1. How the charity supports and links into the Council’s corporate vision and priorities;
 2. The purpose of the charity and the specific activity carried out within the premises for which the relief is requested; and
 3. Whether the charity operates at a local or national level and where appropriate, the local and national funding streams and financial position of the charity. The Council is keen to ensure that the organisation provides significant benefit to local residents.
- A.16 The Council is keen to support businesses that have a critical role to play in the local economy and to assist the Council in meeting the corporate aims and values.
- A.17 In the case of registered Community Amateur Sports Clubs, the key criteria in determining the application will be:
1. The ratepayer occupies the whole hereditament;
 2. Relief cannot be granted in respect of premises that are occupied by the Council or precepting authority;
 3. How the CASC supports and links into the Council’s corporate vision and priorities;
 4. The membership and fee structure, and whether the CASC is accessible to all residents, including whether there are concessions for certain groups, for example people on a low income or young people under 18;
 5. Membership numbers and the number and percentage of these members that are local residents;
 6. If the CASC has due regard to equality issues and if it actively encourages members from under-represented groups, for example black and minority ethnic residents, people over 50 and people with disabilities;
 7. Whether facilities are available to the wider community regardless of ability; and
 8. If the CASC runs a bar or food provision: the level of income from this activity and how this money is used; and whether the CASC operates at a local or national level and where appropriate, the local and national funding streams and financial position of the CASC.
- A.18 The Council wishes to support and enable appropriate businesses to start, develop and continue with their operations that deliver outcomes directly related to the Council’s aims and vision. In the main, this will be done through other means rather than granting discretionary relief. There may be occasions where applications are made for such relief or where a package of measures, including discretionary relief, are appropriate in supporting businesses.

Appendix B

Discretionary Relief - Non-Profit Making Organisations including Recreation.

Discretionary Relief – Non-Profit Making Organisations including Recreation.

General explanation

Non-Profit

- B.1 The legislation⁸ allows the Council to grant discretionary relief where the property is not an *excepted* one and all or part of it is occupied for the purposes of one or more institutions or other organisations none of which is established or conducted for profit and each of whose main objects are charitable or are otherwise philanthropic or religious or concerned with education, social welfare, science, literature, or the fine arts.
- B.2 Relief cannot be granted to any premises occupied by the Council, or any town, parish council or major Precepting Authority (*excepted premises*).
- B.3 A number of issues arise from the term 'not established or conducted for profit'. This requires the Council to make enquiries as to the overall purpose of the organisation although if surpluses and such amounts are directed towards the furtherance or achievement of the objects of the organisation then it does not necessarily mean that the organisation was established or conducted for profit.⁹

Recreation Clubs

- B.4 Ideally all recreation clubs should be encouraged to apply for Community Amateur sports Club (CASC) status, which would automatically entitle them to 80% relief. The relief granted to CASCs is covered earlier within this policy.
- B.5 Recreation clubs can also apply to the Charity Commissioners for registration as a Charity (thereby falling under the mandatory provisions for 80% relief) where they meet the following conditions:
- a. The promotion of community participation in healthy recreation and by the provision of facilities for the playing of particular sports; and
 - b. The advancement of the physical education of young people not undergoing formal education.
- B.6 Where sports clubs do not meet the CASC requirement, and are not registered charities, discretionary relief can be granted (0-100%) where the property is not an *excepted* one, it is wholly or mainly used for purposes of recreation and all or part of it is occupied for the purpose of a club, society or other organisation not established or conducted for profit.

⁸ S47 Local Government Finance Act 1988

Definition of Recreation

B.7 Recreation is clearly defined by the Sports Council as any of the following¹⁰

Aikido	Croquet	Kabaddi	Real Tennis	Tang Soo Do
American Football	Crossbow	Karate	Roller Hockey	Tenpin Bowling
Angling	Curling	Kendo	Roller Skating	Trampolining
Archery	Cycling	Korfball	Rounders	Triathlon
Arm Wrestling	Disability Sport	Lacrosse	Rowing	Tug of War
Association Football	Dragon Boat Racing	Lawn Tennis	Rugby League	Unihoc
Athletics	Equestrian	Life Saving	Rugby Union	Volleyball
Australian Rules Football	Fencing	Luge	Sailing	Water Skiing
Badminton	Fives	Modern Pentathlon	Sand/Land	Weightlifting
Ballooning	Flying	Motor Cycling	Yachting	Wrestling
Baseball	Gaelic Football	Motor Sports	Shinty	Yoga
Basketball	Gliding	Mountaineering	Shooting	
Baton Twirling	Golf	Movement, Dance, Exercise & Fitness	Skateboarding	
Biathlon	Gymnastics	Netball	Skiing	
Bicycle Polo	Handball	Orienteering	Skipping	
Billiards and Snooker	Hang/Para Gliding	Parachuting	Snowboarding	
Bobsleigh	Highland Games	Petanque	Softball	
Boccia	Hockey	Polo	Sombo Wrestling	
Bowls	Horse Racing	Pony Trekking	Squash	
Boxing	Hovering	Pool	Skater/Street Hockey	
Camogie	Hurling	Quoits	Sub-Aqua	
Canoeing	Ice Hockey	Racketball	Surf Life Saving	
Caving	Ice Skating	Rackets	Surfing	
Chinese Martial Arts	Jet Skiing	Raquetball	Swimming & Diving	
Cricket	Ju Jitsu	Rambling	Table Tennis	
	Judo		Taekwondo	

Access to clubs

B.8 Guidance issued by the DCLG (now MHCLG) also requires the Council to consider access to clubs within the community before granting discretionary relief.

B.9 Membership should be open to all sections of the community. There may be legitimate restrictions placed on membership which relate for example to ability in sport or to the achievement of a standard in the

¹⁰ Definition last reviewed by Sport England in 2002

field covered by the organisation or where the capacity of the facility is limited, but in general membership should not be exclusive or restrictive.

- B.10 Membership rates should not be set at such a high level as to exclude the general community. However, membership fees may be payable at different rates that distinguish the different classes of membership such as juniors, adults, students, pensioners, players, non-players, employed and unemployed. In general, the club or organisation must be prepared to show that the criteria by which it considers applications for membership are consistent with the principle of open access.
- B.11 The Council also asks the following question to help establish the level of access 'Does the organisation actively encourage membership from particular groups in the community e.g., young people, women, older age groups, persons with disability, ethnic minorities' etc.?'

Provision of facilities

- B.12 Clubs which provide training or education are encouraged, as are those who provide schemes for particular groups to develop their skills e.g., young people, the disabled, retired people.
- B.13 A number of organisations run a bar. The mere existence of a bar will not in itself be a reason for not granting relief. However, the Council focuses on the main purpose of the organisation. The Council is encouraged to examine the balance between playing and non-playing members.
- B.14 Within this area, the Council also considers whether the facilities provided relieve the Council of the need to do so or enhance and supplement those that it does provide.

Discretionary Relief - Non-Profit Organisations including Recreation - the Council's Policy

- B.15 The Council will consider applications for discretionary rate relief from non-profit making organisations on their own merits on a case-by-case basis. In determining the application, the following matters will be taken into consideration (The list is not exhaustive):
- How the organisation supports and links into the Council's corporate vision and priorities;
 - Whether the facilities provided include education and/or training for members as a whole or for special groups;
 - The extent to which the facilities provided reduce the demand for Council services or produce savings;
 - Any membership and fee structure and whether the facilities are accessible to all residents, including whether there are concessions for certain groups, for example people on a low income or young people under 18;
 - If covered by a membership scheme, membership numbers and the number and percentage of these members that are local residents; and
 - If the organisation has due regard to equality issues and if its facilities are used by all members of the community, for example black and minority ethnic residents, people over 50 and people with disabilities.

- B.16 The Council will also require additional financial information including:
- If the organisation runs a bar or food provision, the level of income from this activity and how this money is used.; and
 - Whether the organisation operates at a local or national level and where appropriate, the local and national funding streams and financial position of the organisation.
- B.17 In view of the changes in legislation from 1st April 2025 which removes certain private schools from receiving mandatory relief, the Council has decided that those establishments will **not** be granted any discretionary relief.
- B.18 For the purposes of this change the definition of 'Private School' is an educational establishment that provides compulsory full time education where a fee or other consideration is payable.

Appendix C

Discretionary Relief - Premises within Rural Settlements

Discretionary Relief – Premises within Rural Settlements

- C.1 The Local Government and Rating Act 1997 allows discretionary relief of up to 100% to be granted where the rateable value is £16500 or less and:
- (a) Property is used for purposes which are of benefit to the local community; and
 - (b) It would be reasonable for the billing authority to award relief, having regards to the Council's Council Taxpayers.
- C.2 As with most discretionary relief, part of the cost, is met by Central Government and the balance from local sources.
- C.3 The main criteria for granting discretionary relief in respect of rural rate relief is that premises are used to benefit the local community.

Benefit to the local community

- C.4 Whilst each application for the relief will be considered on its own merits, there are certain factors which weigh heavily in the decision-making process. It is this Council's belief that the spirit of the legislation is to assist businesses and amenities, which contribute significantly to the quality of life of the people who have their main home in the Rural Settlement.
- C.5 To be successful for consideration, a business must show that its existence is a significant benefit to the local community with the majority of local residents directly benefiting from services or facilities provided by that business

Rural Rate Relief – the Council's Policy for granting discretionary relief.

- C.6 The Council will also consider applications for a discretionary rural rate relief from all ratepayers, not entitled to mandatory relief up to a maximum of 100%.
- C.7 In determining the application the following matters will be taken into consideration:
- The granting of any discretionary relief will be essential in ensuring the viability of any business within the rural settlement;
 - The granting of any discretionary relief is proportionate given the level of any business rates charged compared with the overall turnover of the business;
 - The granting of any discretionary relief will assist the business in continuing to be viable and / or prevent the business from failing;
 - The business is considered by the Council to be essential to the community and that any reduction or withdrawal of the business will have a serious detrimental effect on the rural settlement;
 - The granting of any discretionary relief is reasonable having regard to the effect on taxpayers of the District.

Appendix D

Discretionary Relief - Localism Act 2011

Discretionary Relief – Localism Act 2011

General explanation

- D.1 Section 69 of the Localism Act 2011 amended Section 47 of the Local Government Finance Act 1988. These provisions allow all Councils to grant discretionary relief in **any** circumstances where it feels fit having regards to the effect on the Council Taxpayers of its area.
- D.2 The provisions are designed to give authorities flexibility in granting relief where it is felt that to do so would be of benefit generally to the area and be reasonable given the financial effect to Council Taxpayers.

Discretionary Relief – Localism – the Council's Policy

- D.3 Applications will be considered from any ratepayer who wishes to apply. However, where a ratepayer is suffering hardship or severe difficulties in paying their rates liability then relief can be granted under the existing provisions as laid down by Section 49 of the Local Government Finance Act 1988. There will be no requirement to grant relief in such cases under the Council's discretionary relief policy.
- D.4 Any ratepayer applying for discretionary rate relief under these provisions and who does not meet the criteria for existing relief (charities, non-profit making organisations etc.) must meet **all** of the following criteria and the amount of relief granted will be dependent on the following key factors:
- (a) The ratepayer **must not** be entitled to mandatory rate relief (Charity or Rural Rate Relief);
 - (b) The ratepayer **must not** be entitled to Central Government funded reliefs;
 - (c) The ratepayer **must not** be an organisation that could receive relief as a non-profit making organisation or as a sports club or similar;
 - (d) The ratepayer **must** occupy the premises (no discretionary rate relief will be granted for unoccupied premises);
 - (e) The premises and organisation **must** be of *significant* benefit to residents of the Council's area;
 - (f) The premises and organisation **must** relieve the Council of providing similar facilities;
 - (g) The ratepayer **must**;
 - Provide facilities to certain priority groups such as elderly, disabled, minority groups, disadvantaged groups; **or**
 - Provide *significant* employment or employment opportunities to residents of the Council; **or**
 - Provide the residents of the area with such services, opportunities or facilities that cannot be obtained locally or are not provided locally by another organisation;
 - (h) The ratepayer **must** demonstrate that assistance (provided by the discretionary rate relief) will be for a *short time only* **and** that any business / operation is financially viable in the medium and long term;
 - (i) whether the premises occupied are considered to be reasonable having regard to the size and location of the premises, the size and nature of the organisation, and the use being made of the premises by the organisation; **and**

- (j) The ratepayer **must** show that the activities of the organisation are consistent with the Council's core values and priorities.
- D.5 Where a ratepayer can demonstrate that **all** of the above criteria are met, relief will be considered for initially a short period.
- D.6 In view of the changes in legislation from 1st April 2025 which removes certain private schools from receiving mandatory relief , the Council has decided that those establishments will **not** be granted any discretionary relief under this section.
- D.7 For the purposes of this change the definition of 'Private School' is an educational establishment that provides compulsory full time education where a fee or other consideration is payable.

Appendix E

Supporting Small Businesses Relief (until 31st March 2026)

General Explanation

- E.1 For the financial years 2023/24 to 2025/26, the Government will, in line with the eligibility criteria set out below, reimburse the Council if it uses its discretionary relief powers under section 47 of the Local Government Finance Act 1988 (as amended), to grant 2023 Supporting Small Business relief.
- E.2 It will be for the Council, which administers the 2023 Supporting Small Business (2023 SSB) relief, to adopt a local scheme and determine in each individual case when, having regard to this guidance, to grant relief under section 47.
- E.3 Central government will reimburse the Council and major precepting authorities for the actual cost to them under the rates retention scheme of the 2023 Supporting Small Business relief that falls within the definitions in this policy.

Who is eligible for the 2023 Supporting Small Business Relief (2023 SSB) and how much relief will be available?

- E.4 2023 SSBR will help those ratepayers who as a result of the change in their rateable value at the revaluation are losing some or all of their Small Business, Rural Rate Relief or 2017 SSBR and, as a result, are facing large increases in their bills.
- E.5 Charities and Community Amateur Sports Clubs, who are already entitled to mandatory 80% relief, are not eligible for 2023 SSBR.
- E.6 To support these ratepayers, 2023 SSBR will ensure that the increase in the bills of these ratepayers is limited to a cash value of £600 per year. This cash maximum increase ensures that ratepayers do not face large bill increases in 2023/24 after transitional relief and small business rate relief (as applicable) have been applied. In order to simplify the scheme, the 2023 SSBR will not include minimum percentage bill increases (unlike the 2017 scheme).
- E.7 Those on 2023 SSBR whose 2023 rateable values are £51,000 or more will not be liable to pay the supplement (1.3p) to fund small business rate relief while they are eligible for 2023 SSBR.
- E.8 The 2017 SSBR scheme was provided to support small and medium ratepayers who had seen large increases in their bills at the 2017 revaluation. They have, therefore, had 6 years of support to allow them to adjust to their full 2017 bills. Therefore, for those ratepayers receiving 2017 SSB relief in 2022/23, any eligibility for 2023 SSBR will end on 31 March 2024.
- E.9 The Council will ensure this eligibility criteria is clear in the scheme approved and that relief for these ratepayers is awarded for one year only so that the relief can then be withdrawn on 31 March 2024 without further notice.

- E.10 A change of ratepayers will not affect eligibility for the Supporting Small Business scheme but eligibility will be lost if the property falls vacant or becomes occupied by a charity or Community Amateur Sports Club.
- E.11 There is no second property test for eligibility for the 2023 SSBR scheme. However, those ratepayers who during 2022/23 lost entitlement to Small Business Rate Relief (because they failed the second property test) but have, under the rules for Small Business Rate Relief, been given a 12 month period of grace before their relief ended - can continue on the 2023 SSBR scheme for the remainder of their 12 month period of grace.

Sequence of reliefs

- E.12 Hereditaments eligible for charity or Community Amateur Sports Club relief or hereditaments which are unoccupied are not eligible for 2023 SSBR. For the avoidance of doubt, small business rate relief or rural rate relief will not be applied to further reduce the bill found under 2023 SSBR (to avoid the double counting of relief).
- E.13 The same principle applies to properties for which a Section 44A certificate has been granted (apportionment of rateable values for partly occupied properties). The presence of a section 44A certificate will not further reduce the bill found under 2023 SSBR.
- E.14 All other discretionary reliefs, including those funded by section 31 grants, will be considered after the application of 2023 SSBR.

Subsidy control

- E.15 The 2023 SSBR is likely to amount to a subsidy. Therefore, any relief provided by the Council under this scheme will need to comply with the UK's domestic and international subsidy control obligations.
- E.16 To the extent that the Council is seeking to provide relief that falls below the Minimal Financial Assistance (MFA) thresholds, the Subsidy Control Act allows an economic actor (e.g., a holding company and its subsidiaries) to receive up to £315,000 in a three-year period (consisting of the 2025/26 year and the two previous financial years). MFA subsidies cumulate with each other and with other subsidies that fall within the category of 'Minimal or SPEI financial assistance'. BEIS COVID-19 business grants and any other subsidies claimed under the Small Amounts of Financial Assistance limit of the Trade and Cooperation Agreement should be counted under the £315,000 allowance.
- E.17 In those cases where it is clear to the Council that the ratepayer is likely to breach the MFA limit then the Council will withhold the relief. Otherwise, the Council may include the relief in bills and ask the ratepayers, on a self-assessment basis, to inform the Council if they are in breach of the MFA limit.
- E.18 MFA subsidies above £100,000 are subject to transparency requirements. This is not cumulated per beneficiary but applies per subsidy award. This means that for every individual subsidy provided of more than £100,000, the Council will include details of the subsidy on the subsidy control database.

Recalculations of reliefs

- E.19 As with other reliefs, the amount of SSBR awarded will be recalculated in the event of a change of circumstances. This could include, for example, a backdated change to the rateable value or to the hereditament. This change of circumstances could arise during the year in question or during a later year.
- E.20 Under regulations made under section 47 of the Local Government Finance Act 1988 authorities must give at least 12 months' notice of a revocation or variation of a rate relief scheme the effect of which would be to increase rate bills. Such a revocation or variation can only take effect at the end of a financial year (other than to comply with international agreements). But within these regulations, the Council may still make decisions which are conditional upon eligibility criteria. If a change in circumstances renders a property ineligible, the relevant bill can be amended in the year to reflect the loss of the relief.
- E.21 Therefore, when making an award for SSBR, the Council will ensure the conditions of the award that the relief are subject to the property's continuing eligibility. If the use of the property changes so that it is no longer eligible, the relevant chargeable amount must be recalculated to reflect that fact.
- E.22 The Council will also ensure that the scheme provides that eligibility for those ratepayers previously in the 2017 SSBR scheme in 2022/23 are eligible for one year of relief only and that the relief will then be withdrawn from those ratepayers on 31 March 2024 without further notice.

Supporting Small Business Rates Relief (2023/24 to 2025/26) - the Council's policy for granting discretionary relief.

- E.23 The Council has decided to grant relief strictly in accordance with Central Government guidelines.

Appendix F

Retail Hospitality and Leisure Relief Scheme (2025/26)

General Explanation

- F.1. The 2025/26 Retail, Hospitality and Leisure Business Rates Relief scheme will provide eligible, occupied, retail, hospitality, and leisure properties with a 40% relief, up to a cash cap limit of £110,000 per business.

How will the relief be provided?

- F.2 As this is a temporary measure for 2025/26, Government is not changing the legislation relating to the reliefs available to properties. Instead, Government will, in line with the eligibility criteria set out in this guidance, reimburse the Council if it uses its discretionary relief powers under section 47 of the Local Government Finance Act 1988 (as amended) to grant relief. It will be for the Council to adopt a local scheme and determine in each individual case when, having regard to this guidance, to grant relief under section 47.
- F.3 Government will fully reimburse the Council and major precepting authorities for their loss of income under the rates retention scheme as a result of awarding the relief that falls within the definitions in this guidance, using a grant under section 31 of the Local Government Act 2003.
- F.4 The government expects the Council to apply and grant relief to qualifying ratepayers from the start of the 2025/26 the billing year.

Which properties will benefit from relief?

- F.5 Hereditaments which benefit from the relief will be those which for a chargeable day in 2025/26:
- (a) meet the eligibility criteria; and
 - (b) the ratepayer for that chargeable day has not refused the relief for the eligible hereditament. The ratepayer may refuse the relief for each eligible hereditament anytime up to 30 April 2026. The ratepayer cannot subsequently withdraw their refusal for either all or part of the financial year.
- F.6 The Council has decided that, for the purposes of section 47 of the 1988 Act, hereditaments where the ratepayer has refused the relief are outside of the scheme and outside of the scope of the decision of which hereditaments qualify for the discount and are therefore ineligible for the relief.
- F.7 In line with the legal restrictions in section 47(8A) of the Local Government Finance Act 1988, the Council may not grant the discount to themselves or precepting authorities

How much relief will be available?

- F.8 Subject to the £110,000 cash cap per business, the total amount of government-funded relief available for each property for 2025/26 under this scheme is for chargeable days from 1 April 2025 to 31 March 2026, 40% of the chargeable amount.

- F.9 The relief will be applied after mandatory reliefs and other discretionary reliefs funded by section 31 grants have been applied, but before those where the Council has used its wider discretionary relief powers introduced by the Localism Act 2011, which are not funded by section 31 grants. However, the former categories of discretionary relief available prior to the Localism Act 2011 (i.e., charitable relief etc.) will be applied first in the sequence of discretionary reliefs and, therefore, before Retail, Hospitality and Leisure relief. Authorities may use their discretionary powers to, at cost to themselves, offer further discounts outside this scheme or additional relief to hereditaments within the scheme. However, where the Council applies a locally funded relief under section 47, this will be applied after the Retail, Hospitality and Leisure relief.
- F.10 The ordering **will** be applied in following sequence:
- Transitional Relief
 - Mandatory Reliefs (as determined in legislation)
 - S.47 Discretionary Relief in the following order:
 - (i) 2023 Supporting Small Business (SSB);
 - (ii) Former categories of discretionary relief available prior to the Localism Act 2011 (i.e., charitable, CASC, rural top up, and not for profit) will be applied first in the sequence of discretionary reliefs, after SSB;
 - (iii) Other discretionary (centrally funded);
 - (iv) 2025/26 Retail Hospitality and Leisure relief scheme; and
 - (v) Other locally funded schemes (such as section 49 hardship).
- F.11 Subject to the cash cap, the eligibility for the discount and the relief itself will be assessed and calculated on a daily basis. The following formula will be used to determine the amount of relief to be granted for a chargeable day for a particular hereditament in the financial year 2025/26:
- Amount of relief to be granted = $V \times 0.75$ where:
 - V is the daily charge for the hereditament for the chargeable day after the application of any mandatory relief and any certain other discretionary reliefs.
- F.12 This will be calculated ignoring any prior year adjustments in liabilities which fall to be liable on the day.
- F.13 Ratepayers that occupy more than one property will be entitled to relief for each of their eligible properties up to the maximum £110,000 cash cap, per business.

The Cash Cap and Subsidy Control

- F.14 Under the cash cap, no ratepayer can in any circumstances exceed the £110,000 cash cap across all of their hereditaments in England.
- F.15 Where a ratepayer has a qualifying connection with another ratepayer, then those ratepayers will be considered as one ratepayer for the purposes of the cash caps. A ratepayer shall be treated as having a qualifying connection with another:
- (a) where both ratepayers are companies, and
 - (i) one is a subsidiary of the other, or
 - (ii) both are subsidiaries of the same company; or

- (b) where only one ratepayer is a company, the other ratepayer (the "second ratepayer") has such an interest in that company as would, if the second ratepayer were a company, result in its being the holding company of the other.
- F.16 The Retail Hospitality and Leisure Scheme is likely to amount to subsidy. Any relief provided by the Council under this scheme will need to comply with the UK's domestic and international subsidy control obligations.
- F.17 To the extent that the Council is seeking to provide relief that falls below the Minimal Financial Assistance (MFA) thresholds, the Subsidy Control Act allows an economic actor (e.g., a holding company and its subsidiaries) to receive up to £315,000 in a 3-year period (consisting of the 2025/26 year and the 2 previous financial years). MFA subsidies cumulate with each other and with other subsidies that fall within the category of 'Minimal or SPEI financial assistance'.
- F.18 In those cases, where it is clear to the Council that the ratepayer is likely to breach the cash cap or the MFA limit, then the Council will automatically withhold the relief.
- F.19 MFA subsidies above £100,000 are subject to transparency requirements. This is not cumulated per beneficiary but applies per subsidy award. This means that for every individual subsidy provided of more than £100,000, the Council will include details of the subsidy on the subsidy control database.

Splits, mergers, and changes to existing hereditaments

- F.20 The relief will be applied on a day-to-day basis using the formula set out above. A new hereditament created as a result of a split or merger during the financial year, or where there is a change of use, will be considered afresh for the relief on that day.

Recalculations of relief

- F.21 The amount of relief awarded will be recalculated in the event of a change of circumstances. This could include, for example, a backdated change to the rateable value or the hereditament. This change of circumstances could arise during the year in question or during a later year.
- F.22 Under regulations made under section 47 of the Local Government Finance Act 1988 the Council must give at least 12 months' notice of a revocation or variation of a rate relief scheme the effect of which would be to increase rate bills. Such a revocation or variation can only take effect at the end of a financial year (other than to comply with international agreements). But within these regulations, the Council may still make decisions to ensure the scheme is administered in accordance with the extant rules. If a change in circumstances renders a property ineligible, the relevant bill can be amended in the year to reflect the loss of the relief.

Eligibility for the Retail, Hospitality and Leisure Relief Scheme

- F.23 The Council uses the following definitions to establish eligibility for the relief:

Hereditaments that meet the eligibility for Retail, Hospitality and Leisure scheme will be occupied hereditaments which meet all of the following conditions for the chargeable day:

- they are wholly or mainly being used:
 - (i) as shops, restaurants, cafes, drinking establishments, cinemas, or live music venues,
 - (ii) for assembly and leisure; or
 - (iii) as hotels, guest & boarding premises, or self-catering accommodation

i. Hereditaments that are being used for the sale of goods to visiting members of the public:

- Shops (such as: florists, bakers, butchers, grocers, greengrocers, jewellers, stationers, off licences, chemists, newsagents, hardware stores, supermarkets, etc)
- Charity shops
- Opticians
- Post offices
- Furnishing shops/ display rooms (such as: carpet shops, double glazing, garage doors)
- Car/caravan show rooms
- Second-hand car lots
- Markets
- Petrol stations
- Garden centres
- Art galleries (where art is for sale/hire)

ii. Hereditaments that are being used for the provision of the following services to visiting members of the public:

- Hair and beauty services (such as: hairdressers, nail bars, beauty salons, tanning shops, etc)
- Shoe repairs/key cutting
- Travel agents
- Ticket offices e.g., for theatre
- Dry cleaners
- Launderettes
- PC/TV/domestic appliance repair
- Funeral directors
- Photo processing
- Tool hire
- Car hire

iii. Hereditaments that are being used for the sale of food and/or drink to visiting members of the public:

- Restaurants
- Takeaways
- Sandwich shops

- Coffee shops
- Pubs
- Bar

iv. Hereditaments which are being used as cinemas.

v. Hereditaments that are being used as live music venues:

- Live music venues are hereditaments wholly or mainly used for the performance of live music for the purpose of entertaining an audience. Hereditaments cannot be considered a live music venue for the purpose of business rates relief where a venue is wholly or mainly used as a nightclub or a theatre, for the purposes of the Town and Country Planning (Use Classes) Order 1987 (as amended).
- Hereditaments can be a live music venue even if used for other activities, but only if those other activities (i) are merely ancillary or incidental to the performance of live music (e.g., the sale/supply of alcohol to audience members) or (ii) do not affect the fact that the primary activity for the premises is the performance of live music (e.g., because those other activities are insufficiently regular or frequent, such as a polling station or a fortnightly community event).
- There may be circumstances in which it is difficult to tell whether an activity is a performance of live music or, instead, the playing of recorded music.

vi. Hereditaments that are being used for the provision of sport, leisure, and facilities to visiting members of the public (including for the viewing of such activities).

- Sports grounds and clubs
- Museums and art galleries
- Nightclubs
- Sport and leisure facilities
- Stately homes and historic houses
- Theatres
- Tourist attractions
- Gyms
- Wellness centres, spas, massage parlours
- Casinos, gambling clubs and bingo halls

vii. Hereditaments that are being used for the assembly of visiting members of the public.

- Public halls
- Clubhouses, clubs, and institutions

viii. Hereditaments where the non-domestic part is being used for the provision of living accommodation as a business:

- Hotels, Guest, and Boarding Houses
- Holiday homes
- Caravan parks and sites

F.24 To qualify for the relief the hereditament should be wholly or mainly being used for the above qualifying purposes. In a similar way to other reliefs (such as charity relief), this is a test on use rather than

occupation. Therefore, hereditaments which are occupied but not wholly or mainly used for the qualifying purpose will not qualify for the relief.

- F.25 The list set out above is not intended to be exhaustive as it would be impossible to list the many and varied uses that exist within the qualifying purposes.

Hereditaments that are being used for the provision of the following services to visiting members of the public:

- F.26 The list below sets out the types of uses that the government does not consider to be an eligible use for the purpose of this discount. Again, it is for the Council to determine for themselves whether particular properties are broadly similar in nature to those below and, if so, to consider them **not** eligible for the discount under their local scheme:
- Financial services (e.g., banks, building societies, cash points, bureaux de change, short-term loan providers, betting shops);
 - Medical services (e.g., vets, dentists, doctors, osteopaths, chiropractors);
 - Professional services (e.g., solicitors, accountants, insurance agents/ financial advisers, employment agencies, estate agents, letting agents); and
 - Post office sorting offices.

Retail Hospitality and Leisure Business Rates Scheme (2025/26) - the Council's policy for granting discretionary relief.

- F.27 The Council has decided to grant relief strictly in accordance with Central Government guidelines.

Appendix G

Section 49 - Hardship Relief

General explanation

- G.1 The Council is able to exercise its discretion under Section 49 of the Local Government Finance Act 1988 to provide either partial or full relief for non-domestic rate payments in cases of hardship where it would be reasonable to do so having due regard to the interests of council tax payers in general.

Section 49 Hardship Relief – the Council's Policy

- G.2 The Council will consider applications for hardship relief from individuals and organisations based on their own merits on a case-by-case basis. Head of Revenues and Benefits will consider applications. Application forms are available at www.maldon.gov.uk/apply
- G.3 In making decisions on whether to award the relief the Council takes into account the following criteria (not listed in any priority):
- Any reduction or remission of rates on the grounds of hardship should be the exception rather than the rule;
 - Any reduction of the rates must be shown to be significant to the future viability of the business;
 - The business must continue to trade;
 - Cash flow forecasts for a minimum of the next twelve months must be provided together with a comprehensive Business Plan incorporating a brief history of the business;
 - The test of "hardship" is not strictly confined to financial hardship and that this, in itself, is not a deciding factor;
 - The loss of the business would reduce amenities of an area if it is the sole provider of a service in the area;
 - The loss of the business would worsen the employment prospects in the area;
 - The interests of the Council Tax payers of the area would be best served by awarding the relief;
 - The business must demonstrate how it is beneficial to the local community and why it is currently suffering financial hardship;
 - The business provides employment to local residents in an area where employment opportunities are limited;
 - Independent advice given by banks or financial advisors should be sought to demonstrate the future viability of the business;
 - Applications will only be considered where signed by the ratepayer, or, where an organisation is the ratepayer, an appropriately authorised representative of the organisation; and
 - The ratepayer will provide additional information as deemed necessary by the Council to be essential in order for a fair evaluation of the application.



MALDON DISTRICT COUNCIL

Empty Homes and Second Homes Premium Policy 2025-26

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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 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 1 year.
- 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 have 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 resolved to implement this change with effect from 1 April 2024.
- 2.3 Exceptions to the premiums (both empty homes and second homes) have been introduced by the Council Tax (Prescribed Classes of Dwellings and Consequential Amendments) (England) Regulations 2024. Details are shown later in the Section 4 of this policy.

3. Introduction of premiums for second homes (From 1 April 2025)

- 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 will not take effect until the 2025-26 financial year at the earliest.
- 3.5 The Council has resolved to charge second home premiums and has given 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 recently 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	Application	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

Classes of Dwellings	Application	Summary Description
Class F	Long-term empty homes and second homes	Annexes forming part of, or being treated as part of, the main dwelling
Class G	Long-term empty homes and second homes	<p>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:</p> <ul style="list-style-type: none"> • 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 on the dwelling preventing sale; and • whether the owner is taking any other reasonable steps to market the dwelling for sale. <p>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.</p>
Class H	Long-term empty homes and second homes	<p>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:</p> <ul style="list-style-type: none"> • 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 on the dwelling preventing letting; and • whether the owner is taking any other reasonable steps to market the dwelling for let. <p>The same owner may make use of the exception for dwellings marketed for let multiple times, however, only after the dwellings has been let for a continuous period of at least 6 months since the exception last applied</p>

Classes of Dwellings	Application	Summary Description
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 months from grant of probate/letters of administration)
Class J	Second homes only	Job-related dwellings. 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)

5. Outcome expected and 'safety net'.

- 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; and
 - 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 exemption, 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 Head of Revenues and Benefits 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 incorrectly or 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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**REPORT of
INTERIM CHIEF FINANCE OFFICER**

**to
STRATEGY AND RESOURCES COMMITTEE
23 JANUARY 2025**

**CAPITAL AND INVESTMENT STRATEGY FOR 2025 / 26, MINIMUM REVENUE PROVISION
STATEMENT 2025 / 26 AND TREASURY MANAGEMENT STRATEGY 2025 / 26**

1. PURPOSE OF THE REPORT

- 1.1 The Council is required to approve an annual Capital and Investment Strategy, Minimum Revenue Provision (MRP) Statement and Treasury Management Strategy before the start of the financial year to which they relate.

2. RECOMMENDATIONS

- (i) That the Committee considers this report and appendices and recommends to the Council for approval on 13 February 2025:

To the Council:

- (ii) the Capital & Investment Strategy 2025 / 26 (**APPENDIX 1**), which includes the Capital Programme for 2025 / 26 – 2028 / 29 (**APPENDIX 1a**) and new Capital Projects Bids for approval (**APPENDIX 1b**)
- (iii) the Minimum Revenue Provision Statement 2025 / 26 (**APPENDIX 2**), and
- (iv) the Treasury Management Strategy 2025 / 26 (**APPENDIX 3**), with the Treasury Management Practices (**APPENDIX 3a**).

3. SUMMARY OF KEY ISSUES

- 3.1 The Capital & Investment Strategy details the intended capital expenditure plans and funding arrangements of the Council and sets Prudential Indicators against which actual expenditure and borrowing should be monitored. The Capital and Investment Strategy for 2025 / 26 is at **APPENDIX 1**.
- 3.2 The Capital Strategy includes the Capital Programme (**APPENDIX 1a**), which is a 4-year financial plan for delivering the Strategy. The Capital Programme includes all approved capital projects, rolling programmes and new capital bids.
- 3.3 A full breakdown of new capital bids is included in **APPENDIX 1b**, revised following discussions at the Strategy and Resources Committee on 21 November 2024.
- 3.4 Local authorities must set aside funds annually to repay debt from capital expenditure, ensuring they do not take on more debt than they can afford. This charge is the Minimum Revenue Provision (MRP). The Minimum Revenue Provision

Statement 2025 / 26 is at **APPENDIX 2**, which details the methodology applied by the Council in charging a minimum amount to revenue.

- 3.5 The Treasury Management Strategy for 2025 / 26 is at **APPENDIX 3**. This strategy ensures the Authority maintains a balanced budget by managing cash flow and low-risk investments. Effective treasury management is crucial for meeting spending commitments and protecting the General Fund Balance. Governance of Treasury Management Practices is detailed in **APPENDIX 3a**.
- 3.6 These Strategies have been compiled with the advice and support of the Council's treasury advisor, Link Group, with the latest available data and interest rate forecasts at the time the strategies were drafted in December 2024.

4. CONCLUSION

- 4.1 The Capital and Investment Strategy, MRP Policy, and Treasury Management Strategy have been developed with the Council's strategic plans in mind, ensuring affordability and prudence.
- 4.2 These strategies have been updated to comply with statutory requirements and best practices. They consider the Council's financial position and align with broader corporate strategies, plans, and objectives, incorporating advice from the Council's external treasury advisor.

5. IMPACT ON PRIORITIES AS SET OUT IN THE CORPORATE PLAN 2025 - 2028

5.1 Growing our economy

- 5.1.1 Utilising reserves and alternative funding sources to acquire or enhance the Council's assets minimises the reliance on annual local tax revenues.

5.2 Delivering good quality services.

- 5.2.1 Avoiding service failure is a key consideration when determining which assets to acquire or enhance.

6. IMPLICATIONS

- (i) **Impact on Customers** – None directly.
- (ii) **Impact on Equalities** – None directly.
- (iii) **Impact on Risk (including Fraud implications)** – Any new investment decisions will be entered with suitable due diligence to ensure that any risks are identified and mitigated, where possible.
- (iv) **Impact on Resources (financial)** – The Council generates investment income from invested balances held in reserve. Any approved capital project bids may impact on the Council's reserves.
- (v) **Impact on Resources (human)** – None directly.

Background Papers: None.

Enquiries to: Ben Cookson, Interim Section 151 Officer.

Updated Capital and Investment Strategy 2025/26 – 2028/29

Maldon District Council

Introduction

The Capital and Investment Strategy for Maldon District Council outlines our approach to managing capital expenditure and investments to support the delivery of our strategic priorities.

This Strategy ensures that our capital investments are aligned with our long-term goals, providing a framework for decision-making that promotes financial sustainability, effective asset management, and prudent use of resources.

This integrated approach ensures that our capital investments are not only strategically aligned but also financially responsible, supporting the Council's commitment to transparency, accountability, and effective risk management.

Objectives

Align Capital Investments with Strategic Priorities: Ensure that all capital projects and investments support the Council's strategic objectives and community needs.

Promote Financial Sustainability: Manage capital expenditure and financing in a way that maintains the Council's financial health and sustainability.

Effective Asset Management: Optimise the use and management of the Council's assets to maximise value and service delivery.

Prudent Financial Management: Adhere to principles of prudence and affordability in capital financing, ensuring compliance with relevant regulations and guidance.

Risk Management: Identify and mitigate risks associated with capital investments to protect the Council's financial position.

Transparency and Accountability: Maintain clear and transparent processes for capital investment decisions, ensuring accountability to stakeholders.

Capital Expenditure

Capital expenditure refers to the Council's investment in assets, such as property or vehicles, that have a useful life of more than one year. In local government, this also includes spending on assets owned by other entities, as well as providing loans and grants to enable these entities to acquire or refurbish assets.

The Council has some discretion in defining capital expenditure. For example, individual assets costing less than £10,000 are not capitalised and are charged to revenue within the year. However, large purchases of identical assets, such as laptops, can be grouped together and treated as capital expenditure.

Table 1: Capital Programme 2025/26 – 2028/29

Updated Capital Programme - Summary	2025/26	2026/27	2027/28	2028/29
Project Category	£'000	£'000	£'000	£'000
Vehicle and Plant Replacement	163	0	0	0
Car Parking	0	0	0	0
Information and Communication Technology	47	47	47	47
Parks	118	0	0	0
Brickhouse Farm	0	0	0	0
Rivers	0	0	0	0
Leisure and Sports	4,000	1,125	0	0
Cemeteries	0	0	0	0
Play Equipment	345	125	0	0
Housing	539	539	539	539
Community	0	0	0	0
Total Capital Programme - Summary	5,212	1,836	586	586

NOTE: Please see Appendix 1a for a detailed breakdown of the Capital Programme.

NOTE: Please see Appendix 1b for a detailed breakdown of new capital bids.

Capital Funding

All capital expenditure must be funded by external sources (such as government grants and contributions), the Council's own resources (including revenue, reserves, and capital receipts), or debt (borrowing, leasing, and Private Finance Initiatives).

Additionally, in accordance with the Chartered Institute of Public Finance and Accountancy (CIPFA) guidance, a statutory adjustment called Minimum Revenue Provision (MRP) must be charged to the revenue account annually to ensure that debt does not grow uncontrollably and can be managed sustainably.

Table 2 provides a summary of the funding sources allocated to fund the capital programme. This includes the proposed borrowing to fund the Leisure Contract and purchase of waste vehicles.

Table 2: Capital Funding Summary 2025/26 – 2028/29

Updated Capital Funding - Summary	2025/26	2026/27	2027/28	2028/29
Funding Category	£'000	£'000	£'000	£'000
Capital Receipts Applied	(573)	(172)	(47)	(47)
S.106 Contributions	(100)	(125)	0	0
Internal Borrowing	(4,000)	(1,000)	0	0
Direct Revenue Financing	0	0	0	0
Government Grants	(539)	(539)	(539)	(539)
Total Capital Programme Funding	(5,212)	(1,836)	(586)	(586)

Capital Financing and Borrowing

The Capital Financing Requirement (CFR) is a crucial metric that reflects the Council's underlying need to borrow for capital purposes. It essentially measures the total amount of capital expenditure that has not yet been financed by capital resources such as capital receipts, grants, or revenue contributions. When the Council undertakes capital expenditure that is not immediately paid for, this increases the CFR, indicating a higher borrowing requirement.

Conversely, the CFR is reduced when the Council applies resources like capital receipts, grants, or charges to revenue to finance this expenditure. This reduction helps manage the overall debt levels and ensures that borrowing remains within sustainable limits. The CFR is an important tool for financial planning and management, as it provides a clear picture of the Council's long-term borrowing needs and helps in making informed decisions about future capital investments.

By regularly monitoring the CFR, the Council can ensure that its borrowing is prudent and aligned with its financial strategy. This involves strategic application of available resources to reduce the CFR and manage debt effectively. Adhering to CIPFA guidance and other regulatory requirements, the Council ensures that its capital financing practices are sound and compliant, supporting financial stability and the ability to deliver essential services to the community.

Table 3 provides a summary of the forecast management of debt through different funding sources, including Minimum Revenue Provision.

Table 3: Capital Financing Requirement 2025/26 – 2028/29

Capital Financing Requirement (CFR)	2025/26	2026/27	2027/28	2028/29
	£'000	£'000	£'000	£'000
Opening CFR	4,714	8,185	8,543	7,865
Capital Expenditure	5,212	1,836	586	586
Total Expenditure	9,926	10,021	9,129	8,451
Financed by:				
Capital Receipts	(573)	(172)	(47)	(47)
Government Grants	(539)	(539)	(539)	(539)
S.106 Contributions	(100)	(125)	0	0
Minimum Revenue Provision	(529)	(642)	(678)	(687)
Direct Revenue Financing	0	0	0	0
Total Financing	(1,741)	(1,478)	(1,264)	(1,273)
Closing CFR	8,185	8,543	7,865	7,178

Governance

Good governance and robust internal controls are essential for protecting public funds and ensuring sustainable investments in the public sector. According to CIPFA guidance, effective governance frameworks help manage risks, ensure accountability, and maintain transparency. Strong internal controls safeguard assets, prevent fraud, and ensure efficient

use of resources. Clear decision-making processes, regular monitoring, and reporting mechanisms provide assurance to stakeholders, while audit committees and internal audit functions independently review the Council's arrangements, building public trust and confidence in financial management.

Maldon District Council implements these principles through a robust capital bidding and appraisal process. Service managers submit bids annually in September to include projects in the Council's capital programme. These bids are collated by the finance team, which calculates the financing cost (potentially nil if the project is fully externally financed). The Corporate Leadership Team (CLT) and Finance Members Group then appraise all bids, comparing service priorities against financing costs, and make recommendations to the Strategy and Resources Committee. The final capital programme is presented to the Council in February each year.

Projects that generate savings or income may be progressed in-year, subject to a valid business case and committee approval. Additionally, provisions in major contracts negotiated in-year may require capital investment outside the annual strategy. When this occurs to the benefit of the Council, the Capital and Investment Strategy will be updated accordingly. This structured approach ensures that capital investments are aligned with strategic priorities and managed sustainably, in line with CIPFA's principles.

The Chief Finance Officer confirms that the proposed capital programme is prudent, affordable, and sustainable, as existing reserves will fund the core General Fund programme. Projects will proceed only if they generate savings or income for the Council, with a Business Case evaluating the risks and mitigations.

Commercial Investments

In 2024/25, the Council entered into a 20-year agreement with an external provider to deliver leisure facilities to the residents of Maldon District. This contract ensures that residents have affordable access to state-of-the-art leisure amenities at various Council-owned properties within the district, whilst also protecting the value of the assets through continued capital investment. Additionally, the agreement includes an annual management fee payable to the Council, which supports the general fund and contributes to the achievement of the Council's strategic objectives.

The Council's commercial team is actively engaged in developing new projects in tandem with the ongoing events at Promenade Park. They are building a robust portfolio of event organisers, which is instrumental in generating much-needed revenue for the Council. These efforts are aimed at enhancing the variety and quality of events available to residents while ensuring sustainable financial growth for the district.

Asset Management

To ensure that capital assets continue to be of long-term use, the Council is developing an Asset Management Plan (AMP). This plan will be produced for next year's capital strategy and will provide a comprehensive overview of all the Council's strategic assets, detailing how they will contribute to the Council's corporate objectives.

The new AMP will also include a rationalisation process to determine the best use of each asset. This process will assess whether assets should be sold, invested in, or used to generate revenue, ensuring that the Council's resources are optimally allocated.

Without such a strategy, there is a risk that future repair needs will not be identified, leading to potential under-provision in the budget. The AMP will help mitigate this risk by outlining maintenance requirements and investment needs, thereby supporting the sustainable management of the Council's assets.

When a capital asset is no longer needed, it may be sold, and the proceeds, known as capital receipts, can be used to invest in new assets or to repay debt. Additionally, the Council is currently permitted to spend capital receipts on service transformation projects until 2030, subject to government agreement. This flexibility allows the Council to adapt and innovate in delivering services, ensuring that capital resources are used effectively to meet evolving community needs.

Treasury Management

Cash Flow Management

Cash Flow Forecasting: The Council ensures sufficient but not excessive cash is available to meet spending needs, managing risks effectively. Surplus cash is invested until required, while shortages are met by borrowing to avoid excessive credit balances or overdrafts.

Liquidity Management: The Council is typically cash-rich in the short term as revenue income is received before it is spent.

Borrowing Strategy

Objectives: The Council does not currently borrow externally due to its cash reserves. Usually, capital investments are funded from internal borrowing with appropriate MRP being charged to the service, along with a contribution to reserves for the cost of lost interest.

Current Borrowing: The Council currently has £0.075m of external financing arrangements from a vehicle lease.

New Borrowing: The Council plans to use internal borrowing to fund £5.00m for leisure facilities over the next two financial years. Borrowing for the leisure facilities will provide a financial return for the Council, which will repay the financing costs and supplement the General Fund balance.

There are no current plans for additional borrowing, but future substantial commercial investments would require agreed financing strategies.

Investment Strategy

Investment Objectives: 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.

Current Investments: The Council currently holds £16.00m in treasury investments at an average interest rate of 4.1%. The Council aims to maximise investment returns where due

diligence results are satisfactory and risks are mitigated, with security and liquidity as primary considerations.

New Investments: The Council consults with Treasury Management advisors – Link Group, to determine low-risk investments that will help support cash-flow where necessary, or to fund capital expenditure. Cash flow forecasting determines when investments and redemptions are required to maximise the investment return, whilst ensuring liquidity and sustainability.

Table 4 shows a summary of the types of investment: The Council's investments include near-term investments expected to fluctuate between £15m and £7m during 2025/26, and longer-term investments held in pooled funds managed by external fund managers.

Table 4: Treasury Management Investments

	31.3.2024 Outturn	31.3.2025 Forecast	31.3.2026 Budget	31.3.2027 Budget	31.3.2028 Budget
Near-Term Investments	20,500	11,000	7,000	7,000	7,000
Longer-Term Investments	5,000	5,000	5,000	5,000	5,000
TOTAL	25,500	16,000	12,000	12,000	12,000

Table 5 shows the Rate of Return Received. This indicator measures the net investment income as a percentage of the initial investment. Due to the complexities of local government accounting, not all gains and losses are reflected in the revenue account in the year they occur.

Table 5: Investment Rate of Return (net of all costs)

Investments Net Rate of Return	31.03.2024 Actual £000	31.03.2025 Actual £000	31.03.2026 Budget £000
Treasury Management Investments	4.1%	4.0%	3.25%
Financial Investments	4.4%	4.2%	4.00%
ALL INVESTMENTS	4.2%	4.1%	3.47%

Currently, there are no additional investment indicators. However, as the Council expands its commercial services, appropriate indicators will be introduced.

Note: For comprehensive details on the Council's policies and plans for Treasury Management Investments in 2025/26, please refer to the Treasury Management Strategy document (**Appendix 3**).

Treasury Risk Management

Investments are managed to balance the risk of loss against the risk of receiving returns below inflation. Near-term cash is invested securely, while longer-term funds are invested more widely, including in bonds, shares, and property.

Interest Rate Risk: Managed through a diversified investment portfolio and regular monitoring.

Credit Risk: Mitigated by investing in high-quality banks, government securities, and other local authorities.

Operational Risk: Managed through robust policies and procedures, including regular reviews and updates.

Governance and Oversight

Roles and Responsibilities: Daily treasury management decisions are delegated to the Chief Finance Officer and staff, who act in line with the approved strategy.

Knowledge and Skills: The team responsible for investment decision-making has considerable experience in treasury management. They attend regular training sessions conducted by our treasury management advisors, focusing on investment strategies and treatment. Our advisors are consulted on potential changes to our portfolio to ensure well-informed decisions.

Members receive treasury management training as needed, with the frequency and content adjusted based on requirements and changes. This helps ensure that members have the necessary knowledge and skills.

When Council staff lack specific expertise, we use external advisers and consultants who are specialists in their fields. Currently, the Council employs LINK as our treasury management advisors and the Valuation Office as our property advisors. This approach is cost-effective and ensures that the Council has access to the necessary expertise.

Policies and Procedures: The Council's Treasury Management Strategy outlines detailed policies and plans for 2025/26, ensuring alignment with strategic objectives.

Reporting and Monitoring: Regular reports on treasury management activities are presented to the Overview & Scrutiny Committee, with the Audit Committee responsible for scrutiny.

Risk Management

Effective risk management is essential for ensuring the success of Maldon District Council's capital investments. The following steps outline our approach:

Risk Identification: Conduct thorough assessments to identify potential risks, including financial, operational, and project-specific risks.

Risk Evaluation: Assess the likelihood and impact of each risk, prioritising those with the most significant potential effects.

Risk Mitigation: Develop contingency plans, secure appropriate insurance, and ensure robust contract management to address identified risks.

Monitoring and Reporting: Regularly review and update risk management plans, using Key Performance Indicators (KPIs) to track progress and effectiveness. Provide transparent reports to stakeholders.

Governance and Oversight: Implement internal and external audits and engage with stakeholders to ensure alignment with best practices and community expectations.

By following these steps, the Council ensures that capital projects are delivered on time, within budget, and to the required standards, supporting sustainable and prudent financial management.

Prudential Indicators

The Council must set and review an authorised borrowing limit annually, as required by the prudential code. Additionally, a lower “operational boundary” is established as a precaution if debt nears the limit.

Based on advice from our Treasury Management advisors, it is recommended to increase the operational boundary from £7m to £12m. This adjustment accounts for £10m of planned internal borrowing for Waste and Leisure capital investments, plus an extra £2m as a buffer for potential future borrowing needs.

Table 6 provides an outline of those prudential indicators that guide capital investment decisions and ensure the Council’s finances are sustainable.

Table 6: Authorised limit and operational boundary for external debt

	2023 / 24 limit £000	2024 / 25 limit £000	2025 / 26 limit £000	2026 / 27 limit £000	2027 / 28 limit £000
Authorised limit – borrowing	16,500	16,500	16,500	16,500	16,500
Amended Operational boundary – borrowing	7,000	12,000	12,000	12,000	12,000

While capital expenditure itself is not directly charged to the revenue budget, the associated costs, such as interest on loans and Minimum Revenue Provision (MRP), are charged to revenue. These costs are offset by any investment income received. The resulting net annual charge is referred to as financing costs. According to CIPFA guidance, these financing costs are compared to the net revenue stream, which includes funds from Council Tax, business rates, and general government grants.

Table 7 shows a summary of the proposed financing costs as a proportion of the net revenue stream.

Table 7: Prudential Indicator Proportion of financing costs to net revenue stream

	2023 / 24 Actual	2024 / 25 Actual	2025 / 26 Budget	2026 / 27 Budget	2027 / 28 Budget
Financing costs (£m)	0	155	282	290	295
Proportion of net revenue stream	0.00%	1.25%	2.23%	2.25%	2.27%


Updated Capital Programme 2025/26 - 2028/29	Appendix 1	2025/26	2026/27	2027/28	2028/29
Project Title	Funding Source	£'000	£'000	£'000	£'000
Vehicle & Plant Replacement					
Trimas Pegasus - Grass cutting machine	Capital Receipts				
John Deere Gator Vehicle replacement	Capital Receipts				
Community Engagement Team Vehicle	Capital Receipts	18			
Maintenance Team Vehicle	Capital Receipts	35			
Tractor Side-Arm Flail	Capital Receipts	40			
Ride on Mower	Capital Receipts	35			
Parks Vehicle Transit	Capital Receipts	35			
Suez Waste Vehicles	Borrowing				
Car Parking					
White Horse Lane resurfacing	SEPP Grant				
Butt Lane subsidence repairs	SEPP Grant				
Information & Communication Technology					
PC and Printer Replacement Programme	Capital Receipts	47	47	47	47
Parks					
Promenade Park Amphitheatre Strengthening	Capital Receipts				
Goldhanger – Decommission garages	Capital Receipts				
Seawall and Coach Park toilets – lighting	Capital Receipts				
Matting Play surfacing for 4 sites	Capital Receipts				
Longfields pathways tarmacing	Capital Receipts				
Remembrance Avenue – Road resurface.	Capital Receipts				
New accessible playsite	Capital Receipts				
Fencing and Bollards - Parks	Capital Receipts	20			
MDC Roads Resurfacing	Capital Receipts	98			
Splashpark element (Year 3)	Capital Receipts				
Brickhouse Farm					
Scout Hut – New flooring	Capital Receipts				
St Georges Play Site – Equipment refresh	Capital Receipts				
Rivers					
New Navigation buoys	Capital Receipts				
Burham-On-Crouch houseboats berth	Capital Receipts				
Burham-On-Crouch Pontoon (UKSPF)	UKSPF				
Leisure & Sports					
Plume school - Replacement Carpet Astro pitch	Capital Receipts		125		
New Leisure Centre Facilities	Borrowing	4,000	1,000		
Changing Places	Changing Places Grant				
Cemeteries					
Renovation of garden of remembrance	Capital Receipts				
Play Equipment					
Prom Park - The Valley - Play Galleon	S106 Reserve				
District accessibility - BOC accessible play (UKSPF)	UKSPF				
Play equipment Prom Park sensory (UKSPF)	UKSPF				
Riverside Park - Skate park equipment and surface	S106 Reserve				
YFP - Lighting for youth facilities	PFC Grant				
YFP - Maldon Skate Park/BMX Track Resurfacing	S106 Reserve				
YFP - Riverside Skate Park Equipment and Surface	S106 Reserve				
YFP - West Maldon skate park / BMX track	S106 Reserve				
New Playsite Equipment	Capital Receipts	125	125		
Playsite Surfacing - Oaktree Meadow	Capital Receipts	60			
Play Site Fencing	Capital Receipts	60			
New accessible play site (Sensory)	S106 Reserve	100			

Updated Capital Programme 2025/26 - 2028/29	Appendix 1	2025/26	2026/27	2027/28	2028/29
Project Title	Funding Source	£'000	£'000	£'000	£'000
Housing					
Mandatory Disabled Facilities Grants	Disabled Facilities	539	539	539	539
Stephens House	S106 Reserve				
Community					
UKSPF Core Capital	UKSPF Grant				
REPF Capital	REPF Grant				
Total Capital Programme		5,212	1,836	586	586
		2025/26	2026/27	2027/28	2028/29
Funding		£'000	£'000	£'000	£'000
Capital Receipts Applied		(573)	(172)	(47)	(47)
S.106 Contributions		(100)	(125)	0	0
Internal Borrowing		(4,000)	(1,000)	0	0
Direct Revenue Financing		0	0	0	0
Government Grants		(539)	(539)	(539)	(539)
Total Capital Programme Funding		(5,212)	(1,836)	(586)	(586)

25/26 CAPITAL BIDS SUMMARY

Name	Service Area	Description		Cost 25/26 £
Community Engagement Team Vehicle	Community Engagement	Purchase of a new van to replace old one that has persistent issues	Essential	18,000
Maintenance Team Vehicle	Parks Vehicles	4x4 truck (Ford Ranger/Hilux) - 4x4 for Parks to enable access to sites with woodchipper etc in winter months. Potentially to replace EK64 LXP van as not to increase annual budget.	Essential	35,000
Tractor Side-Arm Flail	Parks Vehicles	Compact Tractor and side arm - To increase efficiency when cutting back footpaths, hard to reach areas. Limit HAVS exposure for operatives	Essential	40,000
Ride on Mower	Parks Vehicles	New JD 1570 outfront mower - To replace ride on mower in fleet which is 9-10 years old and has safety concerns around vibrations for operatives	Essential	35,000
Parks Vehicle Transit	Parks Vehicles	Replacement of Parks vehicle BF14 GKZ	Essential	35,000
New Playsite Equipment	Play Provision	Play Sites – New play equipment across multiple sites due to depreciation / end of life. 2025/26 = £125,000. Riverside Park = £20,000 / Springfield = £30,000 / Oak Tree Meadow = £60,000 / West Maldon = £15,000. 2026/27 = Request for another £125,000.	Essential	125,000
Playsite Surfacing - Oaktree Meadow	Play Provision	Play Sites - New safety surfacing (Matta) to be installed at Oak Tree Meadow to remove the loose bark chips which have a health & hygiene risk as well as a low attenuation property	Essential	60,000
Play Site Fencing	Playsites	Play Site – Replacement steel bow top fencing. R&R.	Essential	60,000
Fencing and Bollards - Parks	Prom park	Prom Park – Low level fencing renewal. H&S. R&R. 2025/26		20,000
Maldon District Council (MDC) Roads Resurfacing	Road Resurfacing Works	Prom Park Emergency Road = £55,000 / Cobins Chase = £18,000 / Riverside Park Library Car Park = £25,000	Essential	98,000
Total				526,000

CAPITAL PROJECT SHEET


Project Name & Location <i>(Enter a meaningful title for the project and provide details of the location of the project)</i>	1 x Community Engagement Team Vehicle		
Project Category <ul style="list-style-type: none"> • Essential (E) • Service failure (SF) • Service improvement (SI) • Commercial (C) 	Essential		
Project Lead Officer	Nicola Syder		
Project Description <i>(Clearly set out what the overall purpose and main aims of the project are)</i>	Replacement for . The vehicle disposal was in part due to the vehicle mechanically deprecitating and financially depreciating. The vehicle is essential for daily operations within the team and to ensure MDC has the resource and resilience for Car parking patrols and parks security around the distict. The vehicle will be purchased as nearly new (used) from the sales market and will look to be hybrid or fully electrical, all green options will be assessed for viability.		
Project Start Date <i>(Month and year)</i>	May-25		
Project Completion Date <i>(Month and year)</i>	May-25		
Resource Implications <i>(Identify what resources are needed (i.e. staff time, contractor resources, maintenance costs))</i>	NA		
Picture <i>(Insert a picture in relation to the project (i.e. the defective site, the area for improvement, the asset due for replacement))</i>			

	Capital Expense	Revenue Implications		External Funding	
		One-off	On-going	Amount	Source of costs
	£	£	£	£	
2025/26	18,000				
2026/27					
2027/28					
2028/29					
TOTAL	18,000	0	0	0	0

CAPITAL PROJECT SHEET

Describe links to Corporate Goals <i>Corporate goals:</i> 1) Strengthening communities to be safe, active and healthy 2) Protecting and shaping the District 3) Creating opportunities for economic growth and prosperity 4) Delivering good quality, cost effective and valued services	Protecting and shaping the district in aiding the team provide a maintenance service to its parks and all assets. Delivering good quality, cost effective services by not paying for a vehicle which is old and in need of repair.
Are there any risks to the delivery of this project in the timeframe and/or costs detailed above. (Please provide details).	Potential to look at second hand vehicles to reduce cost but this brings the risk of acquiring vehicles with issues from day one whereas new they will come with a lengthy warranty etc. Potential to look at leasing to spread costs.
Are any statutory consents required as part of this project? If so, please state (i.e. planning consent, MMO licence etc)	NA
Are there Health & Safety implications? If so, please state	High likelihood of breakdown. This could impact operations and services. Potential H&S implications.
Is this part of a statutory obligation? If so, state how	NA
Is the project contractually committed to in any way? If so, please describe	NA
Is there any linkage to other plans (i.e. business plan objectives)? If so, please provide details	Current vegicle will be sold resulting in a capital receipt. This request would use some of the disposal funds to purchase 1 x replacement vehicle.

CAPITAL PROJECT SHEET



Project Name & Location <i>(Enter a meaningful title for the project and provide details of the location of the project)</i>	1 x Maintenance Team Vehicle		
Project Category <ul style="list-style-type: none"> • Essential (E) • Service failure (SF) • Service improvement (SI) • Commercial (C) 	Essential		
Project Lead Officer	David Burnham		
Project Description <i>(Clearly set out what the overall purpose and main aims of the project are)</i>	Replacement for the 3 x disposed Land Rovers within the maintenance team. Three Land Rovers were disposed at auction in July / August / September 2024 and achieved maximum disposal value which has gone back into MDC accounts. The vehicle disposal was in part due to the vehicles mechanically depreciating and financially depreciating. Two of the Land Rovers were at an age where they were experiencing faults and issues and uneconomic. 1 x replacement utility vehicle is essential for daily operations within the team and to ensure MDC has the resource and resilience for emergency planning / operations. The new vehicle would be comparable with the current vehicle fleet i.e. 4x4, towing capacity and capable of holding materials. This vehicle will also be a double cab. The vehicle will be purchased as nearly new (used) from the sales market and will look to be hybrid or fully electrical, all green options will be assessed for viability.		
Project Start Date <i>(Month and year)</i>	May-25		
Project Completion Date <i>(Month and year)</i>	May-25		
Resource Implications <i>(Identify what resources are needed (i.e. staff time, contractor resources, maintenance costs))</i>	NA		
Picture <i>(Insert a picture in relation to the project (i.e. the defective site, the area for improvement, the asset due for replacement))</i>			

	Capital Expense	Revenue Implications		External Funding	
		One-off	On-going	Amount	Source of costs
	£	£	£	£	
2025/26	35,000				
2026/27					
2027/28					
2028/29					
TOTAL	35,000	0	0	0	0

CAPITAL PROJECT SHEET

Describe links to Corporate Goals <i>Corporate goals:</i> 1) Strengthening communities to be safe, active and healthy 2) Protecting and shaping the District 3) Creating opportunities for economic growth and prosperity 4) Delivering good quality, cost effective and valued services	Protecting and shaping the district in aiding the team provide a maintenance service to its parks and all assets. Delivering good quality, cost effective services by not paying for a vehicle which is old and in need of repair.
Are there any risks to the delivery of this project in the timeframe and/or costs detailed above. (Please provide details).	Potential to look at second hand vehicles to reduce cost but this brings the risk of acquiring vehicles with issues from day one whereas new they will come with a lengthy warranty etc. Potential to look at leasing to spread costs.
Are any statutory consents required as part of this project? If so, please state (i.e. planning consent, MMO licence etc)	NA
Are there Health & Safety implications? If so, please state	High likelihood of breakdowns within the current fleet. Due to the disposal of 3 x vehicles there is no resilience nor utility vehicle to use. This could impact operations and services. Potential H&S implications.
Is this part of a statutory obligation? If so, state how	NA
Is the project contractually committed to in any way? If so, please describe	NA
Is there any linkage to other plans (i.e. business plan objectives)? If so, please provide details	3 x vehicles have been disposed with £40,000+ going back into accounts. This request would use some of the disposal funds to purchase 1 x replacement vehicle.


CAPITAL PROJECT SHEET

Project Name & Location <i>(Enter a meaningful title for the project and provide details of the location of the project)</i>	Compact Tractor & Side arm flail				
Project Category • Essential (E) • Service failure (SF) • Service improvement (SI) • Commercial (C)	Essential				
Project Lead Officer	Joe Poole				
Project Description <i>(Clearly set out what the overall purpose and main aims of the project are)</i>	This compact tractor and machine has been identified as what could be an important piece of equipment for the Parks team. Since the removal of the Highway Rangers service Parks have had to pick up a lot of cutting back of footpaths. These footpaths can be quite lengthy including the ones that run alongside the Maldon bypass. This is quite literally miles of hedge cutting that we are currently having to try and carry out using hand held hedge trimmers. However if we were to invest in this machine it would save a lot of time, making us more efficient and also vastly limit operatives hand arm vibration (HAV) exposure which is a requirement of an employer to look to find ways to reduce HAVS exposure to it's employees. There is also the potential for further implements to be purchased at a later date which may be of use and provide commercial opportunities. We would look for best value alongside best machine for the task so it's possible it may not be a Kubota as pictured but it will either be this model or similar from a different manufacturer.				
Project Start Date <i>(Month and year)</i>	Apr-25				
Project Completion Date <i>(Month and year)</i>	Aug-25				
Resource Implications <i>(Identify what resources are needed (i.e. staff time, contractor resources, maintenance costs))</i>	Staff time during procurement process, identifying best value supplier etc. There will be some additional maintenance costs, annual servicing.				
Picture <i>(Insert a picture in relation to the project (i.e. the defective site, the area for improvement, the asset due for replacement))</i>	 				
	Capital Expense	Revenue Implications		External Funding	
		One-off	On-going	Amount	Source of costs
	£	£	£	£	
2025/26	40,000		500		
2026/27					
2027/28					
2028/29					
TOTAL	40,000	0	500	0	0

CAPITAL PROJECT SHEET

Describe links to Corporate Priorities: 1. Supporting our communities 2. Enhancing and connecting our place 3. Helping the economy to thrive 4. Smarter finances 5. A greener future 6. Provide good quality services	This machine will help the parks team to enhance our footpaths by ensuring they are well cut back each year for pedestrians. This in turn will provide a good quality service to our district
Are there any risks to the delivery of this project in the timeframe and/or costs detailed above. (Please provide details).	Identifying best value and unit could take time depending on availability at the time. Potential price increases have been factored into the above figure.
Are any statutory consents required as part of this project? If so, please state (i.e. planning consent, MMO licence etc)	N/A
Are there Health & Safety implications? If so, please state	This will safeguard operatives from a large amount of prolonged hand arm vibration exposure as it will limit the time hand held equipment is used. Our equipment is tested annually for hand arm vibration readings and given a reading in points per minute used. The daily limit for HAV exposure is 400 points per day. This means for a piece of equipment rated one point per minute the total time in use is 6 hours 40 minutes per day. However, if the equipment is rated at two points per minute the 'trigger' time (time in use) available for an operative becomes 3 hours 20 minutes per day. When bought new most hand held hedge trimmers are rated at 2 points per minute meaning a best case scenario is likely only just over 3 hours use per day for each operative. For hedge trimmers that are older they can easily become 3 or 4 points per minute vastly reducing the in use time available even more. This makes the task of cutting miles of footpath very difficult to schedule in whilst keeping inside the guidelines of safe working practices. Once the limit of 400 points is reached in one day the operative cannot be moved onto any other vibrating equipment. This is why compact tractor with side arm would prove so valuable as it massively reduces HAV exposure to the officer. Hand arm vibration syndrome is generally irreversible once a person is effected by it and can cause tingling/numbness in the fingers and hands, impaired movement, loss of strength, painful joints and hands can be extremely painful after being exposed to cold conditions.
Is this part of a statutory obligation? If so, state how	N/A
Is the project contractually committed to in any way? If so, please describe	N/A
Is there any linkage to other plans (i.e. business plan objectives)? If so, please provide details	This would continue to give opportunity to expand the teams commercial activity as this machine will help the team run more efficiently but also look at quoting for works it otherwise wouldn't have.

CAPITAL PROJECT SHEET


Project Name & Location <i>(Enter a meaningful title for the project and provide details of the location of the project)</i>	Replacement 1570 John Deere Ride on Mower
Project Category <ul style="list-style-type: none"> • Essential (E) • Service failure (SF) • Service improvement (SI) • Commercial (C) 	Essential
Project Lead Officer	Joe Poole
Project Description <i>(Clearly set out what the overall purpose and main aims of the project are)</i>	Parks John Deere 1570 (AW15 DJV) grass cutting machine is approaching 10 years old. This is a vital piece of equipment for our day to day maintenance of the open spaces. This particular machine produces a high level of vibration through the footplate and the reasoning for this is currently unknown as all obvious reasons such as unbalanced blades etc have been addressed. The high level of whole body vibration would be a H&S concern for any operative using the machine for a long period and can always produce higher levels of hand arm vibration through the steering wheel. Therefore we have to limit it's usage currently as we have a limit of 400 points per day for each member of staff. Vibration exposure on a ride on machine if it is significant must be considered the same as it would from hand held tools. The replacement machine would be road registered with safety features and also JD link.
Project Start Date <i>(Month and year)</i>	Apr-25
Project Completion Date <i>(Month and year)</i>	Jun-25
Resource Implications <i>(Identify what resources are needed (i.e. staff time, contractor resources, maintenance costs))</i>	Procurement Process
Picture <i>(Insert a picture in relation to the project (i.e. the defective site, the area for improvement, the asset due for replacement))</i>	

	Capital Expense	Revenue Implications		External Funding	
		One-off	On-going	Amount	Source of costs
	£	£	£	£	
2025/26	35,000				
2026/27					
2027/28					
2028/29					
TOTAL	35,000	0	0	0	0

CAPITAL PROJECT SHEET

Describe links to Corporate Priorities: 1. Supporting our communities 2. Enhancing and connecting our place 3. Helping the economy to thrive 4. Smarter finances 5. A greener future 6. Provide good quality services	Safer for operatives with less exposure to whole body vibration. Smarter finances to renew our equipment rather than use budgets for costly repairs. Helping to provide a good quality service to our districts open spaces.
Are there any risks to the delivery of this project in the timeframe and/or costs detailed above. (Please provide details).	This machine will be brand new, we will need to identify a supplier at best value and secure the unit. Potential cost increases have been factored into the above cost.
Are any statutory consents required as part of this project? If so, please state (i.e. planning consent, MMO licence etc)	N/A
Are there Health & Safety implications? If so, please state	This would lower whole body vibration exposure levels to the operatives, which we are told in future the HSE will look into in more depth. WBV can cause musculoskeletal issues such as lower back pain, balance and co-ordination problems and fatigue. With the current machine as it stands this can also contribute to officers hand arm vibration exposure. Their daily limit is 400 points per minute and this can be easily met especially in the summer 10 hour days if equipment is not updated with newer models that produce less hand arm vibration exposure. Once an officer hits 400 points they are not allowed to use vibrating equipment for the rest of the day and this can be quite limiting in our area of work. Hand arm vibration exposure can cause life changing injuries to a person if it is not carefully managed and is why officers receive tool box talks about it to raise awareness. Hand arm vibration syndrome is generally irreversible. With a new machine there is also less risk of on site breakdowns. JD link comes with the machine and gives capability of seeing where the machine is at any given time. This can assist with lone working in the event of unanswered contact to operative they can be quickly located.
Is this part of a statutory obligation? If so, state how	N/A
Is the project contractually committed to in any way? If so, please describe	N/A
Is there any linkage to other plans (i.e. business plan objectives)? If so, please provide details	This is an important project in terms of continuing ground maintenance duties and service levels across the district and ensuring we have resilience to expand MDC's commercial opportunities should the chance arise.

CAPITAL PROJECT SHEET


Project Name & Location <i>(Enter a meaningful title for the project and provide details of the location of the project)</i>	Replacement for Parks BF14 GKZ
Project Category <ul style="list-style-type: none"> • Essential (E) • Service failure (SF) • Service improvement (SI) • Commercial (C) 	Essential
Project Lead Officer	Joe Poole
Project Description <i>(Clearly set out what the overall purpose and main aims of the project are)</i>	We would like to replace Parks vehicle BF14 GKZ with a newer model as it is now over 10 years old. This vehicle was purchased second hand under a previous management team and already had a high mileage when it arrived. The current mileage is now in excess of 120,000. We would aim to purchase an almost new transit van with guidelines set on under 2 years old and under 20,000 miles at point of purchase. Buying almost new second hand will allow us to quicker turnaround than buying brand new and also will be cheaper. The image below is similar to what we would look for. BF14 GKZ has a current value of around £1,500 to £2,000 which we could look to use as a trade in potentially. We considered E-Transit as an EV option however there are a few factors which we felt went against this choice. Parks generally will carry heavy loads (machinery, waste etc) which reduce the range of the battery. It is feared this may prove risky when travelling around the district and heighten the risk of running out of charge. Secondly we have no EV charging points at the depot yet and thirdly one of these vehicles would cost around £50,000 so there is a cost implication too.
Project Start Date <i>(Month and year)</i>	Apr-25
Project Completion Date <i>(Month and year)</i>	Jun-25
Resource Implications <i>(Identify what resources are needed (i.e. staff time, contractor resources, maintenance costs))</i>	My time to identify vehicle and follow procurement process. No additional budget resource as this would replace an existing vehicle.
Picture <i>(Insert a picture in relation to the project (i.e. the defective site, the area for improvement, the asset due for replacement))</i>	

	Capital Expense	Revenue Implications		External Funding	
		One-off	On-going	Amount	Source of costs
	£	£	£	£	
2025/26	35,000			1,000	trade in
2026/27					
2027/28					
2028/29					
TOTAL	35,000	0	0	1,000	0

CAPITAL PROJECT SHEET

Describe links to Corporate Priorities: 1. Supporting our communities 2. Enhancing and connecting our place 3. Helping the economy to thrive 4. Smarter finances 5. A greener future 6. Provide good quality services	Delivering good quality, cost effective services by having a newer vehicle which is reliable and needs less spent on it each year in repairs. Vehicle to be used delivering a service in the districts parks/open spaces. As above EV alternative was considered but decided in the case of vans carrying heavy loads the batteries are not sufficient yet to be reliable. Newer diesel vehicle will still be better with emissions than older one.
Are there any risks to the delivery of this project in the timeframe and/or costs detailed above. (Please provide details).	It was found last year that purchasing a brand new vehicle could bring long lead times and delays, we are looking to avoid this by purchasing almost new second hand vehicles.
Are any statutory consents required as part of this project? If so, please state (i.e. planning consent, MMO licence etc)	N/A
Are there Health & Safety implications? If so, please state	Newer vehicles reduce the risk of breakdowns and therefore reduce the risk of staff being stranded in remote locations of the district until roadside recovery can be arranged.
Is this part of a statutory obligation? If so, state how	N/A
Is the project contractually committed to in any way? If so, please describe	N/A
Is there any linkage to other plans (i.e. business plan objectives)? If so, please provide details	Delivery of ground maintenance obligations and will aid future commercial growth of the parks department with reliable vehicles, time savings.

CAPITAL PROJECT SHEET


Project Name & Location <i>(Enter a meaningful title for the project and provide details of the location of the project)</i>	New Play Site Equipment - Oak Tree Meadow (Heybridge), Riverside Park (Burnham), Springfield (Burnham) and West Maldon (Maldon)
Project Category <ul style="list-style-type: none"> • Essential (E) • Service failure (SF) • Service improvement (SI) • Commercial (C) 	Essential
Project Lead Officer	David Burnham
Project Description <i>(Clearly set out what the overall purpose and main aims of the project are)</i>	New replacement play equipment is required for items that are current depreciated and near end of life within Oak Tree Meadow (Heybridge), Riverside Park (Burnham), Springfield (Burnham) and West Maldon (Maldon). Items of equipment have become uneconomic for repairs and renewals. There are a number of H&S defects within items of equipment that pose a level of risk that could be associated to accidents and incidents within the play sites. The likelihood / severity of accidents and incidents will increase if depreciated equipment is left for a longer period of time. Once the equipment becomes high risk it will be isolated from public use which would not be good practice for MDC within the local communities. The installation of new equipment will mitigate all H&S issues and ensure that the community can participate in activity safely for many years to come.
Project Start Date <i>(Month and year)</i>	May-25
Project Completion Date <i>(Month and year)</i>	Jun-25
Resource Implications <i>(Identify what resources are needed (i.e. staff time, contractor resources, maintenance costs))</i>	Tender to be completed via the Asset and Maintenance Team Leader in working partnership with the procurement team. The works will be completed via a specialist contractor and under the ESPO Playground Framework. 2025/26 = £125,000. Riverside Park = £20,000 / Springfield = £30,000 / Oak Tree Meadow = £60,000 / West Maldon = £15,000.
Picture <i>(insert a picture in relation to the project (i.e. the defective site, the area for improvement, the asset due for replacement))</i>	

	Capital Expense	Revenue Implications		External Funding	
		One-off	On-going	Amount	Source of costs
	£	£	£	£	
2025/26	125,000				
2026/27	125,000				
2027/28					
2028/29					
TOTAL	250,000	0	0	0	0

CAPITAL PROJECT SHEET

Describe links to Corporate Priorities: 1. Supporting our communities 2. Enhancing and connecting our place 3. Helping the economy to thrive 4. Smarter finances 5. A greener future 6. Provide good quality services	This project comes under H&S. The project links with the below corporate priorities: 1, 2 & 6. Strengthening communities to be safe, active and healthy - the works are required under Health & Safety to ensure we act in a reasonable manner and that we protect the public against accidents and incidents within our play sites.
Are there any risks to the delivery of this project in the timeframe and/or costs detailed above. (Please provide details).	No foreseen risks to the delivery of the project.
Are any statutory consents required as part of this project? If so, please state (i.e. planning consent, MMO licence etc)	None at present.
Are there Health & Safety implications? If so, please state	The current condition of aspects of the play site equipment present H&S risks. If left in the current condition there is a high likelihood of accidents and incidents.
Is this part of a statutory obligation? If so, state how	There is a statutory requirement and duty of care for play site safety and standards. This comes under BSEN1176 and BSEN1177 for play site safety.
Is the project contractually committed to in any way? If so, please describe	Not at present.
Is there any linkage to other plans (i.e. business plan objectives)? If so, please provide details	Not at present.

CAPITAL PROJECT SHEET


Project Name & Location <i>(Enter a meaningful title for the project and provide details of the location of the project)</i>	New Play Site Safety Surfacing - Oak Tree Meadow (Heybridge)
Project Category • Essential (E) • Service failure (SF) • Service improvement (SI) • Commercial (C)	Essential
Project Lead Officer	David Burnham
Project Description <i>(Clearly set out what the overall purpose and main aims of the project are)</i>	The play site at Oak Tree Meadow in Heybridge requires new safety surfacing installed under the current large and high rope climber play equipment. This falls under H&S as is due to the current loose bark surface having a number of safety defects, which includes health & hygiene risks. Other risks with the loose bark surface focus on a reduction in the chances of head injuries occurring, there are recommended layers of thickness, which are currently very hard to ensure and adhere to. BSEN1177 solely concerns the testing of impact absorbing surfaces, which is a risk within this play site with the continuation of bark. All other surfacing requirements and recommendations are contained in BSEN1176. Impact Absorbing Playground Surfaces: Performance Requirements and Test Methods. All these factors have an increased the risk outcome with the bark surface in place at Oak Tree Meadow, which could result in serious accidents or incidents. Without the required safety surfacing MDC is not compliant under BSEN1176 and BSEN1177 for play site safety.
Project Start Date <i>(Month and year)</i>	Oct-25
Project Completion Date <i>(Month and year)</i>	Nov-25
Resource Implications <i>(Identify what resources are needed (i.e. staff time, contractor resources, maintenance costs))</i>	Tender to be completed via the Asset and Maintenance Team Leader in working partnership with the procurement team. The works will be completed via a specialist contractor and under the ESPO Playground Framework.
Picture <i>(Insert a picture in relation to the project (i.e. the defective site, the area for improvement, the asset due for replacement))</i>	

	Capital Expense	Revenue Implications		External Funding	
		One-off	On-going	Amount	Source of costs
	£	£	£	£	
2025/26	60,000				
2026/27					
2027/28					
2028/29					
TOTAL	60,000	0	0	0	0

CAPITAL PROJECT SHEET

Describe links to Corporate Priorities: 1. Supporting our communities 2. Enhancing and connecting our place 3. Helping the economy to thrive 4. Smarter finances 5. A greener future 6. Provide good quality services	This project comes under H&S. The project links with the below corporate priorities: 1, 2 & 6. Strengthening communities to be safe, active and healthy - the works are required under Health & Safety to ensure we act in a reasonable manner and that we protect the public against accidents and incidents within our play sites.
Are there any risks to the delivery of this project in the timeframe and/or costs detailed above. (Please provide details).	No foreseen risks to the delivery of the project.
Are any statutory consents required as part of this project? If so, please state (i.e. planning consent, MMO licence etc)	None at present.
Are there Health & Safety implications? If so, please state	The current condition of aspects of the play site surface present H&S risks. If left in the current condition there is a high likelihood of accidents and incidents.
Is this part of a statutory obligation? If so, state how	There is a statutory requirement and duty of care for play site safety and standards. This comes under BSEN1176 and BSEN1177 for play site safety.
Is the project contractually committed to in any way? If so, please describe	Not at present.
Is there any linkage to other plans (i.e. business plan objectives)? If so, please provide details	Invest to save. The loose bark surface is topped up twice per year and costs on average £4,000 per year. There is also a resource saving in terms of labour.

CAPITAL PROJECT SHEET




Project Name & Location <i>(Enter a meaningful title for the project and provide details of the location of the project)</i>	New Play Site Safety Fencing - Oak Tree Meadow (Heybridge), Hester Place (Burnham) and Springfield (Burnham)
Project Category <ul style="list-style-type: none"> • Essential (E) • Service failure (SF) • Service improvement (SI) • Commercial (C) 	Essential
Project Lead Officer	David Burnham
Project Description <i>(Clearly set out what the overall purpose and main aims of the project are)</i>	Replacement play site fencing at Oak Tree Meadow (Heybridge), Springfield (Burnham) and Hester Place (Burnham). The current timber fencing is severely rotten across the majority of the play sites and end of life. The current play site fencing presents a high level of H&S risk due to a number of defects which includes sharps, potential falling hazard and failure to offer safe protection to children using the play site. All timber fencing will be decommissioned and steel bow top fencing will be installed to provide a safe, stable and longer life span solution. These works are required under BSEN1176 for playground safety standards.
Project Start Date <i>(Month and year)</i>	Nov-25
Project Completion Date <i>(Month and year)</i>	Dec-25
Resource Implications <i>(Identify what resources are needed (i.e. staff time, contractor resources, maintenance costs))</i>	Tender to be completed via the Asset and Maintenance Team Leader in working partnership with the procurement team. The works will be completed via a specialist contractor and under the ESPO Playground Framework.
Picture <i>(Insert a picture in relation to the project (i.e. the defective site, the area for improvement, the asset due for replacement))</i>	

	Capital Expense	Revenue Implications		External Funding	
		One-off	On-going	Amount	Source of costs
	£	£	£	£	
2025/26	60,000				
2026/27					
2027/28					
2028/29					
TOTAL	60,000	0	0	0	0

CAPITAL PROJECT SHEET

Describe links to Corporate Priorities: 1. Supporting our communities 2. Enhancing and connecting our place 3. Helping the economy to thrive 4. Smarter finances 5. A greener future 6. Provide good quality services	This project comes under H&S. The project links with the below corporate priorities: 1, 2 & 6. Strengthening communities to be safe, active and healthy - the works are required under Health & Safety to ensure we act in a reasonable manner and that we protect the public against accidents and incidents within our play sites.
Are there any risks to the delivery of this project in the timeframe and/or costs detailed above. (Please provide details).	No foreseen risks to the delivery of the project.
Are any statutory consents required as part of this project? If so, please state (i.e. planning consent, MMO licence etc)	None at present.
Are there Health & Safety implications? If so, please state	The current condition of aspects of the play site fencing present H&S risks. If left in the current condition there is a high likelihood of accidents and incidents.
Is this part of a statutory obligation? If so, state how	There is a statutory requirement and duty of care for play site safety and standards. This comes under BSEN1176 and BSEN1177 for play site safety.
Is the project contractually committed to in any way? If so, please describe	Not at present.
Is there any linkage to other plans (i.e. business plan objectives)? If so, please provide details	Not at present.

CAPITAL PROJECT SHEET



Project Name & Location <i>(Enter a meaningful title for the project and provide details of the location of the project)</i>	New Protective Fencing and Bollards in Parks and Open Spaces - Prom Park / Riverside Park
Project Category • Essential (E) • Service failure (SF) • Service improvement (SI) • Commercial (C)	Essential
Project Lead Officer	David Burnham
Project Description <i>(Clearly set out what the overall purpose and main aims of the project are)</i>	Installation of new bird mouth fencing and proactive bollards within MDC public parks and open spaces (Prom Park / Riverside Park). The installation of this infrastructure will be in accordance with recommendations from the new legislation called Martyn's Law which has been brought in to enhance public safety by ensuring there is better preparedness for, and protection from, terrorist attacks. As MDC public parks and open spaces host very large events these works will be crucial for enhancing the onsite safety measures while these events take place. All fencing and bollards will be strategically installed to ensure they are functional for events and all year round, these works will help future proof the safety of the spaces and ensure that items installed are visually fitting with the settings they are in. The works will connect with the Prom Park management plan and Prom Park risk assessment.
Project Start Date <i>(Month and year)</i>	Apr-25
Project Completion Date <i>(Month and year)</i>	Apr-25
Resource Implications <i>(Identify what resources are needed (i.e. staff time, contractor resources, maintenance costs))</i>	Tender to be completed via the Asset and Maintenance Team Leader in working partnership with the procurement team. The works will be completed via a specialist contractor and under a civils framework.
Picture <i>(Insert a picture in relation to the project (i.e. the defective site, the area for improvement, the asset due for replacement))</i>	  

	Capital Expense	Revenue Implications		External Funding	
		One-off	On-going	Amount	Source of costs
	£	£	£	£	
2025/26	20,000				
2026/27					
2027/28					
2028/29					
TOTAL	20,000	0	0	0	0

CAPITAL PROJECT SHEET

Describe links to Corporate Priorities: 1. Supporting our communities 2. Enhancing and connecting our place 3. Helping the economy to thrive 4. Smarter finances 5. A greener future 6. Provide good quality services	This project comes under H&S. The project links with the below corporate priorities: 1, 2 & 6. Strengthening communities to be safe, active and healthy - the works are required under Health & Safety to ensure we act in a reasonable manner and that we protect the public against potential accidents and incidents that could occur within our parks and open spaces.
Are there any risks to the delivery of this project in the timeframe and/or costs detailed above. (Please provide details).	No foreseen risks to the delivery of the project.
Are any statutory consents required as part of this project? If so, please state (i.e. planning consent, MMO licence etc)	None at present.
Are there Health & Safety implications? If so, please state	The current condition of fencing and bollards within our public parks and open spaces would not be sufficient under the new protective legislation for the public called Martyn's Law. Martyn's Law has been brought in to enhance public safety by ensuring there is better preparedness for, and protection from, terrorist attacks. The current infrastructure in terms of protective measures requires these works to ensure the public are as safe as possible when attending medium to large events on MDC land.
Is this part of a statutory obligation? If so, state how	There is a duty of care in conjunction with Martyn's Law.
Is the project contractually committed to in any way? If so, please describe	Not at present.
Is there any linkage to other plans (i.e. business plan objectives)? If so, please provide details	Prom Park Management Plan

CAPITAL PROJECT SHEET

Project Name & Location <i>(Enter a meaningful title for the project and provide details of the location of the project)</i>	MDC Road Resurfacing Works - Prom Park Emergency Road = £55,000 / Cobbins Chase = £18,000 / Riverside Park Library Car Park = £25,000				
Project Category • Essential (E) • Service failure (SF) • Service improvement (SI) • Commercial (C)	Essential				
Project Lead Officer	David Burnham				
Project Description <i>(Clearly set out what the overall purpose and main aims of the project are)</i>	Resurfacing of the Prom Park emergency road, Riverside Park Car Park and Cobbins Chase due to depreciation and H&S concerns / risk (large surface holes / cracks). All of these MDC roadways have a large amount of vehicle footfall throughout the year, this results in depreciation of the road surface. There are currently a number of H&S concerns with the life expectancy of the current surfaces which have been patch repaired on numerous occasions over the years. This is now not an option as the majority of the tarmac surface is breaking up and out. Failure to resurface the roadways could result in incidents and accidents including slips, trips and falls to the public and also other H&S concerns with vehicle access / usage.				
Project Start Date <i>(Month and year)</i>	Dec-25				
Project Completion Date <i>(Month and year)</i>	Feb-25				
Resource Implications <i>(Identify what resources are needed (i.e. staff time, contractor resources, maintenance costs))</i>	Tender to be completed via the Asset and Maintenance Team Leader in working partnership with the procurement team. The works will be completed via a specialist contractor and under a civils framework agreement.				
Picture <i>(Insert a picture in relation to the project (i.e. the defective site, the area for improvement, the asset due for replacement))</i>	 				
	Capital Expense	Revenue Implications		External Funding	
		One-off	On-going	Amount	Source of costs
	£	£	£	£	
2025/26	98,000				
2026/27					
2027/28					
2028/29					
TOTAL	98,000	0	0	0	0

CAPITAL PROJECT SHEET

Describe links to Corporate Priorities: 1. Supporting our communities 2. Enhancing and connecting our place 3. Helping the economy to thrive 4. Smarter finances 5. A greener future 6. Provide good quality services	This project comes under H&S. The project links with the below corporate priorities: 1, 2 & 6. Strengthening communities to be safe, active and healthy - the works are required under Health & Safety to ensure we act in a reasonable manner and that we protect the public against accidents and incidents on our pathways and roadways.
Are there any risks to the delivery of this project in the timeframe and/or costs detailed above. (Please provide details).	No foreseen risks to the delivery of the project.
Are any statutory consents required as part of this project? If so, please state (i.e. planning consent, MMO licence etc)	None at present.
Are there Health & Safety implications? If so, please state	The current condition of the surfaces present H&S risks. If left in the current condition there is a high likelihood of accidents and incidents.
Is this part of a statutory obligation? If so, state how	There is a statutory requirement and duty of care to ensure the roads / pathways are safe for use. This comes under the Highways Act 1980 and part of Road Traffic Act 1988.
Is the project contractually committed to in any way? If so, please describe	Not at present.
Is there any linkage to other plans (i.e. business plan objectives)? If so, please provide details	Not at present.

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Annual Minimum Revenue Provision Statement 2025/26

Introduction:

The guidance on Minimum Revenue Provision (MRP) is held in statute in the Capital finance: guidance on minimum revenue provision (5th edition) and the Guidance issued by the Secretary of State under section 21(1A) of the Local Government Act 2003. Local authorities are required to “have regard” to this guidance.

Local authorities must set aside funds annually to repay debt from capital expenditure, ensuring they do not take on more debt than they can afford. The amount of MRP is based on the Capital Financing Requirement (CFR), which represents the total amount of capital expenditure that has not yet been financed through revenue or other resources. Essentially, the CFR reflects the authority’s underlying need to borrow for capital purposes. It increases with new capital expenditure and decreases as debt is repaid or financed through other means.

Failure to charge MRP prudently can lead to financial risks, including the inability to repay debt, passing liabilities to future taxpayers, and encouraging unsustainable debt levels. The duty to charge MRP is crucial for maintaining the affordability of capital expenditure.

Regulation 27 of the guidance requires local authorities to charge MRP to their revenue account each year for all capital expenditure financed by debt. Regulation 28, introduced in 2008, allows flexibility in calculating MRP, provided the amount is prudent and in line with guidance.

1. MRP Methodologies Implemented:

The Department for Levelling Up, Housing and Communities (DLUHC) Guidance requires the Authority to approve an Annual MRP Statement each year and sets out several options for calculating a prudent amount of MRP. The Council has decided to adopt the following methods:

- **Asset Life Equal Instalment Method:** For capital expenditure on assets, MRP will be calculated using the asset life equal instalment method. This method spreads the cost of the asset evenly over its useful life.
- **Annuity Method:** For capital loans, MRP will be calculated using the annuity method. This method spreads the cost of the asset over its useful life in a way that reflects the time value of money, using the PWLB interest rate at the time the loan is agreed.

2. Changes to Policy or Methodologies from the Prior Year

Summary of Changes: This policy has been amended to adopt the annuity method for calculating MRP for capital loans.

Rationale: Due to the recent investment in the Leisure Contract and the proposed PWLB (Public Works Loan Board) loan to finance this investment over 20 years, the annuity method is preferred for calculating MRP over longer periods of time.

Financial Impact: The annuity method results in lower MRP charges in the early years and higher charges in later years, which can help manage cash flow more effectively. This approach considers the time value of money and ensures a more equitable impact on local taxpayers compared to the Equal Instalment Method.

3. Compliance with Statutory Requirements and Guidance

Statutory Requirements: The Authority has considered the requirements set out in statute and the DLUHC Guidance to ensure it is meeting its duty to make prudent provision.

Description of Departures: There are no departures from the statutory guidance in the current policy.

4. Voluntary Overpayment of MRP

Planned Overpayments: There are no overpayments planned at this time, but should approval be given, overpayments may be applied in future to reduce debt.

5. MRP Forecast

Based on the Authority's latest estimate of its Capital Financing Requirement (CFR) the budget for MRP has been set as follows:

Table 1: Minimum Revenue Provision Forecast 2024/25 – 2027/28

Minimum Revenue Provision Forecast				
Actual	Forecast	Budget	Budget	Budget
2023/24	2024/25	2025/26	2026/27	2027/28
£'000	£'000	£'000	£'000	£'000
226	12	529	642	678

Treasury Management Strategy 2025/26

Maldon District Council

Introduction

The Authority is required to operate a balanced revenue 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 Authority'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 Authority's capital plans. These capital plans provide a guide to the borrowing need of the Authority, essentially the longer-term cash flow planning, to ensure that it 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.

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.

The Chartered Institute of Public Finance and Accountancy (CIPFA) defines treasury management as:

"The management of the local authority's borrowing, investments and cash flows, including 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."

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.

UK Context

At its December meeting, the Bank of England (BoE) maintained the Bank Rate at 4.75%, following two cuts in 2024. The BoE's cautious approach reflects ongoing concerns about inflation, which stood at 2.6% in November 2024.

UK inflation is projected to rise to 3% in early 2025 due to increasing gas prices but is expected to fall back to around 2% by the end of the year. The Monetary Policy Committee (MPC) has indicated that further rate cuts will be data-dependent, with markets currently forecasting the Bank Rate to reach 3.75% by the end of 2025.

The Autumn Budget, delivered on 30 October 2024, outlined significant public investment plans, including over £100 billion for infrastructure projects over the next five years. The government's fiscal policies, including increased spending on health and public services, will be crucial in shaping the MPC's future decisions.

The next Quarterly Monetary Policy Report in February 2025 will provide further insights into the economic outlook and potential adjustments to the Bank Rate.

Local Context

As of 31 December 2024, the Council held no borrowing and £24m of investments. This is set out in further detail in Table 4.

Table 1 shows the forecasted investment balances on 31 March 2025 by reserve category, with £2.6m retained for working capital.

Investments are forecast to fall to £12.4m by 31 March 2028, following the use of general reserves, capital receipts and capital grants allocated to fund the capital programme.

Table 1: Expected Investments

Year End Resources (£m)	2022/23	2023/24	2024/25	2025/26	2026/27	2027/28
	Outturn	Outturn	Forecast	Estimate	Estimate	Estimate
Useable Reserves	-13,187	-15,844	-16,683	-12,054	-10,499	-10,807
Capital Reserves	-1,683	-2,135	-1,468	-975	-1,053	-1,256
Provisions Reserve	-916	-100	-100	-100	-100	-100
Other Reserves	-12,433	-9,679	-1,709	-2,831	-3,308	-2,797
Total Core Funds	-28,219	-27,758	-19,960	-15,960	-14,960	-14,960
Working Capital	723	2,600	2,600	2,600	2,600	2,600
Expected investments	-27,496	-25,158	-17,360	-13,360	-12,360	-12,360

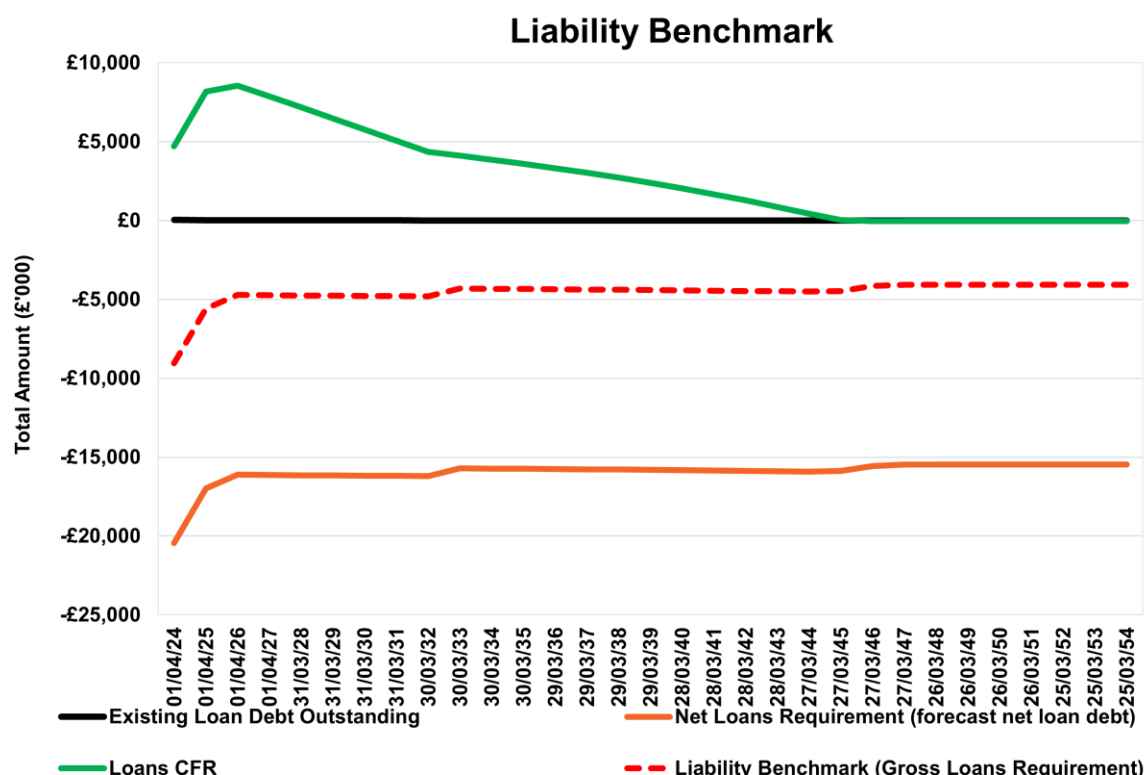
Chart 1: Liability Benchmark

Chart 1 illustrates that Maldon District Council has a borrowing requirement up to £8.5 million, as indicated by the Loans Capital Financing Requirement (CFR). However, the Liability Benchmark of £2 million, on average, shows that there is room to borrow internally to support the capital programme. This internal borrowing strategy is currently suitable because borrowing costs are high. The treasury team, with guidance from their appointed advisors, will monitor this strategy.

The Liability Benchmark is effectively the Net Borrowing Requirement of a local authority plus a liquidity allowance. In its simplest form, it is calculated by deducting the amount of investable resources available on the balance sheet (reserves, cash flow balances) from the amount of outstanding external debt, and then adding the minimum level of investments required to manage day-to-day cash flow.

CIPFA recommends that the optimum position for external borrowing should be at the level of the Liability Benchmark (i.e., all balance sheet resources should be used to maximise internal borrowing). If the outputs show future periods where external loans are less than the Liability Benchmark, then this indicates a borrowing requirement thus identifying where the authority is exposed to interest rate, liquidity and refinancing risks. Conversely where external loans exceed the Liability Benchmark then this will highlight an overborrowed position which will result in excess cash in the organisation requiring investment thus exposing the authority to credit and reinvestment risks and a potential cost of carry.

Borrowing Strategy

The Council does not currently have any external borrowing. However, the Council plans to fund capital expenditure of £5.00m on leisure facilities between 2025/26 and 2026/27. This will be financed from internal borrowing from the council's cash balances and will be repaid through a management fee over the 20-year contract.

In addition, the Council may borrow short-term loans, if required, to cover unplanned cash flow shortages.

Sources of External Borrowing: The approved sources of long-term and short-term borrowing are:

- HM Treasury's PWLB lending facility (formerly the Public Works Loan Board)
- any institution approved for investments (see below)
- any other bank or building society authorised to operate in the UK
- any other UK public sector body
- UK public and private sector pension funds (except our Local Government Pension Fund)
- capital market bond investors
- UK Municipal Bonds Agency plc and other special purpose companies created to enable local authority bond issues

Other sources of debt finance: In addition, capital finance may be raised by the following methods that are not borrowing, but may be classed as other debt liabilities:

- leasing
- hire purchase (this is currently being utilised to acquire 2 tractors)
- Private Finance Initiative
- sale and leaseback

Municipal Bonds Agency: UK Municipal Bonds Agency plc was established in 2014 by the Local Government Association as an alternative to the PWLB. It issues bonds on the capital markets and lends the proceeds to local authorities. This is a more complicated source of finance than the PWLB for two reasons: borrowing authorities will be required to provide bond investors with a guarantee to refund their investment in the event that the agency is unable to for any reason; and there will be a lead time of several months between committing to borrow and knowing the interest rate payable. Any decision to borrow from the Agency will therefore be the subject of a separate report to full Council.

Short-term and variable rate loans: These loans leave the Council exposed to the risk of short-term interest rate rises and are therefore subject to the interest rate exposure limits in the treasury management indicators below.

Treasury Investment Strategy 2025/26

The Council holds significant invested funds, representing income received in advance of expenditure, plus balances and reserves held. In the past 12 months, the Council's investment balance has ranged between £26m and £17m. Levels are expected to decrease in the

forthcoming year, as internal borrowing is utilised to fund planned capital and revenue expenditure.

Objectives: The CIPFA Code requires the Council to invest its treasury funds prudently, and to have regard to the security and liquidity of its investments before seeking the highest rate of return, or yield. The Council's objective when investing money is to strike an appropriate balance between risk and return, minimising the risk of incurring losses from defaults and the risk of receiving unsuitably low investment income. Where balances are expected to be invested for more than one year, the Council will aim to achieve a total return that is equal or higher than the prevailing rate of inflation, in order to maintain the spending power of the sum invested. The Authority aims to be a responsible investor and will consider Environmental, Social and Governance (ESG) issues when investing.

Negative interest rates: Since investments cannot pay negative income, negative rates will be applied by reducing the value of investments. In this event, security will be measured as receiving the contractually agreed amount at maturity, even though this may be less than the amount originally invested.

Strategy: The Authority expects to be a long-term investor and treasury investments will therefore include both short-term low risk instruments to manage day-to-day cash flows and longer-term instruments where limited additional risk is accepted in return for higher investment income to support local public services.

ESG policy: ESG considerations are increasingly a factor in global investors' decision making, but the framework for evaluating investment opportunities is still developing and therefore the Authority's ESG policy does not currently include ESG scoring or other real-time ESG criteria at an individual investment level. However, when investing in banks and funds, the Authority has sought to exclude counterparties with any known links to the Russian Federation or Modern Slavery.

Business models: Under the new IFRS 9 standard, the accounting for certain investments depends on the Council's "business model" for managing them. The Council aims to achieve value from its treasury investments by a business model of collecting the contractual cash flows and therefore, where other criteria are also met, these investments will continue to be accounted for at amortised cost.

Approved counterparties: The Council may invest its surplus funds with any of the counterparty types in Table 2 below, subject to the limits shown.

Table 2: Treasury investment counterparties and limits

Sector	Time limit	2024/25 Counterparty limit	2025/26 Proposed Counterparty Limit	Current Sector limit	Proposed Sector Limit
The UK Government	50 years	Unlimited	Unlimited	n/a	n/a
Local authorities & other government entities	25 years	£2m	£2m	Unlimited	Unlimited
Secured investments	25 years	£2m	£2m	Unlimited	Unlimited
Banks (unsecured investments)	13 months	£2m	£2m	Unlimited	Unlimited
Banks (operational banking)	Ongoing	£3m	£3m	Unlimited	Unlimited
Building societies (unsecured)	13 months	£2m	£2m	£5m	£5m
Registered providers (unsecured)	5 years	£2m	£2m	£5m	£5m
Money market funds	n/a	£5m	£5m	£20m	£20m
Strategic pooled funds	n/a	£5m	£5m	£12m	£12m
Real estate investment trusts	n/a	£5m	£5m	£12m	£12m
Other investments	5 years	£2m	£2m	£5m	£5m

This table must be read in conjunction with the notes below:

Minimum credit rating: Treasury investments in the sectors marked with an asterisk will only be made with entities whose lowest published long-term credit rating is no lower than [A-]. Where available, the credit rating relevant to the specific investment or class of investment is used, otherwise the counterparty credit rating is used. However, investment decisions are never made solely based on credit ratings, and all other relevant factors including external advice will be taken into account.

Government: Loans to, and bonds and bills issued or guaranteed by, national governments, regional and local authorities and multilateral development banks. These investments are not subject to bail-in, and there is generally a lower risk of insolvency, although they are not zero risk. Investments with the UK Government are deemed to be zero credit risk due to its ability to create additional currency and therefore may be made in unlimited amounts for up to 50 years.

Secured investments: Investments secured on the borrower's assets, which limits the potential losses in the event of insolvency. The amount and quality of the security will be a key factor in the investment decision. Covered bonds and reverse repurchase agreements with banks and building societies are exempt from bail-in. Where there is no investment specific credit rating, but the collateral upon which the investment is secured has a credit rating, the

higher of the collateral credit rating and the counterparty credit rating will be used. The combined secured and unsecured investments with any one counterparty will not exceed the cash limit for secured investments.

Banks and building societies (unsecured): Accounts, deposits, certificates of deposit and senior unsecured bonds with banks and building societies, other than multilateral development banks. These investments are subject to the risk of credit loss via a bail-in should the regulator determine that the bank is failing or likely to fail. See below for arrangements relating to operational bank accounts.

Registered providers (unsecured): Loans to, and bonds issued or guaranteed by, registered providers of social housing or registered social landlords, formerly known as housing associations. These bodies are regulated by the Regulator of Social Housing (in England), the Scottish Housing Regulator, the Welsh Government and the Department for Communities (in Northern Ireland). As providers of public services, they retain the likelihood of receiving government support if needed.

Money Market Funds (MMF): Pooled funds that offer same-day or short notice liquidity and very low or no price volatility by investing in short-term money markets. They have the advantage over bank accounts of providing wide diversification of investment risks, coupled with the services of a professional fund manager in return for a small fee. Although no sector limit applies to money market funds, the Authority will take care to diversify its liquid investments over a variety of providers to ensure access to cash at all times.

Strategic pooled funds: Bond, equity and property funds that offer enhanced returns over the longer term but are more volatile in the short term. These allow the Council to diversify into asset classes other than cash without the need to own and manage the underlying investments. Because these funds have no defined maturity date, but are available for withdrawal after a notice period, their performance and continued suitability in meeting the Council's investment objectives will be monitored regularly.

Real Estate Investment Trusts (REIT): Shares in companies that invest mainly in real estate and pay the majority of their rental income to investors in a similar manner to pooled property funds. As with property funds, REITs offer enhanced returns over the longer term, but are more volatile especially as the share price reflects changing demand for the shares as well as changes in the value of the underlying properties.

Operational bank accounts: The Council may incur operational exposures, for example through current accounts, collection accounts and merchant acquiring services, to any UK bank with credit ratings no lower than BBB- and with assets greater than £25 billion. These are not classed as investments but are still subject to the risk of a bank bail-in, and balances will therefore have kept below £3m per bank. The Bank of England has stated that in the event of failure, banks with assets greater than £25 billion are more likely to be bailed-in than made insolvent, increasing the chance of the Council maintaining operational continuity.

Risk assessment and credit ratings: Credit ratings are obtained and monitored by the Council's treasury advisers, who will notify changes in ratings as they occur. The credit rating agencies in current use are listed in the Treasury Management Practices document at **Appendix 3a**. Where an entity has its credit rating downgraded so that it fails to meet the approved investment criteria then:

- no new investments will be made,
- any existing investments that can be recalled or sold at no cost will be, and
- full consideration will be given to the recall or sale of all other existing investments with the affected counterparty.

Where a credit rating agency announces that a credit rating is on review for possible downgrade (also known as “rating watch negative” or “credit watch negative”) so that it may fall below the approved rating criteria, then no investments will be made with that organisation until the outcome of the review is announced. This policy will not apply to negative outlooks, which indicate a long-term direction of travel rather than an imminent change of rating.

Other information on the security of investments: The Council understands that credit ratings are good, but not perfect, predictors of investment default. Full regard will therefore be given to other available information on the credit quality of the organisations in which it invests, including credit default swap prices, financial statements, information on potential government support, reports in the quality financial press and analysis and advice from the Council’s treasury management adviser. No investments will be made with an organisation if there are substantive doubts about its credit quality, even though it may otherwise meet the above criteria.

When deteriorating financial market conditions affect the creditworthiness of all organisations, as happened in 2008 and 2020, this is not generally reflected in credit ratings, but can be seen in other market measures. In these circumstances, the Council will restrict its investments to those organisations of higher credit quality and reduce the maximum duration of its investments to maintain the required level of security. The extent of these restrictions will be in line with prevailing financial market conditions. If these restrictions mean that insufficient commercial organisations of high credit quality are available to invest the Council’s cash balances, then the surplus will be deposited with the UK Government, or with other local authorities. This will cause investment returns to fall but will protect the principal sum invested.

Investment limits: The Council’s revenue reserves available to cover investment losses are forecast to be £7.1m on 31st March 2025. In order that available reserves will not significantly be put at risk in the case of a single default, the maximum that will be lent to any one organisation including UK Local Government Authorities (other than the UK Government) will be £2 million (excluding Natwest, the Council’s operational bank). A group of banks under the same ownership will be treated as a single organisation for limit purposes. Limits will also be placed on fund managers, investments in brokers’ nominee accounts, foreign countries and industry sectors as below. Investments in pooled funds and multilateral development banks do not count against the limit for any single foreign country, since the risk is diversified over many countries.

Table 3: Investment limits

	Cash limit
Any single organisation, except the UK Central Government	£2m each
UK Central Government	unlimited
UK Local Government Authorities	£2m per Council

	Cash limit
Any group of organisations under the same ownership	£2m per group
Any group of pooled funds under the same management	£5m per manager
Registered providers and registered social landlords	£2m in total
Unsecured investments with building societies	£5m in total
Money market funds	£20m in Total

Liquidity management: The Council uses purpose-built cash flow forecasting methods to determine the maximum period for which funds may prudently be committed. The forecast is compiled on a prudent basis to minimise the risk of the Council being forced to borrow on unfavourable terms to meet its financial commitments. Limits on long-term investments are set by reference to the Council's medium-term financial plan and cash flow forecast.

The Council spreads its liquid cash over at multiple providers to ensure that access to cash is maintained in the event of operational difficulties at any one provider.

Treasury Management Prudential Indicators

The Council measures and manages its exposures to treasury management risks using the following indicators.

Security: The Council has adopted a voluntary measure of its exposure to credit risk by monitoring the value-weighted average credit score of its investment portfolio.

This is calculated by applying a score to each investment (AAA=1, AA+=2, etc.) and taking the arithmetic average, weighted by the size of each investment. Unrated investments are assigned a score based on their perceived risk.

Credit risk indicator	Investment Criteria	Target
Portfolio average credit score	1yr risk for A-rated counterparties	0.5%

Liquidity: The Council has adopted a voluntary measure of its exposure to liquidity risk by monitoring the amount of cash available to meet unexpected payments within a rolling three-month period, without additional borrowing.

Liquidity risk indicator	Target £000
Total cash available within 3 months	£14,000

Interest rate exposures: This indicator is set to control the Council's exposure to interest rate risk. The upper limits on the one-year revenue impact of a 1% rise or fall in interest rates will be:

Interest rate risk indicator	Limit
Upper limit on one-year revenue impact of a 1% <u>rise</u> in interest rates	£190,000
Upper limit on one-year revenue impact of a 1% <u>fall</u> in interest rates	-£190,000

The impact of a change in interest rates is calculated on the assumption that maturing loans and investments will be replaced at current rates.

Maturity structure of borrowing: This indicator is set to control the Council's exposure to refinancing risk. The upper and lower limits on the maturity structure of borrowing will be:

Refinancing rate risk indicator	Upper limit	Lower limit
Under 12 months	100%	0%
12 months and within 24 months	100%	0%
24 months and within 5 years	100%	0%
5 years and within 10 years	100%	0%
10 years and above	100%	0%

As the Council does not have any external debt, the broad limits, above, have been set to allow any borrowing to be undertaken in the appropriate maturity band.

Time periods start on the first day of each financial year. The maturity date of borrowing is the earliest date on which the lender can demand repayment.

Long Term Treasury Management Investments: The purpose of this indicator is to control the Council's exposure to the risk of incurring losses by seeking early repayment of its investments. The prudential limits on the long-term treasury management investments will be:

Price risk indicator	2025/26 £000	2026/27 £000	2027/28 £000
Limit on principal invested beyond year end	£7,500	£7,500	£7,500
Current long-term investments	£5,000	£5,000	£5,000

Long-term investments with no fixed maturity date include strategic pooled funds and real estate investment trusts but exclude money market funds and bank accounts with no fixed maturity date as these are considered short-term.

Related Matters

The CIPFA Code requires the Council to include the following in its treasury management strategy.

Financial derivatives: Some councils have previously made use of financial derivatives embedded into loans and investments both to reduce interest rate risk (e.g. interest rate collars and forward deals) and to reduce costs or increase income at the expense of greater risk (e.g. LOBO (Lender Option Borrower Option) loans and callable deposits). The general power of competence in section 1 of the *Localism Act 2011* removes much of the uncertainty over local authorities' use of standalone financial derivatives (i.e. those that are not embedded into a loan or investment).

The Council will only use standalone financial derivatives (such as swaps, forwards, futures and options) where they can be clearly demonstrated to reduce the overall level of the financial risks

that the Council is exposed to. Additional risks presented, such as credit exposure to derivative counterparties, will be considered when determining the overall level of risk.

Embedded derivatives, including those present in pooled funds and forward starting transactions, will not be subject to this policy, although the risks they present will be managed in line with the overall treasury risk management strategy.

Financial derivative transactions may be arranged with any organisation that meets the approved investment criteria, assessed using the appropriate credit rating for derivative exposures. An allowance for credit risk calculated using the methodology in the Treasury Management Practices document will count against the counterparty credit limit and the relevant foreign country limit.

In line with the CIPFA Code, the Council will seek external advice and will consider that advice before entering into financial derivatives to ensure that it fully understands the implications.

Markets in Financial Instruments Directive: The Council has opted up to professional client status with its providers of financial services, including advisers, banks, brokers and fund managers, allowing it access to a greater range of services but without the greater regulatory protections afforded to individuals and small companies. Given the size and range of the Council's treasury management activities, the Section 151 Officer considers this to be the most appropriate status.

Financial Implications of the Council's Treasury Management Strategy 2025/26

The budget for investment income in 2025/26 is £555,000, based on an average investment portfolio of £16m at an average interest rate of 3.47%. The budget for debt interest paid in 2025/26 is currently zero, as there are no plans for any external borrowing. However, interest will be charged to service budgets for internal borrowing, which will be held in reserve to boost invested balances. The estimate for interest lost due to internal borrowing in 2025/26 is £155,456. If actual levels of investments and borrowing, or actual interest rates, differ from that forecast, performance against budget may change.

Other Options Considered

The CIPFA Code does not prescribe a specific treasury management strategy for local authorities to adopt. The Section 151 Officer believes that the above strategy represents an appropriate balance between risk management and cost effectiveness. Some alternative strategies, with their financial and risk management implications, are listed below.

Alternative	Impact on income and expenditure	Impact on risk management
Invest in a narrower range of counterparties and/or for shorter times	Interest income will be lower	Lower chance of losses from credit related defaults, but any such losses may be greater
Invest in a wider range of counterparties and/or for longer times	Interest income will be higher	Increased risk of losses from credit related defaults, but any such losses may be smaller
Borrow additional sums at long-term fixed interest rates	Debt interest costs will rise; this is unlikely to be offset by higher investment income	Higher investment balance leading to a higher impact in the event of a default; however long-term interest costs may be more certain

Prospects for Interest Rates

The Authority has appointed Link Group as its treasury advisor and part of their service is to assist the Authority to formulate a view on interest rates. Link provided the following forecasts in December 2024.

Interest Rate Forecasts								
Bank Rate	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
Link	4.75%	4.50%	4.25%	4.00%	4.00%	3.75%	3.75%	3.75%
Cap Econ	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.50%	3.50%
5Y PWLB RATE								
Link	5.00%	4.90%	4.80%	4.60%	4.50%	4.50%	4.40%	4.30%
Cap Econ	5.20%	5.10%	4.90%	4.80%	4.60%	4.60%	4.50%	4.50%
10Y PWLB RATE								
Link	5.30%	5.10%	5.00%	4.80%	4.80%	4.70%	4.50%	4.50%
Cap Econ	5.40%	5.30%	5.10%	5.00%	4.80%	4.80%	4.70%	4.60%
25Y PWLB RATE								
Link	5.60%	5.50%	5.40%	5.30%	5.20%	5.10%	5.00%	4.90%
Cap Econ	6.00%	5.70%	5.50%	5.30%	5.00%	4.90%	4.90%	4.80%
50Y PWLB RATE								
Link	5.40%	5.30%	5.20%	5.10%	5.00%	4.90%	4.80%	4.70%
Cap Econ	5.40%	5.30%	5.20%	5.20%	5.10%	5.00%	4.90%	4.80%

Gilt yields and PWLB rates

The overall longer-run trend is for gilt yields and PWLB rates to fall back over the time, as inflation continues to fall through 2025 and 2026. Target borrowing rates are set **two years forward** (as LINK expect rates to fall back) and the current PWLB (certainty) borrowing rates are set out below: -

PWLB debt	Current borrowing rate as at 18.09.24 p.m.	Target borrowing rate now (end of Q1 2026)	Target borrowing rate previous (end of Q4 2025)
5 years	4.76%	3.90%	3.70%
10 years	4.59%	4.10%	3.90%
25 years	4.97%	4.40%	4.20%
50 years	5.34%	4.20%	4.00%

Borrowing advice: LINK's long-term (beyond 10 years) forecast for Bank Rate remains at 3.00%. 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.

LINKs 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
2024/25 (residual)	4.60%	4.25%
2025/26	4.10%	3.35%
2026/27	3.70%	3.10%
2027/28	3.50%	3.25%
2028/29	3.50%	3.25%
Years 6 to 10	3.50%	3.25%
Years 10+	3.50%	3.50%

We will continue to monitor economic and market developments as they unfold. Typically, we formally review our 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.

Our interest rate forecast for Bank Rate is in steps of 25 bps, whereas PWLB forecasts have been rounded to the nearest 10 bps and are central forecasts within bands of + / - 25 bps. Naturally, we continue to monitor events and will update our forecasts as and when appropriate.

Table 4 - Existing Investment and Debt Portfolio Position

	31 Dec 2024 Actual Portfolio £m	31 Dec 2024 Average Rate %
Total external borrowing	0	n/a
Total gross external debt	0	n/a
Treasury investments:		
UK Banks	2	4.6
Building societies (unsecured)	2	3.8
Certificate Deposit	0	0
Money Market Funds	6	7.3
Local Authorities	2	5.8
Other Financial Intermediaries	5	3.3
Debt management office	7	3.4
Total treasury investments	24	

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TREASURY MANAGEMENT PRACTICES PRINCIPLES AND SCHEDULES

Introduction:

The Chartered Institute of Public Finance and Accountancy (CIPFA) Code of Practice on Treasury Management in the Public Services (the Code) was last revised in December 2021. The Code requires the setting out of the responsibilities and duties of Members and officers, allowing a framework for reporting and decision making on all aspects of treasury management. This Council had adopted the original Code and has similarly adopted the revised 2021 Code. The Code recommends the creation and maintenance of:

- A Treasury Management Policy Statement, stating the policies and objectives of its treasury management activities,
- Suitable Treasury Management Practices setting out the manner in which the organisation will seek to achieve those policies and objectives and prescribing how it will manage and control those activities.
- it has access to the appropriate level of expertise to be able to operate safely in all areas of investment and capital expenditure, and to involve members adequately in making properly informed decisions on such investments.

The Treasury Management Practices (TMPs) comprise:

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Schedules supporting these practices and other documents held at an operational level specify the systems and routines to be employed and the records to be maintained in fulfilling the Council's treasury functions.

TMP 1: RISK MANAGEMENT

All treasury management activities involve both risk and the pursuit of reward or gain for the Council. The council's policies and practices emphasise that the effective identification, management and containment of risk are the prime objectives of treasury management activities.

The Section 151 Officer will design, implement and monitor all arrangements for the identification, management and control of treasury management risk, will report at least annually on the adequacy/suitability thereof, and will report, as a matter of urgency, the circumstances of any actual or likely difficulty in achieving the organisation's objectives in this respect, all in accordance with the procedures set out in **TMP6 Reporting requirements and management information arrangements**. In respect of each of the following risks, the arrangements which seek to ensure compliance with these objectives are set out as schedules below.

- 1) **Credit and Counterparty Risk Management:** the risk of failure by a counterparty to meet its contractual obligations to the Council under an investment, borrowing, capital, project or partnership financing, particularly as a result of the counterparty's diminished creditworthiness, and the resulting detrimental effect on the Council's capital or current (revenue) resources.

Principle: *The Council regards a key objective of its treasury management activities to be the security of the principal sums it invests. Accordingly, it will ensure that its counterparty lists and limits reflect a prudent attitude towards organisations with whom funds may be deposited, and will limit its investment activities to the instruments, methods and techniques referred to in TMP4 Approved instruments, methods and techniques, and listed in the schedule. It also recognises the need to have, and will therefore maintain, a formal counterparty policy in respect of those organisations from which it may borrow, or with whom it may enter into other financing arrangements.*

Schedule:

Criteria to be used for creating / managing approved counterparty lists / limits	<p>The Section 151 Officer is responsible for setting a prudent criteria and the Council's treasury advisors will also provide guidance and assistance in setting the criteria.</p> <p>The criteria will be agreed by the Strategy and Resources Committee.</p> <p>The Council's treasury management advisors will advise on credit policy and creditworthiness related issues. The Council will maintain a counterparty list based on its criteria and will monitor and update the credit standing of the institutions on a regular basis. This assessment will include consideration of credit ratings from all 3 ratings agencies and other alternative assessments of credit strength (for example, statements of potential government support which now includes resolution mechanisms for failing financial institutions, CDS information, the composition of an institution's balance sheet liabilities). The Council will also take into account information on corporate developments of and market sentiment towards investment counterparties.</p> <p>The credit rating criteria will also apply to securities issued by financial and non-financial institutions, which in some instances, might be higher than that of the issuing institution.</p> <p>Higher time and cash limits may be set for secured investments (e.g. those with underlying collateral or which are by regulation excluded from being bailed-in/restructured in the event of financial distress.)</p> <ul style="list-style-type: none"> - Where there is no investment-specific rating, but collateral upon
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	<p>which the investment secured is rated, then the higher of the collateral and counterparty rating will be used to determine time and cash limits.</p>
<p>Approved methodology for changing limits and adding / removing counterparties</p> <p>Risk management :</p> <p>(a) creditworthiness deteriorates below the minimum criteria</p> <p>(b) ratings are placed on review for downgrade</p>	<p>The Section 151 Officer has delegated responsibility to add or delete counterparties and to review limits within the parameters of the criteria detailed above.</p> <p>Where an entity's credit rating is downgraded so that it fails to meet the minimum criteria, then:</p> <ul style="list-style-type: none"> - No new investments will be made, - Any existing investments that can be recalled or sold at no cost will be, and - Full consideration will be given to the recall or sale of other existing investments with the affected counterparty. <p>Where a credit rating is placed on review for possible downgrade (also termed 'rating watch negative' or 'credit watch negative') so that it may fall below the minimum approved credit criteria, then only investments that can be withdrawn on [the next working day] will be made with that organisation until the rating review has been completed and its outcome known.</p> <p>The policy in (b) will not apply for 'negative outlooks' which indicate a long-term direction of travel rather than a possibility of an imminent downgrade.</p>
Counterparty list and limits	<p>A full individual listing of banking counterparties based on the criteria will be maintained. As credit ratings etc. are subject to change without notice, an up-to-date lending list will be maintained on an ongoing basis.</p> <p>It may be impractical to have a pre-determined list of non-financial counterparties in whose securities investments might be made. The minimum credit rating criteria and whether the security is secured or unsecured will determine its selection for investment.</p> <p>No investments will be made with an organisation if there are substantive doubts about its credit quality, even though it may meet the minimum credit rating criteria.</p>
Details of credit rating agencies' services and their application	<p>The Council considers the ratings of all 3 ratings agencies (Standard & Poor's, Moody's and Fitch) when making investment decisions. Credit rating agency information is just one of a range of instruments used to assess creditworthiness of institutions.</p>
Description of the general approach to collecting / using information other than credit ratings for counterparty risk assessment	<p>The Council's Treasury Advisor provides timely information on counterparties, in terms of credit rating updates and economic summaries. Credit default swap information is received monthly, as well as information on share price.</p> <p>The Council's Treasury Advisor also undertakes analysis on the balance sheet structure of key banking institutions to help inform the potential restructure (i.e. bail-in) of a bank's unsecured liabilities should this be required by the regulatory Authorities.</p> <p>In addition, the Section 151 Officer reads quality financial press for information on counterparties.</p>

- 2) **Liquidity Risk Management:** the risk that cash will not be available when it is needed, that ineffective management of liquidity creates additional unbudgeted costs, and that the Council's business / service objectives will be thereby compromised.

Principle : *The Section 151 Officer will ensure the Council has adequate though not excessive cash resources, borrowing arrangements, overdraft or standby facilities to enable it at all times to have the level of funds available to it which are necessary for the achievement of its business/service objectives.*

The Council will only borrow in advance of need where there is a clear business case for doing so and will only do so for the current capital programme or to finance future debt maturities.

Schedule:

Cash flow and cash Balances	<p>The Council will aim for effective cash flow forecasting and monitoring of cash balances and will maintain an annual cash flow forecast.</p> <p>The Senior Accountant shall seek to optimise the balance held in the Council's main bank accounts at the close of each working day in order to minimise the amount of bank overdraft interest payable or maximise the amount of interest that can be earned by investing surplus funds.</p>
Short term investments	<p>The Council uses various Current and Call Accounts and Money Market Funds to manage its liquidity requirements. These Accounts/Funds are named on the Council's approved counterparty list. The maximum balance on each of these accounts is reviewed and set as part of the Council's investment strategy.</p>
Temporary Borrowing	<p>Temporary borrowing up to 364 days through the money market is available should there be a cash flow deficit at any point during the year.</p> <p>At no time will the outstanding total of temporary and long-term borrowing together with any bank overdraft exceed the Prudential Indicator for the Authorised Borrowing Limit agreed by the Council before the start of each financial year.</p>
Bank Overdraft and standby facilities	<p>The Council has no authorised overdraft limit with its bankers.</p>

- 3) **Interest Rate Risk Management:** The risk that fluctuations in the levels of interest rates create an unexpected or unbudgeted burden on the Council's finances, against which the Council has failed to protect itself adequately.

Principle: *The Council will manage its exposure to fluctuations in interest rates with a view to containing its interest costs, or securing its interest revenues, in accordance with the amounts provided in its budgetary arrangements as amended in accordance with TMP6 Reporting requirements and management information arrangements.*

Schedule:

Minimum/ maximum proportions of fixed/variable rate debt/interest	<p>Borrowing / investments may be at a fixed or variable rate.</p> <p>The Prudential Code requires the Council to determine each year the maximum proportion of interest payable on net borrowing which is subject to fixed and variable interest rates. This is set each year as part of the annual budget setting process.</p> <p>In setting its forward Treasury Strategy on an annual basis, the Council will determine the necessary degree of certainty required for its plans and budgets but will, at the same time, allow sufficient flexibility to enable it to benefit from potentially advantageous changes in market conditions and level of interest rates and also to mitigate the effects of potentially disadvantageous changes.</p> <p>The Council will achieve this by the prudent use of its approved financing and investment instruments, methods and techniques, primarily to create stability and certainty of costs and revenues, but at the same time retaining a sufficient degree of flexibility.</p> <p>The Council may determine it is more cost effect in the short-term to fund its borrowing requirement through the use of internal resources ('internal borrowing') or through borrowing short-term loans. The benefits of such borrowing will be monitored regularly against the potential for incurring additional costs by deferring borrowing or refinancing in future years when interest rates are expected to be higher.</p>
Managing changes to interest rate levels	<p>The main impact of changes in interest rate levels is to monies borrowed and invested at variable rates of interest.</p> <p>Interest rate forecasts are provided by the Council's treasury advisors and are closely monitored by the Finance Manager. Variations from original estimates and their impact on the Council's debt and investments are notified to the Strategy and Resources Committee as necessary.</p> <p>For its investments, the Council also considers dealing from forward periods dependent upon market conditions. The Council's counterparty term limits will apply and will include the forward period of the investment.</p>

- 4) **Exchange Rate Risk Management:** The risk that fluctuations in foreign exchange rates create an unexpected or unbudgeted burden on the Council's finances against which the Council has failed to protect itself adequately.

Principle: *The Council will manage any exposure to fluctuations in exchange rates so as to minimise any detrimental impact on its budgeted income/expenditure levels.*

Schedule:

Exchange rate risk management	This Council does not, on a day to day basis, have foreign currency transactions or receipts. Unexpected receipt of foreign currency will be converted to sterling at the earliest opportunity.
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- 5) **Refinancing Risk Management:** The risk that maturing borrowings, capital, project or partnership financings cannot be refinanced on terms that reflect the provisions made by the organisation for those refinancings, both capital and current (revenue), and/or that the terms are inconsistent with prevailing market conditions at the time.

Principle: *The Council will ensure that its borrowing, private financing and partnership arrangements are negotiated, structured and documented, and the maturity profile of the monies so raised are managed, with a view to obtaining offer terms for renewal or refinancing, if required, which are competitive and as favourable to the organisation as can reasonably be achieved in the light of market conditions prevailing at the time.*

It will actively manage its relationships with its counterparties in these transactions in such a manner as to secure this objective and will avoid over reliance on any one source of funding if this might jeopardise achievement of the above.

Schedule:

Projected capital investment requirements	4 year projections are in place for capital expenditure and its financing or funding. Financing will be from capital receipts, reserves and any grants or contributions awarded, revenue resources or reserves. Funding will be from internal or external borrowing, as decided. The Council's projected long-term borrowing requirement will be linked to the projected Capital Financing Requirement.
Debt profiling, policies and practices	Any longer term borrowing will be undertaken in accordance with the Prudential Code and will comply with the Council's Prudential Indicators and the Annual Treasury Management Strategy. Where the lender to the Council is a commercial body the Council will aim for diversification in order to spread risk and avoid over-reliance on a small number of counterparties.
Policy concerning limits on revenue consequences of capital financings	The revenue consequences of financing the capital programme are included in cash flow models, annual revenue estimates and medium term forecasts.

- 6) **Legal and Regulatory Risk Management:** The risk that the Council itself, or an organisation with which it is dealing in its treasury management activities, fails to act in accordance with its legal powers or regulatory requirements, and that the Council suffers losses accordingly.

Principle: *The Council will ensure that all of its treasury management activities comply with its statutory powers and regulatory requirements. It will demonstrate such compliance, if required to do so, to all parties with whom it deals in such activities. In framing its credit and counterparty policy under TMP1(1) Credit and counterparty risk management, it will ensure that there is evidence of counterparties' powers, Council and compliance in respect of the transactions they may affect with the Council, particularly with regard to duty of care and fees charged.*

The Council recognises that future legislative or regulatory changes may impact on its treasury management activities and, so far as it is reasonably able to do so, will seek to minimise the risk of these impacting adversely on the organisation.

Schedule:

References to relevant statutes and regulations	<p>The treasury management activities of the Council shall comply fully with legal statute and the regulations of the Council. These are:</p> <ul style="list-style-type: none"> ▪ CIPFA's Treasury Management Code of Practice 2017 and subsequent amendments ▪ CIPFA Guide for Chief Financial Officers on Treasury Management in Local Authorities ▪ CIPFA Prudential Code for Capital Finance in Local Authorities and subsequent amendments ▪ CIPFA Standard of Professional Practice on Treasury Management ▪ The Local Government Act 2003 ▪ The Local Authorities (Capital Finance and Accounting) (England) Regulations 2003 SI 2003 No 3146, and subsequent amendments ▪ Pensions, England and Wales - The Local Government Pension Scheme (Management and Investment of Funds) Regulations 2009 – SI 2009 No 3093 ▪ The Department for Levelling Up, Housing and Communities (DLUHC) statutory Guidance on Minimum Revenue Provision (MRP) ▪ The Office of the Deputy Prime Minister's (ODPM) (now DLUHC's) Guidance on Local Government Investments in England issued March 2004 and subsequent amendments ▪ The Local Authorities (Contracting out of Investment Functions) Order 1996 SI 1996 No 1883 ▪ Local Authority Accounting Panel (LAAP) Bulletins ▪ Code of Practice on Local Authority Accounting in the United Kingdom based on International Financial Reporting Standards (from 2010/11 onwards) ▪ Accounts and Audit Regulations 2015, as amended together with DLUHC's Guidance ▪ The Non Investment Products Code (formerly known as The London Code of Conduct) for principals and broking firms in the wholesale markets ▪ Council's Constitution including:- <ul style="list-style-type: none"> ○ Standing Order relating to Contracts ○ Financial Regulations ○ Scheme of Delegation
Procedures for evidencing the organisation's powers / Authorities to counterparties	<p>The Council's Financial Regulations contain evidence of the power/ Authority to act as required by section 151 of the Local Government Act 1972, under the general direction of the Strategy and Resources Committee.</p> <p>The Council will confirm, if requested to do so by counterparties, the powers and Authorities under which the Council effects transactions with them.</p> <p>Where required, the Council will also establish the powers of those with whom they enter into transactions, including any compliance requirements in respect of a duty of care and best practice.</p>

Required information from counterparties concerning their powers / Authorities	<p>Lending shall only be made to institutions on the Council's authorised lending list or in securities which meet the Council's approved credit criteria.</p> <p>The Council will only undertake borrowing from approved sources such as the PWLB (Public Works Loan Board) (and its successor body), organisations such as the European Investment Bank and from commercial banks who are on the Council's list of authorised institutions, thereby minimising legal and regulatory risk. The list of approved sources of borrowing are contained in TMP 4.</p>
Statement on political risks and management of the same	<p>Political risk is managed by:</p> <ul style="list-style-type: none"> • adoption of the CIPFA Treasury Management Code of Practice • adherence to Corporate Governance (<u>TMP 12 – Corporate Governance</u>)

- 7) **Fraud, Error and Corruption, and Contingency Management:** The risk that the Council fails to identify the circumstances in which it may be exposed to the risk of loss through fraud, error, corruption or other eventualities in its treasury management dealings, and fails to employ suitable systems and procedures and maintain effective contingency management arrangements to these ends. It includes the area of risk referred to as operational risk.

Principle: *The Council will ensure that it has identified the circumstances which may expose it to the risk of loss through fraud, error, corruption or other eventualities in its treasury management dealings. Accordingly, it will employ suitable systems and procedures, and will maintain effective contingency management arrangements, to these ends.*

Schedule:

Details of systems and procedures to be followed, including Internet services	<p>Segregation of duties minimises the possibility of fraud and loss due to error, and is detailed in TMP5 Organisation, clarity and segregation of responsibilities, and dealing arrangements.</p> <p>1. <u>Electronic Banking and Dealing</u></p> <p>(a) <u>Banking:</u> The Council's online banking service provided by Nat West is subject to separate log-on and password control allowing varying levels of access. Details of transactions and balances are available as required, and the system also holds historic data. Officers having access to the bank's online system are as follows:</p> <ul style="list-style-type: none"> • Financial Services • Audit • IT <p>Officer access is reviewed at least 6 monthly or as necessary.</p> <p>2. <u>Standard Settlement Instructions (SSI) list :</u></p> <ul style="list-style-type: none"> • Brokers and counterparties with whom the Council deals direct are provided a copy of the SSI's. • Named officers will have Council to borrow from the PWLB and invest with the Debt Management Agency Deposit Facility.
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	<p>3. <u>Payment Authorisation</u> :</p> <ul style="list-style-type: none"> • Payments can only be authorised by agreed signatories of the Council, the list of signatories having previously been agreed with the Council's bank. • Inflow and outflow of monies borrowed and invested will only be from the counterparty's bank accounts.
Verification	<p>Loans and investments will be maintained on spreadsheets</p> <p>Transactions will be cross-checked against broker notes, counterparty confirmations and PWLB loan schedules by verifying dates, amounts, interest rates, maturity, interest payment dates etc.</p> <p>When receiving requests for change of payment details, due care will be exercised to ascertain the bona fide of the request and avoid potential fraud. Additional checks will be made through pre-existing contact details for the payee (and not those on the notice received for change of payment details) before altering payment details.</p>
Substantiation	<ol style="list-style-type: none"> 1. The Treasury Management system balances are reconciled with financial ledger codes at the end of each month and at the financial year end. 2. Working papers are retained for audit inspection. 3. The bank reconciliation is carried out monthly from the bank statement to the financial ledger.
Internal Audit	<p>Internal Audit carry out an annual regulatory review of the treasury management function including probity testing. See <u>TMP7 Budgeting, accounting and audit arrangements</u>.</p>
Contingency Management	<ol style="list-style-type: none"> 1. All treasury spreadsheets are retained on the Council's network. Daily back-ups are taken and maintained and network back-ups can be used by the IT services department to restore files, if necessary. 2. Network backups are held off site in a secure location. 3. Temporary off-site working facility: The officers who can avail of this facility following an emergency are Finance Manager and Senior Accountant who will individually be made aware of the procedures to follow. 4. Electronic Banking System Failure: Balance details will be obtained by phone from the Banks Corporate Service Team. Instructions for CHAPS (Clearing House Automated Payments System) payments will be made by Telephone or email. 5. The Business Continuity Plan is maintained by the Finance Manager.
Insurance Cover details	<p>The Council has Crime cover. Details of the provider and cover are held by the Senior Accountant</p>

- 8) **Market Risk Management:** This is the risk that, through adverse market fluctuations in the value of the principal sums the Council borrows and invests, its stated treasury management policies and objectives are compromised, against which effects it has failed to protect itself adequately.

Principle: *This Council will seek to ensure that its stated treasury management policies and objectives will not be compromised by adverse market fluctuations in the value of the principal sums it invests, and will accordingly seek to protect itself from the effects of such fluctuations.*

Schedule:

Details of approved procedures and limits for controlling exposure to investments whose capital value may fluctuate (gilts, CDs etc.)	<p>Investment instruments used by the external fund managers are subject to fluctuation in capital movements and exposed to interest rate risk. In order to minimise these risks capital preservation is set as the primary objective and pursuit of investment performance should be commensurate with this objective.</p> <p>Pooled funds with a Constant Net Asset Value (CNAV) – The Council currently uses pooled funds as per its Treasury Management Strategy and on advice from its treasury advisors.</p> <p>Additionally the following risk control guidelines are set for each fund as part of the fund management agreement to control market risk :</p> <p>(a) Maximum weighted average duration of the fund;</p> <p>(b) Maximum permitted exposure to gilts / bonds;</p> <p>(c) Maximum maturity of any instrument.</p>
Accounting for unrealised gains / losses	The method of accounting for unrealised gains or losses on the valuation of financial assets comply with Accounting Code of Practice.

- 9) **ESG policy:** Environmental, Social and Governance (ESG) considerations are increasingly a factor in global investors' decision making, but the framework for evaluating investment opportunities is still developing and therefore the Authority's ESG policy does not currently include ESG scoring or other real-time ESG criteria at an individual investment level. However when investing in banks and funds, the Authority has sought to exclude counterparties with any known links to the Russian Federation or Modern Slavery.

TMP 2: PERFORMANCE MEASUREMENT

Principle: *The Council is committed to the pursuit of value for money in its treasury management activities, and to the use of performance methodology in support of that aim, within the framework set out in its treasury management policy statement.*

Accordingly, the treasury management function will be the subject of ongoing analysis of the value it adds in support of the Council's stated business or service objectives. It will be the subject of regular examination of alternative methods of service delivery, or the availability of fiscal or other grant or subsidy incentives, and of the scope for other potential improvements. The performance of the treasury management function will be measured using the criteria set out below.

Schedule:

Policy concerning methods for testing value for money	<p>Best value reviews will include the production of plans to review the way services are provided by:</p> <ul style="list-style-type: none"> • Challenging • Comparing performance • Consulting with other users and interested parties • Applying competition principles <p>in order to pursue continuous improvement in the way the Council's functions are exercised, having regard to a combination of value for money, efficiency and effectiveness.</p>
Policy concerning methods for performance measurement	<ul style="list-style-type: none"> • Performance measurement at this Council is intended to calculate the effectiveness of treasury activity in delivering the strategic objectives set through the Treasury Management Strategy and the Council's Prudential Indicators and to enhance accountability. • Prudential Indicators are local to the Council and are not intended as a comparator between Authorities. • The performance review will be made in the light of general trends in interest rates during the year and how the decisions made corresponded with these trends and the Council's agreed strategy, i.e. the Council will avoid hindsight analysis. <p>Any comparison of the Council's treasury portfolio against recognised industry standards, market indices and other portfolios is intended to:</p> <ol style="list-style-type: none"> allow the Council the opportunity to assess the potential to add value through changes to the existing ways in which its portfolio is managed and permit an informed judgement about the merits or otherwise of using new treasury management techniques or instruments. <p>In drawing any conclusions the Council will bear in mind that the characteristics of its treasury operations may differ from those of other councils, particularly with regard to the position on risk.</p>

Methodology to be applied for evaluating the impact of treasury management decisions	<p>Monitoring of the outcome of treasury management activity against Prudential Indicators approved by the Council will be carried out.</p> <p>The year-end Annual Treasury Report will also include, as a matter of course, the outturn against the PIs set prior to the commencement of the financial year and any in-year amendments.</p> <p>The Councils Treasury Management advisors compare the performance of the Councils in-house funds against all its other clients and submits the results quarterly.</p>
Methodology to be employed for measuring the performance of the Council's treasury management activities	<p>Treasury management activity is reported annually against strategy and prevailing economic and market conditions. The report will include</p> <ul style="list-style-type: none"> a) Total debt including average rate and maturity profile (where appropriate) b) The effect of new borrowing and/or maturities on the above c) The effect of any debt restructuring on the debt portfolio d) Total investments including average rate, credit and maturity profile e) The effect of new investments/redemptions/maturities on the above f) The rate of return on investments against their indices for internally and externally managed funds g) An analysis of any risks inherent within the investment portfolio (e.g. exposure to market movements in the value of CDs, gilts/bonds, callable deposits in their call period) h) A statement whether the treasury management activity resulted in a breach of the Prudential Indicators and other limits set within treasury strategy.
Best value	<p>The treasury management function will be the subject of ongoing analysis of the value it adds in support of the Council's stated corporate and service objectives.</p> <p>When tendering for treasury-related or banking services, the Council adheres to its Financial Regulations. These require that :</p> <ul style="list-style-type: none"> a) For a contract with a value below an agreed threshold, at least 1 but preferably 3 quotes and service delivery proposals are obtained b) For a contract with a value above an agreed threshold but below an agreed tender threshold, at least 3 written quotes and service delivery proposals are obtained c) For a contract above an agreed tender threshold but below the UK (Formerly EU) threshold a tender exercise in line with CIPFA best practice is performed. d) When placing a contract with a value in excess of the UK Threshold a tendering process that meets the requirements of the UK procurement procedures (Formerly OJEU (Official Journal of the European Union)) is undertaken. e) If necessary, the Council will also consult with other users of similar services as well as with interested parties. f) The Council will also evaluate alternative methods of the availability of fiscal, grant or subsidy initiatives, and service delivery.

TMP 3: DECISION-MAKING AND ANALYSIS

Principle: *The Council will maintain full records of its treasury management decisions, and of the processes and practices applied in reaching those decisions, both for the purposes of learning from the past, and for demonstrating that reasonable steps were taken to ensure that all issues relevant to those decisions were taken into account at the time. The issues to be addressed and processes and practices to be pursued in reaching decisions are detailed below.*

Schedule:

Major treasury decisions	<p>As a public service organisation, there is a requirement to demonstrate openness and accountability in treasury management activities. Accordingly, the Council will create and maintain an audit trail of major treasury management decisions which comprise either :</p> <ul style="list-style-type: none"> a) Options Appraisal to determine a funding decision b) raising a new long-term loan / long-term source of finance c) prematurely restructuring/redeeming an existing long-term loan(s) d) investing longer-term (i.e. in excess of 1 year) e) utilisation of investment instruments which constitute capital expenditure (i.e. loan capital/share capital in a body corporate) f) leasing g) change in banking arrangements h) appointing/replacing a treasury advisor i) appointing/replacing a fund manager
Process	The Council's strategy for the application of its treasury policy is set out in the annual Treasury Management Strategy.
Delegated powers for treasury management	The Section 151 Officer has delegated powers to carry out the Council's strategy for debt management, capital finance and borrowing, depositing surplus funds and managing the cash flows of the Council.
Issues to be addressed, evaluation, authorisation	<p>In exercising these powers, the Section 151 Officer and those to whom the treasury activity have been delegated will</p> <ul style="list-style-type: none"> • have regard to the nature and extent of any associated risks to which the Council may become exposed; • be certain about the legality of the decision reached and that the necessary authority to proceed has been obtained; • be satisfied that the documentation is adequate to deliver the Council's objectives, protect the Council's interests, and to maintain an effective audit trail; • ensure that the perceived credit risk associated with the approved counterparties is judged satisfactory and is within agreed limits; • be satisfied that the terms of any transactions have been fully checked against the market, and have been found to be competitive; • follow best practice in implementing the treasury transaction. <p>In exercising Borrowing and Funding decisions, the Section 151 Officer will :</p> <ul style="list-style-type: none"> • evaluate economic and market factors that may influence the manner and timing of any decision to fund; • consider alternative forms of funding, including use of revenue

	<p>resources, leasing and private partnerships;</p> <ul style="list-style-type: none"> • consider the use of internal resources and/or the most appropriate periods to fund and repayment profiles to use; • consider ongoing revenue liabilities created; • where applicable, monitor regularly the benefits of internal borrowing against the potential for incurring additional costs by deferring borrowing into future years • consider the alternative interest rate bases available, the most appropriate periods to fund and repayment profiles to use; • consider ongoing revenue liabilities created. <p>In exercising Investment decisions, the Section 151 Officer will :</p> <ul style="list-style-type: none"> • Determine that the investment is within the Council's strategy and pre-determined instruments and criteria; • consider the optimum period, in the light of core balances and reserves, cash flow availability and prevailing market conditions; • consider the alternative investment products and techniques available if appropriate.
Processes to be followed	The processes to be followed will be in keeping with TMP 4: The Council's Approved, Instruments, Methods and Techniques.
Evidence and records to be kept	<p>The Council will maintain a record of all major treasury management decisions, the processes undertaken and the rationale for reaching the decision made. These will allow for an historical assessment of decisions made and verification that any checks and safeguards are indeed in place and operating correctly.</p> <p>Records and working papers will be maintained by the Council electronically and in relevant files.</p>

TMP 4: APPROVED INSTRUMENTS, METHODS AND TECHNIQUES

Principle: *The Council will undertake its treasury management activities by employing only those instruments, methods and techniques detailed in the schedule to this document, and within the limits and parameters defined in **TMP1 Risk Management**.*

Schedule:

Approved treasury management activities	<p>The Council is permitted to undertake the following activities:</p> <ul style="list-style-type: none"> ▪ Managing cashflow ▪ Capital financing ▪ Borrowing including debt restructuring and debt repayment ▪ Lending including redemption of investments ▪ Banking ▪ Leasing ▪ Managing the underlying risk associated with the Council's capital financing and surplus funds activities. <p>The above list is not finite and the Council would, from time to time, consider and determine new financial instruments and treasury management techniques; however, the Council will consider carefully whether the officers have the skills and experience to identify and manage the advantages and risks associated with using the instruments/techniques before undertaking them, more so as some risks may not be wholly or immediately transparent.</p>
Approved capital financing methods and types/sources of funding	<p><u>On balance sheet</u></p> <ul style="list-style-type: none"> • Public Works Loans Board (PWLB) loans and loans from its successor body • long term money market loans including LOBOs (Lender Option Borrower Option) • temporary money market loans (up to 364 days). • bank overdraft • loans from bodies such as the European Investment Bank (EIB) • Stock issues • Finance Leases • Deferred Purchase • Government and EU Capital Grants • Lottery monies • Other Capital Grants and Contributions • PFI (Private Finance Initiative) • Operating and finance leases • Hire purchase • Sale and leaseback <p><u>Internal Resources</u></p> <ul style="list-style-type: none"> • Capital Receipts • Revenue Balances • Use of Reserves <p><u>Off balance sheet</u></p> <ul style="list-style-type: none"> • Operating Leases • Structured Finance

	The level of debt will be consistent with the Treasury Management Strategy and the Prudential Indicators.
Approved investment instruments	<p>The Council will determine through its Annual Capital & Investment Strategy (CIS) which instruments it will use, giving priority to the security and liquidity (in that order) of its invested monies. The investments will be categorised as 'Specified' or 'Non Specified' based on the criteria set out by DLUHC in its Investment Guidance March 2004 (as amended).</p> <p>The Council will determine through the CIS which instruments will be used in-house and which will be used by the appointed external fund manager(s) including the maximum exposure for each category of non-specified investments. Where applicable, the Council's credit criteria will also apply.</p> <p><u>Banks Unsecured:</u> Accounts, deposits, certificates of deposit and senior unsecured bonds with banks and building societies, other than multilateral development banks.</p> <p><u>Banks Secured:</u> Covered bonds, reverse repurchase agreements and other collateralised arrangements with banks and building societies.</p> <p>Government: Loans, bonds and bills issued or guaranteed by national governments, regional and local Authorities and multilateral development banks.</p> <p><u>Corporates:</u> Loans, bonds and commercial paper issued by companies other than banks and registered providers</p> <p><u>Registered Providers:</u> Loans and bonds issued by, guaranteed by or secured on the assets of Registered Providers of Social Housing, formerly known as Housing Associations</p> <p><u>Pooled Funds:</u> Shares in diversified investment vehicles consisting of the any of the above investment types, plus equity shares and property. Money Market Funds that offer same-day liquidity and aim for a constant net asset value.</p> <p><u>Bond, equity and Property Funds</u></p>

TMP 5: ORGANISATION, CLARITY AND SEGREGATION OF RESPONSIBILITIES, AND DEALING ARRANGEMENTS

Principle: *The Council considers it essential, for the purposes of the effective control and monitoring of its treasury management activities, for the reduction of the risk of fraud or error, and for the pursuit of optimum performance, that these activities are structured and managed in a fully integrated manner, and that there is at all times a clarity of treasury management responsibilities.*

The principle on which this will be based is a clear distinction between those charged with setting treasury management policies and those charged with implementing and controlling these policies, particularly with regard to the execution and transmission of funds, the recording and administering of treasury management decisions, and the audit and review of the treasury management function.

If and when the Council intends, as a result of lack of resources or other circumstances, to depart from these principles, the Section 151 Officer will ensure that the reasons are properly reported in accordance with TMP6 Reporting requirements and management information arrangements, and the implications properly considered and evaluated.

The Section 151 Officer will ensure that there are clear written statements of the responsibilities for each post engaged in treasury management, and the arrangements for absence cover. The Section 151 Officer will also ensure that at all times those engaged in treasury management will follow the policies and procedures set out. The present arrangements are detailed in the schedule below.

The Section 151 Officer will ensure there is proper documentation for all deals and transactions, and that procedures exist for the effective transmission of funds. The present arrangements are detailed in the schedule below.

The delegations to the Senior Accountant in respect of treasury management are set out in the schedule below. The Senior Accountant will fulfil all such responsibilities in accordance with the organisation's policy statement and TMPs and, if a CIPFA member, the Standard of Professional Practice on Treasury Management.

Schedule:

Limits to responsibilities at Executive levels	<p>Full Council</p> <ul style="list-style-type: none"> • budget consideration and approval <p>Strategy and Resources Committee:</p> <ul style="list-style-type: none"> • receiving and reviewing Prudential Indicators as part of the budget setting process • receiving and reviewing reports on treasury management policies, practices and activities • approval of amendments to adopted clauses, treasury management policy statement and treasury management practices • receiving and reviewing external audit reports and acting on recommendations • approving the selection of external service providers and agreeing terms of appointment
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Principles and practices concerning segregation of duties	<p>The segregation of duties will be determined by the Section 151 Officer.</p> <p>Segregation of duties exists in that:</p> <ul style="list-style-type: none"> the officer(s) responsible for negotiating and closing treasury management deals is separate from officer(s) authorising payments all borrowing/investments decisions must be authorised by the Section 151 Officer.
Statement of duties / responsibilities of each treasury post	<p>Examples:</p> <p>The Section 151 Officer :</p> <ul style="list-style-type: none"> submitting budgets and budget variations recommending clauses, treasury management policy, practices for approval, reviewing the same regularly and monitoring compliance determining Prudential Indicators and Treasury Management Strategy including the Annual Capital & Investment Strategy submitting regular treasury management policy reports receiving and reviewing management information reports reviewing the performance of the treasury management function and promoting best value reviews ensuring the adequacy of treasury management resources and skills, and the effective division of responsibilities within the treasury management function recommending the appointment of external service providers determining long-term capital financing and investment decisions. The Section 151 Officer has delegated powers to determine and undertake the most appropriate form of borrowing from the approved sources, and to make the most appropriate form of investments in approved instruments. The Section 151 Officer may delegate their power to borrow and invest to members of his staff <p>Head of Paid Service</p> <ul style="list-style-type: none"> ensuring the adequacy of internal audit and liaising with external audit <p>Senior Finance Specialist</p> <ul style="list-style-type: none"> execution of transactions adherence to agreed policies and practices on a day to day basis maintaining relationships with third parties and external service providers monitoring performance on a day to day basis submitting management information reports to the responsible officer identifying and recommending opportunities for improved practices. recording treasury management transactions, reconciling treasury management transactions with the financial ledger recording/reconciling counterparty documentation.

Absence cover arrangements	<p>In the absence of the Section 151 Officer, the Lead Specialist - Finance will assume their responsibilities in respect of the Treasury Management function.</p> <p>In the absence of the Specialist - Finance staff, the Lead Specialist - Finance will provide cover.</p> <p>Cover is reviewed as necessary.</p> <p>Full procedure notes are available, detailing the processes required to enable the day to day operation of the treasury management function.</p>
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Dealing

Authorised officers	<p>Responsible officers for borrowing/investment decisions :</p> <p>Borrowing activity: <i>Specialist – Finance, Lead Specialist - Finance</i></p> <p>Lending activity : <i>Specialist – Finance, Lead Specialist - Finance</i></p> <p>Authorising payments for borrowing/lending : <i>Directors</i></p> <p>Transaction recording : <i>Specialist – Finance, Lead Specialist - Finance</i> <i>Senior Specialist - Finance</i></p>
Dealing limits	<p>Internally Managed Investments:</p> <ul style="list-style-type: none"> the maximum for any one investment deal is as per the lending limits detailed in the Council's Annual Capital & Investment Strategy.
List of approved brokers	Brokers used by the Council are named in TMP 11 : External Service Providers
Policy on brokers' services	It is the Council's policy to utilise the services between at least two brokers. The Council will maintain a spread of business between them in order to avoid relying on the services of any one broker.
Policy on taping of conversations	Conversations with brokers may be taped by the brokers.
Direct dealing practices	<p>Direct dealing is carried out with institutions and with external pooled funds identified in the Operational Schedule subject to counterparty and maturity limits and dealing limits.</p> <p>Prior to undertaking direct dealing, the Council will ensure that each counterparty/fund has been provided with the Council's list of authorised dealers and the Council's Standard Settlement Procedures.</p>
Settlement transmission procedures	<ul style="list-style-type: none"> settlements are made by CHAPS. all CHAPS payments relating to settlement transactions require authorisation by a designated officer all CHAPS payments require <u>2</u> bank signatures the details are transmitted electronically to the Council's bankers.

Documentation requirements	<p>For each deal undertaken a record should be prepared giving details of dealer, amount, period, counterparty, interest rate, dealing date, payments date(s), broker.</p> <p>Investments</p> <ul style="list-style-type: none"> • deal ticket authorising the investment • confirmation from the broker • confirmation from the counterparty • Contract notes for purchase and sale of shares/units in pooled funds from the fund's manager/administrator • CHAPS payment transmission document <p>Loans:</p> <ul style="list-style-type: none"> • deal ticket with signature to agree loan • confirmation from the broker • confirmation from PWLB / market counterparty • CHAPS payment transmission document for repayment of loan.
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TMP 6: REPORTING REQUIREMENTS AND MANAGEMENT INFORMATION ARRANGEMENTS

Principle: The Council will ensure that regular reports are prepared and considered on the implementation of its treasury management policies; on the effects of decisions taken and transactions executed in pursuit of those policies; on the implications of changes, particularly budgetary, resulting from regulatory, economic, market or other factors affecting its treasury management activities; and on the performance of the treasury management function.

As a minimum, the Strategy and Resources Committee will receive:

- An annual report on the strategy and plan to be pursued in the coming year
- An annual report on the performance of the treasury management function, on the effects of the decisions taken and the transactions executed in the past year, and on any circumstances of non-compliance with the organisation's treasury management policy statement and TMPs.
- A mid year review of Treasury activity

The present arrangements and the form of these reports are outlined below.

Schedule:

Frequency of executive reporting requirements	<p>The Section 151 Officer will annually submit budgets and will report on budget variations as appropriate.</p> <p>The Section 151 Officer will submit the Prudential Indicators and the Treasury Strategy Statement, Annual Capital & Investment Strategy and report on the projected borrowing and investment activity for the forthcoming financial year to the Strategy and Resources Committee before the start of the year.</p> <p>The Annual Treasury Report will be prepared as soon as practicable after the financial year end and, in all cases, before the end of September.</p> <p>A Mid-Year Treasury Report will be prepared by the Section 151 Officer, which will report on treasury management activities for the first part of the financial year. The Mid-Year Report will be submitted to Strategy and Resources Committee during the year.</p>
Content of Reporting:	
1. Treasury Strategy Statement	<p>The Treasury Strategy will include the following:</p> <ul style="list-style-type: none"> • Link to Capital Financing Prudential Indicators for the current and ensuing three years • Strategy for financing new borrowing requirements (if any) and refinancing maturing borrowing (if any) over the next three years and for restructuring of debt • the extent to which surplus funds are earmarked for short term requirements • the capital & investment strategy for the forthcoming year(s) (see <i>below</i>*) • the minimum to be held in short term/specified investment during the coming year • the interest rate outlook against which the treasury activities are likely to be undertaken. <p>*Based on the DLUHC's Guidance on Investments, the Council will</p>

	<p>produce an Annual Capital & Investment Strategy (CIS) which sets out</p> <ul style="list-style-type: none"> the objectives, policies and strategy for managing its investments;
2. Annual Treasury Report	<p>The Section 151 Officer will produce an annual report for the Strategy and Resources Committee on all activities of the treasury management function (including the performance of fund managers) as soon as practicable after year end and in all cases no later than 30 September of the succeeding financial year.</p> <p>The main contents of the report will comprise :</p> <ul style="list-style-type: none"> confirmation that the Council calculated its budget requirements and set a balanced budget for the financial year; the prevailing economic environment a commentary on treasury operations for the year, including their revenue effects; commentary on the risk implications of treasury activities undertaken and the future impact on treasury activities of the Council compliance with agreed policies/practices and statutory/regulatory requirements performance measures.
3. Content and frequency of management information reports	<p>The Section 151 Officer will produce a half yearly monitoring report for Strategy and Resources Committee</p> <p><i>Example</i> : This report includes details of :</p> <ul style="list-style-type: none"> borrowing and investment activity undertaken including forward deals performance of investments against benchmark extent of compliance with the treasury strategy and reasons for variance (if any)
4. Scrutiny	<p>The Section 151 Officer will present the Treasury Strategy Statement to the Strategy and Resources Committee before it is sent to Full Council for approval.</p>

TMP 7: BUDGETING, ACCOUNTING AND AUDIT ARRANGEMENTS

Principle: The Section 151 Officer will prepare, and the Council will approve and, if necessary, from time to time will amend, an annual budget for treasury management, which will bring together all of the costs involved in running the treasury management function, together with associated income. The matters to be included in the budget will at minimum be those required by statute or regulation, together with such information as will demonstrate compliance with **TMP1 Risk management, TMP2 Performance measurement, and TMP4 Approved instruments, methods and techniques**. The form which the Council's budget will take is set out in the schedule below.

The Section 151 Officer will exercise effective controls over this budget and will report upon and recommend any changes required in accordance with **TMP6 Reporting requirements and management information arrangements**.

The Council will account for its treasury management activities, for decisions made and transactions executed, in accordance with appropriate accounting practices and standards, and with statutory and regulatory requirements in force for the time being. The present form of the Council's accounts is set out in the schedule.

Schedule:

Statutory / regulatory requirements	<p>Balanced Budget Requirement: The provisions of S32 and S43 of the Local Government Finance Act 1992 require this Council to calculate its budget requirement for each financial year including, among other aspects;</p> <p>(a) the expenditure which is estimated to be incurred in the year in performing its functions and which will be charged to a revenue account and</p> <p>(b) revenue costs which flow from capital financing decisions.</p> <p>S33 of the Act requires the Council to set a council tax sufficient to meet expenditure after taking into account other sources of income.</p>
Proper accounting practice	CIPFA's Code of Practice on Local Authority Accounting in the United Kingdom (the local Authority code) constitutes "proper accounting practice under the terms of S21 (2) of the Local Government Act 2003".
Financial Statements	<p>The Financial Statements comprise:</p> <ul style="list-style-type: none"> • A Narrative Statement • Accounting policies, changes in accounting estimates and errors • Presentation of financial statements • Movement in reserves statement • Comprehensive income and expenditure statement • Balance sheet • Cash flow statement • Collection Fund (England) • Statement of Responsibilities • The Accounting Statements • Notes to the financial statements • Statements reporting reviews of internal controls or internal financial controls • Events after the reporting period • Related party disclosures

Format of the Council's accounts	The current form of the Council's accounts is available within the Resources Service of the Council.
Disclosures relating to treasury management	Due regard will be given to the disclosure requirements under CIPFA's Accounting Code of Practice.
Treasury-related information requirements of external auditors	<p>The following information is specifically requested by the external auditor and should be considered an initial request for information. It is usually followed by more detailed audit testing work which often requires further information and/or explanations from the Council's officers.</p> <p>Information in this context includes internally generated documents, externally generated documents, observation of treasury management practices which support and explain the operation and activities of the treasury management function.</p> <ul style="list-style-type: none"> • Determination of Affordable Borrowing Limit under Section 3 of the Local Government Act 2003. • Prudential Indicators. • Treasury Management Strategy • Capital & Investment Strategy. <p><u>External borrowing:</u></p> <ul style="list-style-type: none"> • New loans borrowed during the year : PWLB certificates / documentation in relation to market loans borrowed (including copy of agreements, schedule of commitments) • Loan maturities. • Compliance with proper accounting practice, regulations and determinations for the amortisation of premiums and discounts arising on loans restructured during the year and previous years. • Analysis of loans outstanding at year end including maturity analysis. • Analysis of borrowing between long- and short-term • Debt management and financing costs <ul style="list-style-type: none"> • calculation of (i) interest paid (ii) accrued interest • interest paid • MRP calculation and analysis of movement in the CFR. • Bank overdraft position. • Brokerage/commissions/transaction related costs.
	<p><u>Investments:</u></p> <ul style="list-style-type: none"> • Investment transactions during the year including any transaction-related costs • cash and bank balances at year end • Short-term investments at year end • Long-term investments at year end (including investments in associates and joint ventures) by asset type, including unrealised gains or losses at year end • calculation of (i) interest received (ii) accrued interest • actual interest received • External fund manager valuations including investment income schedule and movement in capital values, transaction confirmations received (if any) • Basis of valuation of investments

	<ul style="list-style-type: none"> • Evidence of existence and title to investments (e.g. Custodian's Reports) • Schedule of any investments in companies together with their latest financial statements); statement of transactions between the company and the Council.
	<p><u>Cash Flow</u></p> <ul style="list-style-type: none"> ▪ Reconciliation of the movement in cash to the movement in net debt ▪ Cash inflows and outflows (in respect of long-term financing) ▪ Cash inflows and outflows (in respect of purchase/sale of long-term investments) ▪ Net increase/decrease in (i) short-term loans (ii) short-term deposits (iii) other liquid resources <p><u>Other</u></p> <p>Details of (treasury-related) material events after balance sheet date not reflected in the financial statements.</p> <ul style="list-style-type: none"> ▪ External advisors'/consultants' charges
Internal Audit	<p>Internal Audit generally conducts an annual review of the treasury management function and probity testing.</p> <p>The internal auditors will be given access to treasury management information/documentation as required by them.</p>
Compliance with CIPFA Treasury Management and Prudential Codes	<p>Auditors may require evidence/demonstration of compliance with external and internal treasury management policies and strategy.</p> <p>Any serious breach of the TM Code's recommendations or Prudential Indicators should be brought to the attention of the external auditor.</p>
Costs for treasury management	<p>The budget for treasury management forms part of the Financial Services budget.</p>

TMP 8: CASH AND CASH FLOW MANAGEMENT

Principle: Unless statutory or regulatory requirements demand otherwise, all monies in the hands of the Council will be under the control of the Section 151 Officer and will be aggregated for cash flow and investment management purposes. Cash flow projections will be prepared on a regular and timely basis, and the Section 151 Officer will ensure that these are adequate for the purposes of monitoring compliance with **TMP1 [2] liquidity risk management**. The present arrangements for preparing cash flow projections and their form are set out in the schedule below.

Schedule:

Arrangements for preparing /submitting cash flow statements	<p>A Cash flow forecast will be used to formulate the Council's borrowing and investment strategy by identifying periods of surplus or shortfall of cash balances during the year. The cash flow forecasts and statements are held at operational level.</p> <p>The accuracy and effectiveness of the Council's cash flows are dependent on the accuracy of estimating expenditure, income and their corresponding time periods.</p> <p>Daily cash flows show forecast and planned movements of cash on a daily basis, including the matching of known inflows and payments. This is recorded in the Investments spreadsheet (IOSF 2025-2026)</p>
Content and frequency of cash flow projections	<p>The detailed annual cash flow model includes the following:</p> <ul style="list-style-type: none"> • revenue income and expenditure based on the budget. • profiled capital income and expenditure as per the capital programme. <p>Revenue activities:</p> <p><u>Inflows:</u></p> <ul style="list-style-type: none"> ▪ Precepts received ▪ Non domestic rates receipts ▪ Council tax receipts ▪ Housing subsidy ▪ DSS / other government grants ▪ Cash for goods and services ▪ Other operating cash receipts <p><u>Outflows:</u></p> <ul style="list-style-type: none"> ▪ Salaries and payments on behalf of employees ▪ Operating cash payments ▪ Housing Benefit paid ▪ Precepts paid ▪ NDR payments <p>Capital activities including financing</p> <p><u>Inflows:</u></p> <ul style="list-style-type: none"> ▪ Capital grants received ▪ Sale of fixed assets ▪ Other capital cash receipts <p><u>Outflows:</u></p>

	<ul style="list-style-type: none"> ▪ Purchase of fixed assets ▪ Purchase of long-term investments ▪ Other capital cash payments
Monitoring, frequency of cash flow updates	<p>The annual cash flow statement is updated periodically with the actual cash inflows and outflows after taking account of any revisions including those relating to grant income and capital expenditure and will be reconciled with:</p> <ul style="list-style-type: none"> • net RSG (Revenue Support Grant) and NNDR (National Non-Domestic Rates) payments as notified; • county council and police Authority precepts as notified; • actual salaries and other employee costs paid from account bank statements; • actual payments to Inland Revenue from general account bank statements; • actual council tax received from general account bank statement; • actual rent allowances paid from payments account bank statement; • actual housing benefit and housing subsidy grant received from DLUHC; • actual capital programme expenditure and receipts.
Bank statements procedures	<p>The Council accesses its bank statements online and these are downloaded on a daily basis. The statements are processed and posted independently to the treasury function and are reconciled to the general ledger on a monthly basis.</p>
Payment scheduling	<p>The Council has a policy of paying suppliers in line with agreed terms of trade and the following service standards:</p> <ul style="list-style-type: none"> • <i>Undisputed invoices are to be paid within 30 days.</i>
Monitoring debtor/creditor levels	<p>Debtor levels are monitored by a monthly Sundry Debtors Monitoring Report to the Finance Manager which will include an analysis of debt by age and details and details of recovery status.</p>
Banking of funds	<p>Instructions for the banking of income are set out in the Financial Regulations. Cheques received in the customer services section are banked daily. Generally the council does not take cash payments.</p> <p>All the Council's sections are advised of the requirement to bank on a regular basis in order to comply with recommended best practice and also remain within the particular insurance limits for the Council's premises.</p>

TMP 9: MONEY LAUNDERING

Background: The Proceeds of Crime Act (POCA) 2002 consolidated, updated and reformed criminal law in the UK in relation to money laundering. The principal offences relating to money laundering are:

- Concealing, disguising, converting, transferring or removing criminal property from England and Wales, from Scotland or from Northern Ireland
- Being concerned in an arrangement which a person knows or suspects facilitates the acquisition, retention use or control of criminal property
- Acquiring, using or possessing criminal property.

Other offences include failure to disclose money laundering offences, tipping off a suspect either directly or indirectly, and doing something that might prejudice an investigation.

Organisations pursuing relevant businesses were required to appoint a nominated officer and implement internal reporting procedures; train relevant staff in the subject; establish internal procedures with respect to money laundering; obtain, verify and maintain evidence and records of the identity of new clients and transactions undertaken and report their suspicions.

In December 2007, the UK Government published the Money Laundering Regulations 2007, which replaced the 2003 Regulations.

CIPFA believes that public sector organisations should “embrace the underlying principles behind the money laundering legislation and regulations and put in place anti money laundering policies, procedures and reporting arrangements appropriate and proportionate to their activities”.

Principle: *The Council is alert to the possibility that it may become the subject of an attempt to involve it in a transaction involving the laundering of money. Accordingly, it will maintain procedures for verifying and recording the identity of counterparties and reporting suspicions, and will ensure that staff involved in this are properly trained. The present arrangements, including the name of the officer to whom reports should be made, are detailed in the schedule below.*

Schedule:

Anti money laundering policy	<p>This Council's policy is to prevent, wherever possible, the organisation and its staff being exposed to money laundering, to identify the potential areas where it may occur and to comply with all legal and regulatory requirements, especially with regard to the reporting of actual or suspected cases.</p> <p>The Council has accepted responsibility to ensure that those of its staff who are most likely to be exposed to money laundering can make themselves fully aware of the law and, where necessary, are suitably trained.</p>
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Nomination of Responsible Officer(s)	<p>(a) The Council nominates the Legal and Democratic Services Manager to be the responsible body to whom any suspicions relating to transactions involving the Council will be communicated.</p> <p>(b) The responsible officer will be conversant with the requirements of the Proceeds of Crime Act 2002 and will ensure relevant staff are appropriately trained and informed so they are alert for suspicious transactions.</p> <p>(c) The responsible officer will make arrangements to receive and manage the concerns of staff about money laundering and their suspicion of it, to make internal enquiries and to make reports, where necessary, to National Criminal Intelligence Services (NCIS).</p>
Procedures for establishing the Identity of Lenders and Borrowers	<p>(a) In the course of its treasury activities, the Council will only borrow from permitted sources identified in TMP 4.</p> <p>(b) The Council will not accept loans from individuals.</p> <p>(c) In the course of its treasury activities, the Council will only invest with those counterparties which are on its approved lending list.</p> <p>(d) The identity and authenticity of commercial institutions (banks, building societies and other financial institutions) authorised to carry out borrowing and lending activity in the UK will be checked via the Bank of England / Prudential Regulation Authority's website.</p> <p>(e) All receipts / disbursements of funds will be undertaken by <u>BACS (Bankers' Automated Clearing System) or CHAPS settlement.</u></p> <p>(f) Direct Dealing mandates: The Council will provide (in the case of lending) / obtain (in the case of borrowing) and maintain on file dealing mandates with any new money market counterparty. The mandates should be on letter-headed paper, dated and signed.</p> <p>(g) All banking transactions will only be undertaken by the personnel authorised to operate the Council's banks accounts.</p> <p>(h) When receiving requests for change of payment details, due care will be exercised to ascertain the bona fide of the request and avoid potential fraud. Additional checks will be made through <u>pre-existing</u> contact details for the payee before altering payment details.</p>

TMP 10: TRAINING AND QUALIFICATIONS

Principle: *The Council recognises the importance of ensuring that all staff involved in the treasury management function are fully equipped to undertake the duties and responsibilities allocated to them. It will therefore seek to appoint individuals who are both capable and experienced and will provide training for staff to enable them to acquire and maintain an appropriate level of expertise, knowledge and skills. The Section 151 Officer will recommend and implement the necessary arrangements.*

The Section 151 Officer will ensure that council members tasked with treasury management responsibilities, including those responsible for scrutiny, have access to training relevant to their needs and responsibilities.

Those charged with governance recognise their individual responsibility to ensure that they have the necessary skills to complete their role effectively.

The present arrangements are detailed in the schedule below.

Schedule:

Qualifications/ experience for treasury staff	Treasury Staff should have the AAT (Association of Accounting Technicians) qualification as a minimum and preferably prior experience in Treasury management.
Details of approved training courses	The Council provides its treasury personnel with appropriate training e.g. <ul style="list-style-type: none"> • Training courses run by CIPFA and LINK • Internal training and support
Member Training	<p>CIPFA's Treasury Management In The Public Services: Code of Practice and Cross-sectoral Guidance Notes (2021 edition) requires public service organisations to nominate a responsible body for the scrutiny of treasury management strategy and policies. For MDC this role is fulfilled by the Strategy and Resources Committee.</p> <p>To undertake this role effectively, Strategy and Resource Committee will require support, training and guidance to fulfil their important part of ensuring effective governance of treasury management.</p> <ul style="list-style-type: none"> • It helps develop a better understanding of the treasury risks faced by the organisation. • It helps ensure better decision making on strategy and policy matters. • It improves accountability and transparency. • It improves knowledge and understanding of treasury matters among the members of the governing body. <p>The Council will organise regular Treasury Management for committee members.</p>

TMP 11: USE OF EXTERNAL SERVICE PROVIDERS

Principle: The Council recognises that responsibility for the treasury management decisions remains with the organisation at all times. It recognises the potential value of employing external providers of treasury management services, in order to acquire access to specialist skills and resources. When it employs such service providers, it will ensure it does so for reasons which will have been submitted to a full evaluation of the costs and benefits. It will also 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. And it will ensure, where feasible and necessary, that a spread of service providers is used, to avoid over reliance on one or a small number of companies. Where services are subject to formal tender or re-tender arrangements, legislative requirements will always be observed. The monitoring of such arrangement's rests with the Section 151 Officer, and details of the current arrangements are set out in the schedule below.

Schedule:

Contract threshold	The Council's Financial Regulations require that a formal written contract is in place with external service providers where the contract value exceeds £50,000 over the term. The contract will clearly state the services to be provided and the terms on which they will be provided.
Details of service providers and procedures and frequency for tendering services	<p>(a) Bankers to the Council: Nat West, PO Box 333, Silbury House. 300 Silbury Boulevard , Central Milton Keynes, MK9 2ZF Tel. 0845 308 8969 Contract period : 1 April 2019 – March 2020 Formal agreement in place : yes This service will be re-tendered every 5 years.</p> <p>(b) Treasury advisor Link Group 6th Floor, 65 Gresham Street, London EC2V 7NQ Tel. 07833 542655 Contract period: 03 April 2023 - 02 April 2028 Formal agreement in place: yes This service may be re-tendered every 3 years.</p> <p>(c) Brokers: It is considered good practice for the Council to have a minimum of two brokers and to spread business between them.</p> <p>Sterling Treasury BGC Partners Sterling Products 5 Churchill Place, Canary Wharf, London, E14 5HU Tel. 0207 894 7742 Formal agreement in place: No</p>

	<p>King & Shaxson Cutlers Court, 115 Houndsditch, London. EC3A 7BR Tel. 0207 929 8527 Formal agreement in place: No</p> <p>Tradition Beaufort House, 15 St. Botolph Street, London, EC3A 7QX Tel. 0207 198 1500 Formal agreement in place: No</p> <p>(d) Trading Platforms: iDealTrade Arlingclose 35 Chiswell Street, London EC1Y 4SE Formal agreement in place: No</p> <p>ICD Portal 30 Crown Place, London, EC2A 4EB Formal agreement in place: No</p>
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TMP 12: CORPORATE GOVERNANCE

Principle: The Council is committed to the pursuit of proper corporate governance throughout its businesses and services, and to establishing the principles and practices by which this can be achieved. Accordingly, the treasury management function and its activities will be undertaken with openness and transparency, honesty, integrity and accountability.

The Council has adopted and has implemented the key recommendations of the Code. This, together with the other arrangements detailed in the schedule below, are considered vital to the achievement of proper corporate governance in treasury management, and the Section 151 Officer will monitor and, if and when necessary, report upon the effectiveness of these arrangements.

Schedule:

Stewardship responsibilities	The Section 151 Officer ensures that systems exist to deliver proper financial administration and control and maintaining a framework for overseeing and reviewing the treasury management function.
List of documents to be made available for public inspection.	<p>The following documents are freely available for public inspection:</p> <p><i>Examples</i></p> <ul style="list-style-type: none"> ▪ Annual Statement of Accounts ▪ Revenue and Capital Estimates Book ▪ Treasury Management Policy ▪ Treasury Management Strategy ▪ Budget Monitoring Reports ▪ Annual Treasury Report
Council's website.	Financial information is additionally available on the Council's website.
Procedures for consultation with stakeholders.	Members and senior officers of the Council are consulted via reports to the Strategy and Resources Committee and officer / Member briefing sessions.

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**REPORT of
CHAIRPERSON OF THE HYTHE QUAY DESILTING TASK AND FINISH WORKING
GROUP**

**to
STRATEGY AND RESOURCES COMMITTEE
23 JANUARY 2025**

HYTHE QUAY DREDEGING PROJECT

1. PURPOSE OF THE REPORT

- 1.1 For Members to consider and support the recommendations of the Hythe Quay Desilting Task and Finish Working Group (HQDWG) as set out in this report.

2. RECOMMENDATIONS

- (i) That a project to desilt the Hythe Quay and Visitors Pontoon (as shown in the map at **APPENDIX 1**) proceed, and

To the Council:

- (ii) That subject to (i) above, a budget provision of up to £135,000 is created for desilting the Hythe Quay and Visitors Pontoon.

3. SUMMARY OF KEY ISSUES

- 3.1 The Council currently provides alongside berths for 'Fully Rigged Thames Sailing Barges' as previously agreed by Committee. These are a mixture of Commercially operated vessels, those which are operated and have Charitable Trust status, one of which is privately owned and a static Thames Lighter which is owned by a charity and does not qualify as a fully rigged sailing barge but has Committee approval to remain. There is also a visitor pontoon for visiting vessels.
- 3.2 There has been no significant dredging work in the main areas occupied by the Barges since around 2000.
- 3.3 The Council previously undertook a limited dredge in 2016 when extensive works were undertaken to pile the front of the Hythe Quay (the Quay), but this work did not extend to those berths further out from the edge of the Quay. A further project to remove silt from the visitor berths was undertaken in 2019. Since then, the silt has built up again, and without some intervention the current issues will only get worse and will make it increasingly challenging for both the Barges and other vessels, particularly smaller vessels.
- 3.4 There is currently no budget provision made for any dredging or desilting work to the Hythe Quay or Visitor Pontoon. Whilst the Council does receive income from Wharfage fees this would not be sufficient to fund a dredging project.

- 3.5 On 26 September 2024 the Strategy and Resources Committee supported the Motion of the Chairperson to undertake a dredging project as follows:
- (i) That the Committee confirms support for the Motion “to secure safe access to the quay by Maldon’s historic Barge fleet, support visiting barges and other types of vessels to the town, and secure safe moorings of the barge fleet at Maldon”;
 - (ii) That a time limited Member Task and Finish Working Group is convened;
 - (iii) That the Committee appoints six Members of the Strategy and Resources Committee to that Working Group, reporting back to the Committee by 23 January 2025.
- (Minute Number 317 refers.)
- 3.6 The HQDWG has met on three occasions and carefully considered a wide range of matters and issues related to this project. Its final key conclusions and recommendations related to the proposed project are as follows:
- (i) To proceed with an Outcome based Procurement for the capital dredge of Quay and a partial dredge of Visitor Pontoon as per map at **APPENDIX 1**;
 - (ii) To seek an agreement with the National Trust to receive the sediment removed by the dredging project as part of their ongoing BUDS project on Northey Island.
 - (iii) A Consultant to be appointed to support delivery of project and provide specialist advice;
 - (iv) The project to be completed by November 2025 (subject to advice from Specialist);
 - (v) Budget provision be made of up to £135,000 (subject to advice from Specialist);
 - (vi) That the options for future maintenance and budget implications, including fees and charges would be considered as part of the 2026 / 27 Budget process.
- 3.7 Due to the challenging timescales to deliver the project within the next 12 months Members were supportive of starting the pre-planning / feasibility work as quickly as possible and a consultant has now been appointed to lead on that work, funded through the Council’s Feasibility Reserve.
- 3.8 As it has been possible to draw down some funds to support that pre-planning work, the budget set out at recommendation (ii) is for the delivery phase of the project only.

4. CONCLUSION

- 4.1 The Thames Barges are an Iconic and vital part of the District Heritage. Undertaking the Dredging at Hythe Quay will help support their continued presence in the District, which supports Tourism and our local businesses.
- 4.2 The build up of mud in the area of Hythe Quay and the Visitor Pontoon is making it increasingly difficult for the Barge Operators to safely and effectively move their vessels and is also creating challenges for other vessels to use the Visitors Pontoon.

- 4.3 Undertaking a full dredge of these areas (as shown in **APPENDIX 1**) will help to support the continued presence of the Thames Barges in Maldon, as well as encourage greater use of the Visitors Pontoon by visiting vessels.
- 4.4 This project will be delivered by working closely with the Maldon Harbour Improvement Commissioners, the National Trust and other stakeholders. This will ensure the project is delivered in the most expedient and cost-effective way to provide value for money for the Council's residents.

5. IMPACT ON PRIORITIES AS SET OUT IN THE CORPORATE PLAN 2025 - 2028

5.1 Supporting our communities

- 5.1.1 Delivering a solution to managing the issues caused by silting would specifically support both the users of the mooring at Hythe Quay, but also the benefits to the district from the impacts of Tourism which is supported by the Historic Barges based at Hythe Quay.

5.2 Growing our economy

- 5.2.1 The continued presence of the Thames Barges in the District supports local businesses, through both the direct and indirect impacts of tourism.

6. IMPLICATIONS

- (i) **Impact on Customers** – None specifically, however having a solution will manage the issues caused by silting will benefit all users of the river, including visiting vessels and existing Barges moored at Hythe Quay.
- (ii) **Impact on Equalities** – None.
- (iii) **Impact on Risk (including Fraud implications)** – There are a number of potential risks related to this project, including Health and Safety, reputational, environmental, and financial. These risks have been explored by the HQDWG and will be captured within the project risk log and managed as part of the project.
- (iv) **Impact on Resources (financial)** – The HQDWG has proposed a budget of up to £135,000 to undertake this work.
- (v) **Impact on Resources (human)** – A project Management resource will be required, and steps are being taken to appoint a consultant to undertake feasibility and pre-planning project work, funded through the feasibility reserve. There will also be officer resource to support and oversee this project.

Background Papers: None.

Enquiries to: Sue Green, Assistant Director - Customer Services and Operations.

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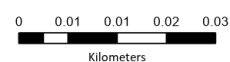
Hythe Quay

Original size: A4
Publication Date: 08 November 2024

Map Produced In ArcPro by: Paulm



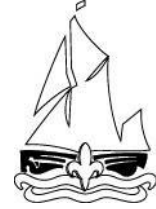
Scale 1:1,000



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2024 Ordnance Survey AC0000807688

Maldon District Council makes every effort
to ensure GIS information in these maps
is accurate to the data of publication.

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REPORT of INTERIM CHIEF FINANCE OFFICER

to
STRATEGY AND RESOURCES COMMITTEE
23 JANUARY 2025

2024 / 25 REVISED AND 2025 / 26 ORIGINAL BUDGET ESTIMATES

1. PURPOSE OF THE REPORT

- 1.1 To note the Provisional Local Government Finance Settlement 2025 / 26 which was announced by the Government on 18 December 2024.
- 1.2 To present the revised 2024 / 25 and original 2025 / 26 General Fund Revenue Budget estimates for approval.
- 1.3 To present the options for proposed level of Council Tax increase for 2025 / 26 for approval.
- 1.4 To present the policy on use of reserves for approval.

2. RECOMMENDATIONS

To the Council:

- (i) that the following be approved:
 - (a) the Revised 2024 / 25 and Original 2025 / 26 General Fund Revenue Budget Estimates (**APPENDICES 1, 2 and 3**),
 - (b) an average Band D council tax of £232.01 (excluding parish precepts) (£6.74 increase) for 2025 / 26 (**APPENDIX 1**),
 - (c) policies on the designated use of financial reserves (**APPENDIX 4**),
 - (d) maintain the current policy of a minimum general fund balance of £2,600,000.
 - (e) that the Council gives due regard to the Interim Chief Finance Officer (Section 151 Officer) statement on the robustness of budgets and adequacy of reserves in **APPENDIX 5**

3. SUMMARY OF KEY ISSUES

- 3.1 The Council no longer receives Revenue Support Grant (RSG) funding from the Government meaning that the majority of the funding for the Council's services is from income raised directly by the authority. The main sources of funding are Council Tax, Fees and Charges and Business Rates.

- 3.2 The requirement to set a balanced budget has required robust processes to identify efficiencies, protect front-line services as far as possible, retain the ability to generate income and to recognise the increasing demand for services.
- 3.3 It should be noted that, at the time of writing this report, the National Non-Domestic Rates Return (NNDR1) for 2025 / 26 figures were not finalised and, therefore, the funding from Business Rates is likely to change, which will affect the contributions to / (from) balances as shown in **APPENDIX 1**.

3.4 **Provisional Local Government Finance Settlement 2025 / 26**

- 3.4.1 The provisional 2025 / 26 local government finance settlement was announced on 18 December 2024. The Settlement Funding Assessment is the amount of funding consisting of the Council's 50% share of the overall Business Rates Baseline Funding Level, uprated by the increase in the small business rates multiplier that is identified by the Government under the current Business Rates Retention Scheme and adjusted for the tariff that the authority pays.

	2023/24 £m	2024/25 £m
Settlement Funding Assessment – Maldon	1.731	1.759
of which:		
Revenue Support Grant	0	0
Business Rates Baseline Funding under 50%	1.731	1.759
Business Rates Retention (BRR)		
Annual % Change		1.6%

- 3.4.2 The Government calculates an amount called the 'Core Spending Power' each year which is an estimate of the amount of funding available to each authority to spend on their core services. It is made up of estimated Council Tax and Business Rates income, Revenue Support Grant, New Homes Bonus and a number of government grants.

CORE SPENDING POWER			
Please select authority			
Maldon			
Illustrative Core Spending Power of Local Government:			
	2023-24	2024-25	2025-26
	£ millions	£ millions	£ millions
Settlement Funding Assessment	1.670	1.731	1.760
Compensation for under-indexing the business rates	0.271	0.337	0.355
Council tax requirement excluding parish precepts ¹	5.664	5.947	6.204
Local Authority Better Care Grant ²	0.000	0.000	0.000
New Homes Bonus	0.474	0.495	0.587
New Homes Bonus returned funding	0.000	0.000	0.000
Rural Services Delivery Grant	0.036	0.042	0.000
Transition Grant	0.000	0.000	0.000
Adult Social Care Support Grant	0.000	0.000	0.000
Winter Pressures Grants ³	0.000	0.000	0.000
Social Care Support Grants ⁴	0.000	0.000	0.000
Social Care Grant	0.000	0.000	0.000
Market Sustainability and Fair Cost of Care Fund	0.000	0.000	0.000
Market Sustainability and Improvement Funds ⁵	0.000	0.000	0.000
Lower Tier Services Grant	0.000	0.000	0.000
ASC Discharge Funds ²	0.000	0.000	0.000
Funding Guarantee	0.601	0.774	0.000
Services Grant	0.062	0.011	0.000
Domestic Abuse Safe Accommodation Grants ⁶	0.036	0.037	0.037
Recovery Grants ⁷	0.000	0.000	0.000
Children's Social Care Prevention Grant ⁸	0.000	0.000	0.000
Funding Floor	0.000	0.000	0.443
Grants rolled in ⁹	0.013	0.013	0.000
Core Spending Power	8.828	9.386	9.387
Change since 2023-24 (£ millions)			0.6
Change since 2023-24 (% change)			6.3%

Source: Provisional Local Government Finance Settlement 2025 to 2026 published by DLUHC 18/12/2024

- 3.4.3 It can be seen from the above table that, in the Government's view, the total Core Spending Power for 2025 / 26 includes the potential additional Council Tax from the maximum 2.99% or £5 referendum principle for all Districts. The Council increased its Council Tax by £5 in 2017 / 18, the first year that the Government introduced the £5 into the referendum principle and continued to do so until 2022 / 23 in acceptance and recognition of the financial pressures that district councils have been experiencing. For 2024 / 25 and 2025 / 26 the Government has increased the maximum percentage increase to 2.99%, which the Council utilised in 2024 / 25.
- 3.4.4 For 2025 / 26, government funding consists of Revenue Support Grant (nil for the Council), Business Rates Baseline funding, New Homes Bonus, and a Funding Floor.
- 3.4.5 The New Homes Bonus (NHB) Scheme was introduced in 2011 / 12 to encourage local authorities to facilitate housing growth. For every additional property built or empty property brought back into use, the government match funds the additional council tax, with an additional amount for affordable homes. The one-off allocation for 2025 / 26 will be £587,073 up from £494,908 in 2024 / 25.

- 3.4.6 There have been changes to the scheme over the years such as:
- the payments have reduced from six years to four years,
 - the introduction of an annual baseline housing growth of 0.4% below which no NHB would be payable,
 - from 2020 / 21 the government no longer pays NHB legacy payments relating to 2020 / 21.
- 3.4.7 For 2025 / 26 the government has removed the Rural Services Delivery Grant, the Funding Guarantee and Service grants.
- 3.4.8 The Council's provisional allocation of Homelessness Prevention Grant for 2025 / 26 has been set at £296,716. Further allocations may be announced for the Flexible Housing Support Grant, and the Homelessness Reduction Grant in the future.

3.5 Revised General Fund Revenue Budget Estimates 2024 / 25

- 3.5.1 There have been some necessary changes to the 2024 / 25 budget since its approval in February 2024. £0.816m of revenue commitments unspent in 2023 / 24 were carried forward from 2023 / 24 as agreed by the Council in July 2024. £0.254m has been withdrawn from Earmarked Reserves to support one-off expenditure following approval from members during the year, and a further £0.168m of the Local Development Plan (LDP) Reserve is forecast to be utilised on staff this financial year.
- 3.5.2 The Quarter 2 Budgetary Control report considered by the Strategy & Resources Committee on 21 November showed an estimated net services budget underspend of £0.232m for 2024/25, along with improved interest earnings of £0.088m. Added to the General Fund balance, along with a proposed drawdown on capital funding during 2024/25 results in a closing balance of £7.540m.

Impact on General Fund Reserve Balance:

	£000
Opening General Fund Balance	-7,879
2024 / 25 Medium-Term Financial Strategy (MTFS) Funding Surplus	-0.054
Net Cost of Services and Investments variance	-0.320
Proposed loan to leisure provider for capital investment	0.713
Estimated Closing General Fund Balance	-7,540

- 3.5.3 The Council continues to receive additional income from growth above the baseline in local business rates and pooling arrangements within the Essex Region Business Rates Pool. The final benefits from being in the pool will not be known until the year end.
- ### 3.6 Original General Fund Revenue Budget Estimates 2025 / 26
- 3.6.1 The proposed 2025 / 26 net operating expenditure budget after adjusting for statutory adjustments, but before any non-service specific funding and use of reserves totals £13.080m and is therefore £0.645m (5%) higher than 2024 / 25 (£12.435m).
- 3.6.2 There are additional growth pressures in salaries and inflation of £0.747m, due to:
- an estimated 2.5% increase on gross salaries, plus net incremental salary grade pressures
 - Government policy changes to Employer National Insurance contributions

- an increase in the national minimum wage (age 21 and over) from £11.44 per hour to £12.21 (7%), also pushing up contract costs
 - a 2.2% increase for Consumer Price Index (CPI) adjusted expenditure, measured in August 2024. This mainly applies to operational contracts related to waste services, street cleansing and parks, and corporate contracts such as transaction charges and IT licences, which are collectively increasing by £229k.
- 3.6.3 It is estimated that in 2025 / 26 there will be a net contribution from General Fund reserve balances of £0.120m.
- 3.6.4 The Council Tax increase is considered in Section 3.13. Proposals for the usage of earmarked reserves are discussed in more detail in Section 3.14.
- 3.6.5 2025 / 26 Budgets have initially been built up as follows:
- Salaries based on revised Council structure.
 - Inflation assumptions– 2.5% average pay award in 2025 / 26, contractual inflation on goods and services based on projected CPI or RPI dependent of terms within contracts.
 - Expected income from fees and charges and grant income.
 - Implications of statutory and contractual changes, non-inflation cost pressures.
 - Growth and Savings, as discussed later in this report.
- 3.7 Budget Growth, Savings and Income Generation in 2025 / 26**
- 3.7.1 Savings of £0.503m have been proposed and recommended by the Finance Working group and have been adjusted in the 2025 / 26 budget.
- 3.7.2 New recurring Growth bids of £442k have been proposed alongside unavoidable budget pressures of £835k and temporary one-off growth bids £206k totalling £1.484k, although £206k of these are to be funded from earmarked reserves.
- 3.7.3 Fees and Charges were taken to the November 2024 Strategy and Resources Committee and an increase in charges of 2.2% for 2025 / 26 was agreed. However, Income generation from fees and charges is forecast to decrease in 2025 / 26 due to the reduction in income from planning fees (£200k) and splash park income now forming part of the Leisure contract (£110k).
- 3.7.4 There are additional income streams that have been proposed and have been recommended by the Finance Working Group, these being a £4k income from listed building property advice, £3k increase in income from parks contracts, £12k increase in contribution to verge maintenance £2k additional income from cemeteries, £45k to be generated by an increase in car parking fees of 5%. The additional proposals total £63,500.
- 3.8 New Homes Bonus (NHB)**
- 3.8.1 NHB is not ring-fenced and can be used by the Council for whatever purpose it wishes. The provisional 2025 / 26 allocation is £587,073 up from £494,808 in 2024 / 25 and is assumed to support the Council's general expenditure budget.

3.9 Pension Fund Deficit Recovery

3.9.1 The Pension Fund Triennial Valuation 2022 results showed that the deficit on the Council's element of the overall Fund in respect of assets and liabilities had reduced from £5.32m to £0.94m with the funding level improving from 90.2% to 98.4%. The deficit recovery period has reduced from 12 years to 9 years.

3.9.2 The Council is choosing to pay the triennial deficits up front, so a payment of £0.351m was paid in the 2023 / 24 financial year, using the General Fund Reserve. In readiness for the next triennial payment in April 2026, £0.120m is moved from the General Fund reserve each year to the Pension earmarked reserve.

3.10 Essex Region Business Rates Pool

3.10.1 As agreed by the Council in October 2015, the Council joined the Essex Region Business Rates Pool (the Pool) in April 2016. The Pool is expected to continue to operate in 2025 / 26 and the Council is expected to continue to benefit by being in the Pool.

3.11 Interest on Investments

3.11.1 Interest from investment income is an integral part of the budget considerations. Bank of England base rate decreased in March 2020 to 0.1% and it remained at that rate until December 2021 when the Bank of England began to regularly increase the base rate, which stood at 3.50% in December 2022. The 2025 / 26 budget estimate for investment interest income is £0.664m at an average investment balance of £16m during the year at a rate of 4.15%, allowing for the base rate to be reduced during 2025 / 26 from a 15-year base rate high of 5.25%.

3.12 Council Tax

3.12.1 The Council Tax referendum threshold set by the Secretary of State for 2025 / 26 was announced as part of the Provisional Settlement; and for Maldon, the threshold has been set at 2.99% increase over 2025 / 26 or £5, whichever is the greater. Any Council proposing increases more than the threshold faces the substantial cost of conducting a local referendum and, if it results in a 'No' vote, the rebilling cost also.

3.12.2 The Government, in calculating the core spending power for each council, assumes they will have taken the benefit of the 2.99% increase (see table in paragraph 3.4.2) it is important that the Council considers the option of the 2.99% increase for 2025 / 26.

Options for Increase in Council Tax from 2024 / 25 to 2025 / 26	Increase on 2024 / 25 Band D Council Tax of £225.27		Additional Income Band D
Tax Base = 26,854.4	0.00%	2.99%	
Band D Council Tax 2025 / 26	£225.27	£232.01	£6.74
Maldon District Council: Council Tax	£6,049,491	£6,230,487	£180,996

3.12.3 Increasing the Council Tax by £6.74 to £232.01 instead of a Council Tax freeze would raise an additional income of £180,996 in 2025 / 26, thus reducing the requirement from General Fund Balances by that amount to support the General Fund net expenditure.

- 3.12.4 A £6.74 increase represents a 2.99% increase on 2024 / 25 Council Tax as every 1% increase in Council Tax will bring in an additional £60,534.
- 3.12.5 The Council's net expenditure budget (excluding parish precepts but after service specific funding and contribution from reserves) for 2025 / 26 is £6,230,487. This is matched by the estimated total resources with the Band D council tax at £232.01 i.e. £6.74 increase on 2024 / 25 (**APPENDIX 1**).
- 3.12.6 The tax base to be used for setting the 2025 / 26 Council Tax. It has been calculated at 26,854.4 "Band D equivalent" properties, after allowing for a non-collection rate of 2.2%. This tax base is being applied for the purposes of setting the 2025 / 26 Council Tax.
- 3.12.7 In terms of the estimated (surplus) / deficit on the Collection Fund as at 31 March 2025, Maldon District Council's share of the net surplus, which has increased our Council Tax, was £100k comprised of a surplus distribution on Council Tax of £45k and a surplus distribution on Business Rates of £55k. The Council is awaiting the 2025 / 26 Business Rates pooling results which will be finalised at the end of the financial year.
- 3.12.8 In accordance with the legislation under the Local Government Finance Act 1992, all parish precepts must be charged to the Council's General Fund. At the time of writing this report not all parish precepts had been received. It is envisaged that all the parish precepts will be reported at the Council meeting on 13 February 2025 for Council Tax setting purposes.
- 3.13 Council Tax £6.74 increase on 2024 / 25 Band D Basic amount of £225.27**
- 3.13.1 The Budget estimates have been constructed on the basis that the Council is proposing to increase council tax by £6.74 which is within the referendum threshold for 2025 / 26. This represents a prudent approach having regard to the balance of the risks and opportunities facing the Council in future years. The budget for 2025 / 26 is expected to be balanced, after the consideration of additional savings proposals.
- 3.13.2 However, there are some uncertainties still facing local government finance. Inflation has remained significant over the past year (2.5% as of January 2025), which is still above the Bank of England target. The move from the 50% Business Rates Retention to 75% Business Rates Retention system is on hold and it is not known when or whether it will be implemented. Any change to the Business Rates retention system will, most likely result in a reset of the Business Rates Baseline, which it is expected will remove the growth that has been achieved since the system was introduced. This could take away resources from this Council. However, it is not possible to predict what the exact impact would be without knowing the details of the new system. Possible impacts are covered in more detail in paragraph 3.16.3.
- 3.13.3 Council Tax increases become part of the overall financial base of the Council. The proposed £6.74 increase in Council Tax will generate an additional £180k of income in 2025 / 26. If this increase is not approved for 2025 / 26 then the gap in 2025 / 26 and future years widens.
- 3.14 General Fund Balance and Revenue Reserves**
- 3.14.1 Detailed policy information for each earmarked revenue reserve and anticipated balances is set out in **APPENDIX 4**.

- 3.14.2 Based on the latest risk assessment it is considered that the Council maintains the approved minimum working balance level at £2.6m as set out in **APPENDIX 5**. However, this will be regularly reviewed in the light of changing circumstances.
- 3.14.3 The £587k New Homes Bonus allocation for 2025 / 26 will be utilised to support general fund expenditure.
- 3.14.4 In setting budgets and projections for individual years, it is important that the Council is not reliant on the use of reserves to support revenue expenditure thus creating an unsustainable future. Therefore, the use of these reserves is for one-off expenditure, not to fund ongoing revenue costs and should be replenished where required over time.
- 3.15 Medium Term Financial Strategy (MTFS)**
- 3.15.1 The MTFS is reported to the Strategy and Resources Committee and will be presented to the Council on 13 February 2025 for consideration at the same time as the suite of financial reports for 2025 / 26.
- 3.16 View on Risks**
- 3.16.1 Risks to the Council's financial position could potentially derive from budget overspends, loss of investment income, contractual / legislative failure, shortfall in forecast business rates growth or challenge and emergency events. Historically, the Council's outturn has been within budget and investment income has been above budget; therefore, this is not seen as a high risk to the Council, and it is not necessary to make additional significant provision. However, robust budget management, monitoring and reporting will be a key discipline for all budget managers and ensuring that savings and income levels included in the budget are achieved, will be a key focus.
- 3.16.2 The level of risk posed by contractual or legislative failure and emergency events is difficult to predict, but it would be a low probability with a potentially high impact. However, it is not appropriate to set aside large amounts of reserve against the possibility of this happening and that appropriate bond / Parent Company Guarantee have been built into large contracts.
- 3.16.3 It is important to recognise that with the introduction of the Business Rates Retention, there is a considerable degree of uncertainty in the forecast for business rates growth as much of it depends on external factors including the impact of successful appeals. The Council's own economic development policies can have an impact on business rates growth and therefore it is important that the planning services, economic development services and the business rates service have a co-ordinated approach to inward investment policies. It is important to ensure a high level of growth in the district, as any empty properties create a risk on the level of Business Rates income the Council will receive.
- 3.16.4 The current cost of living crisis driven by high inflation and increasing interest rates put a high degree of pressure on family and business budgets and this could affect households' and businesses' ability to pay Council Tax and NNDR respectively. This places a risk on local taxation collection rates.
- 3.16.5 Section 25 of the 2003 Local Government Act requires the Section 151 Officer to make a formal report to the Council on the robustness of the budget and adequacy of reserves (**APPENDIX 5**).

4. CONCLUSION

- 4.1 After including all items within the financial projections, general fund and earmarked reserves at the start of 2025 / 26 are expected to be £16.7m with all known movements considered and finish the financial year at £12.3m. The government has set the referendum threshold for the increase in the average band D Council Tax in 2025 / 26 for district councils at 2.99% or £5, whichever is the greater. Due to the unknown impact of future changes to Local Government finance, it is proposed that the Council should take the opportunity to increase its financial base by increasing the average band D Council Tax by 2.99% (£6.74), the maximum allowed for by the government before a referendum is required.

5. IMPACT ON PRIORITIES AS SET OUT IN THE CORPORATE PLAN 2025 - 2028

- 5.1 This budget is assembled with all corporate priorities considered for the 2025 / 26 financial year.

6. IMPLICATIONS

- (i) **Impact on Customers** – The budget process ensures that changes in service delivery resulting in budget changes are reviewed by Officers and Members so that any impact can be considered. In 2025 / 26, only essential budget growth has been considered.
- (ii) **Impact on Equalities** – The budget affects all residents in the district, it is not considered that the provisions impact negatively on an individual user group.
- (iii) **Impact on Risk (including Fraud implications)** – The distribution of resources reflected in the revenue and capital budgets is designed to support the Authority's approach to risk management (i.e. to reduce all major corporate risks to a level within approved tolerances through the implementation of approved mitigation plans).
- (iv) **Impact on Resources (financial)** – This report details the impact on financial resources.
- (v) **Impact on Resources (human)** – The budget includes an assumed pay increase.

Background Papers:

Budgetary Control Report to the Strategy and Resources Committee, 21 November 2024.
Savings Report to the Strategy and Resources Committee, 23 January 2025.
Discretionary Fees and Charges Report to the Strategy and Resources Committee, 21 November 2024.

Enquiries to: Ben Cookson, Interim Section 151 Officer.

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Council Tax Summary			Appendix 1	
REVENUE ESTIMATES SUMMARY 2024/25				
		Original	Revised	Budget
		2024/25	2024/25	2025/26
Directorates		£000	£000	£000
Service Delivery		7,449	5,627	5,879
Strategy Performance and Governance		1,860	3,596	6,026
Resources		3,144	3,707	1,175
Net Cost of Services		12,453	12,930	13,080
Interest on Investments		(1,000)	(1,000)	(664)
Net Operating Expenditure		11,453	11,930	12,416
Appropriations & Adjustments				
Impact of forward pension deficit funding		0	0	120
Govt Direct Grants				
- New Homes Bonus		(495)	(495)	(587)
- Rural Support		(42)	(42)	0
- EPR		0	0	(636)
- Other grants		(11)	(11)	(37)
Business Rates Renewable Energy		(957)	(957)	(973)
Funding Guarantee - Business Rates Section 31 Grants		(774)	(774)	(443)
NDR Prior year (Surplus)/Deficit		(2,396)	(2,396)	(55)
Council Tax Prior year (Surplus)/Deficit		(275)	(275)	(45)
Business Rates Retention		(3,359)	(3,359)	(3,337)
To/(From) Earmarked Reserves		2,746	2,270	(72)
To/(From) General Fund Reserve		55	55	(120)
Expenditure to be Funded		5,946	5,946	6,230
	2024/2025	2025/2026		
Property Tax Base (Band D equivalent)	26,400.2	26,854.4		
	2024/2025	2025/2026		
Council Tax Charges	Charge @	Total	Charge @	Total
	Band D	Cost	Band D	Cost
	£ : p	£	£ : p	£
Revenue Expenditure to be Funded	225.27	5,947,173	232.01	6,230,487
Maldon District Council Charge	225.27	5,947,173	232.01	6,230,487
Parish Precepts	67.89	1,792,273	71.28	1,914,263
Essex County Council Precept	1,522.53	40,195,097	1,538.28	41,309,571
Police & Crime Commissioner for Essex	246.42	6,505,537	253.79	6,815,376
Essex Fire Authority	82.62	2,181,185	84.26	2,262,751
Final Charge	2,144.73	56,621,264	2,179.62	58,532,447

Council Tax Summary			Appendix 1	
REVENUE ESTIMATES SUMMARY 2024/25				
			Original	
			2023/24	2024/25
Directorates			£000	£000
Service Delivery			6,981	7,449
Strategy Performance and Governance			2,071	1,860
Resources			3,489	3,144
Net Cost of Services			12,541	12,453
Interest on Investments			(750)	(1,000)
Net Operating Expenditure			11,791	11,453
Appropriations & Adjustments				
Impact of forward pension deficit funding			351	0
Statutory Adjustments			0	0
Govt Direct Grants				
- New Homes Bonus			(474)	(495)
- Other Direct Grants			(363)	(383)
- Business Rates Renewable Energy			(746)	(957)
- Funding Guarantee			(607)	(693)
Levy Redistribution			0	0
To/(From) Earmarked Revenue Reserves			(2,141)	(62)
To/(From) Balances			(421)	54
Expenditure to be Funded			7,390	8,919
		2023/2024	2024/2025	
Property Tax Base (Band D equivalent)		25,892.3	26,400.2	
		2023/2024	2024/2025	
Council Tax Charges		Charge @	Total	Charge @
		Band D	Cost	Band D
		£ : p	£	£ : p
Revenue Expenditure to be Funded		285.39	7,389,503	8,919,823
Business Rates Retention				
- Base Line Funding		(26.39)	(683,345)	(1,645,193)
- Business Growth Retention		(79.19)	(2,050,394)	(1,655,495)
- Levy on Business Rates Growth net to ECC Pool		9.66	250,000	328,520
- NDR Collection Fund Adjustment (Surplus)/Deficit		29.28	758,197	0
Council Tax Collection Fund Adj (Surplus)/Deficit		0.00	0	0
Maldon District Council Charge		218.75	5,663,960	5,947,656
Parish Precepts		63.84	1,652,967	1,792,273
Essex County Council Precept		1,450.17	37,548,240	40,195,097
Police & Crime Commissioner for Essex		233.47	6,044,992	6,505,537
Essex Fire Authority		80.28	2,078,613	2,181,185
Final Charge		2,046.51	52,988,771	56,621,747

BUDGETS
ORIGINAL 24/25
Above (WHITE)
REVISED 24/25
Below (GREEN)

APPENDIX 2

		Direct Costs				Recharges			Income			
Cost Centre	Description	Staffing	Transport	Goods and Services	Capital Charges	Offices and Depots	Support in	Support out	Fees and Charges	Other Income	Government Grant	Net Budget
		£	£	£	£	£	£	£	£	£	£	£
<u>Service Management & Support Services</u>												
172	Strategy, Performance & Governance	1,402,700	4,400	10,700	0	8,500	0	0	0	(115,600)	0	1,310,700
		1,073,600	4,400	13,600	0	13,900	0	0	0	(127,800)	0	977,700
171	Resources	2,286,600	0	80,500	0	91,700	0	0	0	0	0	2,458,800
		2,658,000	0	76,000	0	40,700	0	0	0	0	0	2,774,700
170	Service Delivery	39,700	0	20,000	0	140,300	0	0	0	0	0	200,000
		81,300	0	56,300	0	127,400	0	0	0	0	0	265,000
101	Corporate Core	0	0	800	0	0	0	0	0	0	0	800
		0	0	0	0	0	0	0	0	0	0	0
102	Election Services	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
103	Policy & Comms	0	0	68,600	0	0	0	0	0	0	0	68,600
		0	0	67,200	0	0	0	0	0	0	0	67,200
104	Training	0	0	29,000	0	0	0	0	0	0	0	29,000
		0	0	44,600	0	0	0	0	0	0	0	44,600
105	Human Resources	0	0	33,800	0	0	0	0	0	0	0	33,800
		0	0	39,400	0	0	0	0	0	0	0	39,400
106	Apprentices	18,000	0	0	0	0	0	0	0	0	0	18,000
		26,000	0	0	0	0	0	0	0	0	(1,500)	24,500
108	Committee Services	0	0	19,800	0	0	0	0	0	0	0	19,800
		0	0	18,400	0	0	0	0	0	0	0	18,400
109	General Office Support	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
110	Customer Services	718,500	0	11,700	0	0	0	0	0	0	0	730,200
		662,600	0	11,600	0	0	0	0	0	0	0	674,200
111	Internal Audit & Perf. Review	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
113	Finance	0	0	44,200	0	0	0	0	0	0	0	44,200
		0	0	41,900	0	0	0	0	0	0	0	41,900
114	Revenues & Benefits	918,600	1,200	123,200	0	0	0	0	0	(172,900)	0	870,100
		929,000	1,200	126,400	0	0	0	0	0	(172,900)	0	883,700
118	Leisure & Community	0	0	62,900	0	0	0	0	0	(9,000)	0	53,900
		0	0	61,600	0	0	0	0	0	(9,000)	0	52,600
119	IT Services	0	0	570,000	0	0	0	0	0	0	0	570,000
		0	0	599,300	0	0	0	0	0	(65,000)	0	534,300
121	Council Offices	0	0	308,200	0	(279,100)	0	0	0	(117,100)	0	(88,000)
		0	0	315,300	0	(208,900)	0	0	0	(106,400)	0	0
124	Princes Rd Depot	0	0	37,500	0	0	0	0	0	(2,200)	0	35,300
		0	0	28,200	0	0	0	0	0	(2,200)	0	26,000
129	Legal Services	0	0	7,700	0	0	0	0	0	(10,000)	0	(2,300)
		0	0	7,700	0	0	0	0	0	(10,000)	0	(2,300)
132	Environmental Health	930,200	1,200	2,000	0	0	0	0	0	0	0	933,400
		1,012,500	500	1,500	0	0	0	0	0	0	0	1,014,500
133	Environmental Waste	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
134	Housing	597,000	800	0	0	0	0	0	0	0	0	597,800
		694,700	0	0	0	0	0	0	0	0	(169,700)	525000
141	Parks & Countryside Services	1,328,800	66,900	123,900	0	0	0	0	(46,400)	0	0	1,473,200
		1,070,800	67,200	136,100	0	0	0	0	(62,000)	0	0	1,212,100
149	Nursery	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
153	Parks Rangers	456,800	10,800	3,200	0	0	0	0	0	(75,000)	0	395,800

BUDGETS ORIGINAL 24/25 Above (WHITE) REVISED 24/25 Below (GREEN)		APPENDIX 2												
		Direct Costs				Recharges			Income					
		Cost Centre	Description	Staffing	Transport	Goods and Services	Capital Charges	Offices and Depots	Support in	Support out	Fees and Charges	Other Income	Government Grant	Net Budget
				£	£	£	£	£	£	£	£	£	£	£
									</					

BUDGETS ORIGINAL 24/25 Above (WHITE) REVISED 24/25 Below (GREEN)		APPENDIX 2										
		Direct Costs				Recharges		Income				
Cost Centre	Description	Staffing £	Transport £	Goods and Services £	Capital Charges £	Offices and Depots £	Support in £	Support out £	Fees and Charges £	Other Income £	Government Grant £	Net Budget £
<u>Cultural, Environmental & Planning Services</u>												
<u>Cultural Services</u>												
501, 502, 503, 509, 520, 522	Sport	0	0	51,000	0	0	0	0	0	(36,000)	0	15,000
		0	0	131,000	0	0	0	0	(23,400)	(84,800)	0	22,800
122, 506, 508	Community Centres	0	0	77,200	0	0	0	0	0	(37,400)	0	39,800
		0	0	78,400	0	0	0	0	0	(14,400)	0	64,000
505, 511, 514, 516, 518, 519	Parks & Open Spaces	30,000	0	427,100	0	0	0	0	(798,500)	(259,500)	0	(600,900)
		20,000	0	633,600	0	0	0	0	(707,500)	(299,100)	0	(353,000)
542, 546	Heritage	0	0	4,100	0	0	0	0	0	0	0	4,100
		0	0	5,700	0	0	0	0	0	0	0	5,700
309	Rivers	0	5,300	35,500	0	0	0	0	(44,600)	(153,800)	0	(157,600)
		0	4,800	57,500	0	0	0	0	(44,600)	(153,600)	0	(135,900)
320, 325, 330	Tourism	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
<u>TOTAL Cultural Services</u>		30,000	5,300	594,900	0	0	0	0	(843,100)	(486,700)	0	(699,600)
		20,000	4,800	906,200	0	0	0	0	(775,500)	(551,900)	0	(396,400)
									(67,600)			(160,400)
<u>Environmental Services</u>												
340	Public Entertainment Licences	0	0	36,200	0	0	0	0	(62,900)	(6,800)	0	(33,500)
		0	0	36,200	0	0	0	0	(65,100)	(6,800)	0	(35,700)
341	Hackney Carriage	0	0	21,300	0	0	0	0	(1,800)	(40,300)	0	(20,800)
		0	0	21,300	0	0	0	0	(1,800)	(30,300)	0	(10,800)
550	Public Conveniences	0	0	133,500	0	0	0	0	0	0	0	133,500
		0	0	149,600	0	0	0	0	0	0	0	149,600
555	Cemeteries	0	1,500	46,700	0	0	0	0	(169,400)	(300)	0	(121,500)
		0	1,500	223,100	0	0	0	0	(196,600)	(300)	0	27,700
562, 563	Community Safety	0	0	37,400	0	0	0	0	0	(12,500)	0	24,900
		0	0	37,400	0	0	0	0	0	(12,500)	0	24,900
576, 579, 581	Waste Management	0	2,300	5,530,300	0	0	0	0	(12,000)	(2,649,900)	0	2,870,700
		0	3,100	5,057,700	496,000	0	0	0	(18,000)	(2,801,800)	0	2,737,000
566, 567, 570, 571, 572, 573, 577	Other Environmental Health	0	1,200	54,500	0	0	0	0	(23,000)	(3,400)	0	29,300
		0	1,200	187,400	0	0	0	0	(159,800)	(3,400)	0	25,400
<u>TOTAL Environmental Services</u>		0	5,000	5,859,900	0	0	0	0	(269,100)	(2,713,200)	0	2,882,600
		0	5,800	5,712,700	496,000	0	0	0	(441,300)	(2,855,100)	0	2,918,100
									172,200			1,136,600
<u>Planning & Development Services</u>												
232	Discretionary Rate Relief	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
301	Planning Policy	0	0	8,600	0	0	0	0	0	0	0	8,600
		0	0	44,300	0	0	0	0	0	(35,100)	0	9,200
302	Development Control	0	0	119,000	0	0	0	0	(1,082,800)	(19,500)	0	(983,300)
		0	0	222,400	0	0	0	0	(682,800)	0	0	(460,400)
303	Building Regs - Fee Related	0	0	500	0	0	0	0	(193,500)	(2,000)	0	(195,000)

BUDGETS ORIGINAL 24/25 Above (WHITE) REVISED 24/25 Below (GREEN)		APPENDIX 2										
		Direct Costs				Recharges				Income		
Cost Centre	Description	Staffing £	Transport £	Goods and Services £	Capital Charges £	Offices and Depots £	Support in £	Support out £	Fees and Charges £	Other Income £	Government Grant £	Net Budget £
		0	0	500	0	0	0	0	(178,500)	(2,000)	0	(180,000)
313	Building Regs - Non Fee Related	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
304	Building Conservation	0	0	1,800	0	0	0	0	0	0	0	1,800
		0	0	1,800	0	0	0	0	0	0	0	1,800
305	Economic Development	0	0	0	0	0	0	0	0	0	0	0
		0	0	6,000	0	0	0	0	0	0	0	6,000
307	Gypsy & Traveller	0	0	8,700	0	0	0	0	0	0	0	8,700
		0	0	8,700	0	0	0	0	0	0	0	8,700
317	Bradwell B	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
565	Community Grants	0	0	85,100	0	0	0	0	0	0	0	85,100
		0	0	85,100	0	0	0	0	0	0	0	85,100
TOTALPlanning & Development Services		0	0	223,700	0	0	0	0	(1,276,300)	(21,500)	0	(1,074,100)
		0	0	368,800	0	0	0	0	(861,300)	(2,000)	(35,100)	(529,600)
									(415,000)			
Highways, Roads & Transport Services												
311	Highways	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
312	Street Naming	0	0	8,900	0	0	0	0	0	0	0	8,900
		0	0	5,900	0	0	0	0	0	0	0	5,900
534, 535	Off Street Parking	0	0	219,700	0	0	0	0	(939,000)	0	0	(719,300)
		0	0	224,200	0	0	0	0	(1,050,833)	0	0	(826,633)
TOTAL Highways, Roads & Transport Services		0	0	228,600	0	0	0	0	(939,000)	0	0	(710,400)
		0	0	230,100	0	0	0	0	(1,050,833)	0	0	(820,733)
									111,833			
Housing Services												
204	Rent Allowances	0	0	9,131,700	0	0	0	0	0	(277,600)	(8,844,200)	9,900
		0	0	9,158,100	0	0	0	0	0	(275,100)	(8,873,100)	9,900
203	Housing Benefits Admin	0	0	21,200	0	0	0	0	0	(7,000)	(108,700)	(94,500)
		0	0	18,600	0	0	0	0	0	(7,000)	(106,100)	(94,500)
591, 592, 593, 598	Other Housing Services	0	0	202,600	0	0	0	0	(13,000)	(32,500)	(143,000)	14,100
		0	0	319,600	0	0	0	0	(212,900)	(32,500)	(387,500)	(313,300)
TOTAL Housing Services		0	0	9,355,500	0	0	0	0	(13,000)	(317,100)	(9,095,900)	(70,500)
		0	0	9,496,300	0	0	0	0	(212,900)	(314,600)	(9,366,700)	(397,900)
Non Distributed Costs												
257	Non Distributed Costs	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
TOTAL Non Distributed Costs		0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
Other Services												
224	Misc Land & Property	0	0	3,100	0	0	0	0	0	(39,000)	0	(35,900)
		0	0	4,700	0	0	0	0	0	(39,000)	0	(34,300)
225	Industrial Sites	0	0	2,900	0	0	0	0	0	(123,400)	0	(120,500)
		0	0	2,900	0	0	0	0	0	(123,400)	0	(120,500)

BUDGETS ORIGINAL 24/25 Above (WHITE) REVISED 24/25 Below (GREEN)		APPENDIX 2									
Cost Centre	Description	Direct Costs				Recharges			Income		
		Staffing	Transport	Goods and Services	Capital Charges	Offices and Depots	Support in	Support out	Fees and Charges	Other Income	Government Grant
		£	£	£	£	£	£	£	£	£	£
TOTAL Other Services		0	0	6,000	0	0	0	0	0	(162,400)	0
		0	0	7,600	0	0	0	0	0	(162,400)	0
SUB TOTAL		11,116,500	112,400	18,562,200	0	(1,600)	0	0	(3,476,900)	(4,544,000)	(9,328,000)
ORIGINAL 24/25		11,116,500	112,400	18,562,200	0	(1,600)	0	0	(3,476,900)	(4,544,000)	(9,328,000)
REVISED 24/25		11,189,200	110,400	19,130,500	496,000	0	0	0	(3,493,833)	(4,798,600)	(9,703,200)
Less Vacancy/Savings Allowance 1%											
TOTAL AGREED BUDGET		11,116,500	112,400	18,562,200	0	(1,600)	0	0	(3,476,900)	(4,544,000)	(9,328,000)
ORIGINAL 24/25		11,116,500	112,400	18,562,200	0	(1,600)	0	0	(3,476,900)	(4,544,000)	(9,328,000)
REVISED 24/25		11,189,200	110,400	19,130,500	496,000	0	0	0	(3,493,833)	(4,798,600)	(9,703,200)

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BUDGETS ORIGINAL 24/25 Above (WHITE) ORIGINAL 25/26 Below (GREEN)		Appendix 3 - MDC Original Detailed Budgets 2025/2026										
		Direct Costs				Recharges			Income			APPENDIX 3
Cost Centre	Description	Staffing £	Transport £	Goods and Services £	Capital Charges £	Offices and Depots £	Support in £	Support out £	Fees and Charges £	Other Income £	Government Grant £	Net Budget £
<u>Service Management & Support Services</u>												
172	Strategy, Performance & Governance	1,402,700	4,400	10,700	0	8,500	0	0	0	(115,600)	0	1,310,700
		3,621,000	4,400	40,100	0	52,300	0	0	0	(249,000)	0	3,468,800
171	Resources	2,286,600	0	80,500	0	91,700	0	0	0	0	0	2,458,800
		0	0	0	0	0	0	0	0	0	0	0
170	Service Delivery	39,700	0	20,000	0	140,300	0	0	0	0	0	200,000
		81,300	0	32,100	0	122,100	0	0	0	0	0	235,500
101	Corporate Core	0	0	800	0	0	0	0	0	0	0	800
		432,600	0	16,500	0	0	0	0	0	(96,300)	0	352,800
102	Election Services	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
103	Policy & Comms	0	0	68,600	0	0	0	0	0	0	0	68,600
		0	0	34,200	0	0	0	0	0	0	0	34,200
104	Training	0	0	29,000	0	0	0	0	0	0	0	29,000
		0	0	18,000	0	0	0	0	0	0	0	18,000
105	Human Resources	0	0	33,800	0	0	0	0	0	0	0	33,800
		0	0	39,900	0	0	0	0	0	0	0	39,900
106	Apprentices	18,000	0	0	0	0	0	0	0	0	0	18,000
		18,000	0	0	0	0	0	0	0	0	0	18,000
108	Committee Services	0	0	19,800	0	0	0	0	0	0	0	19,800
		0	0	17,900	0	0	0	0	0	0	0	17,900
109	General Office Support	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
110	Customer Services	718,500	0	11,700	0	0	0	0	0	0	0	730,200
		768,900	0	11,900	0	0	0	0	0	0	0	780,800
111	Internal Audit & Perf. Review	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
113	Finance	0	0	44,200	0	0	0	0	0	0	0	44,200
		0	0	42,600	0	0	0	0	0	0	0	42,600
114	Revenues & Benefits	918,600	1,200	123,200	0	0	0	0	0	(172,900)	0	870,100
		947,118	1,200	123,200	0	0	0	0	0	(114,800)	0	956,718
118	Leisure & Community	0	0	62,900	0	0	0	0	0	(9,000)	0	53,900
		0	0	62,900	0	0	0	0	0	(9,000)	0	53,900
119	IT Services	0	0	570,000	0	0	0	0	0	0	0	570,000
		0	0	553,600	0	0	0	0	0	0	0	553,600
121	Council Offices	0	0	308,200	0	(279,100)	0	0	0	(117,100)	0	(88,000)
		0	0	310,400	0	(200,100)	0	0	0	(110,300)	0	0
124	Princes Rd Depot	0	0	37,500	0	0	0	0	0	(2,200)	0	35,300
		0	0	29,300	0	0	0	0	0	(2,200)	0	27,100
129	Legal Services	0	0	7,700	0	0	0	0	0	(10,000)	0	(2,300)
		0	0	7,700	0	0	0	0	0	(10,000)	0	(2,300)
132	Environmental Health	930,200	1,200	2,000	0	0	0	0	0	0	0	933,400
		1,118,978	1,200	1,500	0	0	0	0	0	0	0	1,121,678
133	Environmental Waste	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
134	Housing	597,000	800	0	0	0	0	0	0	0	0	597,800
		721,753	0	0	0	0	0	0	0	0	(129,600)	592153
141	Parks & Countryside Services	1,328,800	66,900	123,900	0	0	0	0	(46,400)	0	0	1,473,200
		1,000,700	75,600	123,200	0	0	0	0	(66,400)	0	0	1,133,100
149	Nursery	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
153	Parks Rangers	456,800	10,800	3,200	0	0	0	0	0	(75,000)	0	395,800
		443,900	9,000	3,200	0	0	0	0	0	(105,000)	0	351,100

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BUDGETS ORIGINAL 24/25 Above (WHITE) ORIGINAL 25/26 Below (GREEN)		APPENDIX 3										
		Direct Costs				Recharges				Income		
Cost Centre	Description	Staffing £	Transport £	Goods and Services £	Capital Charges £	Offices and Depots £	Support in £	Support out £	Fees and Charges £	Other Income £	Government Grant £	Net Budget £
155	Prom Depot	0	0	14,700	0	0	0	0	0	0	0	14,700
		0	0	13,700	0	0	0	0	0	0	0	13,700
163	Enforcement	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
164	Economic Development	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
165	Planning Policy Services	725,500	500	4,100	0	0	0	0	0	0	0	730,100
		800,200	500	4,100	0	0	0	0	0	(40,100)	0	764,700
166	Planning Admin Services	0	0	2,200	0	0	0	0	0	0	0	2,200
		0	0	0	0	0	0	0	0	0	0	0
167	Development Control Services	1,409,800	1,500	5,900	0	0	0	0	0	0	0	1,417,200
		1,598,700	1,500	5,900	0	0	0	0	0	(122,200)	0	1,483,900
168	Building Control Services	0	800	0	0	0	0	0	0	0	0	800
		0	0	0	0	0	0	0	0	0	0	0
TOTAL Service Management & Support Services		10,832,200	88,100	1,584,600	0	(38,600)	0	0	(46,400)	(501,800)	0	11,918,100
		11,553,149	93,400	1,501,400	0	(25,700)	0	0	(66,400)	(858,900)	(129,600)	12,067,349
Central Services												
Corporate Core & Democratic Core												
256	Corporate Management	0	0	475,600	0	0	0	0	0	(235,000)	(85,100)	155,500
		0	0	458,300	0	0	0	0	0	(281,000)	(15,000)	162,300
260	Democratic Representation & Mgt	254,300	14,000	20,700	0	37,000	0	0	0	0	0	326,000
		270,900	14,000	14,900	0	0	0	0	0	0	0	299,800
270	FM Implementation	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
TOTAL Corporate & Democratic Core		254,300	14,000	496,300	0	37,000	0	0	0	(235,000)	(85,100)	481,500
		270,900	14,000	473,200	0	0	0	0	0	(281,000)	(15,000)	462,100
Central Services to the Public												
202	Business Rates Collection	0	0	5,800	0	0	0	0	0	(5,100)	(90,000)	(89,300)
		0	0	5,800	0	0	0	0	0	(5,100)	(90,000)	(89,300)
209	Council Tax Benefit Admin	0	0	9,100	0	0	0	0	0	0	(57,000)	(47,900)
		0	0	0	0	0	0	0	0	0	0	0
216	Council Tax Collection	0	0	47,900	0	0	0	0	0	(101,200)	0	(53,300)
		0	0	57,000	0	0	0	0	0	(101,200)	0	(44,200)
213	Electoral Registration	0	0	49,500	0	0	0	0	0	0	0	49,500
		0	0	49,400	0	0	0	0	0	0	0	49,400
253	Civil Emergencies	0	0	39,900	0	0	0	0	0	0	0	39,900
		0	0	39,900	0	0	0	0	0	0	0	39,900
254	Election Management	0	0	36,000	0	0	0	0	0	0	0	36,000
		0	0	38,300	0	0	0	0	0	0	0	38,300
255	Land Charges	0	0	24,500	0	0	0	0	(90,000)	0	0	(65,500)
		0	0	24,500	0	0	0	0	(78,000)	0	0	(53,500)
TOTAL Central Services		0	0	212,700	0	0	0	0	(90,000)	(106,300)	(147,000)	(130,600)
		0	0	214,900	0	0	0	0	(78,000)	(106,300)	(90,000)	(59,400)

BUDGETS ORIGINAL 24/25 Above (WHITE) ORIGINAL 25/26 Below (GREEN)		APPENDIX 3										
		Direct Costs				Recharges		Income				
Cost Centre	Description	Staffing £	Transport £	Goods and Services £	Capital Charges £	Offices and Depots £	Support in £	Support out £	Fees and Charges £	Other Income £	Government Grant £	Net Budget £
<u>Cultural, Environmental & Planning Services</u>												
<u>Cultural Services</u>												
501, 502, 503, 509, 520, 522	Sport	0	0	51,000	0	0	0	0	0	(36,000)	0	15,000
		0	0	34,200	175,500	0	0	0	0	(234,000)	0	(24,300)
122, 506, 508	Community Centres	0	0	77,200	0	0	0	0	0	(37,400)	0	39,800
		0	0	32,200	0	0	0	0	0	(37,600)	0	(5,400)
505, 511, 514, 516, 518, 519	Parks & Open Spaces	30,000	0	427,100	0	0	0	0	(798,500)	(259,500)	0	(600,900)
		2,000	0	436,800	0	0	0	0	(717,100)	(395,600)	0	(673,900)
542, 546	Heritage	0	0	4,100	0	0	0	0	0	0	0	4,100
		0	0	4,200	0	0	0	0	0	0	0	4,200
309	Rivers	0	5,300	35,500	0	0	0	0	(44,600)	(153,800)	0	(157,600)
		0	4,800	41,700	0	0	0	0	(45,600)	(157,000)	0	(156,100)
320, 325, 330	Tourism	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
<u>TOTAL Cultural Services</u>		30,000	5,300	594,900	0	0	0	0	(843,100)	(486,700)	0	(699,600)
		2,000	4,800	549,100	175,500	0	0	0	(762,700)	(824,200)	0	(855,500)
<u>Environmental Services</u>												
340	Public Entertainment Licences	0	0	36,200	0	0	0	0	(62,900)	(6,800)	0	(33,500)
		0	0	37,000	0	0	0	0	(64,300)	(6,900)	0	(34,200)
341	Hackney Carriage	0	0	21,300	0	0	0	0	(1,800)	(40,300)	0	(20,800)
		0	0	21,700	0	0	0	0	(1,800)	(30,300)	0	(10,400)
550	Public Conveniences	0	0	133,500	0	0	0	0	0	0	0	133,500
		0	0	141,900	0	0	0	0	0	0	0	141,900
555	Cemeteries	0	1,500	46,700	0	0	0	0	(169,400)	(300)	0	(121,500)
		0	1,500	156,200	0	0	0	0	(175,100)	(300)	0	(17,700)
562, 563	Community Safety	0	0	37,400	0	0	0	0	0	(12,500)	0	24,900
		0	0	37,400	0	0	0	0	0	(12,500)	0	24,900
576, 579, 581	Waste Management	0	2,300	5,530,300	0	0	0	0	(12,000)	(2,649,900)	0	2,870,700
		0	3,900	5,371,500	625,000	0	0	0	(12,000)	(2,790,400)	0	3,198,000
566, 567, 570, 571, 572, 573, 577	Other Environmental Health	0	1,200	54,500	0	0	0	0	(23,000)	(3,400)	0	29,300
		0	1,200	52,500	0	0	0	0	(23,400)	(3,400)	0	26,900
<u>TOTAL Environmental Services</u>		0	5,000	5,859,900	0	0	0	0	(269,100)	(2,713,200)	0	2,882,600
		0	6,600	5,818,200	625,000	0	0	0	(276,600)	(2,843,800)	0	3,329,400
<u>Planning & Development Services</u>												
232	Discretionary Rate Relief	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
301	Planning Policy	0	0	8,600	0	0	0	0	0	0	0	8,600
		0	0	9,200	0	0	0	0	0	0	0	9,200
302	Development Control	0	0	119,000	0	0	0	0	(1,082,800)	(19,500)	0	(983,300)
		0	0	121,000	0	0	0	0	(906,600)	0	0	(785,600)
303	Building Regs - Fee Related	0	0	500	0	0	0	0	(193,500)	(2,000)	0	(195,000)

BUDGETS ORIGINAL 24/25 Above (WHITE) ORIGINAL 25/26 Below (GREEN)		APPENDIX 3										
		Direct Costs				Recharges				Income		
Cost Centre	Description	Staffing	Transport	Goods and Services	Capital Charges	Offices and Depots	Support in	Support out	Fees and Charges	Other Income	Government Grant	Net Budget
		£	£	£	£	£	£	£	£	£	£	£
		0	0	500	0	0	0	0	(182,400)	(2,000)	0	(183,900)
313	Building Regs - Non Fee Related	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
304	Building Conservation	0	0	1,800	0	0	0	0	0	0	0	1,800
		0	0	1,800	0	0	0	0	0	(3,500)	0	(1,700)
305	Economic Development	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
307	Gypsy & Traveller	0	0	8,700	0	0	0	0	0	0	0	8,700
		0	0	8,700	0	0	0	0	0	0	0	8,700
317	Bradwell B	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
565	Community Grants	0	0	85,100	0	0	0	0	0	0	0	85,100
		0	0	87,000	0	0	0	0	0	0	0	87,000
TOTALPlanning & Development Services		0	0	223,700	0	0	0	0	(1,276,300)	(21,500)	0	(1,074,100)
		0	0	228,200	0	0	0	0	(1,089,000)	(5,500)	0	(866,300)
<u>Highways, Roads & Transport Services</u>												
311	Highways	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
312	Street Naming	0	0	8,900	0	0	0	0	0	0	0	8,900
		0	0	8,900	0	0	0	0	0	0	0	8,900
534, 535	Off Street Parking	0	0	219,700	0	0	0	0	(939,000)	0	0	(719,300)
		0	0	229,500	0	0	0	0	(1,004,100)	0	0	(774,600)
TOTAL Highways, Roads & Transport Services		0	0	228,600	0	0	0	0	(939,000)	0	0	(710,400)
		0	0	238,400	0	0	0	0	(1,004,100)	0	0	(765,700)
<u>Housing Services</u>												
204	Rent Allowances	0	0	9,131,700	0	0	0	0	0	(277,600)	(8,844,200)	9,900
		0	0	9,158,100	0	0	0	0	0	(275,100)	(8,873,100)	9,900
203	Housing Benefits Admin	0	0	21,200	0	0	0	0	0	(7,000)	(108,700)	(94,500)
		0	0	18,600	0	0	0	0	0	(7,000)	(106,100)	(94,500)
591, 592, 593, 598	Other Housing Services	0	0	202,600	0	0	0	0	(13,000)	(32,500)	(143,000)	14,100
		0	0	217,000	0	0	0	0	(13,000)	(32,500)	(159,400)	12,100
TOTAL Housing Services		0	0	9,355,500	0	0	0	0	(13,000)	(317,100)	(9,095,900)	(70,500)
		0	0	9,393,700	0	0	0	0	(13,000)	(314,600)	(9,138,600)	(72,500)
<u>Non Distributed Costs</u>												
257	Non Distributed Costs	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
TOTAL Non Distributed Costs		0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
<u>Other Services</u>												
224	Misc Land & Property	0	0	3,100	0	0	0	0	0	(39,000)	0	(35,900)
		0	0	3,400	0	0	0	0	0	(39,400)	0	(36,000)
225	Industrial Sites	0	0	2,900	0	0	0	0	0	(123,400)	0	(120,500)
		0	0	2,900	0	0	0	0	0	(126,100)	0	(123,200)
TOTAL Other Services		0	0	6,000	0	0	0	0	0	(162,400)	0	(156,400)

BUDGETS
ORIGINAL 24/25
Above (WHITE)
ORIGINAL 25/26
Below (GREEN)

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		Direct Costs				Recharges			Income			APPENDIX 3	
Cost Centre	Description	Staffing £	Transport £	Goods and Services £	Capital Charges £	Offices and Depots £	Support in £	Support out £	Fees and Charges £	Other Income £	Government Grant £	Net Budget £	
		0	0	6,300	0	0	0	0	0	(165,500)	0	(159,200)	
SUB TOTAL	ORIGINAL 24/25	11,116,500	112,400	18,562,200	0	(1,600)	0	0	(3,476,900)	(4,544,000)	(9,328,000)	12,440,600	
	ORIGINAL 25/26	11,826,049	118,800	18,423,400	800,500	(25,700)	0	0	(3,289,800)	(5,399,800)	(9,373,200)	13,080,249	
TOTAL AGREED BUDGET													
	ORIGINAL 24/25	11,116,500	112,400	18,562,200	0	(1,600)	0	0	(3,476,900)	(4,544,000)	(9,328,000)	12,440,600	
	ORIGINAL 25/26	11,826,049	118,800	18,423,400	800,500	(25,700)	0	0	(3,289,800)	(5,399,800)	(9,373,200)	13,080,249	

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Earmarked Reserves	Purpose	Review Mechanism	Balance		Balance		Balance		Balance		Balance
			31/03/2025 £000's	Movement £000's	31/03/2026 £000's	Movement £000's	31/03/2027 £000's	Movement £000's	31/03/2028 £000's	Movement £000's	##### £000's
Business Continuity			(10)	0	(10)	0	(10)	0	(10)	0	(10)
Community Grants			(1)	0	(1)	0	(1)	0	(1)	0	(1)
Community Housing Fund Grant	Reserve to support Community-led housing delivery. Objective is to help deliver affordable housing aimed at first time buyers in response to the problem second homes can cause in reducing supply.	Bi-annually by the Strategic and Resources Committee at budget setting and final accounts approval stages	(104)	0	(104)	0	(104)	0	(104)	0	(104)
Community Infrastructure Levy and LDP review	Money has been put aside from unspent budgets to support the creation and adoption of the delayed LDP	Annually by the Strategic and Resources Committee at final accounts approval stage	(338)	233	(105)	105	0	0	0	0	0
Community Safety			(75)	0	(75)	0	(75)	0	(75)	0	(75)
Community Sports Network/Health & Wellbeing	The Council has schemes for awarding grants. The time limits on these grants exceed the financial year in which budget provision is made, necessitating a reserve to cover outstanding liabilities.	Bi-annually by the Strategic and Resources Committee at budget setting and final accounts approval stages	(1)	0	(1)	0	(1)	0	(1)	0	(1)
Council Tax and Business Rates equalisation	This reserve is to counter the timing differences in Council Tax and Business Rates funding.	Bi-annually by the Strategic and Resources Committee at budget setting and final accounts approval stages.	(5,964)	0	(5,964)	0	(5,964)	0	(5,964)	0	(5,964)
Corporate Delivery Reserve	Set aside to assist in funding corporate priorities.	Bi-annually by the Strategic and Resources Committee at budget setting and final accounts approval stages.	(125)	96	(29)	0	(29)	0	(29)	0	(29)
Domestic Abuse Reserve			(84)	0	(84)	0	(84)	0	(84)	0	(84)
Economic Development			(32)	20	(12)	0	(12)	0	(12)	0	(12)
Electoral Registration	To provide a reserve to enable the Authority to forward fund the District Elections every 4 years and By-Elections when they occur.	Bi-annually by the Strategic and Resources Committee at budget setting and final accounts approval stages	(121)	0	(121)	0	(121)	0	(121)	0	(121)
Extended Producer Responsibility Reserve			0	0	0	0	0	0	0	0	0
FDO external funding from Plume			(1)	0	(1)	0	(1)	0	(1)	0	(1)
Feasibility Study reserve	Funds set aside for cost incurred in studying the feasibility of various commercial projects.	Bi-annually by the Strategic and Resources Committee at budget setting and final accounts approval stages	(1)	0	(1)	0	(1)	0	(1)	0	(1)
Heritage projects			(8)	0	(8)	0	(8)	0	(8)	0	(8)
HMLR Projects Reserve			(153)	0	(153)	0	(153)	0	(153)	0	(153)
Homeless reduction Act Grant	Reserve set up to use three years of grant funding for Homelessness Reduction Officer.	Bi-annually by the Strategic and Resources Committee at budget setting and final accounts approval stages	(57)	0	(57)	0	(57)	0	(57)	0	(57)
Income & Expenditure Budget Equalisation	Reserve for smoothing of annual non-recurring surges in income or expenditure.	Bi-annually by the Strategic and Resources Committee at budget setting and final accounts approval stages	(246)	0	(246)	0	(246)	0	(246)	0	(246)
Insurance liability	The Council maintains external insurance policies to cover major risks. In many cases the policies have excess clauses that require the Council to meet the first part of each claim. The Council has established this reserve to cover its liabilities under policy excesses, finance any claims for small risks not insured externally and cover any future liability that may arise from winding up of Municipal Mutual Insurance.	Bi-annually by the Strategic and Resources Committee at budget setting and final accounts approval stages	(51)	0	(51)	0	(51)	0	(51)	0	(51)
Leisure Contract Equalisation Reserve			(0)	(33)	(33)	20	(12)	(0)	(12)	(203)	(216)
Leisure Repairs & Maintenance Reserve			0	(25)	(25)	(26)	(51)	(26)	(77)	(27)	(104)
Leisure Interest Repayment Reserve			(6)	(155)	(161)	(158)	(319)	(126)	(445)	(69)	(514)
Neighbourhood Plan Applications	To provide funding for preparation of Neighbourhood Plans	Bi-annually by the Strategic and Resources Committee at budget setting and final accounts approval stages	(29)	0	(29)	0	(29)	0	(29)	0	(29)
Pensions Reserve	To provide a reserve to enable the Authority to forward fund the pension deficit for 3 years in 2023 and 2026.	Bi-annually by the Strategic and Resources Committee at budget setting and final accounts approval stages	(845)	(120)	(965)	240	(725)	(120)	(845)	(120)	(965)
Repairs & Renewals Fund	To provide funds to support additional revenue / capital costs arising from the need to maintain the Council's Asset base.	Bi-annually by the Strategic and Resources Committee at budget setting and final accounts approval stages	(165)	81	(84)	0	(84)	0	(84)	0	(84)
Revenue commitments	This reserve exists to smooth out the timing differences between monies being earmarked to expenditure from the annual revenue budget and the expenditure actually occurring.	Bi-annually by the Strategic and Resources Committee at budget setting and final accounts approval stages	(9)	0	(9)	0	(9)	0	(9)	0	(9)
Revenues & Benefits Reserve			(468)	0	(468)	0	(468)	0	(468)	0	(468)
Sports Development			(31)	0	(31)	0	(31)	0	(31)	0	(31)

			(579)	162	(416)	150	(266)	(156)	(422)	(99)	(521)
Transformation	To provide funds to meet the one-off investment costs of efficiency savings or service reductions to be realised in future years. Also to enable the upfront costs of potential income generating projects.	Bi-annually by the Strategic and Resources Committee at budget setting and final accounts approval stages									
Waste Contract Implementation	Money set aside towards the procurement and mobilisation of the new Waste contract.	Bi-annually by the Strategic and Resources Committee at budget setting and final accounts approval stages	(15)	0	(15)	0	(15)	0	(15)	0	(15)
Total Earmarked Reserves			(9,518)	260	(9,258)	332	(8,926)	(428)	(9,354)	(519)	(9,872)
			-9,517.54		-9,257.87		-8,925.68		-9,353.81		-9,872.45

Section 151 Officer's statement on robustness of budgets and adequacy of reserves

Introduction

The Section 151 Officer (S151 of the Local Government Act 1972) is required to make a statement on the adequacy of reserves and the robustness of the budget. This is a statutory duty under section 25 of the 2003 Local Government Act which states the following:

- (1) Where an authority to which section 32 or 43 of the Local Government Finance Act 1992 (billing or major precepting authority) or section 85 of the Greater London Authority Act 1999 (c.29) (Great London Authority) applies is making calculations in accordance with that section, the chief finance officer of the authority must report to it on the following matters-*
- (a) The robustness of the estimates made for the purposes of the calculations, and*
 - (b) The adequacy of the proposed financial reserves.*
- (2) An authority to which a report under this section is made shall have regard to the report when making decisions about the calculations in connection with which it is made.*

This includes reporting and taking into account:

- The key assumptions in the proposed budget and to give a view on the robustness of those assumptions.
- The key risk areas in the budget and to assess the adequacy of the Council's reserves when reviewing the potential financial impact of these risk areas on the finances of the Council.

This report has to be considered and approved by Council as part of the budget approval and Council Tax setting process.

Assurance Statement of the Council's Section 151 Officer

The following are the summary assurances and recommendations of the Council's Section 151 Officer.

In relation to the 2025/26 budget, I have examined the proposals and believe that, while the spending and service delivery plans are challenging, they are achievable with strong political and management commitment, effective management, and thorough monitoring of performance and budgets. I am confident that the Council has sufficient management processes in place to deliver this budget and to address any unexpected issues that may arise during the year.

1. My assurance is conditional upon:

- The agreement of a Medium-Term Financial Strategy for 2025/26 to 2028/29.
 - Recognising the inherent risk of volatility in the Council's major demand-led contracts, such as Waste and Leisure. Notably, the new leisure contract and its agreed management fee require close monitoring. Additionally, there are significant risks related to income levels and costs from waste services, due to the introduction of Extended Producer Responsibility (EPR) regulations and broader economic uncertainty.
 - Inflation remained higher than forecast during 2024/25, and while it is expected to decrease in 2025/26, high levels are still embedded in the economy. Assumptions about future inflation levels have been made based on advice from the Council's Treasury Advisors, but rates remain uncertain and will impact the Council's costs and income. The staff pay award for 2024/25 was agreed at 2.5%, and this rate has been used for 2025/26.
 - Recognising that the level of reserves and corporate risk assessment need to be regularly reviewed amid changing circumstances. The Council must demonstrate a commitment to maintaining reserves at a level that provides adequate cover for most identified risks during the planning period. This pragmatic approach reflects a clear commitment to prudent financial planning.
 - Councillors, Directors, Service Managers, and Budget Holders are responsible for managing their services by carefully scrutinising spending decisions. They must adhere to the financial controls and checks outlined in the Council's Financial Regulations, Contract Standing Orders, and delegations, ensuring that spending remains within budget.
 - That the Council has arrangements and resources in place to consider value for money, in preparation for future years' budgets.
2. There remains a high degree of uncertainty around income from Business Rates. While an external consultant has provided assurance on the budgeted figures, the income could still vary due to several factors, including the impact of appeals, the effects of continuing participation in the Essex Business Rates Pool, and any future changes in how the government adjusts the Business Rates baseline as part of a review of local government funding. These risks are managed through

the Business Rates Appeals Provision and the Council Tax and Business Rates Equalisation Reserve, which help mitigate volatility. Therefore, the risk of needing to draw on General Balances to manage this risk is considered low.

3. Regarding the adequacy of reserves, the overall position is that the authority has sufficient balances in the General Fund reserve to cover the period up to 2028/29, based on current Medium-Term Financial Strategy (MTFS) projections. The policy on reserves and the use of balances is reviewed and agreed annually as part of the MTFS.
4. Regarding the funding of the Capital Programme for 2025/26 – 2028/29, current balances are sufficient. However, there is a risk that capital reserves may be inadequate to fund future capital expenditure requirements. Consequently, borrowing may be necessary to finance future capital plans. This would have a revenue impact due to the need to make Minimum Revenue Provision and to cover interest costs, so it must be carefully considered to ensure affordability.

Level of Reserves

The Local Authority Accounting Panel (LAAP) Bulletin 99) sets out the following categories of budget assumptions that Councils should consider when assessing the adequacy of their reserves.

Budget Assumptions	Financial standing and management assessment/impact
The treatment of inflation and interest rates	<p>The Council's main exposure is to changes in pay inflation and cost increases on major contracts, such as the waste and leisure contracts, as detailed in the expenditure breakdown below.</p> <p>Investment income is projected to decrease in 2025/26 due to lower interest rates. There is a risk that rates may be lower than budgeted, so a 25% reduction in income against the £0.664m budget should be accounted for in the Minimum General Balance levels at £166k.</p>
Estimates of the level and timing of capital receipts	<p>The capital programme is currently anticipated to be funded from within existing capital receipts. However, the Council has approved the use of internal borrowing (reserves) to fund the investment in Waste vehicles and leisure estate. The revenue implications are accounted for in the MTFS.</p>
The treatment of demand-led pressures	<p>The pandemic saw an increase in house waste and recycling. Services have adjusted to this, and further significant increases are deemed low risk.</p> <p>Due to a variety of factors, support for housing from the Council is increasing. This has been contained within existing grant funding to date but there is a risk this demand will increase further in 2025/26.</p>

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Budget Assumptions	Financial standing and management assessment/impact
The treatment of planned efficiency savings / productivity gains	The savings proposed are achievable but will need to be monitored closely during 2025/26 to ensure they remain deliverable.
The financial risks inherent in any significant new funding partnerships, major outsourcing arrangements or major capital developments	The leisure contract was agreed in 2024/25. The proposed contract states the provider will pay a management fee each year, regardless of activity levels. The Council will initially fund the investment in the leisure estate of £5.71m over two years. The management fee payable will reimburse the Council for the cost of capital and any lost investment income. Therefore, reserve balances will be replenished by the end of the MTFS.
The availability of reserves, government grants and other funds to deal with major contingencies and the adequacy of provisions	<p>The Council takes a low-risk approach to insurance and does not seek to self-insure through reserves or other means.</p> <p>There is a budget for unexpected emergency planning events and the Council would take advantage of the Bellwin scheme for financial assistance in exceptional emergency circumstances.</p> <p>The council retains a provision for Business Rates appeals which is regularly reviewed by external advisors to ensure it remains adequate.</p> <p>There is an unbudgeted expenditure associated with the risk of successful planning appeals.</p>
The general financial climate to which the authority is subject	<p>Figures from the Local Government Finance Settlement have been incorporated into the budget. As it is a one-year settlement there is uncertainty for future years although the risk of future settlements being significantly lower than budgeted is assumed low, and therefore overall funding from central government is assumed to be flat in future years</p> <p>The high level of inflation is taken into account as far as possible within the budget, as well as potential impacts on collection rates and the business rates equalisation reserve, which also provides for fluctuations in income.</p>

Risk should also be considered in terms of the Council's largest areas of expenditure and income:

Expenditure	£000	% of Gross Exp.	Risk Analysis
Employee Costs	11,826	52%	The 2024/25 pay award was 2.5%, and the same increase is assumed for 2025/26 due to decreasing inflation. However, there are risks

APPENDIX 5

Expenditure	£000	% of Gross Exp.	Risk Analysis
			<p>in staying within the budget for 2025/26, particularly in areas like planning and finance that rely on costly agency staff. Additionally, growing service demands may require more staff.</p> <p>Despite these risks, no extra provision for employee costs is included in the Minimum General Fund Balance. The Corporate Leadership Team is committed to keeping costs within budget, a goal they have successfully met in previous years. This situation will be monitored throughout 2025/26.</p>
Non Employees Costs	10,627	48%	<p>Provision has been made for inflationary increases across non-employee expenditure, including on major contracts. Inflation is now expected to fall next year; however there remains a wider risk of uncontrollable demand pressures being higher than anticipated e.g. for waste and housing services such as Temporary Accommodation.</p> <p>There is also a more general risk of unforeseen costs pressures arising in any given year; therefore to provide a contingency against this it is deemed prudent to allow a 20% cushion for non-employee costs within the Minimum General Balances of just over £2m.</p>
Total	22,453	100%	

Income	£000	% of Gross Inc	Risk Analysis
Refuse & Recycling	2,797	32%	Tonnage and prices can vary the income that is received by the Council. An additional £140k was included in the budget as prices for recycling increased to manage risk this figure should be available in reserves if prices change unexpectedly.
Car Parking	1,523	18%	The fees and charges have increased by 5%. There is a risk that increased prices could result in lower demand meaning the assumed budget for fees and charges is not achieved.
Development & Building Control	1,091	13%	Demand for planning services remains strong; however, there is a risk that increased prices could reduce demand meaning the uplift assumed in the budget for fees and charges is not achieved.
Property Rent and Leases	477	5%	The Council's property profile has remained robust however it would be prudent to provide a 10% allowance of £47k to reflect the risk of voids given current market conditions.
Attractions	145	2%	There remains risk from uncontrollable factors such as the weather as well as demand slowing due to the cost-of-living crisis.
Total	6,033	69%	

It is prudent to account for the risks of recycling income volatility and property rental/lease voids. Additionally, a 5% contingency on the total Fees & Charges budget, amounting to £173k, should be included to cover potential lower-than-expected demand for discretionary services in 2025/26. This contingency should apply across the total fees and charges budgets, including car parking, planning services, and attractions income.

Breakdown of the Proposed Minimum General Fund Balance Requirement

Risk Area	£000
Non-Employee Expenditure @20% of total	2,125
Recycling Income – additional amount added in 2024/25	140
Rents and Leases Income @10% of total	47
Reduction in Interest rates @25% of total investment income	166
Reduction in fees and charges @ 5% of total income	173
Total	2,651

Based on the risks it is recommended the minimum general fund level remains at £2.6m. This represents 20% of total 2025/26 net service expenditure.

Assurance

Given this context, as the Council's Section 151 Officer, I am content that the budget estimates for 2025/26, which have been presented for approval, are sufficient and robust enough to support the delivery of the strategic objectives of Maldon District Council. I, therefore, recommend this budget for Council approval.

I can also confirm that the levels of reserve balance are sufficient to cover expenditure and risks over the Medium-Term Financial Strategy (MTFS) period.

However, I must note that the budget is challenging and emphasise the importance of careful monitoring of the budget and reserves. Strong governance and internal controls are essential to ensure that budgets are managed sustainably, and new spending plans are assessed to be prudent and sustainable and consistent with the Corporate Plan.

Ben Cookson, Interim Chief Finance Officer (Section 151 Officer)

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**REPORT of
INTERIM CHIEF FINANCIAL OFFICER**

**to
STRATEGY AND RESOURCES COMMITTEE
23 JANUARY 2025**

MEDIUM-TERM FINANCIAL STRATEGY 2025/26 TO 2028/29

1. PURPOSE OF THE REPORT

- 1.1 To present Members with the revised Medium-Term Financial Strategy (MTFS) for 2025/26 to 2028/29.

2. RECOMMENDATIONS

- (i) That the revised Medium-Term Financial Strategy (MTFS) for 2025/26 to 2028/29 (**APPENDIX 1**) is reviewed by the Committee and recommended to the Council for approval.
- (ii) That Members note that further adjustments to the Medium-Term Financial Strategy (MTFS) may be necessary before Council approval, depending on the outcome of the final 2025/26 settlement and business rates return. Any significant changes will be highlighted in the Council papers.

To the Council:

- (iii) That the revised Medium-Term Financial Strategy (MTFS) for 2025/26 to 2028/29 (**APPENDIX 1**), as recommended by the Strategy and Resources Committee (and any subsequent necessary adjustments), is approved.

3. SUMMARY OF KEY ISSUES

- 3.1 The Medium-Term Financial Strategy (MTFS) outlines the Council's approach to managing revenue finances from 2025/26 to 2028/29. As a core strategic document, the MTFS is a financial plan to deliver:
- **Financial Stability:** It helps ensure the Council's financial stability and resilience by providing a framework for managing resources and planning for future financial challenges.
 - **Strategic Planning:** Supports the Council's strategic decision-making by aligning financial resources with organisational goals and priorities.
 - **Risk Management:** Identifies potential financial risks and outlines strategies to mitigate them.
- 3.2 Several factors can impact the delivery of the MTFS for a district council like Maldon and therefore must be considered when producing the MTFS:

3.2.1 Economic Factors:

- Economic Conditions: Changes in the national and local economy, such as inflation rates, interest rates, and economic growth, demographics and demand can affect revenue streams and expenditure.
- Funding Settlements: Variations in government funding, including grants and settlements, can significantly impact financial planning.

3.2.2 Policy and Legislative Changes:

- Government Policies: New policies or changes in existing policies can alter decision making criteria, funding allocations and priorities.
- Legislation: Changes in legislation, such as those related to business rates or council tax, can affect income and expenditure.

3.2.3 Demographic Changes:

- Population Growth: Increases in population can lead to higher demand for services, impacting budget allocations.
- Aging Population: An aging population may require more spending on health and social care and require additional support services.

3.2.4 Local Factors:

- Local Economic Development: Economic development initiatives within the district can influence income from business rates and other local revenues.
- Housing Market: Changes in the housing market can affect council tax revenues and demand for housing services.

3.2.5 Internal Factors:

- Financial Management: Effective treasury management and investments and financial management and control are crucial for the successful delivery of the MTFS.
- Resource Allocation: Efficient allocation and use of resources can help achieve strategic objectives and improve service delivery.

3.2.6 Risk Management:

- Identifying Risks: Recognising potential financial risks and developing strategies to mitigate them is essential for maintaining financial stability.
- Contingency Planning: Having contingency plans in place to address unforeseen circumstances can help ensure the MTFS remains on track.

3.3 These factors highlight the complexity of delivering an MTFS and the need for careful planning and adaptability to changing conditions. Within this context, certain assumptions must be made to establish a financial framework within which strategic plans are developed. Where appropriate, external professional advice is sought to ensure the most accurate assumptions are used.

3.4 However, as levels of uncertainty persists regarding the economic outlook and its impact on the Council's finances, particularly concerning Council Tax and Business Rates income the MTFS will be constantly monitored and reviewed through the council's budget monitoring process throughout the year.

- 3.5 The MTFS has been developed in collaboration with budget managers and assistant directors. Comprehensive financial assessments have been conducted to identify potential risks and opportunities, ensuring that the financial strategy is well-informed, sustainable, resilient, and aligned with the operational realities and strategic objectives of the Council.

4. MEDIUM TERM FINANCIAL STRATEGY 2025/26 TO 2028/29

- 4.1 The budget forecast for 2024/25 is £12.931m, which provides the starting point for calculations necessary to determine the 2025/26 budget. Temporary in-year budget adjustments in 2024/25 are reversed out in 2025/26. Where increased costs pressures and growth has been identified this is added for salary increases, inflationary uplifts, strategic priorities, and government-induced pressures.
- 4.2 Increases in Fees and Charges, along with savings are added to the budget, with the resulting net Cost of Services equal to £13.080m in 2025/26. This is funded from government grants, Council tax and Business Rates, which total £12.344m, and investment interest income of £0.664m. An additional corporate contribution of £0.120m is made to the tri-annual pension payment, resulting in a net budget gap of £0.196m. It is proposed to use the earmarked leisure contract smoothing reserve to fund £0.072m, with the remaining £0.120m to be funded from the General Fund reserve to enable the Council to set a balanced budget.
- 4.3 Forecast assumptions are included to develop a 4-year forecast, within which service plans and organisational priorities must be delivered. However, it is important to note that the budget deficit is projected to increase each year, putting additional pressure on the council's reserves.
- 4.4 However, the recent approval of the leisure contract is forecast to provide sufficient revenue income to supplement the budget in future years and provide surplus funds to replenish the General Fund reserve. However, this is anticipated to take place in 2029/30, which is beyond the scope of the MTFS. Furthermore, the UK Government has announced a multi-year settlement from 2026/27, providing much-needed certainty regarding government funding in future years.
- 4.5 Also, with Local Government Reform being a serious consideration within the next 4-years the council will have to consider how that may affect future budgets. The Council will continue to maintain a responsible and prudent approach to planning expenditure to ensure that when Local Government reform is fully determined, the Council continues to be in a financially stable and resilient position.

Table 1 – MTFS Summary:

	2025/26	2026/27	2027/28	2028/29
	£000s	£000s	£000s	£000s
Revised Budget from Prior Year	12,931.44	13,080.25	13,683.43	14,194.77
Virement Reversals	-742.28	0.00	0.00	0.00
Increase in Salaries	518.60	352.50	379.86	389.36
Contractual Inflationary increases (incl. Waste)	229.00	242.26	253.44	265.16
Fees & Charges	-129.00	-119.57	-121.97	-124.40
Prior Year Delivered Savings	-190.52	0.00	0.00	0.00
New Savings	-503.94	0.00	0.00	0.00

	2025/26	2026/27	2027/28	2028/29
	£000s	£000s	£000s	£000s
New Growth	442.27	0.00	0.00	0.00
New Pressures and increased demand	835.80	0.00	0.00	0.00
Reserve Funded Growth	206.31	-206.31	0.00	0.00
Earmarked Reserve Funding	-439.31	334.31	0.00	0.00
Other (various adjustments)	-78.12	0.00	0.00	0.00
Net Cost of Services	13,080.25	13,683.43	14,194.77	14,724.88
Investment Income	-663.53	-586.76	-547.06	-472.06
Contribution to Pension Payment	120.00	120.00	120.00	120.00
Total Funding	-12,344.38	-12,558.24	-12,294.15	-12,626.49
Budget (Surplus) / Deficit	192.34	658.43	1,473.56	1,746.33

5. RISKS TO THE MTFS

- 5.1 Risks to the Council's financial position could potentially arise from several factors, including unplanned budget overspends, lower than expected income from fees and charges and investment income, contractual or legislative failure, a shortfall in forecast business rates growth or challenges, and emergency events. Historically, the Council's outturn has been within budget; however, robust budget management, monitoring, and reporting will be key disciplines for all budget managers. Ensuring that savings and income included within the budget are achieved will remain an essential focus.
- 5.2 The level of risk posed by contractual or legislative failure and emergency events is difficult to predict, but General Balances are held to mitigate against this possibility. Financial bonds and Parent Company Guarantees are built into large contracts where appropriate.
- 5.3 It is important to recognise that under the Business Rates Retention scheme, there is considerable uncertainty in the forecast for business rates growth, as much of it depends on external factors, including the impact of successful appeals. The Council's own economic development policies can influence business rates growth, making it essential for planning services, economic development services, and the business rates service to have a coordinated approach to inward investment policies.
- 5.4 The current cost of living crisis could affect households' and businesses' ability to pay Council Tax and business rates, respectively. This places a risk on local taxation collection rates. Although business rates and Council Tax collection rates are currently holding steady, the closure of a local taxi firm has resulted in a £10k annual loss. The Council should remain vigilant regarding the ongoing cost of living crisis and elevated inflation levels.
- 5.5 Major contracts, such as Waste and Leisure, are also impacted by the wider economic climate. The new Extended Producer Responsibility (EPR) regulations have increased costs for the waste service, but this is offset by special EPR grant funding. The financial impact of these regulations will need to be closely monitored over the MTFS period. The new Waste contract, which began in February 2024, will need to bed in, with income driven by recycling tonnage and prices, which are volatile. Therefore, income assumed in the MTFS for this contract is based on best-known estimates.

- 5.6 The recent approval of the new leisure contract is forecast to provide a management fee over the next 20 years, offering an additional source of commercial revenue. However, the Council is funding the investment into the leisure estate, which will be repaid as part of the annual management fee. The finances of this agreement and the ongoing performance of the leisure contract will be closely monitored to ensure it meets the performance metrics set out in the investment bid. Measures will be built into the contract to ensure performance is monitored and the Council has control over under-performance.
- 5.7 Government core funding has not increased, and with local government reform planned within the next four years, the future remains uncertain for Maldon District Council. However, the Council's finances, including reserve levels remain sustainable and resilient. The Council maintains an excess of the minimum of £2.6m in reserves to manage any financial shocks and emergency events.
- 5.8 The increase in employer National Insurance contributions is an additional pressure, although the UK Government has stated it will support councils with this cost. However, the mechanism for funding remains unclear at present.

6. GENERAL FUND RESERVE

- 6.1 The General Fund reserve is a non-specific revenue reserve, which holds accumulated balances from the annual performance of the budget. It can be used to supplement the budget, or specific earmarked reserves can be created for specific purposes. The General Fund reserve can also be used to contribute to the Council's capital programme.
- 6.2 As shown in Table 2 below, the General Fund reserve is being used to fund the investment in the leisure contract (£4.0m in 2025/26 and £1.0m in 2026/27), which will be repaid by the contractor through the management fee. The General Fund reserve also supports the annual £120k contribution to the pension reserve.
- 6.3 Earmarked reserves are specific reserves, created for a strategic purpose, or for a contingency to manage unexpected expenditure and economic shocks. A detailed breakdown is available in **APPENDIX 1**.

Table 2 – Projected MTFS General Fund Balance

	2025/26	2026/27	2027/28	2028/29
	£000s	£000s	£000s	£000s
Opening General Fund Reserve Balance	-7,540.00	-3,420.00	-2,011.57	-788.00
Planned Reserve Movements	4,000.00	1,000.00	0.00	0.00
Projected Contribution to General Fund	120.00	408.43	1,223.56	1,496.33
Closing General Fund Reserve Balance	-3,420.00	-2,011.57	-788.00	708.33
Total Earmarked Reserves	-9,517.54	-9,257.87	-8,925.68	-9,353.81
Total Useable Reserves	-12,937.54	-11,269.44	-9,713.68	-8,645.48

- 6.4 The projections in **Table 2** highlight that the General Fund reserve will be used in full by the start of 2028/29, if no other actions are implemented. However, it is important

to note that overall reserve balances are maintained at sufficient levels. A minimum of £2.6m in the General Fund is required, therefore £8.65m in 2028/29 is sufficient.

- 6.5 For clarity, income from the leisure contract management fee is currently planned to accumulate in an earmarked leisure reserve, not the General Fund reserve. The Council has full discretion to move any reserve balances and it is very likely that before the General fund reserve is used in full, a transfer of reserves will be recommended to Council to ensure General Fund reserve balances are held at the minimum level. This is anticipated to take place in 2028/29.
- 6.6 A full strategic review of reserve balances is planned before the end of 2024/25 and an update will be provided to Members.
- 6.7 It must be emphasised that if the council does nothing to manage the MTFS then the current MTFS projections will be unsustainable. This is based on the assumptions used to determine the MTFS, which can and often do change. Government funding is often adapted to changing economic conditions. Additionally, the government will provide all councils with a multi-year settlement in 2026/27, providing councils with much needed certainty around funding.
- 6.8 With that context, the figures in **Table 1** are based on a 'do nothing' scenario. Therefore, it is prudent to state that actions will be required to address the increasing budget gaps in the future and develop a sustainability plan. Actions continue to include:
- (i) Closer working with partners - to address resilience and improve efficiency,
 - (ii) Commercial activity - projects are underway but more certainly on income levels is required to include more in the budget,
 - (iii) Service standards review - to ensure value for money.

7. CONCLUSION

- 7.1 Medium-Term Financial Planning is a key component of the Council's strategic planning framework. The current economic climate remains uncertain due to the cost-of-living crisis, elevated inflation levels, and global events. Despite these challenges, the Council's finances, including reserve levels, are robust enough to buffer any financial shocks.
- 7.2 Key financial decisions need to be set in the context of a Corporate Plan that strategically links service and financial planning. The recent approval of the new leisure contract and the anticipated revenue from it, along with the multi-year government funding settlement starting from 2026/27 should help to provide a degree of financial stability and opportunity for the Council.
- 7.3 The Council will continue to adopt a prudent approach to financial forecasting and budget management, ensuring that assumptions are regularly reviewed and updated. Collaboration with budget managers and assistant directors will remain crucial in developing a comprehensive and resilient financial strategy.
- 7.4 With local government reform on the horizon, the Council will maintain a responsible and adaptable approach to planning expenditure. This will ensure that when reforms are fully determined, the Council will continue to be in a financially stable and resilient position while continuing to meet its strategic priorities efficiently.

8. IMPACT ON PRIORITIES AS SET OUT IN THE CORPORATE PLAN 2025 - 2028

8.1 Growing Our Economy

8.1.1 As detailed in this report.

9. IMPLICATIONS

- (i) **Impact on Customers** – None arising directly from this report.
- (ii) **Impact on Equalities** – None arising directly from this report.
- (iii) **Impact on Risk (including Fraud implications)** – The risks to the Council in respect of the available forecast resource envelope over the medium term are discussed at **APPENDIX 1**.
- (iv) **Impact on Resources (financial)** – The financial implications are set out in this report.
- (v) **Impact on Resources (human)** – Provision has been made for expected future increases in pay awards.

Background Papers:

Budgetary Control report to the Strategy and Resources Committee, 21 November 2024,
Discretionary Fees and Charges report to the Strategy and Resources Committee, 21 November 2024.

Enquiries to: Ben Cookson, Interim Chief Finance Officer (S151)

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MALDON DISTRICT COUNCIL

MEDIUM TERM FINANCIAL STRATEGY

2025/26 TO 2028/29

(FEBRUARY 2025)



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1. INTRODUCTION

- 1.1 Medium term financial planning is an important component of the Council's strategic planning framework. Key financial decisions need to be set in the context of a plan that looks beyond the current financial year. Forward planning offers the opportunity to link service and financial planning, as decisions taken on an annual basis are limited in what they can achieve.
- 1.2 The Medium-Term Financial Strategy (MTFS) provides the foundation against which the Council will strive to deliver the best possible value for money in the provision of efficient and cost-effective services across the district. Through the effective development and delivery of the Council's financial and other resource strategies it seeks to build upon past achievements as well as provide clear direction to the attainment of the Council's longer-term goals.
- 1.3 The medium-term financial planning process is an established part of the budget setting and financial review processes. It sets out a forecast of the cost of continuing provision of existing levels of service and the resources that are likely to be available to the Council over the period. It identifies any shortfalls and sets out how this will be managed.
- 1.4 This document is reviewed at least annually; regular review and update is essential to ensure the MTFS takes full account of any changes in the Council's aspirations, strategic and service delivery priorities, changes in government legislation, financial regulation and funding streams and the general socio/economic environment that the Council operates in.
- 1.5 This MTFS reviews how the Council will manage its revenue finances, capital programme and reserve balances up to the 2028/29 financial year. The MTFS supports the delivery of the five priorities as set out in the Council's Corporate Plan 2025-28.
- 1.6 Underpinning the Corporate Plan are the individual service plans and several other key strategies and plans, as set out below. In each case, these describe in detail how the Council will achieve its objectives and the relevant milestones outlined in the Corporate Plan.
 - Information Technology Strategy
 - Cust Service Strategy
 - Workforce Development Strategy
 - Procurement Strategy
 - Risk Management Strategy
 - Treasury Management Strategy
 - Investment Strategy
 - Capital & Investment Strategy
 - Commercial Strategy
- 1.7 The base position for this MTFS is the current 2024 / 25 budget. The development of the 2025 / 26 budget took place within the context of a longer term strategic and resource planning process. It took account of the latest settlement data and the uncertain economic climate.

2. OBJECTIVES

- 2.1 The objectives of this revised Medium-Term Financial Strategy are:
- To ensure outcomes and priorities identified in the Corporate Plan inform the MTFS including importance, timing, and financial implications.
 - To provide updated projections of spending, including spending pressures and income; and set expectations on council tax increases, over the next four years.
 - To provide projections for our investment in assets and its impact on general day to day revenue spending
 - To test sensitivity of, and apply risk analysis, to projections.
 - To provide a framework for consultation with the public and partners about our service priorities and resources allocated to them.

3. LOCAL CONTEXT

- 3.1 The Maldon District covers some 138 square miles and has a resident population of some 66,200 (2021 UK Census). With one of the lowest population densities in Essex, the District offers a wide range of residential properties, from period country cottages to brand new executive homes.
- 3.2 Maldon is an attractive and predominantly rural district. It retains an unspoilt nature and its own special character, forged largely by the principal waterways of the Blackwater and Crouch estuaries. Much of the District's 60 miles of coastline of tidal salt marshes and mudflats is recognised as of international and national environmental significance and protected as such.
- 3.3 There is c.3,500 businesses in Maldon. 90.4% are micro businesses. 8.3% are small businesses. 1.2% are medium businesses. 0.1% are large businesses. The biggest industry employers in Maldon are wholesale and retail trade.
- 3.4 81.0% of the people in Maldon are in employment. There are more males in employment. The definition of employment is being employed or self-employed and aged 16 to 64. The unemployment rate in Maldon is 2.3%. The definition of unemployment is being economically active but unemployed. The average unemployment rate nationally is 3.8%.
- 3.5 The average property price in Maldon is £374,311. The national average property price is £294,910. Average property prices by type in Maldon: £634,114 for detached houses. £390,768 for semi-detached houses. £291,665 for terrace houses. £180,698 for flats.

4. CORPORATE PLAN

- 4.1 The Corporate Plan for Maldon District Council sets out the Council's overall vision for the district:

"To be a sustainable council, promoting the district and all that it has to offer. To support our communities through excellent partnership working and to maintain and improve quality of life."

4.2 The Corporate Plan consists of five key priorities for the Council:

1. Supporting our communities
2. Investing in our district
3. Growing our economy
4. Protecting our environment
5. Delivering good quality services

4.3 Through the Corporate Plan, the Council is committed to running a local authority that puts residents first, is a great place to work, delivering good quality services whilst working in partnership to support communities. To deliver this plan, we will build on good practice and continue to:

- Listen to the needs of our residents
- Make best use of resources
- Adopt modern ways of working
- Use digital tools to be more efficient
- Deliver commercial projects that benefit the district
- Get the most out of working with our local partner organisations and agencies
- As a smaller local authority in the county, we will lobby for infrastructure and investment
- Bid for funding from government and funding bodies
- Promote the district and the good work we do
- We will champion equality, diversity, and inclusion.

4.4 The Council's greatest asset is its employees, and we must have committed, skilled and empowered employees to provide the best possible service standards to the residents of the district. The Council continues to keep its structure under review to ensure it is fit for purpose and able to deliver its priorities.

5. ECONOMIC OUTLOOK

5.1 The British Chambers of Commerce (BCC) Quarterly Economic Forecast (QEF) for Q4 2024 shows improved growth figures compared to the previous MTFS (Q4 2023). Table 1 below shows the comparison.

5.2 GDP growth is projected at 0.8% for 2024, which is a reduction from the Q3 forecast of 1.1%. However, growth expectations for the following two years have been revised upwards, with 1.3% anticipated in 2025 and 1.5% in 2026, surpassing the previous Q3 forecast of 1.0% and 1.1%.

5.3 Increased government spending is likely to boost GDP, as detailed above. However, business investment and trade are likely to suffer in 2025 – through the impact of the national insurance rise and major global uncertainties.

5.4 **Table 1 – Economic Growth:**

Year	Economic Growth (GDP)	
	British Chamber of Commerce (December 2023)	British Chamber of Commerce (December 2024)
2024	0.6%	0.8%
2025	0.4%	1.3%
2026	0.6%	1.5%

5.5 The Consumer Price Index (CPI) is forecasted to stay above the Bank of England's target until the end of 2026, reaching 2.2% in Q4 2025 and 2% in Q4 2026. This is due to rising business costs and geopolitical risks. Despite this, the Bank of England is expected to maintain interest rates at 4.0% by the end of 2025 and 3.50% in 2026, consistent with previous forecasts.

5.6 **Table 2 – CPI Inflation**

Year	CPI (% change)	
	British Chamber of Commerce (December 2023)	British Chamber of Commerce (December 2024)
2024	4.6%	2.6%
2025	3.1%	2.2%
2026	1.9%	2.0%

5.7 The BCC forecasts mild economic growth for the UK over the next two years, with inflation expected to drop to 2% by the end of 2026. The Council's major contracts are tied to CPI and RPI, so contractual inflation is likely to increase the Council's costs in the medium-term based on these forecasts.

5.8 The BCC is forecasting the Bank of England will continue with a cautionary approach to further interest rate cuts, as some inflationary pressures persist. The forecast expects the base rate to be 4% by the end of 2025 falling to 3.50% by the end of 2026.

6. GENERAL FUND REVENUE BUDGET

Financial Context

6.1 The development of the previous Medium-Term Financial Strategy (MTFS) occurred during a very challenging period for Local Government. This was due to the ongoing cost-of-living crisis and high inflation caused by global events like COVID-19 and the War in Ukraine. Many Councils issued Section 114 notices, indicating they no longer had sufficient resources to fund their statutory services.

6.2 This MTFS for the period 2025/26 to 2028/29 remains challenging, as Government funding levels do not match the increasing cost of services. Although the Council's reserves are forecasted to cover the funding gap over this period, this financial situation is not sustainable in the long term.

Risks and Opportunities

6.3 This section highlights the risks and opportunities facing the Council in the medium-term.

- Demographic
- External Income
- Inflation
- Service Demand

Demographic

6.4 Demographic factors influence the Council's planning in several ways:

- Household Changes: Variations in the number of households impact the Council Tax base and the total revenue generated.
- Population and Household Characteristics: help to determine the specific needs and types of services the Council should provide.
- Service Demand: All these factors collectively influence the demand for and usage of Council services.

External Income

6.5 The Council's income from external sources, such as waste, planning, leisure, and car parking, is subject to fluctuations due to macro-economic and seasonal conditions beyond the Council's control.

6.6 Investment income from cash balances has historically been a significant revenue stream for the Council. High interest rates have increased this income over the past year, generating £1.2m in 2024/25. However, due to capital investment in the leisure estate and purchase of new waste vehicles, average invested balances have reduced. With an additional forecast decrease in interest rates, income is set to reduce further to £0.664m. A 0.5% change in the actual interest rate received equates to approximately £80k loss in income, though actual earnings depend on the level of free cash flow throughout the year.

6.7 The Council aims to maximise income from existing and new fees and charges, which are generally linked to inflation rates.

Inflation

6.8 The Council's financial planning for the period 2025/26 to 2028/29 reflects various inflationary pressures and adjustments across different expenditure categories.

6.9 Salaries: The budget for salaries includes a steady 2.50% annual increase from 2025/26 onwards. This adjustment accounts for anticipated pay inflation and cost-of-living increases. A 1.0% change in the pay award would represent a £0.120m impact on the General Fund budget.

6.10 Waste: The waste management budget saw a 7.40% increase in 2024/25. From 2025/26 onwards, a consistent 4.90% annual increase is projected, reflecting contractual obligations and service demands.

6.11 Other Costs: Other costs rose by 7.40% in 2024/25 but are expected to stabilise at a 2.20% annual increase from 2025/26 onwards, reflecting general inflationary trends.

6.12 Overall, the Council's budget planning incorporates significant initial increases in key areas such as utilities and fuel in 2025/26, followed by more moderate and stable

growth rates in subsequent years. This approach aims to address immediate economic challenges while ensuring long-term financial sustainability.

Service Demand

- 6.13 In the current economic climate, the pressure on the Council to deliver services within a constrained financial base remains high compared to historic levels. Central Government mandates require local authorities to play a significant role in revitalising the local economy, while also bearing a substantial portion of the government's austerity measures through reduced funding.
- 6.14 Increases in service demand, coupled with the loss of external income, will restrict the Council's ability to make overall cost reductions.
- 6.15 For a district council like Maldon, rising service demand can significantly impact financial planning and resource allocation. An aging population may increase the need for health and social care services, while overall population growth can strain existing infrastructure and services.
- 6.16 Additionally, higher expectations from residents for quality services can further pressure the Council's resources. These factors collectively contribute to the rising demand for services, making it increasingly difficult for the Council to manage costs effectively and maintain service quality.

2025/26 Local Government Finance Settlement (LGFS)

- 6.17 The provisional Local Government Financial Settlement (LGFS) for 2025/26 was announced by the government on December 18, 2024. The current Medium-Term Financial Strategy (MTFS) is based on these provisional funding amounts.
- 6.18 The final LGFS will be announced in February 2025, and the MTFS will be updated to reflect the final funding figures. It is anticipated any additional funding will be moved into reserves and any funding decrease will be a call on Council reserves.
- 6.19 As shown in **Table 3**, Maldon District Council has not received an increase in Core Spending Power (CSP). The final settlement in 2024/25 was £9.386m and the provisional settlement in 2025/26 is £9.387m.
- 6.20 Although some elements of the settlement received an inflationary increase, some grants were removed. The 'funding guarantee' was replaced by a 'funding floor'. With these balancing measures, the CSP has remained unchanged.
- 6.21 However, additional funding of £0.636m is guaranteed through the Extended Producer Responsibility (EPR) grant, which is separate to the LGFS. The funding from EPR is the primary funding increase the Council is expected to receive.
- 6.22 The net income forecast from Business Rates includes an inflationary increase. However, this figure is only an estimate until the National Non-Domestic Rates return (NNDR1) is submitted in early February 2025.
- 6.23 The table below shows Maldon's provisional settlement for 2025/26.

6.24 Table 3 – Provisional LGFS 2025/26

Local Government Financial Settlement 2021/22 to 2025/26	2021-22	2022-23	2023-24	2024-25	2025-26
	FINAL	FINAL	FINAL	FINAL	PROV
	£m	£m	£m	£m	£m
Settlement Funding Assessment	1.532	1.533	1.670	1.731	1.760
of which:					
Revenue Support Grant	0.000	0.000	0.081	0.086	0.101
Baseline Funding Level	1.532	1.532	1.590	1.645	1.659
Year on Year Change		0.000	0.138	0.060	0.029
Year on Year Change (%)		0.02%	8.98%	3.60%	1.70%
<i>Tariff/Top-Up</i>	<i>-3.867</i>	<i>-3.867</i>	<i>-4.758</i>	<i>-4.699</i>	<i>-4.740</i>
Compensation for under-indexing the BR multiplier	0.080	0.157	0.271	0.337	0.355
Council tax requirement excluding parish precepts	5.177	5.421	5.664	5.947	6.204
New Homes Bonus	0.930	0.961	0.474	0.495	0.587
Rural Services Delivery Grant	0.032	0.032	0.036	0.042	0.000
Lower Tier Services Grant	0.065	0.070	0.000	0.000	0.000
Funding Guarantee	0.000	0.000	0.601	0.774	0.000
Services Grant	0.000	0.106	0.062	0.011	0.000
Domestic Abuse Safe Accommodation Grant	0.034	0.034	0.036	0.037	0.037
Funding Floor	0.000	0.000	0.000	0.000	0.443
Grants rolled in	0.091	0.094	0.013	0.013	0.000
Core Spending Power	7.942	8.408	8.828	9.386	9.387
Year on Year Change		0.466	0.420	0.558	0.000
Year on Year Change (%)		5.55%	4.76%	5.95%	0.01%
Change since 2015-16 (£ millions)		2.085			
Change since 2015-16 (% change)		28.56%			

New Homes Bonus Scheme

- 6.25 The New Homes Bonus Scheme (NHBS) was introduced in 2011/12 to encourage local authorities to facilitate housing growth. For every additional property built or brought back into use, the government match funds the additional council tax, with an additional amount for affordable homes, for the following six years. The grant is not ring-fenced and is split 80% to the lower tier and 20% to the upper tier.
- 6.26 Previous changes to the NHBS were the introduction of a baseline housing growth of 0.4% before NHBS would be payable and a reduction in duration of legacy payments from the six years to five years and to four years.
- 6.27 The government completed a consultation on the future of the NHB in 2021/22. The Council received its last legacy payments for previous years of £0.198m in 2022 / 23 and now only receives one off annual NHB payments. In the 2025/26 provisional LGFS, the government has announced a one-off NHB payment of £0.587m, which is an increase from the final award of £0.495m in 2024/25.
- 6.28 In 2021 / 22 the Council decided to support its 2021 / 22 to 2023 / 24 Local Development Scheme expenditure from the NHB. Therefore, there is no longer any NHBS reserve.

Pension

- 6.29 Maldon District Council employees are eligible to be members of the Local Government Pension Scheme (LGPS), for which the Government sets the terms and conditions nationally. This is a statutory condition of employment available to all local government employees. Essex County Council is the administering authority of the LGPS in Essex. In accordance with statutory requirements the Essex Pension Fund, of which this Council is a member, was actuarially valued as at 31 March 2022 as part of the triennial valuation cycle.
- 6.30 The 2022 Valuation showed a decrease in the Council's deficit position by 82% from £5.32m to £0.94m. This means that the funding level of the Council's element of the Fund increased from 90.2% in 2019 to 98.4% in 2022. Funding levels are taken as the ratio of assets to liabilities. In general, for the 2022 valuation, funding levels have increased due to:
- Salary increases being lower than expected
 - Investment returns have been better than expected
 - Deficit contributions paid by the Council to the Fund
- 6.31 The recovery period for the deficit was reduced from 12 years, set at the 2019 Valuation, to 9 years or less in the 2022 Valuation, depending on the individual circumstances of the Council.
- 6.32 The 2022 Valuation brought about an increase in the employer's ongoing contribution from 19.9% of pensionable pay to 20.9% of pensionable pay (up £78k). Whilst the recovery of deficits covers up to a date, an ongoing contribution rate is also needed to obtain the level of contributions required to meet the cost of new pension benefits and this is usually based on the same assumptions as are used for the deficit.
- 6.33 Automatic Enrolment has been established by the Government as a requirement for employers to provide a pension scheme for employees. The LGPS is a qualifying scheme for the purposes of Automatic Enrolment within the terms set out by the Pension Regulator.
- 6.34 The Pensions Act 2008 includes a duty on employers to automatically enrol their eligible jobholders into a workplace pension scheme that meets certain requirements and provide a minimum employer contribution. From early 2014, the Council must have:
- Enrolled any new employees into the qualifying approved scheme;
 - Enrolled any employees who are not a member of the scheme but reach the age of 22; and
 - Enrolled any employee who is passing the rate of salary to £10,000 per annum for the first time
- 6.35 It should be noted the employee can still choose to opt out of the scheme, but the Council must not mention any option of how to opt out of the scheme during enrolment as it could be seen as an inducement not to join the scheme and could expose the council to a fine from the Pensions Regulator.

Universal Credit

- 6.36 Universal Credit (UC) was rolled out through the Welfare Reform Bill and was the biggest shake up of the system for 60 years. UC is an integrated working-age credit that will provide a basic allowance with additional elements for children, disability, housing and caring. It will support people both in and out of work, replacing Working Tax Credit, Child Tax Credit, Housing Benefit, Income Support, income-based Jobseeker's Allowance and income-related Employment and Support Allowance. For local authorities, this means the link between Housing Benefit and Council Tax Support will be broken for working age customers and that UC will be administered by the Department of Work and Pensions.
- The digital roll out of Universal Credits for Maldon, using the newer software started in December 2018 for new claims only and migration to UC has been ongoing since.
 - The Council retains responsibility for Local Council Tax Support, as well as pensioner claims, and some working age claims, even after a full transfer of claims to UC. As such, the Council will retain 70-80% of pre-UC workload even after all qualifying claimants have been migrated to UC.
- 6.37 The transition to UC has had significant implications for local Council and its systems. There will continue to be a reduction in the Housing Benefit Administration Grant going forward, but this may not be proportional to the reduction in the workload or staffing. The financial impact of Universal Credits continues to be monitored on an ongoing basis.

Land Charges (transfer of responsibility to Land Registry)

- 6.38 The Infrastructure Act 2015 provided for the transfer of some of the Land Charges responsibilities from local authorities to the Land Registry. The implications for the Council are:
- Loss of local land charges income
 - Incurring on-going costs for the supply of standardised accurate information related to local land charges to Land Registry to keep the register updated.
 - Legal liability will rest with Local Authorities for any inaccurate information provided
 - Transfer requires digital and business transformation
 - Local authorities will continue to provide Con 29 searches
- 6.39 This project got underway during 2022 / 23 after Maldon District Council (MDC) made preparations by putting in a growth bid of £50,000 for 2021 / 22 to fund this. The local land charges income has now begun to fall, so this has reduced the overall increase in Fees and Charges forecast for the MTFS period.
- 6.40 The financial implication on the land charges transfer continues to be monitored on an ongoing basis to ensure that budgets reflect latest income expected.

Budget Scrutiny Process

- 6.41 As part of the financial planning process, Members review information from officers about existing resources. Budget options are evaluated based on current service

performance and priorities. All growth, savings, and capital bids undergo a challenge process, including review by the Finance Working Group and recommendation by the Strategy & Resources Committee.

7. RISK MANAGEMENT

- 7.1 Risk management is integral to the Council's financial planning process.
- 7.2 The Council prioritises effective risk management, considering the assessment and minimisation of all risks as essential. It has an adopted Risk Management Strategy, and financial risks are evaluated within the Council's overall risk management framework.
- 7.3 To mitigate risks, the Council regularly monitors its budgets. The performance management system helps identify, monitor, and report on risks. Corporate risks, along with financial and non-financial performance, are reported at least quarterly to the Corporate Leadership Team and the Performance, Governance, and Audit Committee, as scheduled in the annual timetable.
- 7.4 In **Table 4** below outlines the financial implications if assumptions in the MTFS change, highlighting the types of risks to consider when determining future reserve levels.
- 7.5 **Table 4 – Sensitivity Analysis**

Sensitivity Scenario	2025/26	2026/27	2027/28	2028/29
	£m	£m	£m	£m
Inflation - Pay award 1% higher than assumed	0.114	0.124	0.131	0.141
Other Inflation - 1% higher than assumed	0.073	0.074	0.075	0.076
Average investment interest rate - 0.5% lower than assumed (av. £16m invested)	-0.079	-0.076	-0.075	-0.075
Council Tax Collection - 1% lower than assumed	-0.061	-0.063	-0.065	-0.067
NNDR Collection - 1% lower than assumed	-0.046	-0.046	-0.047	-0.049
Net Operating Expenditure - 1% overspent	0.130	0.138	0.144	0.151

8. COUNCIL TAX

Council Tax

- 8.1 Legislation limits Council Tax increases to 3% each year, which limits the Council's capacity to generate income. Anything higher than 3% requires a local referendum and approval by UK Government.
- 8.2 In 2025/26, the Basic Amount of Council Tax was increased by £6.74 to £232.01 for an average Band D property. The MTFS forecasts include a 3% uplift each year.

Tax base for Council tax setting

8.3 The tax base for council tax setting assumed in the MTFS is shown below:

8.4 **Table 5 – Forecast Council Tax Base**

Year	2024/25	2025/26	2026/27	2027/28
	Calculated	Calculated	Projected	Projected
Band D Equivalents	26,400	26,854	27,123	27,394

8.5 Using past trends together with information on already approved and likely future planning applications, projected housing growth has been used to forecast the council tax-base for the period of the MTFS. The tax-base forecast has been arrived at by considering the completion dates of the strategic housing developments in the district and equates to a 1% increase each year.

9. VALUE FOR MONEY AND EFFICIENCY

9.1 Value for Money (VFM) is an assessment of whether we obtain the maximum benefit from the goods and services we both acquire and provide, within the resources available to achieve it. This assessment includes considerations about suitability, quality, whole life costs and the relationship between economy, efficiency and effectiveness.

9.2 Value for money remains an integral part of the external audit opinion. The general feedback was that the council had consolidated previous improvements and demonstrates good value for money across services.

9.3 A key part of the Council's ethos is its focus on achieving efficiencies. This is a main driver during the budget and planning process; ensuring resources are directed in the appropriate areas and is embedded across the whole authority. Services are monitored and reviewed for efficiencies with a view to identify where savings and or productivity gains can be made. The Council is committed to delivering efficiencies to drive costs down and maintain or improve services.

9.4 The Annual Audit Report also provides an opinion on the Council's performance with regards to value for Money. The latest report from 2024 confirms there are no concerns and the Council is able to deliver on it's objectives, whilst achieving value for Money.

10. INCOME GENERATION

Forecasting Income

10.1 This section covers the income from fees and charges.

Policy on Fees and Charges

10.2 The Council aims to maximise revenue from fees and charges, which constitute a significant portion of its income. It is essential to balance statutory responsibilities with the subsidy for discretionary services. The Council prefers to raise charges to recover part or all of the service costs rather than eliminating the service entirely. Charges are set based on local circumstances and the user's ability to pay. Typically,

the Council's fees and charges increase in line with inflation or statutory requirements. Variations in income due to volume changes or charge proposals above or below inflation are addressed through the budget-setting process.

- 10.3 The full list of fees and charges is detailed in the Discretionary Fees and Charges 2025/26 report presented to the Strategy and Resources Committee on 21 November 2024.
- 10.4 The Council's long-term policy is based on three fundamental principles:
- Services should generate income wherever there is a power or duty to do so
 - The income generated should cover the full costs of providing the service, including all overheads
 - Any departures from this policy must be transparently justified with reference to the Council's priorities and policies
- 10.5 When the Council does not generate income in areas where it has the power to do so, it misses the opportunity to fund service improvements, leaving less money available for high-priority services.
- 10.6 Choosing to forego income or subsidise a service is a significant policy decision, comparable to decisions made during the budget-setting process. As the Council moves towards greater self-sufficiency, the cost of maintaining services will ultimately fall on the council taxpayer. The Fees and Charges Policy is reported separately to the Strategy & Resources Committee and the Council, apart from the MTFS.

Income and Debt Management

- 10.7 The Council has a good history of debt collection. The Council continues to build on this to maximise income received and minimise income written off. Monitoring information has been enhanced to provide information on evaluating the effectiveness of debt recovery actions, associated costs, and the cost of not recovering debt promptly. Debt levels are reported monthly through Corporate reporting processes.

11. USE OF RESERVES

- 11.1 The minimum General Fund reserve balance is set at £2.6m. The justification for this is outlined in the S151 Officer Assurance Statement. This minimum level ensures sufficient resources to respond to emergency events and economic shocks, such as the cost-of-living crisis, inflationary pressures, and extreme weather events. We aim to maintain this minimum reserve as far as possible.
- 11.2 Risks to the Council's financial position may arise from budget overspend due to higher-than-budgeted expenditure, lower-than-budgeted income, or a combination of both. Other risks include loss of investment income, contractual or legislative failures, and challenging or emergency events.
- 11.3 Historically, the Council has maintained a strong record of staying within budget and accurately predicting investment income, thus avoiding significant additional provisions. However, high inflation and the current economic environment continue to test the Council's reserves.

11.4 Equally, it is crucial that the use of reserves does not increase year on year, creating an unsustainable future problem. The Council's goal is typically to address any budget gap by making savings.

11.5 A summary of the proposed use of useable reserves is shown in **Table 6** below. This summary is based on a budget projection that includes budget pressures, such as inflation, further salary increases, pension fund contributions, and identified savings.

11.6 **Table 6 – General Fund Reserve**

	2025/26	2026/27	2027/28	2028/29
	£000s	£000s	£000s	£000s
Opening General Fund Reserve Balance	-7,540.00	-3,420.00	-2,011.57	-788.00
Planned Reserve Movements	4,000.00	1,000.00	0.00	0.00
Projected Contribution to General Fund	120.00	408.43	1,223.56	1,496.33
Closing General Fund Reserve Balance	-3,420.00	-2,011.57	-788.00	708.33
Total Earmarked Reserves	-9,517.54	-9,257.87	-8,925.68	-9,353.81
Total Useable Reserves	-12,937.54	-11,269.44	-9,713.68	-8,645.48

12. CAPITAL

12.1 The Council's Capital & Investment Strategy is approved on an annual basis and serves the following purposes:

- It sets out how capital projects contribute to the achievement of the Council's corporate objectives.
- It establishes the criteria for the allocation of capital resources.
- It provides a framework for the administration of capital projects and monitoring of outcomes.

12.2 **Table 7** summarises the planned capital programme over the MTFS period:

Updated Capital Programme - Summary	2025/26	2026/27	2027/28	2028/29
Project Category	£'000	£'000	£'000	£'000
Vehicle & Plant Replacement	163	0	0	0
Car Parking	0	0	0	0
Information & Communication Technology	47	47	47	47
Parks	118	0	0	0
Brickhouse Farm	0	0	0	0
Rivers	0	0	0	0
Leisure & Sports	4,000	1,125	0	0
Cemeteries	0	0	0	0
Play Equipment	345	125	0	0
Housing	539	539	539	539
Community	0	0	0	0
Total Capital Programme - Summary	5,212	1,836	586	586

- 12.3 Although the Capital & Investment Strategy report is a separate report to Council, a summary of the capital programme and funding is provided for at **Appendix B**.
- 12.4 The key driver for the Council's approach to capital expenditure is revenue affordability.
- 12.5 Most Capital Projects have financial implications on the annual Revenue Budget. The revenue implications can take a variety of forms and they include:
- Capital financing costs
 - Loss of investment income
 - Annual non-capital financing costs, e.g.
 - Salaries
 - Rent
 - Rates
 - Energy costs
 - On-going maintenance costs
 - Income generated from the scheme or project
- 12.6 Revenue implications, such as Minimum revenue Provision (MRP), loss of investment interest and increased costs as a result of the proposed Capital Programme have been built into the revenue forecasts in the MTFS.

13. TREASURY MANAGEMENT

- 13.1 The Council will continue to invest in accordance with the approved Treasury Management Strategy and will plan any consideration of borrowing closely through the MTFS and five-year Capital Budget.
- 13.2 Investment income supports the authority's budgets, and changes in interest rates can significantly impact this income. Since December 2021, the Bank of England has increased its base rate from 0.1% to the current level of 4.75% to address high inflation.
- 13.3 The Council remains debt-free, so interest rates do not affect its expenditure levels. However, from March 2025, the Council will utilise approximately £4 million of its Treasury Investments to internally borrow for waste vehicles. This will cost the Council the interest that would have been earned if those funds were invested externally. Currently, the Council's interest returns on Treasury investments are higher than in recent years due to elevated interest rates.

14. EQUALITY IMPACT ASSESSMENTS (EIA)

- 14.1 The Council is committed to ensuring that equality and diversity issues are properly considered. Equality Impact Assessments (EIAs) are a crucial part of our decision-making process, helping us evaluate the impact of decisions on our residents, stakeholders, and customers. When a decision has a high impact, we develop mitigation plans to reduce that impact. These assessments are completed in accordance with national guidance and best practices. The need for an EIA is considered for every Committee report..

15. CONCLUSION

15.1 The MTFS should be considered in the context of the following issues:

- The impact of the cost-of-living crisis on inflationary costs and local taxation collection, noting that most government and local measures are temporary.
- The reductions in local government funding over the past decade and a half, and the uncertainty surrounding further reductions in the future.
- The Council's future budget gaps, despite its historical financial strength, as evidenced by the General Fund reserves, robust financial management, and an excellent track record in achieving efficiency savings.
- The need for challenging decisions to safeguard frontline services and achieve sustainable balanced budgets, along with maintaining an adequate level of General Fund reserves.
- The possibility that the Usable Capital Receipts Reserve could be fully utilized over the MTFS period if the programme needs to expand in future years.

15.2 The financial position over the medium term is shown in **Appendix A**.

LIST OF APPENDICES

Appendix A sets out the MTFS projections for the General Fund (below)

Appendix B sets out the medium-term projections for Capital (below)

Appendix C shows the Policy on reserves and balances (below)

Appendix A - Medium Term Financial Strategy 2025/26 – 2027/28

	2025/26	2026/27	2027/28	2028/29
	£000s	£000s	£000s	£000s
Revised Budget from Prior Year	12,931.44	13,080.25	13,683.43	14,194.77
Virement Reversals	-742.28	0.00	0.00	0.00
Increase in Salaries	518.60	352.50	379.86	389.36
Contract Inflation (incl. Waste)	229.00	242.26	253.44	265.16
Fees & Charges	-129.00	-119.57	-121.97	-124.40
Prior Year Approved Savings	-190.52	0.00	0.00	0.00
New Savings	-503.94	0.00	0.00	0.00
New Growth	442.27	0.00	0.00	0.00
New Pressures	835.80	0.00	0.00	0.00
Temporary Growth	206.31	-206.31	0.00	0.00
Temporary Reserve Funding	-439.31	334.31	0.00	0.00
Other	-78.12	0.00	0.00	0.00
Net Cost of Services	13,080.25	13,683.43	14,194.77	14,724.88
Investment Income	-663.53	-586.76	-547.06	-472.06
Contribution to Pension Payment	120.00	120.00	120.00	120.00
Total Funding	-12,344.38	-12,558.24	-12,294.15	-12,626.49
Budget (Surplus) / Deficit	192.34	658.43	1,473.56	1,746.33
Earmarked Reserve Contribution	-72.34	-250.00	-250.00	-250.00
(Surplus) / Deficit - Funded from GF Reserve	120.00	408.43	1,223.56	1,496.33

Funding Source	2025-26	2026-27	2027-28	2028-29
New Homes Bonus	-587.07	-587.07	0.00	0.00
EPR Funding	-636.00	-667.80	-701.19	-736.25
Renewable Energy	-973.27	-992.73	-1,012.59	-1,032.84
Business Rates Baseline Funding	-1,275.17	-1,300.67	-1,326.68	-1,353.22
Business Rates Growth incl S31	-2,041.00	-2,081.82	-2,123.46	-2,165.93
Business Rates levy/benefit	334.49	341.18	348.01	354.97
NNDR Under-Indexing	-355.18	-362.28	-369.52	-376.92
Other Grants	-37.35	-38.09	-38.85	-39.63
Funding Floor	-443.31	-452.17	-461.22	-470.44
Estimated Yield from Council Tax	-6,230.49	-6,416.78	-6,608.64	-6,806.24
Estimated Collection Fund (surplus)/deficit	-100.05	0.00	0.00	0.00
Contribution from Leisure Smoothing Reserves	-72.34	-250.00	-250.00	-250.00
Investment Interest	-663.53	-586.76	-547.06	-472.06
Total Funding	-13,080.25	-13,395.00	-13,091.21	-13,348.55

Appendix B – Capital Programme & Capital Receipts Reserve 2025/26

		2025/26	2026/27	2027/28	2028/29
Project Title	Funding Source	£'000	£'000	£'000	£'000
<u>Vehicle & Plant Replacement</u>					
Trimas Pegasus - Grass cutting machine	Capital Receipts				
John Deere Gator Vehicle replacement	Capital Receipts				
Community Engagement Team Vehicle	Capital Receipts	18			
Maintenance Team Vehicle	Capital Receipts	35			
Tractor Side-Arm Flail	Capital Receipts	40			
Ride on Mower	Capital Receipts	35			
Parks Vehicle Transit	Capital Receipts	35			
Suez Waste Vehicles	Borrowing				
<u>Car Parking</u>	-				
White Horse Lane resurfacing	SEPP Grant				
Butt Lane subsidence repairs	SEPP Grant				
<u>Information & Communication Technology</u>	-				
PC and Printer Replacement Programme	Capital Receipts	47	47	47	47
<u>Parks</u>	-				
Promenade Park Amphitheatre Strengthening	Capital Receipts				
Goldhanger – Decommission garages	Capital Receipts				
Seawall and Coach Park toilets – lighting	Capital Receipts				
Matting Play surfacing for 4 sites	Capital Receipts				
Longfields pathways tarmacing	Capital Receipts				
Remembrance Avenue – Road resurface.	Capital Receipts				
New accessible playsite	Capital Receipts				
Fencing and Bollards - Parks	Capital Receipts	20			
MDC Roads Resurfacing	Capital Receipts	98			
Splashpark element (Year 3)	Capital Receipts				
<u>Brickhouse Farm</u>	-				
Scout Hut – New flooring	Capital Receipts				
St Georges Play Site – Equipment refresh	Capital Receipts				
<u>Rivers</u>	-				
New Navigation buoys	Capital Receipts				
Burnham-On-Crouch houseboats berth	Capital Receipts				
Burnham-On-Crouch Pontoon (UKSPF)	UKSPF				
<u>Leisure & Sports</u>	-				
Plume school - Replacement Carpet Astro pitch	Capital Receipts		125		

APPENDIX 1

		2025/26	2026/27	2027/28	2028/29
Project Title	Funding Source	£'000	£'000	£'000	£'000
New Leisure Centre Facilities	Borrowing	4,000	1,000		
Changing Places	Changing Places Grant				
<u>Cemeteries</u>	-				
Renovation of garden of remembrance	Capital Receipts				
<u>Play Equipment</u>	-				
Prom Park - The Valley - Play Galleon	S106 Reserve				
District accessibility - BOC accessible play (UKSPF)	UKSPF				
Play equipment Prom Park sensory (UKSPF)	UKSPF				
Riverside Park - Skate park equipment and surface	S106 Reserve				
YFP - Lighting for youth facilities	PFC Grant				
YFP - Maldon Skate Park/BMX Track Resurfacing	S106 Reserve				
YFP - Riverside Skate Park Equipment and Surface	S106 Reserve				
YFP - West Maldon skate park / BMX track	S106 Reserve				
New Playsite Equipment	Capital Receipts	125	125		
Playsite Surfacing - Oaktree Meadow	Capital Receipts	60			
Play Site Fencing	Capital Receipts	60			
New accessible play site (Sensory)	S106 Reserve	100			
<u>Housing</u>	-				
Mandatory Disabled Facilities Grants	Disabled Facilities	539	539	539	539
Stephens House	S106 Reserve				
<u>Community</u>	-				
UKSPF Core Capital	UKSPF Grant				
REPF Capital	REPF Grant				
Total Capital Programme		5,212	1,836	586	586
		2025/26	2026/27	2027/28	2028/29
<u>Funding</u>	-	£'000	£'000	£'000	£'000
Capital Receipts Applied		(573)	(172)	(47)	(47)
S.106 Contributions		(100)	(125)	0	0
Internal Borrowing		(4,000)	(1,000)	0	0
Direct Revenue Financing		0	0	0	0
Government Grants		(539)	(539)	(539)	(539)
Total Capital Programme Funding		(5,212)	(1,836)	(586)	(586)

Capital Receipts Reserve 2025/26 – 2028/29	2025/26	2026/27	2027/28	2028/29
	£'000	£'000	£'000	£'000
Opening Balance	(704)	(131)	(209)	(412)
Capital Expenditure	573	172	47	47
Asset Disposals/Contributions	0	(250)	(250)	(250)
Closing Balance	(131)	(209)	(412)	(615)

Appendix C – Policy on Reserves and Balances 2025/26

Purpose

This policy ensures good financial management by outlining the principles for reserves and balances, which should be reviewed annually.

Application

This policy applies to the General Fund for Maldon District Council, covering reserves only, not provisions.

The Existing Legislative/Regulatory Framework

Financial reserves are required by law, as per Sections 32 and 43 of the Local Government Finance Act 1992. The Local Government Finance Act 1992 and Local Government Act 2003 provide safeguards against financial over-commitment, including:

- Balanced budget requirement
- Chief Finance Officer's duty to report on estimates and reserves
- Proper administration of financial affairs (Section 151 duties)
- Prudential code requirements
- Auditor's review of financial soundness

The Role of the Section 151 Officer

The Section 151 Officer advises the Council on reserve levels and ensures clear protocols for their use. The Council must consider this advice, taking into account local circumstances and risks.

Types of Reserves

Reserves serve three main purposes:

- Working balance for cash flow management
- Contingency for unexpected events
- Earmarked reserves for specific liabilities

Other reserves include:

- Pensions Reserve (IAS19)
- Revaluation Reserve
- Capital Adjustment Account
- Collection Fund Adjustment Account

Each earmarked reserve must have a clear protocol detailing its purpose, usage, management, and review process.

Assessing the Adequacy of Reserves

The Chief Finance Officer assesses reserve adequacy based on strategic, operational, and financial risks. This is part of the four-year Service and Resource Planning Process, considering factors like inflation, capital receipts, demand pressures, efficiency savings, financial risks, and economic conditions.

Reserve Levels

The Council holds:

- General non-earmarked reserves (General Fund Balances)
- Earmarked reserves for specific purposes

The General Fund reserves should be at least £2.6m, reviewed annually during budget setting.

Reporting Framework

The Chief Finance Officer ensures proper stewardship of public funds. The Council determines reserve levels during budget approval and final accounts meetings, based on the Chief Finance Officer's advice.

The reporting policy includes:

- Medium-Term Financial Strategy report on reserve usage
- Budget report on reserve adequacy
- Annual statement of accounts detailing reserves
- In-year Budget Monitoring reports on reserve transactions

Good Governance

Councillors must ensure reserve adequacy when setting the budget, based on the Chief Finance Officer's advice and the review and reporting arrangements.

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REPORT of CHIEF EXECUTIVE

to
STRATEGY AND RESOURCES COMMITTEE
23 JANUARY 2025

UK SHARED PROSPERITY FUND 2025 / 26 ALLOCATION

1. PURPOSE OF THE REPORT

- 1.1 To inform Members of the 2025 / 26 UK Shared Prosperity Fund (UKSPF) allocation from the Ministry of Housing, Communities and Local Government (MHCLG).

2. RECOMMENDATIONS

- (i) That Members note the opportunity presented for investment in the District by the UK Shared Prosperity Fund 2025 / 26 allocation and the Council's role in delivery and administration;
- (ii) that Members note the aggressive pace of work required to identify projects that are suitable for delivery within the timeframe and the Corporate Leadership Team in consultation with the Chairperson of Strategy and Resources Committee be granted delegated authority to identify such projects and report back to the next meeting of this Committee for approval;
- (iii) that Members consider the opportunity to 100% match fund the Council's allocation to maximise delivery opportunities for the benefit of communities and the District;
- (iv) that Members approve that the One Maldon District Partnership continues to act as the Local Partnership Group for the duration of the fund.

3. SUMMARY OF KEY ISSUES

- 3.1 In the Autumn Budget 2024, the Chancellor confirmed the continuation of the UKSPF for another year, which will allow local authorities to invest in local growth, in advance of wider funding reforms.
- 3.2 The MHCLG issued the UKSPF 2025 / 26 technical note and allocations on 13 December 2024. The release confirmed that the Maldon District would receive £327,146, split between capital and revenue expenditure. Maldon District Council is the Lead Local Authority (LLA) for administering and managing the fund.

2025 / 26	Min. Capital Expenditure	Max. Revenue Expenditure	Total allocation
Maldon District	£60,401	£266,745	£327,146

- 3.3 For 2025 / 26, MHCLG have mapped existing UKSPF interventions into 'mission-led themes' across the three priority areas of Communities and Place, Support for Local Business and People and Skills.



- 3.4 LLAs are expected to continue engaging with, and seek support from, local partners to deliver the fund as a 'Local Partnership Group'. One Maldon District Partnership has acted in this capacity since the submission of the original UKSPF investment plan in 2022.
- 3.5 MHCLG has confirmed LLAs will not be required to submit a revised investment plan. Instead, the routine reporting periods will update MHCLG on the proposals and delivery progress.
- 3.6 As per the previous allocation, LLAs are permitted to utilise up to 4% of their allocation by default to undertake necessary fund management and administration. The Council had previously sought, and received permission, from MHCLG to utilise 6% to support this activity.
- 3.7 Underspends from the initial allocation (2022 - 2025, £1m) cannot be carried forward to 2025 / 26. LLAs delivering UKSPF in 2025 / 26, may choose to extend existing projects using funding from 2025 / 26.
- 3.8 For delivery, consideration should be given to those projects that were not brought forward under the previous allocation, due to financial constraints, and, be informed by the existing Strategic Asset Working Group and aligned to the Corporate Plan priorities.
- 3.9 To maximise impact, for the benefit of communities and the District, Members may also wish to consider 100% match funding the allocation.

- 3.10 A further report will be brought to the March 2025 Strategy and Resources Committee meeting outlining the proposals to manage, administer and monitor the fund.

4. CONCLUSION

- 4.1 UKSPF continues to present a significant opportunity for the District to support, through direct investment, in our economy, businesses and communities.

5. IMPACT ON PRIORITIES AS SET OUT IN THE CORPORATE PLAN 2025 - 2028

5.1 Supporting our communities

- 5.1.1 UKSPF interventions under Communities and Place directly support this priority through the government's themes of:

- Healthy, safe and inclusive communities;
 - Mission 2: Make Britain a clean energy superpower
 - Mission 3: Take back our streets
 - Mission 4: Break down barriers to opportunity
 - Mission 5: Build and NHS fit for the future

- 5.1.2 Its scope includes improving health and wellbeing, reducing crime and the fear of crime, bringing communities together and tackling homelessness.

5.2 Investing in our district

- 5.2.1 UKSPF interventions under Communities and Place directly supports this priority through the government's theme of:

- Thriving places
 - Mission 1: Kickstart economic growth.

- 5.2.2 Its scope includes development of the visitor economy, and high streets and town centres improvements.

5.3 Growing our economy

- 5.3.1 UKSPF interventions under Supporting Local Business directly supports this priority through the government's theme of:

- Supporting local business
 - Mission 1: Kickstart the economy

- 5.3.2 Its scope includes advice and support to business, enterprise culture and start-up support, as well as business sites and premises.

5.4 Protecting our environment

- 5.4.1 Projects delivered under UKSPF will aim to directly support the authority's Climate Action Strategy and yearly Climate Action Plan.

6. IMPLICATIONS

- (i) **Impact on Customers** – Any project delivered will be designed to benefit residents / businesses and ensure there is significant customer benefit from its outputs.
- (ii) **Impact on Equalities** – Projects will be delivered in accordance with the Public Sector Equality Duty.
- (iii) **Impact on Risk (including Fraud implications)** – Should projects not progress as anticipated, future spend is at risk, so it is vital that activity is aligned and adequately reported to the funder to ensure compliance. The Council faces increased reputation risk if it fails to deliver to the expectations of stakeholders.
- (iv) **Impact on Resources (financial)** – The authority has agreement to use 6% of its revenue allocation to support the management and administration of the UKSPF programme. However, with the cost of doing business and supply chain pressures still being significant, it will be prudent to regularly assess pipeline projects to ensure viability and value for money. Should Members agree to match fund the allocation, £327,146, this would need to be drawn from the Council's reserves.
- (v) **Impact on Resources (human)** – The coordination work for UKSPF work will be undertaken by the Lead Specialist Prosperity for the remainder of their contract. Delivery will be reviewed and reallocated as necessary afterwards. Project delivery will need to be well supported by resources drawn from the wider organisation with the Project Delivery Group being reviewed.

Background Papers:

[UK Shared Prosperity Fund 2025-26: Technical note - GOV.UK](#)

[UKSPF 2025-26 allocations - GOV.UK](#)

Enquiries to: Leanda Cable, Lead Specialist Prosperity.



REPORT of DEPUTY CHIEF EXECUTIVE

to
STRATEGY AND RESOURCES COMMITTEE
23 JANUARY 2025

REVISED HEALTH AND SAFETY POLICY AND STATEMENT OF INTENT

1. PURPOSE OF THE REPORT

- 1.1 To share details of the Council's revised Health and Safety Policy and Statement of Intent, as required by the Health and Safety at Work etc. Act 1974.
- 1.2 To inform the Committee of the arrangements that support the overarching policy (as set out in the arrangements section).

2. RECOMMENDATIONS

To the Council:

- (i) That the revised Health and Safety Policy (**APPENDIX 1**) and Statement of Intent be adopted;
- (ii) That the roles and responsibilities of Committee Members and key staff be noted;
- (iii) That the annual review period be noted.

3. SUMMARY OF KEY ISSUES

- 3.1 A Health and Safety Policy is essential for ensuring that the Council fulfils its statutory duties under the Health and Safety at Work etc. Act 1974 (the Act). The Act requires the Council to ensure, so far as is reasonably practicable, the health safety and welfare of its employees and others who may be affected by its undertaking.
- 3.2 The revised Health and Safety Policy (the Policy), attached at **APPENDIX 1** sets out the key themes required by the legislation. It includes the authority's statement of intent, specifies the roles and responsibilities of key groups and summarises the core arrangements in place to support safe working practices. The Policy is supported by subordinate policies, and these are referenced.

4. CONCLUSION

- 4.1 The Health and Safety Policy and Statement of Intent will set the direction for health and safety activities, their management and governance at Maldon District Council for the next year.

- 4.2 The Policy does not set out performance indicators for health and safety, rather the framework, required for their reporting.
- 4.3 Adoption of the Policy is required by law, being one of the fundamental principles of the Health and Safety at Work etc Act 1974.

5. IMPACT ON PRIORITIES AS SET OUT IN THE CORPORATE PLAN 2025 - 2028

5.1 Supporting our communities

- 5.1.1 Health and safety are fundamental aspects of all Council services and functions. Those in our communities interacting with the authority have a moral and legal right not to be harmed or exposed to unnecessary risks from its undertaking.
- 5.1.2 Working without significant risks to safety or health supports our staff, ensuring their physical and mental wellbeing. Many employees are part of the communities in which they serve.
- 5.1.3 Effective health and safety practices build public trust as communities feel safer when using local authority services, knowing that risks are well managed.

5.2 Investing in our District

- 5.2.1 Ensuring that our assets and services are safe provides confidence to users of our services and visitors to the district.

5.3 Growing our economy

- 5.3.1 Promoting good health and safety practice ensures the authority remains attractive to those wishing to form business partnerships thereby generating additional income and supporting other services.

5.4 Delivering good quality services

- 5.4.1 By identifying and controlling health and safety risks the authority can ensure safer environments for its employees and the public, thereby minimising disruption and enhancing service delivery.
- 5.4.2 Non-compliance with health and safety law can impact on Council services through increased civil claims and significant uninsurable legal penalties through prosecution.
- 5.4.3 Investing in a good health and safety culture is consistently shown to improve staff morale, productivity, recruitment, and retention.
- 5.4.4 With 36.8 million working days lost in 2021 / 22 due to work related illnesses and injury (Health and Safety Executive), maintaining a healthy workforce is key to ensuring a full complement of staff and reducing disruption to key services.

6. IMPLICATIONS

- (i) **Impact on Customers** – Where health and safety activities are proactively planned, the impact on customers will be negligible. Where health, safety and welfare are preserved and properly communicated the customer experience may be enhanced.

- (ii) **Impact on Equalities** – The policy shall operate in accordance with the Act and subordinate legislation. It shall ensure inclusivity and fairness in the workplace and protect all employees including those with protected characteristics.
- (iii) **Impact on Risk (including Fraud implications)** – The policy will ensure that Council meets its legal obligations under the Act and reduce the likelihood of asset damage and civil claims made as a result of injury to employees, contractors or members of the public.
- (iv) **Impact on Resources (financial)** – Operation of the policy to ‘best practice’ standards will undoubtedly have financial implications across the authority, with the burden being heaviest on operational teams. These costs will be difficult to quantify, however for the moral, legal and financial reasons stated, should be considered as ‘business as usual activities and prioritised against other demands. The costs of non-compliance from direct and indirect sources far outweigh the costs of compliance.
- (v) **Impact on Resources (human)** – A Corporate Health and Safety Manager is in post to administer the Policy; however, their role is to act as a steward; to ensure that health and safety arrangements are in place and that legal requirements are being met by different teams. Officers time will be required to ensure that essential health and safety activities are undertaken as part of daily operations. No new posts will be required.

Background Papers:

Enquiries to: Paul Baccarini, Corporate Health and Safety Manager.

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Health and Safety Policy Statement

Health and Safety at Work etc. Act 1974



MALDON DISTRICT
COUNCIL

Version: 6	Date of Issue: January 2025	Review date:
	Reviewed:	January 2026
<i>Updates from version 5</i>	<i>Updates from version 5</i> <ul style="list-style-type: none"> • <i>Revisions of roles and responsibilities, including Chief Exec. and Deputy Chief Exec., addition of monitoring of H&S performance.</i> • <i>Clarity regarding supply of ergonomic workstation equipment.</i> • <i>Revisions to fire marshal and first aider duties</i> • <i>Addition of duties with respect to contractors</i> • <i>Additional duties and clarification for employees</i> 	
<i>Consultation with staff:</i>	<i>Safety Representatives consulted July 2024</i>	

Working Group		
S. Green	H. Wheatley	A. Cardy
C. Hughes	G. Button	M. Winslow
A. Altoft-Shorland		
Lead Officer		
P. Baccarini	<i>P. Baccarini</i>	
Endorsed by:		
D. Wilkinson (Chief Exec.)		
P. Dodson (Deputy Chief Exec.)		
This version was presented to the Strategy and Resources Committee on 23/1/2025		

Health and Safety at Work etc. Act 1974

HEALTH AND SAFETY POLICY STATEMENT

of

MALDON DISTRICT COUNCIL

It is the Council's intention to ensure so far as is reasonably practicable, the health, safety and welfare at work of all its employees and all others who may be affected by its work activities.

In particular, it will:

- undertake suitable and sufficient assessments of the risks,
- provide and maintain safe plant and systems of work that are safe,
- ensure the safe use, handling, storage and transport of articles and substances,
- provide sufficient information, instruction, training and supervision, to enable employees to avoid hazards and contribute positively to their own safety and health at work,
- ensure employees are competent to carry out their designated work activities,
- work to reduce the number of accidents and incidents of work-related ill health,
- provide adequate control of the health and safety risks arising from work activities,
- provide and maintain a safe and healthy workplace and working environment with adequate facilities and arrangements for welfare,
- consult with our employees or their nominated representatives on matters affecting their health and safety, and
- review and revise this policy statement including the organisation and arrangements in place annually,
- have robust oversight of health and safety by senior managers, deliver regular updates to Members to provide oversight and reassurance on its approach to health and safety.

Signed:

Date:

Chief Executive:

Deputy Chief Executive:

Roles & Responsibilities

All employees have a duty to take reasonable care for their own health and safety and that of others who may be affected by their actions at work. Employees also have a duty to report any health and safety concerns they have, or observe including incidents, accidents, near misses or hazards.

Employees must co-operate with the authority to enable statutory duties to be complied with.

The overall responsibility for health and safety lies with the Corporate Leadership Team. However, all levels of management must ensure that this policy and its arrangements (detailed in supporting documents: policies and procedures) are implemented and maintained.

This policy will be communicated to all employees and contractors and will be available to interested parties on request. Detailed functions of key staff groups are indicated below:

Name	Function
Members	<p data-bbox="331 981 1136 1014"><u>Members of the Council's Strategy and Resources Committee</u></p> <ul data-bbox="379 1059 1327 1131" style="list-style-type: none"> • To agree the health and safety policy statement of intent and overall arrangements set out for health and safety. <p data-bbox="331 1176 1305 1209"><u>Members of the Council's Performance, Governance and Audit Committee</u></p> <ul data-bbox="379 1254 1412 1608" style="list-style-type: none"> • To endorse the corporate health and safety improvement plans. • To receive regular reports on health and safety. • To ensure adequate resources are allocated when setting budgets and determining capital expenditure in order to secure the health and safety of the workforce and others who may be affected. • To promote a positive attitude towards health and safety.
Chief Executive and Deputy Chief Executive	<ul data-bbox="379 1691 1412 2045" style="list-style-type: none"> • To endorse the Health and Safety Statement of Intent and ensure its annual review. • To agree the health and safety policy statement of intent and overall arrangements set out for health and safety. • To be overall responsible for health and safety. • To provide effective corporate governance to manage corporate risk.

Name	Function
	<ul style="list-style-type: none"> • To ensure effective management structures and arrangements are in place to deliver policy and procedure. • To ensure mechanisms are in place to consult with union and non-union staff representatives on health and safety issues. • To be informed of serious accidents, investigations, potential and actual enforcement including the serving of notices and prosecutions. • To make available adequate resources for health and safety. • To set and review health and safety performance indicators, including their sufficiency. • To promote a positive attitude towards health and safety.
Assistant Directors	<ul style="list-style-type: none"> • To agree operational policies and procedures required for legal compliance and to support the themes set out in the council's general health and safety policy. • To ensure effective management structures and arrangements are in place to deliver policy and procedure within their area of responsibility. • To ensure that staff within their area of responsibility are aware of their health and safety responsibilities and maintain compliance. • To consider health and safety concerns reported to them by their managers and to take action where considered necessary: to report any health and safety concerns that cannot be resolved within their service to the Corporate Leadership Team. • To consider health and safety reports presented to the Corporate Leadership Team and agree an appropriate course of action where considered necessary, ensuring compliance with legal requirements. • To promote a positive attitude towards health and safety.
Service Managers & Heads of Service	<ul style="list-style-type: none"> • To ensure effective management structures and arrangements are in place to deliver policy and procedure within their service areas. • To ensure that staff within their service area are aware of their health and safety responsibilities and of the arrangements for health and safety, maintaining compliance at all times. • To ensure that: risk assessments are undertaken in accordance with corporate procedure; that significant findings are brought to the attention of all employees who may be affected by the work activity; the appropriate risk controls are implemented in a timely manner; copies are readily available to

Name	Function
	<p>employees affected and to the Council's Corporate Health and Safety Manager.</p> <ul style="list-style-type: none"> • To ensure that: training requirements specific to their service areas are identified and addressed; employees under their control are capable and competent through adequate information, instruction, training and supervision; and records of such are kept. • To consider health and safety training whilst undertaking personal development plans, ensuring that any training needs are identified and recorded. • To undertake regular monitoring and review of the health and safety arrangements within their services to ensure policy and procedure is being followed. • To consider health and safety concerns reported to them by their line managers and to take action where considered necessary: to report any health and safety concerns that cannot be resolved within their service to their Assistant Director. • To ensure that all notifiable accidents, diseases and dangerous occurrences are reported to the Health and Safety Executive. • To provide health and safety information to the Council's Corporate Health and Safety Manager on request. • To promote a positive attitude towards health and safety. • To include Health & Safety considerations and actions within their Service Plan specific to their team's needs and to keep these updated.
Team Managers & Team Leaders	<ul style="list-style-type: none"> • To undertake suitable and sufficient assessments of risk within their areas of responsibility in accordance with corporate procedures. • To ensure that: the significant findings of risk assessments are brought to the attention of all employees who may be affected by the work activity; that copies are readily available to employees; the appropriate risk controls are implemented in a timely manner; copies are readily available to employees affected and to the Council's Corporate Health and Safety Manager. • To document and periodically review departmental guidance relating to health and safety issues, having regard to corporate procedures. • To ensure all employees are aware of corporate and departmental health and safety procedures and guidance: in particular, that all employees, contractors and visitors are aware of the emergency arrangements with regard to the workplace.

Name	Function
	<ul style="list-style-type: none"> • To identify and address training requirements within their areas of responsibility; to ensure that employees under their control are capable and competent to undertake the task, receiving adequate information, instruction, training and supervision; and to keep records of such. • To consider health and safety training whilst conducting performance reviews, ensuring that any training needs are identified and recorded. • To report any health and safety concerns that cannot be resolved within their area of responsibility to their manager. • To monitor and review of health and safety arrangements to ensure corporate and service procedures and guidance are being adhered to. • To provide health and safety information to the Council's Corporate Health and Safety Manager on request. • To promote a positive attitude towards health and safety. <p>Where applicable:</p> <ul style="list-style-type: none"> • To co-ordinate health and safety with regard to contractors having regard to the corporate procedure: adopt procedures for the management of vetting and monitoring of health and safety competencies of contractors; to undertake checks on their performance, training and accident records; to monitor their performance to ensure the workforce is complying with company procedures and standards defined in their contract specifications.
Asset & Building Services Manager- As per Team Managers and:	<ul style="list-style-type: none"> • To ensure that: routine maintenance, inspections, tests and servicing, in particular statutory inspections and tests, of assets, plant, equipment and workplace precautions; that these are undertaken at a pre-determined frequency; and records are kept of inspections, tests, checks, servicing; to prioritise any work required according to health and safety risk and keep records of any remedial work. • To implement compliant controls with regards to asbestos containing materials where they are the responsible person; to identify risks through assessment, implementing adequate controls to mitigate the risk, in particular during any refurbishment or maintenance activities. • To implement compliant controls with regard to Legionella where they are the responsible person; to identify risks through assessment and implementing adequate controls to mitigate the risk.
Resources Casework Manager: <i>For the Princes Road</i>	<ul style="list-style-type: none"> • To ensure that: routine maintenance, inspections, tests and servicing, in particular statutory inspections and tests, of assets, plant, equipment and workplace precautions; that these are undertaken at a pre-determined frequency; and records are kept of inspections, tests, checks, servicing; to prioritise any work required according to health and safety risk and keep

Name	Function
<p><i>Offices</i></p> <p>Countryside & Parks Team Leader: <i>For the Parks Depot</i></p> <p>Asset & Maintenance Team Leader: <i>For the Maintenance Depot</i></p>	<p>records of any remedial work.</p> <ul style="list-style-type: none"> • To ensure that: the physical aspects of the workplace, eg access, egress, traffic routes, rest facilities, common parts, ventilation, heating, etc., are considered for risks; that regular checks at a pre-determined frequency are undertaken; and records are kept of these checks; to prioritise work according to health and safety risk and to keep records of any remedial work undertaken. • To ensure successful and timely evacuation of the building in the event of an emergency to co-ordinate and maintain the emergency evacuation plans and the security of buildings; to undertake and review the site-specific fire risk assessments and procedures on an annual basis. • If applicable, to ensure the co-ordination and monitoring of the fire marshals: ensuring that nominated officers are capable of carrying out the task; and receive adequate information, instruction, training and supervision commensurate with their role. • To ensure all employees and contractors are aware of the emergency arrangements with regard to the workplace; and to undertake and review the arrangements for out of hours working and visitors. • To ensure that responsibilities delegated to personnel in their teams as set out in corporate health and safety procedures / arrangements are fulfilled.
<p>Resources Casework Manager: <i>For the Princes Road Offices</i></p> <p>Head of Assets Countryside and Coast <i>For the Parks Depot & the Maintenance Depot</i></p>	<ul style="list-style-type: none"> • To ensure the appropriate selection, installation and maintenance of workstation equipment to facilitate good ergonomic and safe practices in their use.
<p>Lead Specialist ICT</p>	<ul style="list-style-type: none"> • To ensure the appropriate selection, installation and maintenance of ICT equipment to facilitate good ergonomic and safe practices in their use. • To support the use of equipment and software in administering and maintaining safety measures, appropriate communication, and the security of staff. • To co-ordinate with facilities to ensure that ICT equipment and assets used in the support of ICT systems (including back-up systems) are inspected and tested to ensure safe operation at all times.

Name	Function
	<ul style="list-style-type: none"> • To ensure that functions delegated to the IT team as set out in corporate health and safety procedures / arrangements are fulfilled.
Council's Corporate Health and Safety Manager	<ul style="list-style-type: none"> • To give advice on health and safety issues to the Corporate Leadership Team and Assistant Directors, Head of Service and managers on request and to advise them of any known health and safety failings. • To maintain a corporate record of service risk assessments. • To clarify health and safety responsibilities. • To ensure effective means of communication and consultation. • To provide information about the Council's Health and Safety Policy, organisation, procedures and arrangements and to ensure it is readily available to employees and to the HSE on request. • To keep a record of accidents or incidents. • To report notifiable accidents, diseases and dangerous occurrences to the Health and Safety Executive. • To report any health, safety and welfare failings and make recommendations to the Corporate Leadership Team. • To report regularly to the Performance Governance and Audit Committee on the corporate management of health and safety.
Fire Marshals	<ul style="list-style-type: none"> • To oversee evacuation in line with the Fire Evacuation Procedure in the event of the emergency alarm sounding. • To follow the arrangements set out in the Corporate Fire Evacuation and Bomb Procedures. • To report omissions or issues with the above arrangements to the Corporate Health and Safety Manager
First Aiders	<ul style="list-style-type: none"> • To give first aid assistance on request. • Where applicable, to ensure their allocated first aid kit is adequately stocked with first aid items and to arrange reordering when central stocks are low. • To follow arrangements as set out in the corporate First Aid Procedure. • Facilities Team to ensure the first aid room is kept clean and tidy and there are adequate stocks of first aid items / materials. To ensure that site-based

Name	Function
	<p>defibrillators remain operational.</p> <ul style="list-style-type: none"> • Depot team leaders (or nominated first aiders) to ensure that first aid kits and associated consumables are stocked sufficiently and in-date. To ensure that site-based defibrillators remain operational.
All employees	<ul style="list-style-type: none"> • To co-operate with the Council and their line managers on all matters relating to health and safety. • To take reasonable care of their own health and safety and to ensure that their activities do NOT put others at risk. • To ensure all employees and contractors are aware of the emergency arrangements with regard to the workplace; and to undertake and review the arrangements for out of hours working and visitors. • To make proper use of equipment provided including personal protective equipment (PPE). • NOT to interfere with anything that safeguards their health and safety or the health and safety of others. • To report all health and safety concerns to their line manager or another appropriate person. • To report all accidents, incidents, hazards and near-misses to their line manager and follow the arrangements laid out in the corporate 'Accident and Incident' procedure. • To complete a 'Unacceptable Behaviour Reporting Form' if subjected to abuse, threats or assault and follow the arrangements laid out in the corporate 'Unacceptable Behaviour at Work' procedure. • To follow corporate and departmental health and safety procedures including any control measures identified through risk assessment.
Employees appointing contractors, or inviting visitors to MDC premises	<ul style="list-style-type: none"> • Where involved in the appointing of contractors via the tender process; to ensure that sufficient precautions are in place to ensure safety throughout the life of the contract and to follow the corporate procedure. • To ensure that risk assessments are submitted in a timely manner and are sufficient with appropriate precautions in place for the tasks being undertaken and in the situations that may arise. • To ensure that contractors and visitors understand MDC health and safety policies or procedures (where appropriate to their work or visit), including emergency procedures.

Name	Function
	<ul style="list-style-type: none"> • To ensure that contractors and visitors, for whom they are responsible, comply with the accident and incident reporting requirements of MDC. • To ensure that contractors and/or visitors are trained and/or competent to undertake the tasks or follow the instructions they must follow in terms of ensuring the health and safety of themselves and others. • To ensure that contractors are insured to carry out the work they have been engaged to undertake.
Union Health and Safety Representatives	<ul style="list-style-type: none"> • To abide by the terms of reference set out for the 'Safety Action Team' meetings, the Council's formal group for promoting health and safety communication and consultation. • To participate in Safety Action Team Meetings and to give notification to the Corporate Health and Safety Manager of their intention and reason, should they decide to resign as a representative. • To participate in the Council's consultation process representing Union members in matters relating to health and safety. <p>They may (with appropriate support from Maldon District Council):</p> <ul style="list-style-type: none"> • Undertake regular inspections of the workplace. • Investigate potential hazards and examine the causes of accidents in the workplace. • Investigate complaints by a Union member relating to their health, safety and welfare. • Represent employees in consultation with HSE inspectors and receive copies of associated reports. • Liaise with management on matters relating to health and safety and have access to certain information.

Name	Function
Health and Safety representatives	<ul style="list-style-type: none"> • To abide by the terms of reference set out for the 'Safety Action Team' meetings, the Council's formal group for promoting health and safety communication and consultation. • To participate in Safety Action Team Meetings and to give notification to the Corporate Health and Safety Manager of their intention and reason, should they decide to resign as a representative. • To fully participate in the Council's consultation process on matters relating to health and safety. • To make representations to the Council on potential hazards and dangerous occurrences at the workplace which affect, or could affect, the group of employees they represent. • To make representations to the Council on general matters affecting the health and safety at work of the group of employees they represent and on such matters as they are consulted. • To represent the group of employees in consultation with HSE inspectors and received copies of associated reports.

Arrangements for Health and Safety

Health and Safety at Maldon District Council is administered through a series of accompanying policies and procedures which set out in more detail the practical arrangements that are in place. The policies and procedures which essentially implement the aims and objectives of the authority, are available to all staff members on the council's SharePoint computer system (**MDC-HSP-000 Health and Safety Policy Index**). Currently, there are over 30 policies and procedures setting out the approach taken with regards to various aspects of health and safety. Of these, a number of core documents cover the fundamental topics. These are summarised below with a full list in the table beyond:

Risk Assessment

Risk assessments play a crucial role in keeping the staff of Maldon District Council, and everyone affected by its undertaking, safe by ensuring that no one is subjected to unacceptable risk. Risk assessment procedure **MDC-HSP-023** is used to standardise the approach taken with respect of the authority's planned activities, however in some specific and specialised work areas other methods may be used. A prescribed risk matrix is used, along with a corporate risk assessment template tool, setting out the levels of risk that are unacceptable and where further guidance should be sort. Work towards a corporate database linking all department risk assessments is continuing.

Accident and Incident Reporting

Staff should report all accidents and incidents via the authority's reporting tool, or via their line manager. Whilst the authority recognises its legal obligations for reporting prescribed accidents

and incidents, it understands the value of recording all adverse events and scenarios as a tool for learning. Accident and Incident trends are monitored and reported quarterly and all events where there has been injury or the potential to cause significant injury or damage investigated to determine the route cause(s) and the actions necessary to prevent reoccurrence.

Unacceptable Behaviour

The Council recognise the demands placed upon its staff from challenging interactions with customers and members of the public. Due to the potential for workplace violence to escalate into serious physical harm, and due to its association with poor mental health and wellbeing, the council monitor and grade incidents where staff have been subjected to unacceptable behaviour. Reporting of such events by staff is mandatory, via the council's reporting tool. A database is maintained with the aim of protecting staff from future incidents, and where identifiable, approaching the perpetrators to warn them of their behaviour and/or restrict their access to council services or staff. Unacceptable behaviour, administered by any means (whether be in-person, by telephone or by electronic means) will not be tolerated, with more serious events investigated and passed to the appropriate authorities.

Consultation

All employers in the UK have a duty to consult their employees on health and safety matters. Consulting with employees typically leads to better decision making, greater co-operation and trust and a stronger commitment to implementing decisions and actions. At the authority health and safety forms a re-occurring agenda item at a monthly gathering of Corporate Leadership Team. It receives further dedicated focus at the Senior Managers health and safety meetings (currently held every 6 weeks) and at the Safety Action Team (SAT) meetings which are held quarterly. The SAT is comprised of a group of staff who are 'safety representatives' for their area. They typically provide a wide representation across the organisation providing good coverage across departments and/or locations. Members have typically been self-nominated (e.g. because of an interest in health and safety matters) or requested to attend by line managers for personal development and/or other reasons. Where present, Union representatives are also invited to attend in accordance with the Safety Representatives and Safety Committees Regulations (1977). The SAT meetings are minuted and are conducted in accordance with an agreed 'terms of reference' document. Any staff member may approach the representatives either directly or via: ***Safety.Representatives@maldon.gov.uk***.

Training

Training makes a significant contribution to the competence of our staff. It helps employees to recognise the risks involved in their operational activities and then apply the right measures to control and manage those risks. Health and Safety training requirements at the authority maybe identified by anyone, however, department managers, heads of service and the Corporate H&S Manager are typically responsible for ensuring compliance with any legal requirements. Training may be administered via a mixture of routes either in-house via its own staff, via specialist trainers or via proprietary E-learning modules. Where possible accredited training courses are selected given by experienced trainers. It may be identified as either corporate in its nature or department specific depending on the number and departmental spread of those requiring training.

The authority continues to develop a corporate H&S training matrix, where training requirements and records (or completion) are documented for each team member.

Emergency Incidents

Every employer is required to establish and implement appropriate procedures to be followed in the event of serious and imminent danger. The authority has established procedures with respect of fire, first aid, and other foreseeable emergency scenarios (**MDC-HSP-010 Fire and Evacuation, MDC-HSP-011 First Aid, and MDC-HSP-004**). It has designated a sufficient number of competent individuals (tracked via the corporate health and safety training matrix) to implement evacuation or danger procedure in each case and conducts practice drills as required.

Display Screen Equipment

The Council recognises that the majority of its employees are 'users' of display screen equipment as described by the Health and Safety (Display Screen Equipment) Regulations 1992. Staff are required to undertake risk assessments for their workstations on an annual basis, using the HSE's risk assessment proforma which is made available on the Council's FreshService (intranet) pages. Competence of staff to undertake assessments is addressed by an e-learning training module, which is mandatory for all DSE users. Where additional support is required, the Council has trained a group of 'DSE Champions' who can conduct assessments, give advice or make recommendations. Whilst the Resources Casework Manager and Head of Assets Countryside and Coast are responsible for ensuring the supply of ergonomic furniture in their areas, it is recognised that individual managers may be required to make reasonable adjustments for their staff in some instances.

Manual Handling

Manual handling is a critical aspect of workplace safety for the council. Our policy aims to ensure that all manual handling operations conducted by employees are carried out safely and in compliance with legal standards. The procedure outlines the methods to assess and mitigate the risks associated with manual handling tasks and is supported by assessment proformas and links to HSE assessment tools. Staff competence is addressed by a mixture of face-to-face practical training for those teams undertaking more hazardous and physically demanding roles and mandatory e-learning for those who may undertake lower risk tasks infrequently. Proactive screening may also be used for relevant staff in the form of periodic occupational health assessments.

Mobile and Home Working

The arrangements for home and mobile working are well established. The procedure focusses on ensuring that staff assess their work environment and equipment, have regular communication with managers and colleagues and are set clear goals using regular 1-2-1's and/or development plans.

Workplace Transport

The workplace transport procedure sets out the precautions that must be taken and the rules followed by staff when they are using council owned vehicles, or their own vehicles for council business. The council must ensure that employees required to drive for their work, are legally

APPENDIX 1

entitled to do so, whilst employees must inform them of any health conditions or endorsements that may affect their ability to driving safely and legally. Work vehicles must be inspected routinely with the results of an inspection recorded. Private vehicles must also be inspected for roadworthiness as a pre-use check. Managers are responsible for ensuring defects of Council owned vehicles are remedied as soon as possible to ensure continued safe use. Where a vehicle may require a special licence or training managers must ensure that their staff remain competent to operate the vehicle correctly and must ensure they are fit to operate that vehicle by consulting with occupational health specialists. Staff are not permitted to use hand-held mobile phones whilst using a vehicle and breach of this rule shall result in disciplinary action.

Health and Safety Policies

H&S Policy/Procedure Index

Policy Name	Reference	Current Version
H&S Policy	MDC-HSP-001	Version 4 April 2018
Accident/Incident Reporting	MDC-HSP-002	Version 16 April 2024
Asbestos	MDC-HSP-003	Version 8 Sept. 2021
Bomb Threat/Terrorism	MDC-HSP-004	Version 6 March 2019
Consultation	MDC-HSP-005	Version 8 June 2018
Contractors	MDC-HSP-006	Version 8 Sept. 2021
COSHH	MDC-HSP-007	Version 5 Sept. 2021
DSE	MDC-HSP-008	Version 9 Oct. 2021
Electrical Safety	MDC-HSP-009	Version 1 Sept. 2021
Fire Procedure	MDC-HSP-010	Version 16 Oct. 2021
First Aid	MDC-HSP-011	Version 23 Sept. 2023
Inspections and Monitoring	MDC-HSP-012	Version 2 Oct. 2021
Ladder Inspection	MDC-HSP-013	Version 1 Sept. 2021
Legionella	MDC-HSP-014	Version 8 Oct. 2021
Lone Working	MDC-HSP-015	Version 11 Oct. 2021
Manual Handling	MDC-HSP-016	Version 5 Jan. 2022
PEEP	MDC-HSP-017	Version 1 Aug 2023
Mobile/Home Working	MDC-HSP-018	Version 1 Aug. 2015
New & Expectant Mothers	MDC-HSP-019	Version 6 May 2024
Noise	MDC-HSP-020	Version 1 Jan 2022
PPE	MDC-HSP-021	Version 5 April 2024
Hand Arm Vibration	MDC-HSP-022	Version 1 Feb 2021
Risk Assessment	MDC-HSP-023	Version 10 April 2024
Sharps and Needle Stick	MDC-HSP-024	Version 5 Oct. 2021
Slips, Trips and Falls	MDC-HSP-025	Version 6 Sept. 2018
Sun Exposure	MDC-HSP-026	Version 3 May 2018
Unacceptable behaviour	MDC-HSP-027	Version 17 Oct. 2021

Work at Height Procedure	MDC-HSP-028	Version 1 Jan 2022
Work Equipment	MDC-HSP-029	Version 1 Sept. 2021
Workplace Arrangements	MDC-HSP-030	Version 6 Nov. 2019
Workplace Transport	MDC-HSP-031	Version 12 Dec. 2021
Young Persons	MDC-HSP-032	Version 6 Jan. 2022

Review

This policy and statement of intent shall be reviewed annually by the Corporate Leadership Team to ensure that it accurately reflects Maldon District Council's current operations and remains up to date with regards to best practice, guidance and legislation. Where there are significant revisions, this policy shall be presented, with agreement of the Corporate Leadership Team, to members of the Strategy and Resources Committee for their approval.

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