



# CABINET

<b>7.00 pm</b>	<b>Wednesday 18 February 2026</b>	<b>Council Chamber - Town Hall</b>
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Members 9: Quorum 3

Councillor Ray Morgon (Leader of the Council), Chairman

	<b>Cabinet Member responsibility:</b>
Councillor Gillian Ford (Vice-Chair)	Lead Member for Adults & Wellbeing
Councillor Oscar Ford	Lead Member for Children & Young People
Councillor Paul McGeary	Lead Member for Housing & Property
Councillor Paul Middleton	Lead Member for Digital, Transformation & Customer Services
Councillor Barry Mugglestone	Lead Member for Environment
Councillor Natasha Summers	Lead Member for Housing Need & Climate Change
Councillor Christopher Wilkins	Lead Member for Finance
Councillor Graham Williamson	Lead Member for Regeneration

**Zena Smith**  
**Head of Committee and Election Services**

**For information about the meeting please contact:  
Bernadette Lynch  
e-mail: [bernadette.lynch@havering.gov.uk](mailto:bernadette.lynch@havering.gov.uk)**



**Please note that this meeting will be webcast.  
Members of the public who do not wish to appear  
in the webcast will be able to sit in the balcony,  
which is not in camera range.**

**Cabinet, 18 February 2026**

**Please would all Members and officers attending ensure they sit in their allocated seats as this will enable correct identification of participants on the meeting webcast.**

***Under the Committee Procedure Rules within the Council's Constitution the Chairman of the meeting may exercise the powers conferred upon the Mayor in relation to the conduct of full Council meetings. As such, should any member of the public interrupt proceedings, the Chairman will warn the person concerned. If they continue to interrupt, the Chairman will order their removal from the meeting room and may adjourn the meeting while this takes place.***

***Excessive noise and talking should also be kept to a minimum whilst the meeting is in progress in order that the scheduled business may proceed as planned.***

### **Protocol for members of the public wishing to report on meetings of the London Borough of Havering**

Members of the public are entitled to report on meetings of Council, Committees and Cabinet, except in circumstances where the public have been excluded as permitted by law.

Reporting means:-

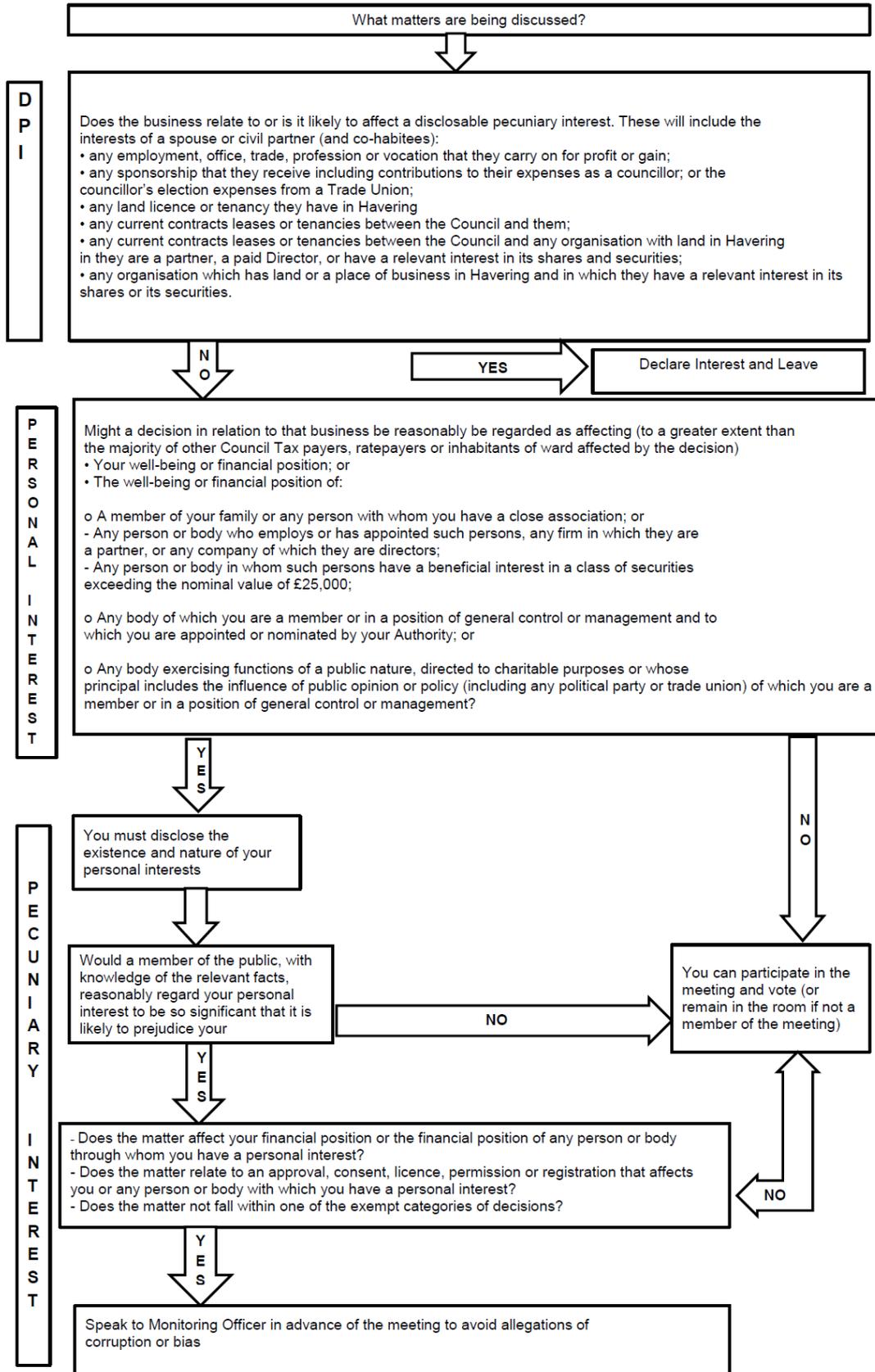
- filming, photographing or making an audio recording of the proceedings of the meeting;
- using any other means for enabling persons not present to see or hear proceedings at a meeting as it takes place or later; or
- reporting or providing commentary on proceedings at a meeting, orally or in writing, so that the report or commentary is available as the meeting takes place or later if the person is not present.

Anyone present at a meeting as it takes place is not permitted to carry out an oral commentary or report. This is to prevent the business of the meeting being disrupted.

Anyone attending a meeting is asked to advise Democratic Services staff on 01708 433076 that they wish to report on the meeting and how they wish to do so. This is to enable employees to guide anyone choosing to report on proceedings to an appropriate place from which to be able to report effectively.

Members of the public are asked to remain seated throughout the meeting as standing up and walking around could distract from the business in hand.

DECLARING INTERESTS FLOWCHART – QUESTIONS TO ASK YOURSELF



**Principles of conduct in public office**

In accordance with the provisions of the Localism Act 2011, when acting in the capacity of a Member, they are committed to behaving in a manner that is consistent with the following principles to achieve best value for the Borough's residents and to maintain public confidence in the Council.

**SELFLESSNESS:** Holders of public office should act solely in terms of the public interest. They should not do so in order to gain financial or other material benefits for themselves, their family, or their friends.

**INTEGRITY:** Holders of public office should not place themselves under any financial or other obligation to outside individuals or organisations that might seek to influence them in the performance of their official duties.

**OBJECTIVITY:** In carrying out public business, including making public appointments, awarding contracts, or recommending individuals for rewards and benefits, holders of public office should make choices on merit.

**ACCOUNTABILITY:** Holders of public office are accountable for their decisions and actions to the public and must submit themselves to whatever scrutiny is appropriate to their office.

**OPENNESS:** Holders of public office should be as open as possible about all the decisions and actions that they take. They should give reasons for their decisions and restrict information only when the wider public interest clearly demands.

**HONESTY:** Holders of public office have a duty to declare any private interests relating to their public duties and to take steps to resolve any conflicts arising in a way that protects the public interest.

**LEADERSHIP:** Holders of public office should promote and support these principles by leadership and example.

## AGENDA

### 1 ANNOUNCEMENTS

On behalf of the Chair, there will be an announcement about the arrangements in case of fire or other events that might require the meeting room or building's evacuation.

### 2 APOLOGIES FOR ABSENCE

If any receive;-

### 3 DISCLOSURES OF INTEREST

Members are invited to disclose any interests in any of the items on the agenda at this point of the meeting. Members may still disclose an interest in an item at any time prior to the consideration of the matter.

### 4 MINUTES (Pages 7 - 18)

To approve as a correct record the minutes of the meeting held on **28<sup>th</sup> January 2026** and to authorise the Chair to sign them.

### 5 2026/27 COUNCIL BUDGET REPORT AND 2026-2030 MEDIUM TERM FINANCIAL STRATEGY (Pages 19 - 338)

Report attached.

Exempt **Appendix A** to this Report is not available for public inspection as it contains or relates to exempt information within the meaning of Paragraph 3 of Schedule 12A to the Local Government Act 1972.

This report is in the exempt part of the agenda because it refers to information relating to the financial or business affairs of any particular person (including the authority holding that information) and the public interest in maintaining the exemption outweighs the public interest in disclosing the information.

### 6 TREASURY MANAGEMENT STRATEGY STATEMENT AND ANNUAL INVESTMENT STRATEGY 2026/27 (Pages 339 - 376)

Report attached.

### 7 FIVE YEAR CAPITAL PROGRAMME AND STRATEGY REPORT 2026/27 -2030/31 (Pages 377 - 412)



**MINUTES OF A CABINET MEETING**  
Council Chamber - Town Hall  
Wednesday, 28 January 2026  
(7.00 - 8.10 pm)

**Present:**

Councillor Ray Morgon (Leader of the Council), Chairman

	<b>Cabinet Member responsibility:</b>
Councillor Gillian Ford (Vice-Chair)	Lead Member for Adults & Wellbeing
Councillor Oscar Ford	Lead Member for Children & Young People
Councillor Paul McGeary	Lead Member for Housing & Property
Councillor Natasha Summers	Lead Member for Housing Need & Climate Change
Councillor Christopher Wilkins	Lead Member for Finance
Councillor Graham Williamson	Lead Member for Regeneration

**In attendance: Councillor David Taylor (CON), on behalf of Councillor Michael White, Councillor Keith Darvill (LAB), Councillor Martin Goode (EHRG)**

**73 ANNOUNCEMENTS**

On behalf of the Chair, there was an announcement about the arrangements in case of fire or other events that might require the meeting room or building's evacuation.

**74 APOLOGIES FOR ABSENCE**

Apologies received from Councillor Paul Middleton and Councillor Barry Mugglestone.

**75 DISCLOSURES OF INTEREST**

There were no disclosures of interest.

**76 MINUTES**

The minutes of the meetings held on **14th January 2026**, were agreed as a correct record and the Chair signed them.

77 **RAINHAM AND BEAM PARK BUSINESS PLAN UPDATE 20206/27**

Report Title: **Rainham and Beam Park Business Plan Update 20206/27**

Presented by: **Councillor Graham Williamson, Cabinet Member for Development & Regeneration**

**Summary:**

- 1.0 This Business Plan considers short and medium term measures appropriate for managing the assets acquired by Havering Council from its original regeneration partner, Notting Hill Genesis, in accordance with the Cabinet decision granted on 19th July 2023.
- 2.0 The long-term aim remains to facilitate delivery of a scheme of residential led regeneration across 9 comprehensive development sites along the A1306 New Road corridor in Rainham. The sites, largely in industrial use, are in multiple ownerships and often in poor environmental condition; residential development values in the area are very challenging.
- 3.0 The Business Plan considers scope to prepare specific sites for potential development pending approval of the new Beam Park Station by the Mayor of London. The investment in this station, and subsequent improvement in rapid transport options for the neighbourhood is expected to make a positive contribution to the local area and its economy, helping to stimulate demand for new homes and an improvement in the market for new homes.
- 4.0 In the meantime, the Plan seeks to improve utilisation and revenue income from existing sites and to improve the appearance of key frontages as part of the Council's place-making role.
- 5.0 The sites are in varying states of condition. The majority have occupiers in situ and generate an ongoing rental stream. Nine of the properties are residential and have now been repaired or will soon be repaired and brought into use in support of the Council's emergency housing programme.
- 6.0 The remaining properties are commercial. The majority are occupied and generating rental income for the council. Some commercial properties are vacant but being marketed for new occupiers or are being considered for interim uses, including short term residential.
- 7.0 The Council and the RBPR LLP are now seeking to use these landholdings to influence local placemaking whilst the station decision is in abeyance and economic conditions return. The proposed property strategy is set out in Exempt Appendix A.

- 8.0 The investment to date and the funding envelope is provided in Exempt Appendix C.

**Cabinet:**

1. **Noted** the current status of Rainham and Beam Park Regeneration LLP in the context of the delayed regeneration plans for Rainham and Beam Park.
2. **Noted** and **approved** the management strategy for the commercial and residential sites now owned by the Council as detailed in this report and in Exempt Appendix A.
3. **Noted** and **approved** the placemaking strategy as detailed in this report and Exempt Appendix A, so as to allow Rainham and Beam Park Regeneration LLP and the Council to influence the development plan for Rainham and Beam Park.
4. **Noted** that schemes that might be considered suitable for further investment, including detailed design and planning, will be the subject of further reports and recommendations.
5. **Approved** the proposed financial support necessary to deliver recommendations 2, 3 and 4 above, details of which are contained within Exempt Appendix C.
6. **Authorised** the Strategic Director of Place and the Assistant Director of Regeneration & Place Shaping to take any action necessary to bring into effect recommendations 2-3 above including, but not limited to, instructions to legal officers and the appointment of architects, surveyors, engineers, planning advisors and agents.

78 **MERCURY LAND HOLDINGS (MLH) BUSINESS PLAN AND BUDGET UPDATE 2026/27**

Report Title: **Mercury Land Holdings (MLH) Business Plan and budget update 2026/27**

Presented by: **Councillor Ray Morgon, Council Leader**

**Summary:**

This report seeks Cabinet approval for the updated MLH Business Plan 2026/27 and its associated financial commitments. The Business Plan includes an update to the development programme and re-profiles the existing approved funding envelope, which was previously provided by the Council, to projects set out in the Exempt Report & Appendices. The updated Business Plan does not seek any additional funding commitment from the previously agreed funding envelope.

Cabinet should note that the updated MLH Business Plan 2026/27 will, if approved, provide a funding envelope within which MLH can operate. Proposals for individual scheme funding are supported by the production of a satisfactory business case at the appropriate time, which is then subject to further examination and additional governance, before the Council can place MLH in funds. This, in turn, is regulated by legally binding funding agreements between the Council as lender and MLH as borrower. Several schemes within the Business Plan already benefit from approved Business Cases.

MLH was formed as Cabinet resolved to establish a commercially focused company that would deliver housing for private rent and sale in May 2015. Mercury Land Holdings Limited (MLH) was subsequently incorporated in November 2015. MLH is wholly owned by the Council. Since its formation, MLH has established and manages a portfolio of private rented sector (PRS) homes. It has also developed and sold properties for private sale and affordable rent.

The MLH Business Plan seeks to reaffirm MLH's commitment to significant schemes that are critical for the long-term success of the company including sale and rental opportunities that would support the continued growth of the company.

Sites within the company's programme include those where the Council has disposed of assets (land/buildings) to MLH at market value. Subject to satisfying appropriate financial criteria the Council will provide finance to MLH through a combination of equity investment and loans for their future development. This will constitute capital expenditure for the Council within its approved Capital Programme to be financed through Council reserves and/or borrowing. The overall financing arrangements will be subject to an assessment of Subsidy Control regulations, long-term affordability, risk and return on investment by the Council.

The reallocated funds have been modelled and their impact on the Medium-Term Financial Strategy (MTFS) is addressed in the exempt part of this report. This seeks to inform Cabinet of the expected outputs from MLH, as well as advising of any changes in the financial position of MLH and the Council's financial commitments to MLH as an investor.

**Cabinet:**

1. **Approved** the Mercury Land Holdings Limited Business Plan Update (see Exempt Appendix 3).
2. **Agreed** to delegate authority to the Cabinet Member for Regeneration & Development, in consultation with the Strategic Director of Resources, the Strategic Director of Place and the Monitoring Officer, to approve the detailed business cases, related viability assessments and funding requirements for the individual

schemes noted within the Business Plan as they may be presented during the business plan period, including the authority to enter into all relevant agreements to give effect to the schemes.

3. **Agreed** that the previously allocated funding in the Feb 2025/26 Business Plan to MLH, up to a maximum of £270.1 million, is re-profiled to projects as updated in the Exempt Agenda, through a combination of equity investment and Subsidy Control compliant loans.
4. **Agreed** to increase the MLH Working Capital Facility by £900,000 and to extend the term for a period of up to 5 years, as appropriate, commencing February 2026, and to delegate authority to the Strategic Director of Resources, in consultation with the Strategic Director Place and the Deputy Director of Legal & Governance to enter into the relevant agreements to give effect to this decision.
5. **Agreed** to delegate authority to the Strategic Director of Resources to agree, after consultation with the Director of Legal and Governance, the completion of all relevant agreements and appointments of relevant professionals relating to the provision of debt finance by the Council to MLH
6. **Noted** that the individual schemes are subject to detailed business cases to be approved under delegated authority, as set out in Recommendation 2.
7. **Agreed** to delegate to the Strategic Director of Resources, in consultation with the Assistant Director of Regeneration and Place Shaping, and the Deputy Director of Legal and Governance, the authority to determine the principles and processes by which any assets shall be disposed of and the terms of disposal to MLH.

79 **BRIDGE CLOSE REGENERATION LLP BUSINESS PLAN REFRESH 2026/27**

Report Title: **Bridge Close Regeneration LLP Business Plan Refresh 2026/27**

Presented by: **Councillor Graham Williamson, Cabinet Member for Development and Regeneration**

**Summary:**

- 1.1 The Council established a joint venture development vehicle, Bridge Close Regeneration LLP ('BCR LLP', 'Joint Venture' or 'JV') to bring forward the proposed regeneration of the site known as Bridge Close (see plan with red line at Appendix A). BCR LLP was until October 2020 jointly owned between the Council and a private sector partner. On 16th September 2020, Cabinet approved the proposed

acquisition by the Council of the private sector interest in BCR LLP and on 29th October 2020, the Council entered into a purchase agreement to acquire the interest in BCR LLP that it did not already own from the private sector partner.

- 1.2 In light of the Council acquiring full control of Bridge Close Regeneration LLP, on 16th December 2020, Cabinet considered a number of recommendations relating to the future funding and delivery of the scheme. Approval was granted for the Council to deliver the regeneration of Bridge Close directly, funding the development entirely through Council resources, predominantly using the Housing Revenue Account. Cabinet approved a budget with referral to and subsequent agreement by Full Council on 3rd March 2021. Subsequently, the Bridge Close Regeneration LLP Business Plan 2022/2023 was approved by Cabinet on 16th February 2022 and thereafter adopted by the Bridge Close Regeneration LLP.
- 1.3 The Business Plan forms part of a comprehensive suite of project documents, including the Members' Agreement, the Land Agreement, the Land Acquisition Strategy, the Security Agreement and the Loan Note Instruments, which amongst others, set out the strategy and the terms and conditions for provision of funding by the Council as principal Member of the Joint Venture (noting that a wholly owned company of the Council acts as second member of the JV). The Business Plan is a suite of strategy and policy documents, including a budget and financial model with detailed forecasts, which provides a management framework for delivering the vision and objectives for the regeneration of Bridge Close.
- 1.4 In accordance with the Members' Agreement, the Board of Bridge Close Regeneration LLP must prepare, issue and agree a draft Business Plan to the Council as Member. Once agreed, the draft Business Plan would replace the then current Business Plan as the formal Business Plan adopted by the Bridge Close Regeneration LLP.
- 1.5 This report provides an update of the Business Plan and a review of key work streams underpinning the delivery of the Council's vision for Bridge Close. It provides an update of the budget and financial model approved by Cabinet in December 2020 and recommends that the updated Business Plan be agreed, noting the significant benefits to the regeneration of Romford town centre, the contribution towards Havering's target for housing delivery, including affordable housing, and the expected financial returns anticipated in the plan.

**Cabinet:**

1. **Approved** the draft Bridge Close Regeneration LLP Business Plan 2026-2027 (the Business Plan) as attached at Appendix B.
2. **Agreed** the provision of a budget to enable the funding and delivery of the regeneration of Bridge Close as required and detailed within the exempt Financial Implications and Risks section; this budget to be included within the proposed HRA Capital Programme that will be

considered by Cabinet in the Housing Revenue Account Business Plan update.

3. **Agreed** that the Leader of the Council, after consultation with the Strategic Director of Place, the Strategic Director of Resources the and the Deputy Director of Legal and Governance, approve detailed business cases, funding arrangements and legal agreements as may be required to deliver the regeneration of Bridge Close as per the Business Plan 2026-2027.
4. **Noted** that the Strategic Director of Place will continue discussions with the Havering Islamic Community Centre (HICC) with a view to relocating the HICC to a suitable alternative site elsewhere.
5. **Noted** that the Strategic Director of Place will continue discussions with the London Ambulance Service (LAS) with a view to acquiring a minor proportion of Romford Ambulance Station land to facilitate the delivery of the school and an emergency fire access route to the rear of the new school.
6. **Authorised** the Strategic Director of Place, acting in consultation with the Strategic Director of Resources and the Deputy Director of Legal and Governance, to negotiate, finalise and enter into all necessary legal agreements as may be required, and to do anything incidental to bring into effect the proposed arrangements set out in Recommendations 1-5 inclusive.

## 80 **HAVERING WATES REGENERATION JOINT VENTURE BUSINESS PLAN**

Report Title: **Havering Wates Regeneration Joint Venture Business Plan**

Presented by: **Councillor Graham Williamson, Cabinet Member for Development and Regeneration**

### **Summary:**

This report provides an update on the 12 Estates Regeneration Programme. Financial data within this paper utilises the most current information available, for the purpose of informing the HRA Business Plan refresh.

This update outlines the latest position on:

### **Work Package One**

- Park Rise - Completion, sales, and marketing.
- Waterloo & Queen Street – update on scheme phasing and viability.

### **Work Package Two**

- Chippenham Road – design development, planning submission and demolition of Phase 1

- Farnham & Hilldene – Planning update, design development and consultation

### **Later Phases**

It is noted that work is currently paused on the following sites:

1. Oldchurch Gardens
2. Maygreen Crescent
3. Delderfield House
4. Dell Court
5. Brunswick Court
6. Royal Jubilee Court

### **Cabinet:**

1. **Approved** the Havering/Wates JV LLP Business Plan for 2026/27
2. **Delegated** authority to the Strategic Director of Place, in consultation with the Cabinet Member for Development and Regeneration, to enter into Pre-Construction Services Agreements (PCSAs), where appropriate, for relevant regeneration schemes once the necessary land, funding and planning requirements are in place. This will enable design development, surveys and contractor pricing to progress within approved budgets ahead of subsequent main contract awards
3. **Delegated** authority to the Strategic Director of Place, in consultation with the Cabinet Member for Development and Regeneration, to enter an overarching framework contract to facilitate early contractual arrangements necessary to support programme delivery.
4. **Delegated** authority to the Strategic Director of Place, in consultation with the Cabinet Member for Development and Regeneration, to enter a demolition contract for Phase 1 of the Farnham and Hilldene regeneration, where appropriate, within the approved budget and subject to completion of land assembly.
5. **Delegated** authority to the Strategic Director of Place, in consultation with the Strategic Director of Resources and Cabinet Member for Development & Regeneration, to progress any land appropriation required to support delivery of the regeneration programme, including appropriation between the Housing Revenue Account and the General Fund for planning purposes, where appropriate. This delegation builds on prior Cabinet authority for land appropriation under the Havering and Wates Regeneration LLP Business Plan (Cabinet 12 February 2020 and Cabinet 8 February 2023).
6. **Delegated** authority to the Strategic Director of Place, in consultation with the Deputy Director of Legal Services, Strategic Director of Resources and Cabinet Member for Development & Regeneration, to agree terms and acquire all outstanding property interests required

for the scheme, including progression of the proposed land swap with St Andrew's Church Hall as set out in paragraph 2.3. This authority extends to acquisition by private treaty or, where necessary, through the approved Compulsory Purchase Order, and to taking all legal and procedural steps needed to secure vacant possession.

7. **Delegated** authority to the Strategic Director of Place, in consultation with the Strategic Director of Resources and Cabinet Member for Development & Regeneration, to prepare, submit, accept, and utilise external grant-funding bids, and to enter into any related funding or forward-funding agreements required to support delivery of the Havering and Wates Regeneration LLP programme and the wider 12 Sites regeneration programme, provided such agreements remain within previously approved budgets.
8. **Noted** the updated viability assessments and financial implications set out within the Havering and Wates Regeneration LLP Business Plan 2026/27, and delegate authority to the Strategic Director of Place, in consultation with the Strategic Director of Resources, to make adjustments within approved Cabinet budgets as required to maintain programme viability, with any material variances brought back to Cabinet for consideration.
9. **Noted** that work on the later phases (i.e. beyond Work Package 2) is currently paused and likely to remain so over the next 12 months, as referenced in Paragraph 4 of this report

81 **HRA BUSINESS PLAN UPDATE BUDGET 2026/27 AND CAPITAL PROGRAMME 2026/27 - 2030/31**

Report Title: **HRA Business Plan Update Budget 2026/27 and Capital Programme 2026/27 - 2030/31**

Presented by: **Councillor Paul McGeary, Lead Member for Housing and Property**

**Summary:**

This report sets a budget for the Council's Housing Revenue Account (HRA) and HRA Major Works and Capital Programme. Cabinet approved the Housing Asset Management Plan 2021-2051 in October 2021 and the budgets and projections of expenditure required to maintain the stock to a good standard have been used in the preparation of the capital programme in this report. A summary is provided of the HRA Business Plan 2025/26-2054/55.

The HRA is a ring-fenced account that is used to manage and maintain the Council's own housing stock. The Council is legally required to set a balanced budget. The proposed budget will enable the Council to manage and maintain the housing stock to a good standard and provide funding for

an appropriate acquisition, new build and estate regeneration programme. It further sets rents, service charges and other charges for Council tenants and leaseholders for the year 2026/27.

As part of the new regulatory framework for local government housing services, councils are now subject to the Regulator of Social Housing's (RSH) Rent Standard. This has introduced the CPI + 1% increase arrangement, based on the published rate for September 2025 making an increase for 2026/27 of 4.8%. This is the standard rent increase that the Government expects all councils with social housing to apply.

In order to change any HRA rent liability, the local authority must notify tenants and give 28 days' notice of any change after the authority has made a properly constituted decision of that change. This means that, following a Cabinet decision on rent levels to be charged in any year, the local authority must write to all tenants to advise them of the new rent liability for the following 12 months.

Should the Cabinet approve the recommendations, a notification will be sent to tenants the first week of March 2026, to make the new charge effective from the first week of April 2026.

**Cabinet:**

- 1 **Approved** the Housing Revenue Account Budget as detailed in paragraph 3.5.
- 2 **Agreed** that the rents chargeable for tenants in general needs Council properties owned by the London Borough of Havering be increased by 4.8% from the week commencing 6th April 2026.
- 3 **Agreed** that the rents chargeable for tenants in supported housing Council properties, such as sheltered housing and hostels, owned by the London Borough of Havering, are increased by 4.8% from the week commencing 6th April 2026.
- 4 **Agreed** that the rents chargeable for existing occupants of temporary accommodation are increased by 4.8% from the week commencing the 6th April 2026.
- 5 **Noted** the full annual rental charge will be billed over 48 weeks of the financial year and to agree the four weeks when rents will not be collected during 2026/27 are: the week commencing of 24th August 2026; 14th December 2026; 21st December 2026 and 29h March 2027.
- 6 **Agreed** that service charges and heating and hot water charges for 2026/27 are as set out in Section 2 of this report.

- 7 **Agreed** that charges for garages should be increased by 4.8% in 2026/27 as detailed in Section 2 of this report.
- 8 **Agreed** that the service charge for the provision of intensive housing management support in sheltered housing for 2026/27 shall be as detailed in Section 2 of this report.
- 9 **Agreed** the Supported Housing Charge for HRA Hostels as detailed in Section 2 of this report.
- 10 **Agreed** that the rent charge to shared ownership leaseholders is increased in line with current lease conditions as detailed in Section 2 of this report relating to income.
- 11 **Agreed** that the Care-line and Telecare support charge should be increased by 4.8% for 2026/27 as detailed in Section 2 of this report relating to income.
- 12 **Approved** the HRA Major Works Capital Programme, as detailed in Appendix 1a of this report and refer it to full Council for final ratification.
- 13 **Approved** the HRA Capital expenditure and financing for the 12 Estates Joint Venture and other acquisition and regeneration opportunities as detailed in Section 4.3 – 4.16 and Appendix 1b of this report and refer it to Full Council for final ratification.

82 **COMMENTS FROM PLACE OVERVIEW & SCRUTINY ON MLH AND BUSINESS PLANS**

Report Title: **Comments from Place Overview & Scrutiny on MLH and Business Plans**

Presented by: **Councillor David Taylor – Chair of Place Overview & Scrutiny Sub-Committee**

**Summary:**

Places Overview and Scrutiny Sub-Committee – Comments to Cabinet following pre-decision scrutiny of Mercury Land Holdings (MLH) and Regeneration Business Plans, 27 January 2026

The Place Overview and Scrutiny Sub-Committee submitted the following comments for response by Cabinet at its meeting on 28 January 2026:

**Mercury Land Holdings Business Plan - Recommendations**

1. An explicit commitment should be given in the MLH Business Plan that MLH will not sell units direct to another Council. **RESPONSE:**

The Leader rejected the rumour that MLH was selling units to other councils.

- A press release had been signed off that week to publicly refute it.
- Emphasised that the Council has never engaged in this practice.

2. Further information should be provided to Members on the impact of MLH developments on lowering the demand for temporary accommodation. The Sub-Committee supports the intention of officers to develop a dashboard to illustrate this. **RESPONSE:** The new dashboard will include a greater emphasis on housing demand figures and will be a dynamic system which can be adapted to the requirements/requests from members.

3. The commitment of MLH to support the Council's Social Values Strategy should be stated more explicitly in the MLH Business Plan. **RESPONSE:** the cabinet confirmed that there is broad agreement on all recommendations, including Social Values statements.

#### **All Business Plans - Recommendations**

4. Given their length and complexity, the Sub-Committee requests that the Business Plans are in future brought for scrutiny at an earlier stage with drafts presented in December if possible. The Subcommittee appreciates however the pressures on officers and that elements of this timescale may be outside of officers' control. **RESPONSE:** Senior Officers will endeavour to produce future reports as early as possible. Noting earlier submissions of plans is an aspiration that officers will work towards.

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**Chairman**

## CABINET

<b>Subject Heading:</b>	<b>2026/27 Budget and 2026-2029 Medium Term Financial Strategy</b>
<b>Cabinet Member:</b>	<b>Councillor Chris Wilkins (Cabinet Member for Finance)</b>
<b>ELT Lead:</b>	<b>Kathy Freeman</b> Strategic Director of Resources
<b>Report Author and contact details:</b>	Richard Tyler Head of Financial Strategy and Business Intelligence 01708 433 340  <a href="mailto:Richard.Tyler@Havering.gov.uk">Richard.Tyler@Havering.gov.uk</a>
<b>Policy context:</b>	This report sets out the Council's revenue budget requirement for 2026/27 and MTFS from 2026-2029. It makes proposals regarding the level of Council Tax required to meet the budget requirement. The report also provides an update on the outcome of the 2026/27 local government financial settlement.
<b>Financial summary:</b>	This report includes: <ul style="list-style-type: none"><li>• The approach to setting the Council's 2026/27 budget and three-year medium term financial strategy</li><li>• The outcome of the local government finance settlement</li><li>• The recommended Council Tax level for 2026/27.</li><li>• The proposal to set a balanced budget</li></ul>
<b>Is this a Key Decision?</b>	Yes

The subject matter of this report deals with the following Council Objectives

People – Supporting our residents to stay safe and well	[ X ]
Place – A great place to live, work and enjoy	[ X ]
Resource – Enabling a resident-focused and resilient council	[ X ]

## 1. EXECUTIVE SUMMARY

This report consists of the following sections:

- Introduction (Section 1)
- Background and Strategic Context (Section 2)
- The current revenue position in 2025/26 (Section 3)
- The budget process and Medium-Term Financial Strategy update (Section 4)
  - Update on the Medium-Term Financial Strategy
  - Savings process
  - Fees and charges
  - Review of Corporate and Service pressures assumptions
  - Local Government Provisional Finance settlement update
  - Council Tax Requirement
- Proposal for balancing the budget (Section 5)
- Balances, Reserves and Contingencies (Section 6)
- Dedicated Schools Budget (Section 7)
- Housing Revenue Account and 30-year business plan (Section 8)
- Five-year Capital Programme and Flexible use of receipts (Section 9)
- Robustness of the Council's Budget (Section 10)
- Council Tax policies (Section 11)
- Equality Impact Assessment (Section 12 and appendix L)
- Implications (Section 13 onwards)

## 2. RECOMMENDATIONS

**Cabinet is asked to:**

1. Note the requirements of Section 106 of the LGA 1992 Act as set out in Section 1 of this report
2. Note the Medium-Term Financial Position and the Budget setting process of the Council as set out in Section 3 of this report
3. Note the key assumptions and risks to the 2026/27 budget as set out in **Appendix A** of this report

4. Note that the medium term financial strategy presented in this report still leaves a financial gap of £82.3m in 2028/29 even after the full impact of the fair funding review grant increases and a 4.99% Council tax increase for the next three years have been applied
5. Note the latest revenue monitoring position as set out in section 3 of this report;
6. **Note** the savings proposals as set out in Section 4.10 and **Appendix C** of this report, approved by Cabinet in November 2025. These savings reduces the Council's budget gap by £23m from 2026/27 to 2028/29.
7. Agree the proposed Fees and Charges schedule as set out in paragraph 4.11 and **Appendix D** and for officers to proceed with implementation of the proposed fees and charges, subject to consultation where required.
8. Agree the proposed 2.99% increase in core Council Tax for 2026/27 and the proposed additional 2% Council tax increase for the Adult Social Care Precept as set out in paragraph 4.12, in line with the Referendum Limit approved by Government also referred to in paragraph 4.12,;
9. Agree the proposed Council Band D basic amount of Council Tax for 2026/27 of £1,914.15 being the amount calculated by the Council, in accordance with Section 31B(1) of the Act, as the basic amount of its council tax excluding the GLA precept for the year (as set out in section 4.13 of this report
10. Agree the proposed Council Tax requirement for 2026/27 to be set at £174.421m as set out **Appendix E** of the report, which is an increase from £164.361m in 2025/26.
11. Agree the budgets proposed in this report and as set out in **Appendix F**
12. To note the Schools budget and DSG as set out in **Appendix G** of this report
13. Note the S25 Statement of Robustness as set out in **Appendix H** of this report and the Council's financial position of requiring Exceptional Financial Support in 2027/28 and 2028/29 on the current forecasts set out in the Medium-Term Financial Plan.
14. Agree the Council Tax Support Scheme for 2026/27 as set out in **Appendix I** to this report (unchanged from 2025/26).
15. Agree Council Tax discounts for early payment to be given at a rate of 1.5% as set out in **Appendix J** of this report.
16. Agree to direct officers to disregard War Pension income in the assessment of Housing Benefit as detailed in see Section 11 and **Appendix J** and authorises the Chief Executive to approve any policy required to effect the same.

17. Agree the policy change set out in Section 11 to include the disregard of Armed Forces Compensation in the calculation of contributions for Disabled Facilities Grants (DFG)
18. Note the Equalities Impact Assessment in respect of the Council Tax Support Scheme as set out in **Appendix K** to this report and the overall Equalities impact assessment for the Council report set out in **Appendix L**
19. Note that in the event the Capitalisation Direction is not awarded to the value requested before the Full Council meeting on the 4th March, the Strategic Director of Resources (S151 Officer) will be required to issue a S114 report.

**Cabinet is asked to make the following recommendation to Full Council**

- That Full Council approves the proposals at 7 - 17 above
- That Full Council notes the proposals at 1 - 6 and 18- 19 above
- That full Council resolves to authorise officers to proceed with the implementation of the fees and charges proposal once agreed by Full Council, subject to consultation where required.
- Adopt the Council Tax Support Scheme for 2026/27 as set out in **Appendix I** of this report (unchanged from 2025/26);
- Agree Council Tax discounts for early payment to be given at a rate of 1.5% as set out in **Appendix J** of this report.
- To direct officers to disregard War Pension income in the assessment of Housing Benefit as detailed in see Section 10 and **Appendix J** and authorises the Chief Executive to approve any policy required to effect the same.

Cabinet is asked to delegate the following decisions:

- Delegate to the Strategic Director of Resources (S151 Officer) the power to accept and apply on behalf of the Council all grant funding available to the Council by external bodies, including central government (but provided that any new application for grant funding shall be in accordance with the Council's scheme of delegations). Grant applications that require either a financial or in-kind match funding contributions will still follow the Council's Scheme of Delegation.
- Delegate to the Strategic Director of Resources (S151 Officer) in consultation with Service Directors the authority to make any necessary changes to service and the associated budgets relating to any subsequent specific grant funding announcements up to the value of £500k, to administer funding where delays may otherwise adversely impact on service delivery and/or budgetary control, subject to consultation with Cabinet Members as appropriate.

- Delegate authority to the Cabinet Member for Adult Social Services and Health and the Leader to approve an annual expenditure plan for the Public Health grant, in consultation with the Strategic Director of Resources and the Director of Public Health.
- Delegate to the Strategic Director of People and the Director of Starting Well authority to agree uplift / inflation increases with relevant social care providers for 2026/2027 in consultation with the Strategic Director of Resources.

## 1. Introduction

- 1.1 This report presents the proposed 2026/27 budget and also an update of the Medium-Term Financial Strategy (MTFS) between 2026/27 and 2028/29 that will support the delivery of the Council's objectives and priorities. The report includes a recommendation to increase the Havering element of Council Tax by 4.99% (including the Adult Social Care precept) to meet the new budget requirement, whilst maintaining tight financial control and ensuring prudent levels of reserves and balances are maintained.
- 1.2 Councillors are reminded that Section 106 of the Local Government Finance Act 1992 requires any Member who is two months or more in arrears on their Council Tax to declare their position and not to vote on any issue that could affect the calculation of the budget or the Council Tax. Any Member affected by Section 106 who fails to declare could be subject to prosecution.

## 2. Background and Strategic Context

- 2.1 The 2026/27 budget process has again been a difficult one due the accumulated shortfall in funding which has led to the Council requiring Exceptional Financial Support to balance its budget for the last three years. Havering continues to experience significant increases in demand and costs particularly across Social Care and Housing. The Government has reformed the financial allocation system through the fair funding review which has resulted in much needed additional grant for the borough but nowhere near enough for the Council to balance its books without needing further Exceptional Financial Support from the Government moving forward
- 2.2 The main pressures the Council continues to face are in Housing Demand, Children Services and Adult Social Care
- 2.3 **Housing Demand** pressures in the borough have increased significantly over the last five years
- The number of approaches has increased from 200 per month in 2021 to 300 now
  - As a result, the numbers in nightly lets and hotels has risen from just 3 in 2020 to over 300 now (additional net spend over £8m)
  - This is despite the Council being successful in identifying over 150 new units to mitigate housing demand

- The number of available PSL properties has reduced from around 750 in 2021 to 400 now and continues to fall. This has been largely caused by previous Government policy caps on rent increases

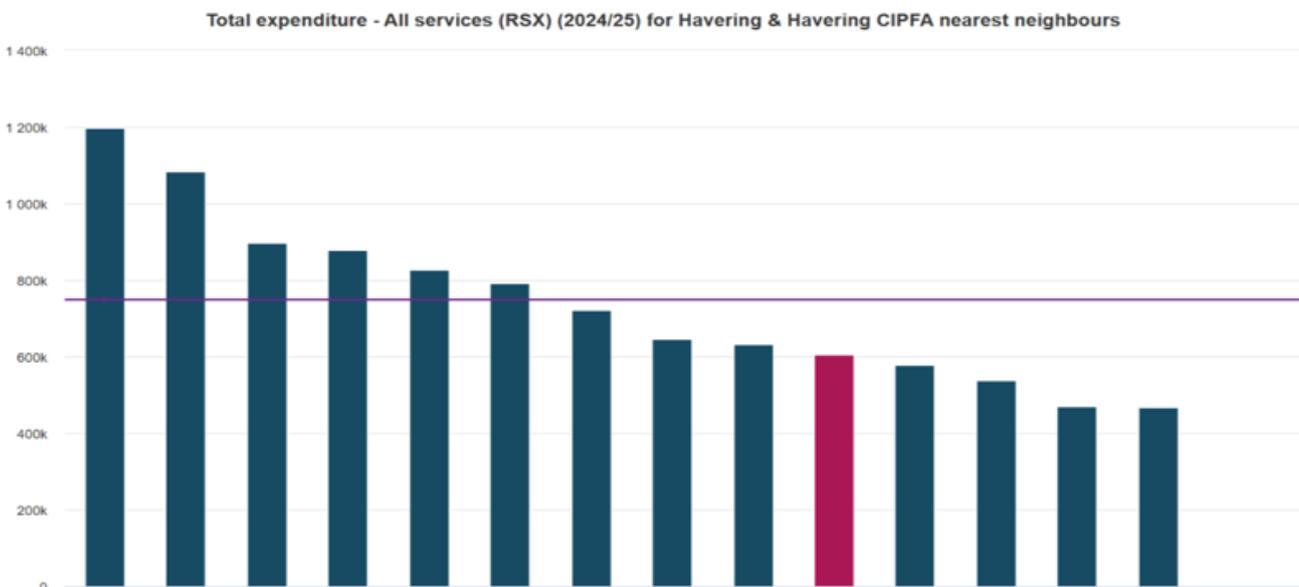
2.4 **Children's Pressures** have increased particularly over the last 3 years with the main factors being:

- Growing population: Havering has had 10.4% population growth from 2011 to 2021 which has outpaced the London average of 7.7% However Havering's 6% rise in children since 2020 is double the next largest increase among Outer London boroughs.
- Havering continues to receive a lower grant per head of population compared to other authorities. This has also been a major contributor to the Council's large DSG Deficit
- Havering saw the largest net inflow of children among all London boroughs between 2016 -2020 and we continue to see this trend this also includes children from neighbouring boroughs. In contrast,10 of the 19 Outer London boroughs saw a decline in their child populations since 2020. Havering has the 4<sup>th</sup> highest growth in young people in the Country
- Havering and Thurrock were the only authorities in and around the London area to see an increase in primary school applications in over the last decade. In contrast inner London boroughs has a sharp decrease exemplified by Hackney whose applications reduced by 36%
- The number of EHCP's has risen by an average of 12% per year for the last 3 years which results in additional home to school transport costs. The Council has introduced a direct payments scheme but the volume of children qualifying for transport has meant that the costs have continued to rise
- Placement unit costs particularly in residential care have risen sharply of the last 5 years. The average unit of care over all CiC has risen by an average of 12% over the last 5 years - this has been driven by inflation and wage uplifts, market pressures, changes in the placement mix and increasing complexity of need.
- The Council's recent OFSTED report identified the need for the Council to reduce its caseload per social worker and invest in a number of key posts. The Council has restructured in accordance with the OFSTED report and whilst caseload is now at a lower level the overall staffing cost of children's social care has risen from £22.5m in 2023/24 to a budget of £28m in 2025/26

2.5 **Adult Social Care Pressures** have risen significantly over the last 5 years. The number of users of Havering Services has not increased significantly but the cost of care continues to rise driven by the following factors.

- The Councils provider contracts now total over £110m which means even a 1% increase in prices results in over £1m additional costs
- 35% increase in the National Living Wage over the last 5 years
- Significantly increased complexity of care – The number of users requiring 1-2-1 support has increased from 80 in 2020/21 (cost £2.5m) to 236 in 2024/25 (cost £9.6m)
- The average weekly cost of a residential placement has risen from £630 in 2021 to £1050 in 2025. This is mainly driven by the National Living Wage staffing increase, but also other inflationary factors related to the increased cost of living
- There is a shortage of available beds across North-East London driven partly by other boroughs placing in the area as costs are lower than central London. This in turn has resulted in providers being able to drive the market through high demand
- North-East London has experienced a 11% loss of bed spaces over the last 10 years as shown by the table below. This has driven up unit costs across the area through increased demand for the remaining available places

2.6 Despite these pressures Havering has managed its budget well. Over £29m of savings have been delivered over the last 3 years and the Council has had maintained stringent controls on spending including a recruitment panel which has significantly reduced the number of agency staff employed. The graph below shows that Havering’s unit costs are still lower than the statistical neighbour average costs, despite the level of funding that has been added to the budget since 2022/23, the majority of which has been borrowed through EFS.



This is after adding over £70m into the People directorate since 2022/23

Havering has 2<sup>nd</sup> Oldest population in London and the fourth fastest growing Children’s population nationally which means we’re spending more supporting our vulnerable adults and children.

2.7 Havering has also controlled spending tightly through several boards which have been set up including:

- **The Assurance Board.** This board is independently chaired and its aim is to undertake deep dive challenges into service areas to ensure the Council is following the best and most efficient practices
- **The Debt Board.** This board contains a cross section of Councillors from all parties and oversees debt collection across all Council services
- **Recruitment Board.** This is an officer board which oversees and approves all recruitment including agency staff and meets weekly
- **Spending control panel.** This group meet weekly to approve any new expenditure the Council is proposing to make

2.8 The setting of the budget also has fully taken account of the Council's transformation and improvement plan. The plan was developed following Having's initial request for Exceptional Financial Support and progress was most recently presented to Cabinet in June 2025. The Council continues to work towards delivery of the actions in the plan and the 2026/27 Medium Term Financial Strategy reflects the actions including

- Reductions in Agency and Consultancy Costs
- Reviews of high-cost social care placements
- Housing Panel set up to review care leavers requiring housing in the borough
- Recruitment of ASYE Newly qualified Social Workers
- Joint work with the NHS to develop the best solutions for users
- Panel set up to review all Council discretionary spend
- Delivery of savings overseen by Overview and Scrutiny panel
- Creation of a cross-party debt board to oversee income collection
- A formal review of the CIPFA Management code in 2025/26
- Annual review of the MLH Business Plan
- Review of contract procedure rules to meet new guidance

2.9 The Council has continued to provide core services to meet the needs of Havering residents and has also managed a number of other ongoing service delivery projects with achievement including

- Improving how we work better with our communities through engagement, working with our faith forum and other groups. Also, by building resilience and volunteers to build pride in our neighbourhoods.
- Worked hard to make the borough safer through improving the areas people live, continued investment in s92 police officers and CCTV as well as better joint working with police.
- Safeguarded green spaces such as village greens and continued to be recognised for excellent parks with green flags.

- Continued to deliver new homes and accommodation such as sheltered and also worked on ways of reducing temporary accommodations and homelessness.
- Improved the safety of our social housing and continued improvements to the homes of our residents.
- Supported our businesses through campaigning for residents to buy local by promoting our high streets. Continued to celebrate success through small business awards. Listened to Hornchurch businesses and are consulting on new BID. Also developed clear plan for Romford through new masterplan.
- Worked hard in standing up for the borough through lobbying for our finances, infrastructure and transport improvements and being part of key partnerships and groups in London to make sure our voice is heard.
- Reviewed our street cleaning and other environmental services to improve them and make it easier for residents to report problems.
- Continued to keep our roads and pavements in good condition as recognised by Department for transport.
- Launched London Havering as a legacy of the borough of culture bid to help build on our cultural offer in the borough. Plus, investment in football and tennis courts and introduction of padel courts. As well as recording and safeguarding our cultural such as Tythe Barn
- Ruled that Launderers Lane was contaminated land and now working on solution to stop the fires.
- Supported many residents through cost-of-living support as well as delivery of School Holiday Meal Scheme and Holidays and Activities Fund
- Offered 93% of pupils their first top three choices of school, 90% of primary school pupils offered their first choice of school and Schools in the borough rated good or outstanding under previous graded Ofsted rating. This was commended by the mayor of London

## **The National Context to Local Government finance**

2.10 The Government have introduced a number of fundamental changes to reform the Local Government Finance system in 2025. The announcements included

- **The fair funding review:** This review has updated the formulae and method used to apportion central funds between local authorities
- **Business Rate reform:** This includes a business rate reset and changes to the multipliers used to calculate business rates and the reliefs for various business rate categories

- **Local Government Reform:** At present, this does not directly affect London Boroughs. The proposals invite current districts and county councils to develop new unitary Councils. These changes are currently underway in Essex.
- **The Casey review of Social Care:** The Prime Minister has agreed that Baroness Louise Casey will chair an independent commission into adult social care. The commission will be undertaken in 2 phases with the final phase reporting back by 2028 to the Prime Minister.

## 2.11 The Fair Funding Review:

2.11.1 On 20<sup>th</sup> June 2025 the Government launched the Fair Funding Review with a consultation paper seeking views on a proposed new formula to distribute funding between local authorities. The outcome of this consultation was then analysed, and the Government introduced the revised formula as part of the Local Government finance settlement

2.11.2 From Havering's point of view, this review has been long overdue and the Council has lobbied for reform for many years for funding that matches the needs of our residents. The continued use of outdated data to distribute grant has adversely affected Havering and is a major contributor to the present financial situation the Council finds itself in.

2.11.3 The fair funding review has not been backdated and whilst the new formula will be fairer, it will not close the structural gap brought forward by underfunding over many years. The Council continues to lobby the Government and meet MHCLG officials to put this point across.

2.11.4 The main results of the review from the Government are

- A new formula to distribute grant based on updated relative need. Each authority's ability to raise resources (Council Tax) is measured and deducted to give a net funding requirement
- The new formula to be initially phased in over a three-year period but with transitional arrangements which will still be partly in place in 2029
- Other funding to include 4 specific grants for Public Health, Homelessness and Rough sleeping, Crisis and resilience and a Children Families and Youth grant
- The majority of the grants previously separated in Core Spending Power to be merged to one funding pot with new funding allocated in one larger grant via the new formula
- The retention of the Recovery Grant. The Government believes that the value of Core Spending Power per head of population should correlate with the level of deprivation each individual authority faces and has decided that continuation of the recovery grant is a way of achieving this.

2.11.5 Whilst Havering welcomes the introduction of the new formula, the Council is opposed to the phasing in of the new grant levels over three years. The new grant levels will be based on up-to-date data and as such should be introduced with immediate effect without transition. Havering also opposes the continuation of the recovery grant as it believes that demand and cost are created by far wider issues than just deprivation and that deprivation is already adequately reflected in the fair funding formulae.

2.11.6 The net impact for Havering is an increase of around £39m in grant over the next three years which is set out in section 4.9 of this report and **Appendix B**. It should be noted that significant changes happened following the summer consultation which had the effect of providing significantly more support to authorities who were losing the most grant. The Government also re introduced the Recovery grant on top of the fair funding review which adds significant grant to authorities with high deprivation regardless of whether the fair funding formula has taken that factor into account already.

## **2.12 Business Rate Reform**

2.12.1 The Government have announced that they will introduce business rate reforms this winter. Firstly, there will be a Business Rate revaluation with those businesses who have large increases in their rateable value and therefore rates bill receiving transitional support.

2.12.2 From April 2026, the Government will introduce five new business rates multipliers. These will reflect both business type and property value. The five new multipliers will apply as follows:

- Small business Retail, Hospitality and Leisure (RHL) multiplier: RHL businesses with RV below £51,000
- Small business non-RHL multiplier: Non-RHL businesses with RV below £51,000
- Standard RHL multiplier: RHL businesses with RV between £51,000 and £499,999
- Standard non-RHL multiplier: Non-RHL businesses with RV between £51,000 and £499,999
- Large property multiplier: For all properties with RV of £500,000 and above

The Government has introduced a number of new rates multipliers including a Leisure and retail multiplier fixed at 38.2p.

2.12.3 These changes will impact the value of rates local business will pay and the amount the Council will collect. This will not however affect the resources available to the Council as the revised retained value will be part of the Council's funding calculated as part of the new relative needs formula. The introduction of different multipliers may have an initial administrative impact as the Council will need to update its systems to reflect the new rates. Transitional relief is available for those businesses with significant increases in their business rates

## **2.13 The Casey Review of Social Care**

2.13.1 The review will be in two phases. The purpose of the first phase of the commission is to set out the plan for how to implement a national care service, a government manifesto

commitment. This should report in **2026**. The commission should start a national conversation about what adult social care should deliver for citizens and build consensus with the public on how best to meet the current and future needs of the population. It will consider older people’s care and support for working age disabled adults separately, recognising that these services meet different needs.

2.13.2 The second phase will then make longer-term recommendations for the transformation of adult social care, reporting back by 2028. This should build on the commission’s medium-term recommendations to look at the model of care needed to address demographic change, how services must be organised to deliver this and discuss alternative models that could be considered in future to deliver a fair and affordable adult care system.

### Scrutiny of the Budget Proposals

2.14 The Council has consulted on the budget with business rate payers by email asking for general comments on the budget proposals set out in the November update report to cabinet. That report included details of all the Councils savings proposals for 2026/27 to allow public visibility of the plans for the budget. All the budget papers were reviewed at budget overview and scrutiny and the recommendations and observations from that meeting will be reported to cabinet in February alongside this report.

### 3. The Revenue Position for 2025/26

The Council set its revenue budget based on a likely requirement of Exceptional Financial Support (EFS) of £70.2m. The Council has worked hard to reduce spend wherever possible and as a result the period 9 forecast is an EFS requirement of £56.6m. The table below sets out projected spend against budget and compares this to the total EFS Worst case allowance of £88m.

**Table 1 Revenue Monitoring Position Period 9**

	<b>Revised Budget (£M)</b>	<b>Forecast Outturn (£M)</b>	<b>Variance (£M)</b>
People	199.9	203.4	3.5
Place	19.2	15.9	-3.3
Resources	29.8	30.7	0.9
<b>Service Total</b>	<b>248.9</b>	<b>250.0</b>	<b>1.1</b>
Corporate	25.6	10.9	-14.7
EFS Worst Case Provision	17.8	0.0	-17.8
<b>TOTAL COUNCIL BUDGET</b>	<b>292.3</b>	<b>260.9</b>	<b>-31.4</b>
Funding:			
Settlement Funding Assessment	-40.0	-40.0	0.0
Council Tax	-164.3	-164.3	0.0
Exceptional Financial Support	-88.0	-56.6	31.4
<b>TOTAL FUNDING</b>	<b>-292.3</b>	<b>-260.9</b>	<b>31.4</b>

3.1 Service spend is currently forecast to be £1.1m over the mid-case budget position. There are variances within this position with People Services over budget by £3.5m due primarily to continued social care demand and the cost of housing demand in living well. This

pressure however is largely offset by an underspend in Place of £3.3m. This relates to additional income within parking services most notably as a result of the change in PCN charges brought in across London in April 2025

- 3.2 The service spend is offset by a significant underspend of £14.7m on corporate budgets. This is due to a number of factors including growth budgets built into 2025/26 for items including food waste being no longer needed, treasury underspends due to the increased use of borrowing and slippage on the capital programme, a reduced contribution to the pension fund and the release of corporately held inflation budgets for contracts and utilities.
- 3.3 The Council commenced 2025/26 with an assumed budget gap to be financed by EFS of £70.2m. A number of the budget variances described above are either one off or already built into the MTFS planning process. There are however some items which are ongoing underspends and can be applied to reduce the structural deficit which is rolled forward to commence the budget build up for 2026/27. The table below sets out these adjustments which have resulted in the 2026/27 starting structural deficit reducing to £64.5m

**Table 2 Changes to the Structural Deficit**

<b>Movement in structural deficit</b>	<b>£m</b>
<b>2025/26 Budget deficit Assumption</b>	<b>70.2</b>
Returned service growth	-1.8
Treasury Management ongoing underspends	-3.1
Ongoing other service reductions	-0.7
Ongoing Leisure underspend	-0.5
<b>Revised Starting point Deficit 2026/27</b>	<b>64.1</b>

#### **4. The Budget Process and Medium-Term Financial Strategy update**

4.1 The process to set the budget and Medium-Term Financial Strategy is an ongoing one and in effect starts at the beginning of the financial year. The process is robust and developing the budget gap takes account of the following factors:

- The underlying gap from 2025/26 as set out in paragraph 3.3
- Inflation Rates
- Demographic Assumptions
- Interest Rates and the cost of borrowing
- Current in-year pressures and reductions
- Implications of the future Capital programme
- The need to establish prudent levels of balances and reserves
- Proposed fees and charges
- Levels of Government Funding
- Impact of EFS on capital financing

4.2 Every attempt has been made to ensure there is a clear understanding of the financial challenges faced by the Council. Staff and Members have been made aware throughout the

year of the significant gap in the budget for 2026/27. Officers have regularly updated all Councillors on both the budget position and steps the Council has taken to help control spend and mitigate the budget position moving forward. An updated budget position was presented to Cabinet on November 12<sup>th</sup> 2025. In the months leading to the budget setting process, officers have met with councillors to discuss the assumptions underpinning the budget, the impact of Fair Funding 2.0 and explained that the Council is forecasting an annual deficit, each year of the current Medium-Term Financial plan to 2028/29. Briefings were also arranged for all councillors and the workforce have been invited to attend Let's Talk sessions to understand the financial challenges the Council faces, and their role in the financial recovery process.

- 4.3 Currently the forecast budget gap for 2026/27 is £65.9m based on a mid-case scenario. On a worst-case scenario, the Council is forecasting a gap of £77.0m. The mid case gap is set out in the table below and comprises:

**Table 3: Pressures on the budget**

<b>Pressures on MTFS</b>	<b>(m)</b>
Underlying Pressures brought forward from 25/26 (see table 2 above)	64.1
Demographic unit costs and inflation	19.0
Other Service Reductions	-0.8
Corporate pressures including Pay inflation, ELWA* concessionary fares, insurance and capital financing	5.5
Additional Cost of Borrowing for EFS	6.0
New Growth and Investment	5.6
One off Savings in 25/26 budget	2.4
<b>Total Pressures</b>	<b>101.8</b>
Government Grant increase	-15.6
Savings Proposals	-10.0
Fees and Charges (inc impact of London wide PCN increase)**	-1.9
Assumed Council Tax yield (4.99%)	-8.2
<b>Net Budget Gap</b>	<b>65.9</b>

\* ELWA – East London Waste Authority

\*\* PCN – Penalty Charge Notice

#### 4.4 Demographic Unit Cost and inflationary pressures £19.0m

The Medium-Term Financial Strategy assumes a pressure of £19.0m in relation to increased demographic, unit costs and inflation. This pressure includes the full year effect of the existing overspend on people services from 2025/26. These pressures reflect the continued increase in demand and cost of Social Care and Housing Demand as illustrated in section 2 of this report. The detail behind these assumptions and an assessment of the risks can be found at **Appendix A** of this report.

#### 4.5 Other Service reductions - Food waste (£0.8m)

4.5.1 There is a reduction in budget related to the roll out of food waste. The Council provided for food waste in the Medium-Term financial plan in 2025. The roll out is planned for October 2026 and so there is a resultant saving to the existing revenue budget for 2026/27.

4.5.2 Havering has received £1.894m Capital funding in 2024, £0.365m Transitional funding in 2025 with a further £0.165m expected in the remainder of 2025 from DEFRA (Department for Environmental, Food and Rural Affairs). This money is to support the roll out of the Food Waste collection Service. This service was mandated in the 2023 Environment Act. This report acknowledges that Havering accept the conditions of the grant. It has been previously communicated to the Government that the allocation is insufficient to cover the capital costs of implementation.

#### 4.6 Corporate Pressures £5.5m

The Council has a number of corporate pressures within the budget. These include the increased cost of the Waste Disposal Levy, the increased cost of concessionary fares, a provision set aside to cover non delivery of savings, financing costs of the Capital programme and increased cost of insurance premiums. The Capital financing costs include a provision for future capital priorities. These costs are partially offset by a decrease in the required contribution to the pension fund due to the improved performance of that fund.

#### 4.7 Growth and Investment £5.6m

The Council is facing financial difficulties and is trying to cut costs and achieve value for money wherever possible. In some areas however vital investment is needed to improve and modernise processes which ultimately will lead to better services for the public and also enable future efficiencies to be made. These proposals, totalling £5.7m are set out in summary in the table below. These requests will be subject to full business to demonstrate pay-back periods and return on investments before a decision is made on whether to proceed.

**Table 3: Growth and Investment**

<b>Growth and Investment</b>	<b>(£M)</b>
One off Projects and investment to deliver savings. Including procurement of new contracts, asset reviews, loss of commercial income whilst regeneration takes place, investment in staff to deliver social care projects and reviews	2.2
Ongoing investment in staffing within Children's, SEND, Education and Adult Social Care to meet new demand. The Council is investing in its IT infrastructure, Health and Safety and the commissioning team to support the market development of care provision in Havering	3.4
<b>Total Investment</b>	<b>5.6</b>

#### 4.8 One-Offs in the 2025/26 budget £2.4m

The Council had three savings totalling £3.2m and £0.8m of growth in the 2025/26 budget which were treated as one-off, these adjustments are reversed out in 2026/27 as follows:

- Agency Levy (£1.5m) – This saving has been reintroduced in the proposals in this report at a lower level of £1.0m which reflects the considerable work the Council has undertaken to reduce agency levels over the last 12 months
- Business Rate Pool (£1.2m). The 2026 reset of business rates in effect removes accumulated growth from the system. The benefits of the pool are predicated on a pooled arrangement reducing levy paid to the government on accumulated growth. As this is not applicable in 2026/27 the pool with Thurrock and Barking and Dagenham has been revoked. The Council will review whether it is beneficial to pool with other authorities on an annual basis moving forward
- Public Health Grant (0.5m) A saving was taken in 2024/25 and 2025/26 reviewing chargeable expenditure to the Public Health Fund. This resulted in a planned drawdown of public health reserves of £0.5m per year and so was a time limited saving for 2024/25 and 2025/26 only.
- There was £0.8m of one-off growth built into the 2025/26 budget which has been reversed out as part of the 2026/27 budget process

#### **4.9 The Local Government Finance Settlement**

4.9.1 The final Local Government finance settlement included the outcome of the fair funding review and has set Councils funding for the next three years. The settlement was beneficial for Havering and will provide around £39m of additional grant by 2028/29 as a result of the new datasets used to apportion grant.

4.9.2 Whilst the additional grant is welcomed this will not close the Council's financial gap. The demand led pressures the Council has faced for a number of years has resulted in a structural deficit which significantly exceeds the additional grant the Council has received through the fair funding review. This has resulted in the Council's requirement to balance its budget using EFS which in turn has then increased the Councils budget gap through financing costs.

4.9.3 The table below sets out the updated Core Spending Power position for Havering for the next three years.

**Table 5 Havering Core Spending Power**

<b>Core Spending Power</b>	<b>2025/26 (£M)</b>	<b>2026/27 (£M)</b>	<b>2027/28 (£M)</b>	<b>2028/29 (£M)</b>
Retained Business Rates	38.7	58.2	59.6	60.8
Revenue Support Grant	2.1	38.8	57.8	68.7
Compensation for under-indexing the business rates multiplier	11.1	0.0	0.0	0.0
Council tax requirement	164.4	173.5	183.2	193.3
Local Authority Better Care Grant	8.4	8.4	0.0	0.0
New Homes Bonus	0.6	0.0	0.0	0.0
Social Care Grant	22.0	0.0	0.0	0.0
Market Sustainability and Improvement Fund	4.4	0.0	0.0	0.0
Employer National Insurance Contributions Grant	1.9	0.0	0.0	0.0
Rolled in Grants	3.3	0.0	0.0	0.0
New Childrens Grant	2.0	3.6	3.6	3.1
New Homeless Prevention Grant	2.8	3.7	3.7	3.8
<b>TOTAL CORE SPENDING POWER</b>	<b>261.6</b>	<b>286.3</b>	<b>307.8</b>	<b>329.7</b>
External Grant Increase		15.6	11.8	11.7
Assumed Council Tax increase		9.1	9.7	10.2
<b>TOTAL INCREASE IN CORE SPENDING POWER</b>		<b>24.7</b>	<b>21.5</b>	<b>21.9</b>

4.9.4 In addition to the grants shown within Core Spending Power in the table above the Government has announced funding for two further specific grants

- Public Health Grant. Havering's grant allocation is £14.623m which is an increase of £1.296m from 2025/26
- The Crisis resilience Fund. Havering's Grant allocation is £3.142m. This grant was previously the Household support fund and Havering's allocation is unchanged from 2025/26

4.9.5 Further details of the main settlement and the Fair Funding review can be found at **Appendix B**.

#### 4.10 Savings Proposals (£10.0m)

The Council has also identified a number of savings proposals to help close the financial Gap. These proposals when put together with the full year effect of previous savings total £10.0m and are included in the budget. It should be noted that the scope to identify significant new savings is extremely limited. The Council has relatively low unit costs compared to its neighbours and further cuts would directly impact on service delivery.

The proposed savings are summarised in the table below and are set out in more detail in **Appendix C** to this report.

**Table 6: Total Proposed Savings 2026-2029**

<b>Saving Area</b>	<b>2026/27 £m</b>	<b>2027/28 £m</b>	<b>2028/29 £m</b>	<b>TOTAL £m</b>
Place	0.6	0.5	0.0	<b>1.1</b>
Adult Services	4.8	0.0	0.0	<b>4.8</b>
Children Services	0.7	0.8	1.3	<b>2.8</b>
Housing Demand	0.7	0.0	8.3	<b>9.0</b>
Corporate and Resources	3.1	1.1	1.1	<b>5.3</b>
<b>TOTAL</b>	<b>10.0</b>	<b>2.4</b>	<b>10.6</b>	<b>23.0</b>

The Council will need Exceptional Financial Support to balance the budget in 2026/27. MHCLG recognises the difficult financial position the Council is facing but expects the Council to fully deliver its savings proposals as part of the financial support agreement

#### 4.11 Discretionary Fees and Charges (£0.3m)

The Council annually reviews its fees and charges to customers. **Appendix D2** sets out the proposed fees and charges for 2026/27. It should be noted that some fees are set nationally and the Council has not control over those rates. In setting the fees and charges the Council takes account of full cost recovery where appropriate

- Statutory fee rate
- Inflation
- Benchmarking and other market comparators
- Delivery costs for social care providers.
- Current market conditions for any increase

4.11.1 For 2026/27 the Council has uplifted discretionary fees by 4.5% except for fees where local market conditions have dictated a differential approach should be used. It should be noted that the Council has excluded commercial income from an inflationary increase as the Council is undertaking a process of rent and lease reviews and the expected benefit of this is included as a savings proposal. The Council has also taken a decision to freeze parking fees for 2026/27. Other discretionary fees have been increased by 4.5% with the exception

of Green Waste and Bereavement where it was felt fees should be frozen to maintain and build on existing customer levels. This is set out in more detail in **Appendix D1**

### Proposed Council Tax levels and Council Tax Requirement

- 4.12 The Government settlement assumes the Council will increase Council Tax by the maximum permitted being 2% for the ASC Precept and a further 2.99% for a general Council tax increase. Given the financial situation set out in this report the Council has little alternative but to recommend the maximum 4.99% increase in Council Tax. The table below sets out the implications of this rise for taxpayers.

**Table 7: Proposed Council Tax Levels**

	<b>Havinging Base Council Tax (2.99% Inc)</b>	<b>ASC Precept (2% inc)</b>	<b>Total Havinging Council Tax (4.99% inc)</b>	<b>GLA Precept</b>	<b>Total Council Tax</b>
BAND A	1,058.43	217.67	1,276.10	340.34	1,616.44
BAND B	1,234.84	253.95	1,488.79	397.06	1,885.85
BAND C	1,411.24	290.22	1,701.46	453.79	2,155.25
BAND D	1,587.65	326.50	1,914.15	510.51	2,424.66
BAND E	1,940.46	399.05	2,339.51	623.96	2,963.47
BAND F	2,293.26	471.62	2,764.88	737.40	3,502.28
BAND G	2,646.07	544.18	3,190.25	850.85	4,041.10
BAND H	3,175.29	653.01	3,828.30	1,021.02	4,849.32

- 4.13 The Council is required to set out its statutory budget calculations as required by Sections 30 to 36 of the Local Government Finance Act 1992 (“the Act”). The proposed Council Tax requirement is calculated, as set out below: £841.201m being the aggregate of the expenditure, allowances, reserves and amounts which the Council estimates for the items set out in Section 31A(2) (a) to (f) of the Act; (b) £666.780m being the aggregate of the income and amounts which the Council estimates for the items set out in Section 31A (3) (a) to (d) of the Act; (c) £174.421m being the amount by which the aggregate at 2.6(a) above exceeds the aggregate at 2.6(b) above, calculated by the Council, in accordance with Section 31A(4) of the Act, as its council tax requirement for the year. This is set out in further detail in **Appendix E** of this report.

### ***Summary Medium Term Strategy Position (assuming most likely scenario)***

- 4.14 The Medium Term financial strategy (MTFS) has been updated to take account of the assumptions set out in this report and appendices. The resultant plan shows an underlying gap of £65.9m for 2026/27 based on the most likely scenario. At this stage the MTFS assumes that the pressure is all ongoing and so future years assume both the carried forward budget gap and the potential financing of this gap through further Exceptional Financial Support

**Table 8: Updated Medium Term Financial Strategy**

<b>2026-2029 MTFS (MID CASE)</b>	<b>2026/27 (£m)</b>	<b>2027/28 (£m)</b>	<b>2028/29 (£m)</b>
Underlying 25/26 base budget position	64.1		
Demographic and unit cost pressures	15.8	17.1	22.0
Other service pressures /Reductions	-0.8	1.6	0.1
Inflation and Pay award	3.2	5.5	5.6
Investment and Growth	5.6	0.3	0.6
Capital Financing	4.2	7.2	0.3
Other Corporate Pressures/ Reductions	1.2	-0.6	-3.9
One off items in 2025/26 budget	2.4	1.5	0.0
<b>TOTAL PRESSURES</b>	<b>95.7</b>	<b>32.7</b>	<b>24.7</b>
Savings	-10.0	-2.4	-10.6
Government funding	-15.6	-11.8	-11.7
Fees and Charges *	-1.9	-0.7	-0.7
Council Tax 4.99%	-8.2	-8.7	-9.2
Underlying Budget gap		65.9	81.6
Financing costs of Underlying Budget Gap	6.0	6.6	8.2
<b>TOTAL gap before EFS</b>	<b>65.9</b>	<b>81.6</b>	<b>82.3</b>
<b>Worst-case gap before EFS</b>	<b>77.0</b>	<b>92.7</b>	<b>93.4</b>

- Note that the yield for fees and charges includes £1.6m in respect of the Londonwide PCN increase but the remaining yield is lower in 2026/27 due to a number of areas being frozen including parking and commercial income (where changes are being actioned through rent reviews)

4.15 The financial gap shown above is based on a most likely scenario and is £66.1m for 2026/27 before Exceptional Financial Support. The Council however has produced a worst case scenario for the budget as well as part of its planning. This is set out in the table below with the assumptions presented in more detail in **Appendix A** of this report.

**Table 9: Budget Gap based on most likely and worst case scenarios**

<b>MTFS Based on Most Likely and Worst Case</b>	<b>Most Likely (£m)</b>	<b>Worst (£m)</b>
Underlying Pressures from 25/26 (P9 Monitor)	64.1	64.1

New Growth and Investment	5.6	5.6
Pay and other inflation	3.2	5.0
26/27 Demographic unit cost	15.8	25.1
Other Service Pressures and reductions	-0.8	-0.8
Capital financing costs (inc 25/26 Capitalisation Direction)	10.2	10.2
Other Pressures (inc ELWA, Freedom pass, Insurance)	1.1	1.1
One offs in 25/26 budget	2.4	2.4
Fees and Charges (4.5%) where applicable	-1.9	-1.9
Local Government finance settlement	-15.6	-15.6
Savings proposals	-10.0	-10.0
Council Tax at 4.99%	-8.2	-8.2
<b>Total Budget Gap 2026/27</b>	<b>65.9</b>	<b>77.0</b>

- 4.16 The assumptions included in the budget are best estimates based on all known information. The budgets however are subject to change and the table below shows the impact of change through a sensitivity analysis of the key areas

**Table 10: Sensitivities in the budget**

Sensitivity	Approximate Budget	1% change
Adult Social Care provider costs	110m	1.1m
Children's Social Care Placement Costs	20m	0.2m
Discretionary fees and charges	(27m)	0.3m
Council Tax yield	(174m)	1.7m
Pay inflation	100m	1.0m

## 5. Proposal to balance the 2026/27 Budget and Closing the Budget Gap in Future Years

- 5.1 The Medium-Term Financial strategy position over the next three years (Table 6 above) currently shows a significant gap for all three years of the plan. The Council will continue to apply tight spending controls and will do all it can to minimise spend whilst fulfilling its statutory duties.
- 5.2 The Government have indicated that whilst they recognise that EFS will be a part of the national three year funding strategy they have implied that they expect authorities to develop plans to mitigate the need for such funding over that period. Clearly the current medium term financial position indicates that this is a difficult position for Havering

- 5.3 Senior Council officers are in regular contact with MHCLG and have set out the Councils position clearly in the application for EFS for 2026/27. It should be noted that an increasing factor in the Council's financial gap is the financing costs of EFS. By 2028/29 it is estimated that the Council will need to include £25m of budget simply to finance the borrowing and repayment costs of EFS. This is around 30% of the total gap for that year
- 5.4 The Council has already included in its savings proposals significant benefits from 2028/29 onwards through the development of additional accommodation to mitigate housing demand. There are also plans to build two new children's facilities to provide better solutions for users and reduce the cost of out of borough placements. The Council will continue to explore all areas to reduce costs in the medium term through continued development of the regeneration opportunities in the borough
- 5.5 Havering will continue to work closely with other neighbouring boroughs and Health to agree the best way to jointly meet the financial impact of the shortage of bed spaces across North London. This will include joint pricing strategies and collaborative work with Health to ensure costs are split correctly. The Council will continue to undertake targeted reviews of all placements and to promote better living in order to ensure the best outcomes for users and cost effectiveness for the Council
- 5.6 The longer term future of Social Care provision will be determined by the Casey Review and Havering will be proactive in any joint working or consultations over the next few years as the review develops. Havering will continue to support national lobbying for further funding in this sector to help meet the significant shortfall in funding across the country

## 6. Balances, Reserves and Contingencies

- 6.1 Havering recognises the need to have adequate reserves and balances and maintains a £1m corporate contingency for unforeseen in year pressures. Havering's general balances and earmarked reserves have been depleted in recent years through the pressures on services and are amongst the lowest in London. In setting the budget Havering has recognised the need to build up general balances to a target level of £25m. Contributions to balances have been built into the General Fund budget to achieve this target.
- 6.2 The table below shows the forecast position for reserves at the end of 2025/26 together with projected balances for the next two years. The Council has discussed its reserves position with the Government as part of its applications for Exceptional Financial Support and the Government fully recognises the need to maintain and build up reserves moving forward

**Table 10 Reserves and Balances**

<b>EARMARKED RESERVES</b>	<b>Opening Balance 25/26 (M)</b>	<b>Forecast Balance</b>	<b>Forecast Balance</b>	<b>Forecast Balance</b>
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		31/03/26 (M)	31/03/27 (M)	31/03/28 (M)
General Balances	15.2	20.2	25.2	25.2
Risk Mitigation Reserves	16.8	11.3	10.0	7.8
Contractual Reserves	9.8	9.7	9.7	9.7
Internally Earmarked Projects	13.4	10.0	9.7	9.8
<b>TOTAL</b>	<b>55.2</b>	<b>51.2</b>	<b>54.6</b>	<b>52.5</b>

- 6.3 The Council also has a £1m General contingency in its annual budget. This is held for unforeseen in year circumstances but if not required is released to support that years budget position

## 7. Schools budget and DSG

- 7.1 Within the schools settlement the units of funding for Havering have increased by 5.22% in primary and 4.96% in Secondary. The total number of pupils at the Autumn Census date shows a small drop in pupil numbers of 152 in Primary and an increase of 9 at Secondary compared to October 24. Overall this amounts to an increase of £12.1m across the Schools Block as shown in the table below. Further details of the schools settlement can be found at **Appendix G**

## 8. The HRA Budget and 30-year Business Plan

- 8.1 The Housing Revenue Account 30 year Business Plan report was presented to January cabinet and sets a budget for the Council's Housing Revenue Account (HRA) and HRA Major Works and Capital Programme. The main revenue income stream for the HRA are rents which have had a **4.8% uplift** across all main rent categories, required for financial sustainability in the face of rising costs and interest rates linked to the sector. The overall revenue budget is stable but pressured, reserves levels remain healthy throughout the plan, and it remains stable despite rising inflation, repairs and regulatory costs.
- 8.2 There have been significant changes to the Housing regeneration programme, in response to the current challenging economic situation. With later stages of some regeneration schemes no longer being included in the plan due to viability. Capital programme in the plan combines major works to existing stock and regeneration/acquisition.

## 9. The Five-year Capital Programme

- 9.1 The Capital Strategy and five-year Programme is presented in a separate report on this agenda. The Medium- Term Financial Strategy takes full account of the interest and

borrowing cost of the proposed programme. This includes the revenue implications of a number of new bids which are included for approval by Council.

- 9.2 The proposed Capital programme will spend £1.05bn of which £0.40bn is for the General Fund and £0.65bn is HRA Capital Spend. The majority (0.30bn) of the general fund spend relates to the Councils regeneration and GF Housing and property schemes which will deliver new homes and help greatly with the current Housing shortage.
- 9.3 The Capital programme will be funded by a number of sources including receipts (£0.04bn), grants (£0.25bn), contributions from revenue and reserves (£0.07bn) and borrowing (£0.69bn). The affordability of the Capital programme is assessed using a series of prudential indicators which measure items such as the ratio of financing costs to net revenue stream and the Councils capacity to deliver the programme. Further details of the prudential indicators can be found in the Capital Strategy report elsewhere on this agenda.

## **10 Strategic Director of Resources (S151 Officer) statement regarding the robustness of the budget and MTFS**

- 10.1 Section 25 of the Local Government Act 2003 requires Chief Financial Officers to report to their authorities about the robustness of estimates and the adequacy of reserves when determining their budget and level of Council Tax. Authorities are required to consider their Chief Financial Officer's report when setting the level of council tax. This statement is set out in **Appendix H** of this report. The report states that the Council's position is unsustainable and sets out next steps in response to the forecast deficit in the medium-term.

## **11 Council Tax Policies and Proposals**

- 11.1 The Council has a number of proposed policies regarding Council Tax which require formal approval. These proposed policies are listed below with further detail set out in **Appendices I & J** to this report.

- Proposed discount of 1.5% for Council Tax payers who pay their 2026/27 Council Tax in full before 1<sup>st</sup> April 2026
- The proposed Council Tax Support scheme for 2026/27
- Proposed Policy regarding war pension income in relation to Housing Benefit Assessment
- Proposed policy change to include the disregard of Armed Forces Compensation in the calculation of contributions for Disabled Facilities Grants (DFG)

### **11.2 The proposed Council Tax Support Scheme 2026-27**

- 11.2.1 The local Council Tax Support (CTS) Scheme in Havering has been designed to help residents on low incomes pay their Council Tax. The amount of Council Tax Support a

person can have is based on how much the Government say they need to live on and the person's income and capital. Council Tax Support rules for claimants of pensionable age are prescribed in law and can cover up to 100% of the Council Tax due. Local authority Care Leavers can also receive up to 100% in Council Tax Support. For working age claimants with disabilities and claimants without disabilities, they can receive up to 80% and 75% respectively off their Council Tax bill. The rules within the CTS scheme for working age applicants including Care Leavers have been developed by the Council.

- 11.2.2 The Council proposes to maintain the current CTS Scheme for 2025 putting forward no significant amendment to that scheme in 2026. A copy of the 2025 Council Tax Support Scheme can be found on the Council's website. In accordance with Schedule 1A of the Local Government Finance Act 1992, Full Council is required to endorse the Council Tax Scheme for 2026/27 before 11 March 2025. The Council has given due regard to the Equality Act 2010 and the need to eliminate unlawful discrimination. The Equalities Impact Assessment of the Council Tax Support scheme is attached as **Appendix K** to this report.

## 12. **Equality impact Assessment on the Budget and Medium-Term Financial Strategy**

- 12.1 The Equality impact assessment for the budget is set out in **Appendix L**. It should be noted that where savings or indeed growth result in a direct change in service provision then a separate EQUIA will be completed for that change. As such the budget EQUIA is a more general document which considers the overall impact of the budget on the nine protected characteristics

### **REASONS AND OPTIONS**

#### 13. **Reasons for the decision:**

- 13.1 The Council is required to set a balanced budget in advance of the beginning of each financial year. This report sets out the process to reach a balanced budget for 2026/27 and sets out the Council's future plans for balancing the budget in the medium term from 2026/27 to 2028/29.

#### **Other options considered:**

- 13.2 The report outlines all the options identified for balancing the 2026/27 budget. Officers will continue to seek further options for balancing the budgets in future years.
- 13.3 The only alternative to the Capitalisation Direction would be for the S151 Officer to issue a S114 Report, declaring the Council unable to set a legally balanced budget for 2026/27.

**IMPLICATIONS AND RISKS**

## **14 Financial Implications and Risks**

- 14.1 The financial implications of the Council's Medium Term Financial Strategy are fully set out in this report and are therefore implicit in the body of this report.
- 14.2 The Council is proposing a 4.99% Council Tax increase and will be using a Capitalisation order to balance the budget. This will enable the Council to charge revenue expenditure to capital in 2026/27. The Council will need to either reduce its net expenditure or receive additional grant funding to prevent a similar scenario in the setting of future budgets.
- 14.3 The report contains prudent assumptions on future pressures and £10m of savings to be delivered in 2026/27. If the Council is to stay within budget demand will need to be contained within these assumptions and the savings will need to be delivered

## **15 Legal Implications and Risks**

- 15.1 The Council is required under Part 1, Chapter III of the Local Government and Finance Act 1992 (the 1992 Act) to set its council tax for the forthcoming year. In accordance with section 30(6) and 31A of the 1992 Act this must be set before 11 March of the preceding year, but is not invalid merely because it is set on or after that date.
- 15.2 The Council's calculation of its "council tax requirement" in accordance with sections 31A and 31 B of the 1992 Act is reflected in the body of this report. A delay in setting council tax can have serious financial consequences and may be challenged by way of an application for judicial review under section 66 of the Act.
- 15.3 Under section 25 of the Local Government Act 2003, the Chief Finance Officer is required to report to the Authority on the robustness of the estimates made for the purposes of the calculations and the adequacy of the proposed financial reserves. Cabinet is required to consider these estimates when determining whether the proposals should be submitted to Council for approval.
- 15.4 The process for preparing the budget proposals for each municipal year, is set out in the Budget and Policy Framework Procedure Rules within the Council's Constitution. The setting of the budget is a function reserved to Council following consideration of the initial proposals submitted by the Executive.
- 15.5 The Council's duty is to set a balanced budget, taking into account a range of factors, must also have regard to the Council's public sector equality duties under the Equality Act 2010. Each Member has a duty to ensure that the Council complies with its legal obligations by agreeing a balanced budget.
- 15.6 Individual decisions which may need to be taken for example in relation to service delivery; may require a further consultation process and equality impact assessment before a final decision is taken.
- 15.7 Where such consultation is undertaken it must comply with the "Gunning" principles; namely it must be undertaken at a formative stage, sufficient information should be provided to enable feedback, adequate time should be given for consideration of

responses and the feedback should be taken into account in any decision taken.

- 15.8 Local Authorities owe a fiduciary duty to council taxpayers, which means the Council must consider the prudent use of resources, including control of expenditure, financial prudence in the short and long term, the need to strike a fair balance between the interests of council taxpayers and ratepayers and the community's interest in adequate and efficient services and the need to act in good faith in relation to compliance with statutory duties and exercising statutory powers.
- 15.9 The Council has an ongoing duty to maintain a balanced budget throughout the year and, accordingly, members are required to monitor the Council's financial position regularly in accordance with section 28 of the Local Government Act 2003 and take appropriate action if there is any significant deterioration in its financial position.
- 15.10 Where it appears that the expenditure the Authority proposes to incur in a financial year is likely to exceed the resources available to meet that expenditure, the Chief Finance Officer is under an obligation to prepare a report to Council under section 114 of the Local Government Finance Act 1988.

## **16 Human Resource Implications and Risks**

- 16.1 The Council continues to work closely with its staff and with Trades Unions to ensure that the effects on staff of the savings required have been managed in an efficient and compassionate manner. The specific workforce impact has yet to be assessed at the present time. However, all savings proposals or changes to the funding regime that impact on staff numbers or job roles, will be managed in accordance with both statutory requirements and the Council's Organisational Change policy and associated procedures.

## **17 Equalities and Social Inclusion Implications and Risks**

- 17.1 Havering has a diverse community made up of many different groups and individuals. The Council values diversity and believes it essential to understand and include the different contributions, perspectives and experience that people from different backgrounds bring.
- 17.2 The Public Sector Equality Duty (PSED) under section 149 of the Equality Act 2010 requires the council, when exercising its functions, to have due regard to:
- (i) the need to eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under the Equality Act 2010;
  - (ii) the need to advance equality of opportunity between persons who share protected characteristics and those who do not, and;
  - (iii) foster good relations between those who have protected characteristics and those who do not.

**Note:** 'Protected characteristics' are: age, gender, race, disability, sexual orientation, marriage and civil partnerships, religion or belief, pregnancy and maternity and gender reassignment.

17.3 The Council demonstrates its commitment to the Equality Act in its decision-making processes, the provision, procurement and commissioning of its services, and employment practices concerning its workforce. In addition, the Council is also committed to improving the quality of life and wellbeing of all Havering residents in respect of socio-economics and health determinants.

17.4 Any decisions which need to be taken in furtherance of the budget proposals will be undertaken in accordance with the duty set out in Section 149 of the Equality Act 2010 and where appropriate full Equality Assessments will be undertaken and form part of the decision making process.

## **18. Health and Wellbeing Implications and Risks**

18.1 The Council considers health and wellbeing implications in all the decisions it takes. The impact on general health and wellbeing is fully considered in developing the savings proposals in this report and in setting the Council's budget each year

## **19 Climate Change Implications and Risks**

19.1 The establishment of the Havering Climate Action Plan signals a commitment by the Council to tackle climate change and will affect all Council policies and decisions. This budget and financial strategy has been developed with this Climate Action Plan in mind and will help in contributing to the Council's aim of achieving net-zero annual carbon emissions by 2040. In addition, all projects included in the programme will follow the principles set out in the action plan and adhere to its key values.

## List of appendices

- APPENDIX A - Budget Assumptions and Risks
- APPENDIX B - Local Government Funding Settlement
- APPENDIX C - Savings Proposals
- APPENDIX D - Fees and Charges schedule
- APPENDIX E - Council Tax Requirement and Resolution
- APPENDIX F - 2026/27 Council Budget
- APPENDIX G - The Schools Funding Statement
- APPENDIX H - S25 Statement of Robustness on the budget
- APPENDIX I - Summary of the Council Tax Support scheme
- APPENDIX J - Council Tax policies
- APPENDIX K - EQUIA for the Council Tax Support scheme
- APPENDIX L - EQUIA for the Budget Report

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By virtue of paragraph(s) 3 of Part 1 of Schedule 12A  
of the Local Government Act 1972.

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## APPENDIX B

### The Local Government Finance Settlement

#### National Context

The Local Government Finance Settlement was confirmed on 9<sup>th</sup> February 2026 and contains the long awaited outcome of the Fair Funding Review and is the first multi year settlement for nearly a decade. Funding distribution was last updated in 2013-14 (with damping frozen within funding allocations), and since then there has been an updated 4-year settlement (from 2016-17) and a series of one-year settlements.

The announcement is a 3-year settlement, providing Havering with Grant figures upto and including 2028/29. Each of these latter two years will still be subject to an annual settlement process, but any changes will be upwards, with the 3-year settlement representing a minimum level of funding. The settlement has used the 2022-based population projections and the 2025 Index of Multiple Deprivation (IMD)

The settlement contains large funding floor payments and the continuation of the Recovery Grant which combined has left a large number of authorities substantially above their funding target in 2028-29. This creates ongoing uncertainty, and unfairness, and also means that ministers have not delivered on their objective of getting every authority to their funding target over 3 years. This position has significantly penalised Havering as the money used to finance the funding floor should have been added to the overall distribution pot. This has cost Havering in excess of £5m in lost funding based on the new relative needs formula applied in the settlement

The key elements within the overall funding settlement are:

- **Council tax.** The settlement assumes that council tax will rise with the maximum uplift in Band D, and that taxbase will grow in line with the 4-year increase in taxbase. Maximum increases are 4.99% for upper-tier authorities. Taxbase growth is based on the change between the 2021-22 and 2025-26 CTR1s.
- **Fair Funding Allocation.** The Settlement includes rolled-in grants from within the current Core Spending Power (CSP) settlement, plus other rolled in grants, and the rolled-in amounts from the Business Rates Reset. In addition, there is growth from the Spending Review last summer. The new Fair Funding Allocation for 2026/27 is £33.9bn Nationally rising to £34.4bn in 2027/28 and the £34.9bn in 2028/29.
- **Rolled-in grants.** Grants worth £13.7bn from the current CSP will roll into SFA. In addition there are further grants from outside the current settlement that are rolling into SFA. These include the Temporary Accommodation element of Homelessness Prevention Grant (HPG), and various other smaller grants
- **Business Rates Retention System (BRRS).** Business rates income worth £18.770bn is rolled into SFA in 2026-27.

- **Recovery Grant.** The Government added a further £440m to the recovery grant pot in the final settlement taking the total support to £2.6bn over three years
- **Consolidated Grants.** Four new consolidated grant streams have been created to simplify funding from a range of different sources. These grants are:
  1. The Public Health Grant
  2. The Crisis Resilience Grant
  3. The Homelessness Rough Sleeping and Domestic Abuse Grant
  4. The Children and Families Grant

### Change in Grant for Havering

The settlement and fair funding review has been long awaited by Havering and provides an additional £39m of new grant by 2028/29. The grant is phased in with increases of £15.5m in 2026/27 and just over £12m for 2027/28 and 2028/29. Whilst this is welcomed it will fall far short of the resources the Council needs to match its structural deficit

The table below sets out the change in Core Spending Power for Havering for the next three years

Core Spending Power	2025/26 (£M)	2026/27 (£M)	2027/28 (£M)	2028/29 (£M)
Retained Business Rates	38.7	58.2	59.6	60.8
Revenue Support Grant	2.1	38.8	57.8	68.7
Compensation for under-indexing the business rates multiplier	11.1	0.0	0.0	0.0
Council tax requirement	164.4	173.5	183.2	193.3
Local Authority Better Care Grant	8.4	8.4	0.0	0.0
New Homes Bonus	0.6	0.0	0.0	0.0
Social Care Grant	22.0	0.0	0.0	0.0
Market Sustainability and Improvement Fund	4.4	0.0	0.0	0.0
Employer National Insurance Contributions Grant	1.9	0.0	0.0	0.0
Rolled in Grants	3.3	0.0	0.0	0.0
New Childrens Grant	2.0	3.6	3.6	3.1
New Homeless Prevention Grant	2.8	3.7	3.7	3.8
<b>TOTAL CORE SPENDING POWER</b>	<b>261.6</b>	<b>286.3</b>	<b>307.8</b>	<b>329.7</b>

External Grant Increase		15.6	11.8	11.7
Assumed Council Tax increase		9.1	9.7	10.2
<b>TOTAL INCREASE IN CORE SPENDING POWER</b>		<b>24.7</b>	<b>21.5</b>	<b>21.9</b>

### Transitional Support (Damping)

When the Fair Funding review was launched in June 2025 the Governments stated aim was to devise a new formula to apportion funds between authorities and completely move to the new formula within the 3 year spending review timeline. Subsequent ministerial decisions have resulted in a significant level of damping remaining in the system after three years

**Damping floors** have been confirmed for those authorities losing from the funding reforms as set out in the table below.

New damping floors	Criteria	Protection
Recovery Grant Guarantee	Authorities receiving Recovery Grant in 25-26	Real-terms protection (105% in 26-27, 106% in 27-28 and 107% in 28-29)
Upper tier authorities	<15% above funding target	Cash-terms protection
Upper tier authorities	>15% above funding target, low Band D	95% protection (i.e. -5% floor in 2026-27, 0% in following two years)

The cost of the funding floors will be £295m in 2026-27, £390m in 2027-28, and £550m in 2028-29. This funding is top-sliced from within the Core Spending Power quantum. This has cost Havering around £5m in lost grant based on the new relative needs formula

### Consolidated Grants

There are the four consolidated grants that will bring together a range of different grants Most of the grant streams within these consolidated grants will remain unchanged, but there is extra funding within the Children Families and Youth grant and an inflationary increase to the Public Health Grant:

Consolidated Grants Havering	2026/27 £m	2027/28 £m	2028/29 £m
Homelessness, Rough Sleeping & Domestic Abuse Grant	3.3	3.5	3.6
Public Health Grant	14.6	15.0	15.4
Crisis and Resilience Fund	3.1	3.1	3.3
Children, Families and Youth Grant	4.5	4.5	4.0
<b>Total</b>	<b>25.7</b>	<b>26.2</b>	<b>26.3</b>

### Footnotes

Allocations for 2027/28 and 2028/29 are indicative.

Funding for the Homelessness, Rough Sleeping and Domestic Abuse Grant and the Families First Partnership programme is already included in Core Spending Power. As such, the figures here are also represented in the Core Spending Power table and they do not represent additional funding.

### **SEND Funding - future outlook**

An announcement on schools and SEND funding was made by the Government on the day of the Final Settlement it stated:

*We are also introducing support for local authorities' Dedicated Schools Grant (DSG) deficits in phases. The first phase will tackle historic deficits accrued up to the end of 2025-26. All local authorities with SEND deficits will be eligible in 2026-27 to receive a grant covering 90% of their High Needs-related DSG deficit accrued up to the end of 2025-26, subject to each local authority submitting and securing the Department for Education's approval of a local SEND reform plan.*

*We know that SEND reform will take time to fully embed and local authorities will need further support. For deficits that arise in 2026-27 and 2027-28, local authorities can expect that we will continue to take a similarly appropriate and proportionate approach to such support, though it will not be unlimited.*

The Statutory override has been confirmed to remain until March 2028 which will allow authorities to plan how the remaining 10% of the deficit will be financed.

**APPENDIX C - SUMMARY OF SAVINGS TEMPLATES, APPROVED BY CABINET  
IN NOVEMBER 2025**

Service	Brief Description	Value of Savings per Year (Net)		
		2026/27 £m	2027/28 £m	2028/29 £m
<b>CORPORATE SAVINGS</b>				
Corporate	Agency Levy	1.00		
Corporate	Charge to Pension Fund	0.05		
Corporate	Delete contribution to Capital Reserve	0.10		
<b>CORPORATE TOTAL</b>		<b>1.15</b>		
<b>PEOPLE SAVINGS</b>				
Adult Social Care	CHC Review – to identify placements which qualify for health funding (one off)	0.67	-0.67	
Adult Social Care	Direct payments claw-back (one off)	0.80	-0.80	
Adult Social Care	Review current contract to change to provide flexible care support	0.50		
Living Well Housing Demand	Inspired Solutions Scheme			6.32
Living Well Housing Demand	Modular housing in Rainham using existing sites			1.90
Living Well Housing Demand	Move Mother and Baby Unit into QLM	0.13		
Culture & Leisure	SLM revised charging agreement	0.70		
Starting Well	Children with Disabilities Unit – saving from capital project		0.20	0.20
Starting Well	Children’s Contact Centre – extending operational hours		0.26	
Starting Well	Children’s Homes Capital Bid		0.35	1.04
Starting Well	Children with Disabilities reduction to short breaks		0.03	0.02
<b>PEOPLE TOTAL</b>		<b>2.80</b>	<b>-0.63</b>	<b>9.48</b>

**PLACE SAVINGS**

**APPENDIX C - SUMMARY OF SAVINGS TEMPLATES, APPROVED BY CABINET  
IN NOVEMBER 2025**

Service	Brief Description	Value of Savings per Year (Net)		
		2026/27 £m	2027/28 £m	2028/29 £m
Corporate Estate	Surrender of the Council's lease on Mercury House (Note this is one of a choice of two savings on this building)	0.15	0.15	
Commercial Property	Estimated income expected from rent, lease and renewals	0.15	0.07	
Highways	Establishment of lane rental scheme	0.25	0.25	
Highways	Road adoption – drawdown from reserve	0.07		
<b>PLACE TOTAL</b>		<b>0.62</b>	<b>0.47</b>	<b>0.0</b>
<b>TOTAL NEW SAVINGS</b>				
<b>ADD BACK FOR ONE OFF SAVINGS</b>		<b>4.57</b>	<b>1.31 (1.47)</b>	<b>9.48</b>

## Savings Template – Agency Levy

Wards	Service	Directorate
All	Corporate	Corporate

### Value of Savings per Year

	2026/27 (£m)	2027/28 (£m)	2028/29 (£m)	Total (£m)	One-off /Recurring
Gross Saving	-1.000			-1.000	Assume recurring
Investment Required COST*	0.000			0.000	
Net Saving	-1.000			-1.000	

### Current Service Projection and Impact on Staffing

Current Service Projection/Forecast Spend	Impact on Staffing/Numbers add no
Current year forecast is 1.3m	None

### Description of savings proposal

The Council charges Services an 8% overhead for agency workers which historically was added to the pension fund to recognise the loss of contributions to the pension fund through temporary staff rather than permanency. The Council has in recent years funded the past fund deficit through a lump sum held corporately the adequacy of which is tested by the actuary as part of the triennial review

The agency levy on services is therefore not required for the pension fund and so can be treated as a saving. The Council could cease the levy but the general view is that its existence incentivises services to proactively reduce agency levels. The saving is prudently assumed at £1m under the assumption that agency costs will reduce in 25/26 and continue to reduce in 2026/27.

### Dependencies and Potential Risks

The saving is set at a level below the current agency level and so is likely to be exceeded in reality. If the Council did reduce its agency level to such an extent that this saving was not fully achieved this would be an overall benefit as the agency bill across services would have reduced significantly

A 1m rebate would be generated by £12.5m of general fund agency spend. It should be noted that not all agency spend attracts the levy (excluded areas are ....)

**Investment Required to Deliver the Saving (if any)**

No investment required

**Service Impact if Saving was to be Delivered, how will risks be mitigated**

No service impact – Saving has been in place for several years but has been previously treated as one off

**Sign Off**

<b>Date</b>	<b>Prepared By</b>	<b>Signed Off By</b>	<b>Finance sign off</b>
03/09/2025	R Tyler	K Freeman	R Tyler

## Savings Template – Charge to Pension Fund

Wards	Service	Directorate
All	Corporate	Corporate

### Value of Savings per Year

	2026/27 (£m)	2027/28 (£m)	2028/29 (£m)	Total (£m)	One- off/Recurring
Gross Saving	-0.050			-0.050	Recurring
Investment Required COST*	0.000			0.000	
Net Saving	<b>-0.050</b>			<b>-0.050</b>	

Investment Title	Link to Investment Template
None	

### Current Service Projection and Impact on Staffing

Current Service Projection/Forecast Spend	Impact on Staffing/Numbers add no
Current year forecast is 0.050m	None

### Description of savings proposal

A number of staff work directly on pension fund matters but their salary and other associated costs are initially coded to the general fund then charged to the pension fund.

Over the last few years, the budget for these staff has increased through pay awards and general inflation but the recharge budget has not been altered for several years to reflect these changes.

The recharge budget can now be increased by £50k to match the expenditure budgets which will be charged to the pension fund

### Dependencies and Potential Risks

No dependencies – Only expenditure directly related to the pension fund will be recharged to that fund. This saving is simply realigning the recharge budget with current expenditure budgets

**Investment Required to Deliver the Saving (if any)**

No investment required

**Service Impact if Saving was to be Delivered, how will risks be mitigated**

No service impact

**Sign Off**

<b>Date</b>	<b>Prepared By</b>	<b>Signed Off By</b>	<b>Finance sign off</b>
03/09/2025	R Tyler	K Freeman	R Tyler

## Savings Template – Delete Contribution to Capital Reserve

<b>Wards</b>	<b>Service</b>	<b>Directorate</b>
All	Corporate	Corporate

### Value of Savings per Year

	2026/27 (£m)	2027/28 (£m)	2028/29 (£m)	Total (£m)	One-off /Recurring
Gross Saving	-0.100			-0.100	Recurring
Investment Required COST*	0.000			0.000	
Net Saving	-0.100			-0.100	

### Current Service Projection and Impact on Staffing

<b>Current Service Projection/Forecast Spend</b>	<b>Impact on Staffing/Numbers add no</b>
Current year forecast is 0.100m	None

### Description of savings proposal

As part of the treasury codes there has been a historic budgeted contribution to capital reserves of £100k. This has allowed the capital reserve to build up over years to enable flexibility in the funding of capital projects

In order to make an ongoing saving to the revenue budget the planned contribution to reserves will be removed. At year end the section 151 officer will annually review the adequacy of reserves including the capital reserve and contributions can be made if necessary, by using any unspent contingent items.

### Dependencies and Potential Risks

No dependencies – The Capital reserve is closely monitored as part of the Council's budget monitoring review process and its adequacy is tested at the end of each year as part of the closedown process

### Investment Required to Deliver the Saving (if any)

No investment required

**Service Impact if Saving was to be Delivered, how will risks be mitigated**

No service impact

**Sign Off**

<b>Date</b>	<b>Prepared By</b>	<b>Signed Off By</b>	<b>Finance sign off</b>
03/09/2025	R Tyler	K Freeman	R Tyler

## Savings Template – Resource required for CHC Review

Wards	Service	Directorate
All	Adult Social Care	People – Ageing Well

### Value of Savings per Year

	2026/27 (£m)	2027/28 (£m)	2028/29 (£m)	Total (£m)	One-off/Recurring
Gross Saving	0.670				One Off
Investment Required COST*	0.080				One Off
Net Saving	0.590				One Off

Investment Title	Link to Investment Template
Resource Required for CHC Review	<a href="#">CHC investment template</a> See Growth schedule

### Current Service Projection and Impact on Staffing

Current Service Projection/Forecast Spend	Impact on Staffing/Numbers add no

### Description of savings proposal

The proposal seeks to invest £0.80m to recruit a Grade 9 social worker dedicated to reviewing high-cost care packages that may be eligible for NHS Continuing Healthcare (CHC) funding. By identifying and securing CHC funding for individuals whose care needs are primarily health-related, the project aims to reduce Adult Social Care (ASC) expenditure and ensure legal compliance with the CHC Framework and Care Act 2014. This targeted approach is expected to deliver potential savings of up to £0.670m.

### Dependencies and Potential Risks

#### Dependencies:

- Successful recruitment of a suitably skilled CHC specialist.
- Cooperation from providers in supplying adequate evidence and records.
- Timely engagement and collaboration with health colleagues.
- Allocation of cases with potential CHC eligibility.

**Risks:**

- Delays or challenges in recruitment.
- Insufficient evidence from providers to support CHC applications.
- CHC eligibility may change over time, resulting in cases reverting to ASC.
- Risk of role dilution if the postholder is drawn into general casework or safeguarding.
- Some cases may have previously failed at dispute resolution stages.

**Investment Required to Deliver the Saving (if any)**

An investment of **£0.80m** is required to fund a Grade 9 social worker post. This resource will focus on reviewing three high-cost cases, with projected cost reductions of **£0.670m**. The option is scalable and presents a lower risk compared to a larger team investment. This is a pilot, and it will be reviewed at the end of the year to determine whether this should continue.

**Service Impact if Saving was to be Delivered, how will risks be mitigated****Service Impact:**

- Improved compliance with legal frameworks.
- Positive impact through reduced financial pressure on ASC budgets.
- Enhanced partnership working with health colleagues.
- Increased staff awareness and understanding of CHC processes.

**Risk Mitigation:**

- Clear role definition to avoid dilution into general casework.
- Use of tracked CHC review processes and documentation to support applications.
- Early engagement with providers to ensure evidence availability.
- Ongoing support and briefing for ASC staff to strengthen CHC knowledge.
- Monitoring of CHC eligibility changes and proactive case management.

**Sign Off**

<b>Date</b>	<b>Prepared By</b>	<b>Signed Off By</b>	<b>Finance sign off</b>
29/10/2025	A Sykes		E English

## Savings Template – Resource for Direct Payment claw-back

Wards	Service	Directorate
All	Adult Social Care/Living Well Adult Social Care	People - Ageing Well/People Living Well

### Value of Savings per Year

	2026/27 (£m)	2027/28 (£m)	2028/29 (£m)	Total (£m)	One-off /Recurring
Gross Saving	0.800				One Off
Investment Required COST*	0.050				One Off
Net Saving	0.750				One off

Investment Title	Link to Investment Template
Resource Required for Direct Payment Clawback	<a href="#">Investment Template</a> See Growth appendix

### Current Service Projection and Impact on Staffing

Current Service Projection/Forecast Spend	Impact on Staffing/Numbers add no

### Description of savings proposal

Employing a dedicated grade 6 resource on a fixed term contract to clawback unused direct payments. Currently the Direct Payments (DP) team has insufficient capacity to review all DP accounts and where applicable, clawback unspent funds. An additional resource will help to prevent the accumulation of unused funds in service users' accounts. Significant underspends on users accounts can also serve as a prompt to review individual care needs, ensuring that allocated resources remain aligned with current needs

### Dependencies and Potential Risks

The achievement of the projected savings is contingent upon the timely recruitment to this post. Delays in appointing the successful candidate may result in a portion of the anticipated savings being deferred to 2027/28.

As these savings are one-off in nature, the recruitment for this role will be on a fixed-term contract basis only.

### Investment Required to Deliver the Saving (if any)

To deliver these savings of £0.800m, an investment of **£0.050 million** is required . This investment is also a one-off cost and will be used to employ a Grade 6 resource to undertake the work.

### Service Impact if Saving was to be Delivered, how will risks be mitigated

- The service will benefit from a more robust approach to managing direct payments, ensuring that unused funds are reclaimed efficiently and redirected to where they are most needed.
- Employing a dedicated Grade 6 resource will help to maintain financial integrity and prevent the accumulation of surplus monies in users' accounts. This will also support regular reviews of care needs, ensuring that allocations remain appropriate and responsive to individual circumstances.
- Reduce financial pressure on Adult Social Care and support with delivery of savings

### Risk Mitigation

- Risks associated with the delivery of savings, such as delays in recruitment, will be mitigated by closely monitoring the appointment process and setting clear timelines for onboarding.
- Robust processes, clear procedures, and a well-defined remit will be established for the role, ensuring the appointed individual remains fully focused on recovering unused direct payments.
- Regular reviews and audits will be implemented to ensure that clawback procedures are consistently followed and that any emerging issues are addressed promptly.
- The contract's fixed duration offers flexibility to terminate upon project completion.

### Sign Off

Date	Prepared By	Signed Off By	Finance sign off
11/09/25	Lurleen Trumpet		E English

## Savings Template – Flexible Care Support

Wards	Service	Directorate
All	Adult Social Care	People – Ageing Well

### Value of Savings per Year

	2026/27(£m)	2027/28 (£m)	2028/29 (£m)	Total (£m)	One-off /Recurring
Gross Saving	0.500				Recurring
Investment Required COST*	0				Recurring
Net Saving	0.500				Recurring

Investment Title	Link to Investment Template
N/A	

### Current Service Projection and Impact on Staffing

Current Service Projection/Forecast Spend	Impact on Staffing/Numbers add no
No impact	

### Description of savings proposal

#### Redesign of Extra Care Criteria

This proposal seeks to revise the current contract to enable the delivery of more flexible care support, including adaptable hours based on individual needs. Presently, eligibility is limited to individuals who either receive or require a formal care package. However, this excludes a cohort of vulnerable individuals who may need general support. These individuals could greatly benefit from extended, community-based interventions that help mitigate associated risks.

To support this shift, proactive steps will be taken to optimise the use of any available void flats. This includes identifying both community and residential care options that could be more effectively managed within Extra Care settings. If implemented successfully, this approach would allow for a reduction in the number of individuals placed in residential or nursing care due to a lack of suitable housing options—particularly those awaiting discharge from hospital who are currently placed in long-term care by default.

## Dependencies and Potential Risk:

### Savings Dependencies

- The Commissioning team's ability to complete a timely contract review and implement the proposed changes effectively.
- Adult Social Care (ASC) swiftly identifying and transitioning appropriate individuals into Extra Care settings to fully realise the benefits of the revised eligibility criteria.
- Strong engagement with key stakeholders—including care providers, residents, and families—to ensure understanding and support for the new service model.
- Continued collaboration with health partners to identify individuals who would benefit most from flexible, community-based support
- Maximising the use of available void flats by aligning placements with individuals whose needs can be safely and effectively supported within Extra Care settings, thereby reducing reliance on more costly residential care.

### Potential Risks:

- Changes in the needs or circumstances of identified individuals may limit the ability to achieve projected savings.
- Delays in the contract review or implementation process could postpone the realisation of financial benefits.
- The introduction of new tenants with complex needs may affect the stability of the service and require enhanced support or risk management strategies.

## Investment Required to Deliver the Saving (if any)

No additional investment is required; review of the contract is currently being undertaken by Commissioning.

## Service Impact if Saving was to be Delivered, how will risks be mitigated

- Delivers improved outcomes for adults through more flexible and less restrictive support models
- Encourages independence by embedding strength-based practices into care delivery
- Helps reduce overall care costs, easing financial pressures on Adult Social Care (ASC)
- Supports the preventative agenda by addressing needs early and promoting long-term wellbeing

### Sign Off

Date	Prepared By Lurleen Trumpet	Signed Off By	Finance sign off
11/09/2025	Lurleen Trumpet		E English



## Savings Template – Inspired Solutions Scheme

Wards	Service	Directorate
ALL	Living Well Housing Demand	People

### Value of Savings per Year

	2026/27 (£m)	2027/28 (£m)	2028/29 (£m)	Total (£m)	One-off /Recurring
Gross Saving	0.000	0.000	6.320	6.320	Recurring
Investment Required COST*	0	0	0	0	Recurring
Net Saving	0.	0	6.320	6.320	Recurring

Investment Title	Link to Investment Template
N/A	

### Current Service Projection and Impact on Staffing

Current Service Projection/Forecast Spend	Impact on Staffing/Numbers add no

## Description of savings proposal

Inspired Solutions is an option to build to rent up to 600 temporary accommodation properties at the local housing allowance. It is a scheme that is delivered based on the following model:

- 40-year nominations agreement
- 40-year underwriting of the management of the properties for voids and bad debts.
- Rents capped at LHA 2024 and increasing only when LHA rates are uplifted.

The scheme will be delivered using a vehicle provided by Inspired Solutions. This would mean it is eligible to issue Assured Shorthold Tenancies (or their successors), at the local housing allowance 2024.

2028/29 Assumes delivery of up to 200 properties at the beginning of 2028/29 financial year.

LBH will need to cover voids, bad debts and any repairs over general maintenance. Detailed modelling will need to be undertaken to ascertain the likely costs.

## Dependencies and Potential Risks

Dependencies include

Inspired Solutions ability to deliver to timeframes

Land availability

Planning permission

## Investment Required to Deliver the Saving (if any)

No investment required. When detailed costings have been received, an amount will need to be set aside to cover voids, bad debts and repairs above general maintenance.

## Service Impact if Saving was to be Delivered, how will risks be mitigated

The service would be able to rapidly exit out of its nightly rate property portfolio delivering cost avoidance of £6.319m.

Risks will be that households choose against moving and make suitability review requests that delay moves. We will make an offer of accommodation and discharge our duty in the event of refusals of a suitable property.

#### Sign Off

<b>Date</b>	<b>Prepared By</b>	<b>Signed Off By</b>	<b>Finance sign off</b>
08.09.25	Darren Alexander Assistant Director Housing Demand	Patrick Odling- Smee	E English

## Savings Template – Modular Housing in Rainham

Wards	Service	Directorate
ALL	Living Well Housing Demand	People

### Value of Savings per Year

	2026/27 (£m)	2027/28 (£m)	2028/29 (£m)	Total (£m)	Once-off/Recurring
Gross Saving	0	0	1.896	1.896	Recurring
Investment Required COST*	0	0	0	0	Recurring
Net Saving	0	0	1.896	1.896	Recurring

Investment Title	Link to Investment Template
N/A	

### Current Service Projection and Impact on Staffing

Current Service Projection/Forecast Spend	Impact on Staffing/Numbers add no

### Description of savings proposal

Modular Housing in Rainham using existing sites that have been disposed of during a Joint Venture agreement with Notting Hill Genesis. A land assembly of those sites will undergo feasibility studies to deliver up to 60 permanent modular homes for families.

The properties will be let at the Local Housing Allowance 2024 and be managed on General Fund land so has the possibility of sitting within Queen's Lettings Management (QLM) so the Council can achieve the rent level.

### Dependencies and Potential Risks

Land assembly for modular housing

Grant from GLA to mitigate costs of site ground works.

### **Investment Required to Deliver the Saving (if any)**

No Capital investment is required to buy the units as they can be leased unless purchasing each property so instead remaining capital will be applied to the ground works and site preparation. This can be met through grant by the Greater London Authority (GLA).

### **Service Impact if Saving was to be Delivered, how will risks be mitigated**

Service will continue to effort to reduce the use of hotels and nightly paid accommodation however without significant supply this will continue to be a risk to service.

### **Sign Off**

<b>Date</b>	<b>Prepared By</b>	<b>Signed Off By</b>	<b>Finance sign off</b>
08.09.25	Darren Alexander Assistant Director Housing Demand	Patrick Odling- Smee	E English

## **Savings Template – Mother & Baby Unit**

Wards	Service	Directorate
ALL	Living Well Housing Demand	People

### Value of Savings per Year

	2026/27 (£m)	2027/28 (£m)	2028/29 (£m)	Total (£m)	One-off/Recurring
Gross Saving	0.130	0	0	0.130	Recurring
Investment Required COST*	0	0	0	0	Recurring
Net Saving	0.130	0	0	0.130	Recurring

Investment Title	Link to Investment Template
N/A	

### Current Service Projection and Impact on Staffing

Current Service Projection/Forecast Spend	Impact on Staffing/Numbers add no

### Description of savings proposal

The Mother and Baby Unit is a 12-unit studio bed scheme on Mawney Road. It is managed by the hostels team with an existing 2-year lease.

With the incorporation of the Queen's Lettings Management (QLM) Community Interest Company (CIC) this property which is currently subject to LHA 2011 less 10% the Mother and Baby Unit is eligible for exempt housing benefit status where the cost of the site can be met almost exclusively by the Housing Benefit amount.

### Dependencies and Potential Risks

Agreement to move asset into QLM

Secure exempt Housing Benefit for the Mother and Baby Unit.

Risk of eligibility for the full enhanced rate.

Risk if we do not proceed with QLM model.

### Investment Required to Deliver the Saving (if any)

No investment required just a structural adjustment i.e. where the asset lease currently sits in the general fund will need to be moved to QLM (CIC).

## Service Impact if Saving was to be Delivered, how will risks be mitigated

Service will continue to support mothers and their babies however, the staffing costs to provide support and security services will be met by the enhanced housing benefit rate as opposed to the general fund subsidy.

The building rent level will be set within the LHA 2024 level.

An application for exempt housing benefit can be made to achieve the enhanced housing benefit rate.

The building itself if there is an occupancy challenge and can be flipped to an appropriate client group with little impact on HB status.

### Sign Off

Date	Prepared By	Signed Off By	Finance sign off
08.09.25	Darren Alexander Assistant Director Housing Demand	Patrick Odling- Smee	E English

## Savings Template – SLM Agency Model

Wards	Service	Directorate
	Culture and Leisure	People – Living Well

### Value of Savings per Year

	2026/27 (£m)	2027/28 (£m)	2028/29 (£m)	Total (£m)	One-off/ Recurring
Gross Saving	0.700			0.700	Recurring
Investment Required COST*	0				
Net Saving	0.700			0.700	Recurring

Investment Title	Link to Investment Template

### Current Service Projection and Impact on Staffing

Current Service Projection/Forecast Spend	Impact on Staffing/Numbers add no
The service returns a surplus.	The management of the VAT recovery will require finance resource to process the payments and recover the VAT.

### Description of savings proposal

#### Leisure Management Contract – Agency Model (In Practice)

Under the Agency Model, all income from the leisure facilities is treated as Council income, with any VAT due accounted for in the Council's VAT returns. As leisure services provided by local authorities are classed as a non-business activity, the Council can recover VAT on charges from the operator (e.g. SLM) and on facility-related costs. This approach keeps income within the Council, allows VAT recovery, and is anticipated to deliver savings of around £0.700m per annum.

#### Dependencies and Potential Risks

Under the Agency Model, the Council benefits from VAT recovery and projected savings of £0.700m per year, but it also carries key risks. These include financial exposure if income falls, responsibility for compliance with complex VAT rules, reliance on the operator's performance and potential costs for facility maintenance or service disruption.

#### Investment Required to Deliver the Saving (if any)

N/A

## Service Impact if Saving was to be Delivered, how will risks be mitigated

The £0.700m annual saving is expected to be delivered without reducing frontline services, as efficiencies come mainly from VAT recovery and improved contract arrangements. Risks will be managed through close performance monitoring of the operator, clear contractual responsibilities for maintenance, ongoing financial oversight and specialist VAT advice to ensure compliance. Regular reporting and contingency planning will help protect service quality and minimise disruption.

### Sign Off

<b>Date</b>	<b>Prepared By</b>	<b>Signed Off By</b>	<b>Finance sign off</b>
31/10/25	Manny Manoharan	Patrick Odling-Smee	E English

## Savings Template – CWD Capital Request

Wards	Service	Directorate
Tbc	Corporate Parenting	Starting Well

### Value of Savings per Year

	2026/27 (£m)	2027/28 (£m)	2028/29 (£m)	Total (£m)	One-off/ Recurring
Gross Saving		-0.200	-0.200		Recurring savings on placement costs
Investment Required COST*					
Capital Investment	3.800				Once off
Net Saving	3.800	-0.200	-0.200		

Investment Title	Link to Investment Template
Starting Well – Children with Disabilities Unit – Capital Request	<a href="#">Starting Well - Childrens w Disabilities Unit - Capital Request.docx</a>

### Current Service Projection and Impact on Staffing

Current Service Projection/Forecast Spend	Impact on Staffing/Numbers add no

### Description of savings proposal

The savings are based on a business case (Aldwych Business Case) presented a few years ago recommending that running our own short breaks unit would be commercially viable. This business case is currently being reworked for a centre to be built next to the Balgore's site providing short breaks and 2 long stay home places for CWD.

Currently, short breaks go to Kent and Essex and there is a need for services in the borough.

The 2 local long stay home places for CWD would mean that children can continue in their local school. This would mean that their needs would be met through

additional high needs funding for mainstream schools, rather than an out of borough placement at an independent provision, which is significantly more costly.

The Investment will deliver cost avoidance in the following ways:

- Unit cost on purchasing care for current children. - estimated to be £100 cheaper per night cheaper than private sector.
- Avoidance of children going long term into care, due to families being under pressure in the absence of short break provision leading to families collapsing and children coming into care when they don't need to.
- Bigger cost avoidance for residential children going to out of borough schools would result in placement cost savings of around £100k per child per year.
- Additional cost avoidance would be felt across the service in social work care costs, cost of families going to visit which we cover, home to school transport costs.

### Dependencies and Potential Risks

Dependent on capital investment as below

### Investment Required to Deliver the Saving (if any)

The gross capital cost is £3.8m to build the home  
The Council is bidding for money from NHS England, to deliver the short breaks side of that building. This would result in £2.2m of income to offset the cost. However, the decision-making process in NHS is subject to a different timeline and so the Capital bid uses the £3.8m as a worst-case scenario. The NHS Income decision goes to expert board in December, and the Council should know the outcome by January with the money potentially being available in April.

### Service Impact if Saving was to be Delivered, how will risks be mitigated

The cost avoidance would result in both a positive financial impact as well as a positive service impact by reducing unit costs on purchasing care for current children, avoiding children going into long term care by alleviating some pressure through short breaks provision, cost avoidance for residential children who will not need to attend out of borough schools saving placement and transport costs.

### Sign Off

Date	Prepared By	Signed Off By	Finance sign off
09/09/2025		T geere	K Heffernan

## Savings Template – Children's Contact Centre – extending operational hours

<b>Wards</b>	<b>Service</b>	<b>Directorate</b>
	Starting Well – Early help	People

### Value of Savings per Year

	<b>2026/27 (£m)</b>	<b>2027/28 (£m)</b>	<b>2028/29 (£m)</b>	<b>Total (£m)</b>	<b>One-off/ Recurring</b>
Gross Saving		0.260			Recurring
Investment Required COST*		-0.110			Recurring
Net Saving		0.150			Recurring

<b>Investment Title</b>	<b>Link to Investment Template</b>

### Current Service Projection and Impact on Staffing

<b>Current Service Projection/Forecast Spend</b>	<b>Impact on Staffing/Numbers add no</b>

### Description of savings proposal

This business case proposes extending the operational hours of Elm Park Children's Centre to 8 AM–8 PM, seven days a week, and repurposing three rooms within the centre to host private supervised contact (family time) sessions.

The aim is to align the room hire and supervised contact charges with those of other Local authorities like Sutton Family Centre, which generates income by offering supervised contact, room hire, and drop-off services. The aim is to increase the centre's income and close its current operating deficit.

### FINANCIAL PROJECTIONS (Assuming 100% UTILISATION)

#### 1. SUPERVISED CONTACT SESSIONS

- Charge: £90 per hour (including supervisor and report)
- Projected Weekly Sessions at 100% Utilization: 40 sessions
- Annual Income Potential:
- 40 sessions x £90 x 52 weeks = £187,200

#### 2. ROOM HIRE FOR PRIVATE CONTACT (NO SUPERVISOR)

- Charge: £70 per hour
- Projected Weekly Hours at 100% Utilization: 15 hours
- Annual Income Potential:
- 15 hours x £70 x 52 weeks = £54,600

### 3. DROP-OFF SERVICE FOR HANDOVERS

- Charge: £30 per session
- Projected Weekly Drop-offs at 100% Utilization: 10 drop-offs
- Annual Income Potential: 10 drop-offs x £30 x 52 weeks = £15,600

### TOTAL ANNUAL INCOME AT 100% UTILISATION

- Supervised Contact Sessions: £0.19m
- Room Hire for Private Contact: £0.05m
- Drop-off Service for Handovers: £0.02m
- Total Income: £0.26m

### FINANCIAL IMPACT WITH FULL UTILISATION

With an operational cost of £0.110m the net income at 100% utilization would be:

- Total Income at 100% Utilization: £0.26m
- Estimated Operational Cost: £0.11m
- **Surplus: £0.150m**

At 100% utilisation, the centre would generate a substantial surplus of £0.150m annually, positioning it well for reinvestment and enhanced services for the community.

### Dependencies and Potential Risks

There is a risk that it will not achieve 100% utilisation. But even at 50% utilisation the centre would still operate with a surplus, generating approximately £0.024m annually, covering its current deficit and contributing to financial sustainability.

### Investment Required to Deliver the Saving (if any)

£43k has already been invested from the corporate landlord budget to carry out refurbishment works and valley gutter roof repairs.

### Service Impact if Saving was to be Delivered, how will risks be mitigated

At 100% utilisation, the centre would generate a substantial surplus of £0.150m annually, positioning it well for reinvestment and enhanced services for the community.

There is a risk that it will not achieve 100% utilisation. But even at 50% utilisation the centre would still operate with a surplus, generating approximately £0.024m annually, covering its current deficit and contributing to financial sustainability.

### Sign Off

<b>Date</b>	<b>Prepared By</b>	<b>Signed Off By</b>	<b>Finance sign off</b>
09/09/2025		T geere	K Heffernan

## Savings Template – Children's Homes Capital Bid

<b>Wards</b>	<b>Service</b>	<b>Directorate</b>
Tbc	Corporate Parenting	Starting Well

### Value of Savings per Year

	<b>2026/27 (£m)</b>	<b>2027/28 (£m)</b>	<b>2028/29 (£m)</b>	<b>Total (£m)</b>	<b>One- off/Recurring</b>

Gross Saving		(£1.04m)	(£3.12m)		Recurring
Investment Required COST*		£0.69m	£2.08m		Recurring
Capital Investment	£0.55m				One Off
Net Saving		(£0.35m)	(£1.04m)		

<b>Investment Title</b>	<b>Link to Investment Template</b>
Childrens Homes Capital Bid	<a href="#">Starting Well - Childrens Homes - Capital Request.docx</a>

### Current Service Projection and Impact on Staffing

<b>Current Service Projection/Forecast Spend</b>	<b>Impact on Staffing/Numbers add no</b>

### Description of savings proposal

<b>Assumed % Increase per Year for service user group</b>	<b>Basis/Rationale</b>
Provision for 3 to 6 children depending on needs and complexity.	Two separate establishments that can provide homes for small numbers of children with highly complex needs.
Net weekly unit cost of around £7k to £8k a week	Through strong commissioning and close partnership, we expect to be able to negotiate a cost of care that is much lower than is usually obtained on the open market. This would be a saving of around £5,000 per week allowing a potential net benefit of up to £1.2m a year. If not required for LBH children we would expect to sell beds to other LAs.

### Dependencies and Potential Risks

### Investment Required to Deliver the Saving (if any)

£2.2m gross cost
(£1.1m DfE funding)
(£0.55m Health funding)

### Service Impact if Saving was to be Delivered, how will risks be mitigated

This proposal is a key measure to provide an alternative to the current care placement market and as such allows us to mitigate the strong upwards pressure in this budget.

#### Sign Off

Date	Prepared By	Signed Off By	Finance sign off
09/09/2025		T Geere	K Heffernan

### Savings Template – CWD reduction to short breaks

Wards	Service	Directorate
Tbc	Corporate Parenting	Starting Well

#### Value of Savings per Year

	2026/27 (£m)	2027/28 (£m)	2028/29 (£m)	Total (£m)	One-off/ Recurring
Gross Saving					

Investment Required COST*	0.090				
Net Saving		-0.025	-0.025		

<b>Investment Title</b>	<b>Link to Investment Template</b>
Starting Well – Other Staffing Requests – Growth and Investment	<a href="#">Starting Well - Other staffing requests - Growth and Investment.docx</a>

### Current Service Projection and Impact on Staffing

<b>Current Service Projection/Forecast Spend</b>	<b>Impact on Staffing/Numbers add no</b>
	None

### Description of savings proposal

CWD IRO reviewing short breaks

- £90k - 1 IRO fixed term for 1year. to urgently review inconsistent practice and explore savings opportunities for CWD placements.
- This is an area of inconsistent practice that needs urgent review. With rising demand and spend. It may also deliver savings if it is found some packages can be reduced .

£25k savings set as an initial target. It will need monitoring. If it works, it will deliver continued savings.

### Dependencies and Potential Risks

This approach is expected to deliver savings assuming some packages can be reduced but this is not guaranteed.

£25k savings set as a target. It will need monitoring. If it works, it will deliver continued savings.

### Investment Required to Deliver the Saving (if any)

£90k - 1 IRO fixed term for 1 year to urgently review inconsistent practice and explore savings opportunities for CWD placements.

### Service Impact if Saving was to be Delivered, how will risks be mitigated

Positive service impact as it will benefit from more consistent practice and potential savings

### Sign Off

Date	Prepared By	Signed Off By	Finance sign off
09/09/25		T Geere	K Heffernan

### Savings Template – Surrender of the Council’s lease on Mercury House *(One or other of Live Well proposal above)*

Wards	Service	Directorate
Romford Town	Capital Delivery & Corporate Estate	Place

### Value of Savings per Year

	2026/27 (£m)	2027/28 (£m)	2028/29 (£m)	Total (£m)	One- off/Recurring
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Gross Saving	(0.145)	(0.150)		(0.295)	Recurring
Investment Required COST*					
Net Saving	(0.145)	(0.150)		(0.295)	Recurring

### Current Service Projection and Impact on Staffing

Current Service Projection/Forecast Spend	Impact on Staffing/Numbers add no
£0.448m Forecast £0.153m Pressure	None

### Description of savings proposal

Surrender of the council's lease of Mercury House

### Dependencies and Potential Risks

Currently subject to negotiations with Landlord on potential surrender options for Mercury House.

A formal decision on the future of Mercury House is due to be put forward in the Autumn once the financial position has been clarified.

### Investment Required to Deliver the Saving (if any)

Discussions around the surrender of the lease will clarify if any investment is required.

### Service Impact if Saving was to be Delivered, how will risks be mitigated

If not achieved the empty building will continue to incur running costs with no value to the authority and the building will continue to deteriorate.

### Sign Off

Date	Prepared By	Signed Off By	Finance sign off
September 2025	Danielle Goldsmith	Paul Walker	J Gandy

## Savings Template – Estimated income expected from rent, lease and renewals

Wards	Service	Directorate
All	Commercial Property	Place

### Value of Savings per Year

	2026/27 (£m)	2027/28 (£m)	2028/29 (£m)	Total (£m)	One- off/Recurring
Gross Saving	(0.150)	(0.075)		(0.225)	Recurring

Investment Required COST*	0				
Net Saving	(0.150)	(0.075)		(0.225)	Recurring

### Current Service Projection and Impact on Staffing

Current Service Projection/Forecast Spend	Impact on Staffing/Numbers add no
(£4.235m) Total income £0.441m under-recovery	No impact on staffing.

### Description of savings proposal

Estimated income of approximately (£0.150m) expected from rent and lease renewals due in 2026/27, with a further (£0.075m) from full year effect impacts of said renewals.

### Dependencies and Potential Risks

Dependant on the reviews and renewals completing within 2025/26.

Growth bid of 350k has also been put forward to reduce the current income target of £4.996m.

Rental income (General Fund) from the Council's retail and other commercial assets is currently generating a cumulative annual revenue stream of £4.65m

It is expected that the agreement of outstanding rent review and lease renewal transactions in-year may serve to mitigate this shortfall reducing the projected shortfall to £0.200m.

### Investment Required to Deliver the Saving (if any)

None.

### Service Impact if Saving was to be Delivered, how will risks be mitigated

If not achieved this will cause further pressure in Commercial property.

Sign Off

Date	Prepared By	Signed Off By	Finance sign off

September 2025	Danielle Goldsmith	Paul Walker	J Gandy
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## Savings Template - Implementation of a Lane Rental Scheme

<b>Wards</b>	<b>Service</b>	<b>Directorate</b>
All	Highways	Environment

### Value of Savings per Year

	<b>2026/27 (£m)</b>	<b>2027/28 (£m)</b>	<b>2028/29 (£m)</b>	<b>Total (£m)</b>	<b>One- off/Recurring</b>
Gross Saving	(0.250)	(0.250)		(0.500)	Recurring

Investment Required COST*	0.125	0.125		0.250	Recurring
Net Saving	(0.125)	(0.125)		(0.250)	Recurring

<b>Investment Title</b>	<b>Link to Investment Template</b>
Establishment of Lane Rental Scheme	As per Growth Investment Template

### Current Service Projection and Impact on Staffing

Current Service Projection/Forecast Spend	Impact on Staffing/Numbers add no
<p>Street works A27036</p> <p>Current Budget (£0.415m) P5 Forecast (£0.300m) P5 forecast variance £0.115m</p> <p>Pressure relates to unachievable income budgets. Highways online overall.</p>	<p>Three additional staff as per the growth template will be required to administer the scheme.</p> <p>The staff costs and other costs (IT, management oversight) are met from the additional income generated from the lane rental scheme.</p>

### Description of savings proposal

The council has powers through The New Roads & Street Works Act 1991 (NRSWA) and the Traffic Management Act 2004 (TMA) to introduce and operate a lane rental scheme.

A lane rental scheme applies to the borough's busiest roads at the busiest times only. It gives works promoters working on these roads at these times incentive to find alternatives and speed up their works, reducing congestion and disruption.

Lane rental charges are set low, medium and high and range from £1,000 to £2,500 per day.

Cabinet will be required to approve the implementation of the scheme during 2025/26 following an application to the Secretary of State for Transport (to approve the boroughs scheme).

An assessment as to the anticipated volume of applicable road works, following any behaviour changes, has been made and lane rental income is predicted to be between £1.0m and £1.4m per annum.

Additional costs to administer the scheme, met by this income, will be incurred. This has been estimated to be £0.250m per annum.

The boroughs own road works will be included.

The surplus from the scheme, estimated to be £0.250m from 2027/28 can be used for:

- Highway works which reduce congestion.
- To support innovative techniques and technologies for speeding up street and road works.

The council, as well as other works promoters in the borough, can make bids to use the surplus.

Within the statutory guidance it is stated that the government intends to also allow up to 50% of the surplus to be used for highway maintenance and intends to change the relevant legislation later in 2025 (and this has recently been consulted on).

Accordingly, whilst the surplus (and therefore saving) is expected to be beyond £0.250m this could fluctuate each year due to others potentially bidding to access the surplus.

Many of the costs to develop and apply for scheme approval are being incurred in 2025/26.

## **Dependencies and Potential Risks**

The proposal and scheme is still in development stages. To adopt the scheme a number of milestones must be delivered. These are listed below

The adoption of a Lane Rental Scheme will require Cabinet approval.

An application to the SoS is required. The DfT will assess the councils submission before reporting to the SoS. This presents a risk to both timeframe and acceptability. Amendments may be required, for example.

DfT reviews submissions to the SoS at set periods of time in the year. Current applications have been delayed meaning future assessment periods may be pushed back. Therefore, deadlines set by Department for Transport may mean any scheme could not be implement until much later in 2026/7.

The proposal to allow 50% of surplus being used for maintenance may not come into force. This would hinder Havering's use of the surplus and reduce the saving.

A new scheme could drive significant behaviour change meaning lane rental income is much lower than predicted. This would mean the saving would be unachievable - albeit a conservative view on behaviour change has been made.

The spending and allocation of surplus funds must be discussed and decided at a board comprising of key stakeholders. Risk is therefore attached to the council accessing the surplus, or gaining board approval, although set criteria for spending surplus provides some protection to the council. The rules also reduce the potential for others to access the fund.

### Investment Required to Deliver the Saving (if any)

Existing, fully funded (from existing budgets) staff will develop and implement the scheme. This is estimated to be around £0.010m in 2025/26 and 2026/27.

Consultancy cost of £0.005m during 2025/26 to produce a permit scheme report.

### Service Impact if Saving was to be Delivered, how will risks be mitigated

Improvement to traffic conditions and reduction of congestion. Associated environmental improvements

A scheme would require the council to coordinate its own work to avoid charges where possible. This can be achieved.

### Sign Off

Date	Prepared By	Signed Off By	Finance sign off
30/10/25	Mark Hodgson	Imran Kazalbash	Joel Gandy

## Savings Template - Road Adoption Fund

Wards	Service	Directorate
All	Highways	Environment

### Value of Savings per Year

	2026/27 (£m)	2027/28 (£m)	2028/29 (£m)	Total (£m)	One-off/Recurring
Gross Saving	(0.075)			(0.075)	Recurring
Investment Required COST*	N/A				

Net Saving	(0.075)				
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Investment Title	Link to Investment Template
N/A	

### Current Service Projection and Impact on Staffing

Current Service Projection/Forecast Spend	Impact on Staffing/Numbers add no
A27002	No impact.
Budget: £2.758m	
Forecast at P5: £2.724m	
Forecast variance: (£0.034m)	

### Description of savings proposal

The Council will utilise its S38 and S278 Reserve by drawing down £0.075m per annum to reduce the net highway budget required thereby producing a saving.

When the council enters into Highway Act s38 and s278 agreements there is usually a condition that the third party (developer) pays a contribution to future maintenance of the highway asset built. The authority takes responsibility for the adopted asset in terms of maintaining it within its wider infrastructure maintenance programme.

The contribution is based on a percentage of the build cost. At present the contribution is held in reserve and over the years the reserve has built up.

This saving is to drawdown £0.075m per annum from the reserve, until further notice. This will allow the general revenue contribution to highway maintenance to be reduced by the same amount.

### Dependencies and Potential Risks

Slowing down of developer activity meaning fewer agreements and less contributions.

The reserve reducing to zero after 12 years if it is not replenished.

The true cost of maintenance of the network will continue to rise because of developer works. By offering a saving equal to the drawdown this will add future pressure to maintenance budgets. The situation will be kept under review and growth requests submitted if and when required or additional drawdown.

### Investment Required to Deliver the Saving (if any)

None

## Service Impact if Saving was to be Delivered, how will risks be mitigated

No risks other than those above

### Sign Off

<b>Date</b>	<b>Prepared By</b>	<b>Signed Off By</b>	<b>Finance sign off</b>
30/10/2025	M Hodgson	I Kazalbash	J Gandy

**Fees and Charges  
Schedule  
2026/27**

**People  
Children's Social Care**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>MY PLACE:</b> (All charges are for 1hr unless stated otherwise)				
<b>Off Peak (Mon - Fri 9am - 6pm)</b>				
Performance Hall	29.50	30.80	01/04/26	C
Performance Hall with sound and lighting:	38.10	39.80	01/04/26	C
Performance Hall with staging 4 hrs (if stage erected by myplace staff)	172.20	179.90	01/04/26	C
Music Studio 1 hr	15.30	16.00	01/04/26	C
Technician	29.50	30.80	01/04/26	C
Games Room	24.00	25.10	01/04/26	C
Art Room	13.10	13.70	01/04/26	C
Health Room	12.00	12.50	01/04/26	C
IAG Room	10.90	11.40	01/04/26	C
Counselling Room	10.90	11.40	01/04/26	C
Large Meeting Room	19.60	20.50	01/04/26	C
<b>N.B</b> The above room hire charges are maximum charges that are to be applied. Managers will have the discretion to negotiate lower charges per hour/session if a hirer pays in advance and commits to a long term hire, with such discounts to be agreed by the Head of Service.				

**Basis of Increase:**

- A - Statutory/National
- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

**People  
Children's Social Care**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>MY PLACE:</b> (All charges are for 1hr unless stated otherwise)				
<b>Off Peak (Mon - Fri 9am - 6pm)</b>				
Small Meeting Room	13.10	13.70	01/04/26	C
Youth Wing	18.00	18.80	01/04/26	C
Bike Shed	14.70	15.40	01/04/26	C
<b>Peak (Mon - Fri after 6pm)</b>				
Performance Hall	36.00	37.60	01/04/26	C
Performance Hall with sound and lighting:	52.40	54.70	01/04/26	C
Performance Hall with staging 4 hrs (if stage erected by myplace staff)	240.80	251.60	01/04/26	C
Music Studio 1 hr	19.60	20.50	01/04/26	C
Technician	29.50	30.80	01/04/26	C
Games Room	31.10	32.50	01/04/26	C
Art Room	18.00	18.80	01/04/26	C
Health Room	15.30	16.00	01/04/26	C
IAG Room	14.70	15.40	01/04/26	C
<b>N.B</b> The above room hire charges are maximum charges that are to be applied. Managers will have the discretion to negotiate lower charges per hour/session if a hirer pays in advance and commits to a long term hire, with such discounts to be agreed by the Head of Service.				

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

**People  
Children's Social Care**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>MY PLACE:</b> (All charges are for 1hr unless stated otherwise)				
<b>Peak (Mon - Fri after 6pm)</b>				
Counselling Room	14.70	15.40	01/04/26	C
Large Meeting Room	22.90	23.90	01/04/26	C
Small Meeting Room	16.30	17.00	01/04/26	C
Youth Wing	21.80	22.80	01/04/26	C
Bike Shed	17.00	17.80	01/04/26	C
<p><b>N.B</b> The above room hire charges are maximum charges that are to be applied. Managers will have the discretion to negotiate lower charges per hour/session if a hirer pays in advance and commits to a long term hire, with such discounts to be agreed by the Head of Service.</p>				

**Basis of Increase:**

- A - Statutory/National
- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

**People  
Children's Social Care**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>MY PLACE:</b> (All charges are for 1hr unless stated otherwise)				
<b>Saturday and Sunday</b>				
Performance Hall	92.60	96.70	01/04/26	C
Performance Hall with sound and lighting:	119.90	125.00	01/04/26	C
Performance Hall with staging 4 hrs (if stage erected by myplace staff)	534.00	558.00	01/04/26	C
Music Studio 1 hr	60.00	62.70	01/04/26	C
Technician	36.00	37.60	01/04/26	C
Games Room	90.40	94.40	01/04/26	C
Art Room	66.40	69.30	01/04/26	C
Health Room	62.10	64.90	01/04/26	C
IAG Room	60.00	62.70	01/04/26	C
Counselling Room	60.00	62.70	01/04/26	D
Large Meeting Room	76.30	79.70	01/04/26	C
Small Meeting Room	64.30	67.20	01/04/26	C
Youth Wing	73.00	76.30	01/04/26	C
Bike Shed	69.80	73.00	01/04/26	C
<b>N.B</b> The above room hire charges are maximum charges that are to be applied. Managers will have the discretion to negotiate lower charges per hour/session if a hirer pays in advance and commits to a long term hire, with such discounts to be agreed by the Head of Service.				

**Basis of Increase:**

- A - Statutory/National
- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

**People  
Children's Social Care**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>MY PLACE:</b> (All charges are for 1hr unless stated otherwise)				
Weekly Charges Storage Charge for Hirers (per week)	6.40	6.70	01/04/26	C
One off Event Charges Stall Hire for Events	10.30	10.50	01/04/26	D
Hirer indemnity insurance for 1 off bookings/parties etc where they would not have their own public liability insurance Charge on top of room fee per hour	1.55	1.60	01/04/26	D
Outdoor Space Fee - hiring of carpark for events.		20.00	01/04/26	NEW

**Basis of Increase:**

- A - Statutory/National
- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

## People Education

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
1 Schools Meals (Prices only apply to Schools supplied by Havering Catering Services)				
1a Primary School Meal **	N/A	N/A	01/04/23	N/A
1b Special KS3	3.15	3.29	01/04/26	C
1c Adult	4.25	4.44	01/04/26	C
<p>** Key Stage 1 and 2 school meals are fully grant funded until August 2026. Charges will be reviewed with effect from 01/09/2026</p> <p>Set meals are not provided in Secondary Schools.</p>				

**Basis of Increase:**

- A - Statutory/National
- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

## People Education

(A) Statutory and Nationally Agreed Charges

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>1 Non Attendance and Holiday Fines</b>				
1a Penalty Notices				
Charges are per parent, per child				
<b>First Offence</b>				
Penalty Notice paid within 21 days	80.00	80.00	01.09.24	A
Penalty Notice paid after 21 days	160.00	160.00	01.09.24	A
Fines must be paid within 28 days to avoid prosecution				
<b>Second Offence within 3 Years</b>				
Penalty Notice paid within 21 days	160.00	160.00	01.09.24	A

**Basis of Increase:**

- A - Statutory/National
- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

## People Adult Services

(A) Statutory and Nationally Agreed Charges

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>1 Respite Care</b>				
Weekly charges*				
Age over Pension Credit age	175.85	TBC	04/01/25	N/A
Age 25 up to Pension Credit age	127.95	TBC	04/01/25	N/A
Age 18 to 24	107.7	TBC	04/01/25	N/A
Annual increase subject to DWP minimum income allowance Net of personal expense allowance set by DOH				
* These charges will change in Jan/Feb 2026 when the new benefit, pension, and personal expense allowance rates are announced.				

**Basis of Increase:**

- A - Statutory/National
- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

## People Adult Services

(A) Statutory and Nationally Agreed Charges

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>2 Court of Protection</b>				
Annual charges - Fixed Costs as directed by Court of Protection*				
1 Work up to and including the date upon which the court makes an order appointing a deputy for property and affairs	944.00	TBC	04/01/24	A
Annual management fee where the court appoints a local authority deputy for property and affairs, payable on the anniversary of the court				
2a for the first year:	982.00	TBC	04/01/24	A
2b for the second and subsequent years:	824.00	TBC	04/01/24	A
Where the net assets are below £16,000, an annual management fee not exceeding 3.5% of net assets on the anniversary of the court order appointing the local authority as deputy				
3 Annual property management fee to include work involved in preparing property for sale, instructing agents, conveyancers, etc or the ongoing maintenance of property including management and letting of a rental property	380.00	TBC	04/01/24	A

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

**People  
Adult Services**

(A) Statutory and Nationally Agreed Charges

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>2 Court of Protection (cont)</b>				
4 Preparation of Annual Report for the Public Guardian	274	TBC	04/01/24	A
5 Preparing basic HMRC tax return	89	TBC	04/01/24	A
6 Preparing complex HMRC tax return	140	TBC	04/01/17	A
7 Travel time £40 per hour in units of £10/15 mins	51/hour	TBC	04/01/25	A
8 Recoup of Application fee paid from HMRC Account	365	TBC	24/07/18	A
9 Court of protection Filing Fee	371	TBC	21/09/21	A
Increase subject to Court of Protection/Direction and the 2017 Rate is the 1st increase since 2011				

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

## People Adult Services

(A) Statutory and Nationally Agreed Charges

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
Burials & Cremations (Public Health Act 1984 Section 46)				
1 Administration of arrangements to Bury/Cremate -Liaison with Hospital Bereavement Team -Investigation to trace next of kin -Liaison with various friends of the deceased, regarding funeral arrangements -Death Registration and purchase of certificates -Liaison with Funeral Directors and Travel -Liaison with the Local Authority Housing Department, regarding termination of tenancy and property clearance -Referral to Treasury Solicitor -Investigation of assets and liaison with financial institutions by post and in person	745.00	745.00	01/04/17	A
2 Forensic searches of property with 2 staff	300.00	300.00	01/04/17	A

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

## People Adult Services

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>1. Personal care and Support</b>				
Provision of homecare delivery to Service Users Homecare rate - hourly charge; per minute of actual care <i>The individual contribution is subject to the individual means test assessment</i> Homecare rates are currently subject to review and may change following the publishing of these fees and charges	24.65	TBC	04/01/25	N/A
<b>2. Care home</b>				
Provision of care home delivery to Service Users Care home rate based on authority's 'usual costs' -weekly charge				
Residential Standard Rate	1,000.00	TBC	04/01/25	N/A
Residential Enhanced Rate	1,500.00	TBC	04/01/25	N/A
Nursing Standard Rate	1,050.00	TBC	04/01/25	N/A
Nursing Enhanced Rate	1,500.00	TBC	04/01/25	N/A
Care home rates are currently subject to review and may change following the publishing of these fees and charges				
<b>3. Day Centre - Avelon Road &amp; Yew Tree</b>				
Day care delivery to Service Users				
Day Centre daily rate	45.00	TBC	04/01/24	N/A
Transport to Day Centre (inclusive of return journey)	24.00	TBC	04/01/24	N/A

**Basis of Increase:**

- A - Statutory/National
- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

**People  
Adult Services**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>4. Day Centre - HOPWA &amp; Paines Brook</b>				
Day care delivery to Service Users				
Day Centre daily rate	67	TBC	04/01/25	N/A
Transport to Day Centre (inclusive of return journey)	24	TBC	04/01/25	N/A
<b>5. Extra Care Housing</b>				
Dreywood Court - hourly rate	17.87	TBC	04/01/25	N/A
St Ethelburga Court - hourly rate	17.87	TBC	04/01/25	N/A
Paines Brook Court - hourly rate	17.87	TBC	04/01/25	N/A
<b>6. Deferred Payment Admin fees</b>				
Initial set-up fee	658	TBC	04/11/16	N/A
Annual review charge	89	TBC	04/11/16	N/A
<b>8. Brokerage Fee</b>				
Charge for Care Packages brokered by the Council	210.98	TBC	26/06/23	N/A

**Basis of Increase:**

- A - Statutory/National
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- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

## People Culture and Heritage

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>FAIRKYTES</b>				
Off Peak: Mon-Fri up to 6pm (per hour unless otherwise stated)				
Main Room	25.50	26.50	01/04/26	B
Room 12	19.00	20.00	01/04/26	B
Room 9	15.50	16.00	01/04/26	B
Art Room	19.00	20.00	01/04/26	B
Sculpture (includes access to Kiln Room when available)	15.50	16.00	01/04/26	B
Studio 1	35.00	36.50	01/04/26	B
Studio 2	24.00	25.00	01/04/26	B

**Basis of Increase:**

- A - Statutory/National
- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

## People Culture and Heritage

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Off Peak: Mon-Fri up to 6pm (continued)</b> (per hour unless otherwise stated)				
Studio 3	15.50	16.00	01/04/26	B
Billet Studio 1	24.00	25.00	01/04/26	B
Billet Studio 2	16.50	17.00	01/04/26	B
Gallery Studio	21.50	22.50	01/04/26	B
<b>Peak rate: Mon-Fri 6pm to close; All day Sat, Sun &amp; public holidays</b> (per hour unless otherwise stated)				
Main Room	29.50	31.00	01/04/26	B
Room 12	24.00	25.00	01/04/26	B
Room 9	18.50	19.50	01/04/26	B

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

## People Culture and Heritage

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Peak rate: Mon-Fri 6pm to close; All day Sat, Sun &amp; public holidays</b> (per hour unless otherwise stated)				
Art Room	24.00	25.00	01/04/26	B
Sculpture (includes access to Kiln Room when available)	17.00	17.50	01/04/26	B
Studio 1	45.00	47.00	01/04/26	B
Studio 2	27.50	28.50	01/04/26	B
Studio 3	17.00	17.50	01/04/26	B
Billet Studio 1	27.50	28.50	01/04/26	B
Billet Studio 2	19.50	20.50	01/04/26	B
Gallery Studio	26.50	27.50	01/04/26	B

**Basis of Increase:**

- A - Statutory/National
- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

**People  
Culture and Heritage**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Peak rate: Mon-Fri 6pm to close; All day Sat, Sun &amp; public holidays</b> (per hour unless otherwise stated)				
Private Studio/Workshop/Office (flat rate per calendar month)	260.00	290.00	01/04/26	B
Private Studio/Workshop/Office larger space (flat rate pcm)	325.00	360.00	01/04/26	B
<b>Private/Commercial Function Rates in Studio 1 (Main Hall)</b> (The below charged at a flat rate per hire including staffing charge)				
Saturday 6.00pm - 11pm	365.00	400.00	01/04/26	B
Sunday & Public Holidays 6.00pm - 10.30pm	335.00	370.00	01/04/26	B
Friday 6.00-10.30pm	265.00	290.00	01/04/26	B
<i>Where applicable, discounts may be applied to the published hire charges, if eligibility criteria is met.</i>				

**Basis of Increase:**

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- D - A local charging policy that deviates from the Corporate Charging Policy

## People Culture and Heritage

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>HORNCHURCH STADIUM</b>				
Weekday Use by Athletics Clubs (excluding training session)*				
Half Day*	106.35	111.15	01/04/26	C
Full Day*	201.20	210.25	01/04/26	C
Saturday Use by Athletics Clubs (excluding training session)*				
Half Day*	134.00	140.00	01/04/26	C
Full Day*	247.45	258.60	01/04/26	C
Sunday Use by Athletics Clubs (excluding training session)*				
Half Day*	175.60	183.50	01/04/26	C
Full Day*	335.60	350.70	01/04/26	C
Use by Schools (excluding training session)**				
Half Day**	127.35	133.10	01/04/26	C
Full Day**	262.60	274.40	01/04/26	C
Schools Training Sessions (per hour Inc. equipment)**	47.40	49.50	01/04/26	C
Occasional use - Football - without lights Seniors (3 hours)**	247.45	258.60	01/04/26	C
Occasional use - Football - without lights Juniors (2.5 hours)**	136.40	142.55	01/04/26	C
Occasional use - Football - with lights Seniors (3 hours)**	388.40	405.90	01/04/26	C
Occasional use - Football - with lights Juniors (2.5 hours)**	172.30	180.05	01/04/26	C
* VATable unless block (10 or more) booking				
** VATable unless block (10 or more) booking or Havering schools				

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

## People Culture and Heritage

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Marketing Advertising in Fairkytes and other culture publications</b>				
Full page (A4)	316.50	316.50	01/04/25	D
Full page (A5) or Half page (A4)	158.20	158.20	01/04/25	D
Half page (A5) or Quarter page (A4)	81.40	81.40	01/04/25	D
Quarter page (A5) or Eighth page (A4)	44.40	44.40	01/04/25	D
Online ticket sales 10% of ticket price to be added to the charge for Culture Events when sold on-line	10% of ticket price	10% of ticket price	01/04/16	D

**Basis of Increase:**

- A - Statutory/National
- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

## People Library

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>LIBRARY SERVICES:</b>				
<b>Fines (per item, per day)</b>				
Adults	0.42	0.42	01/04/23	D
Spoken Words	0.42	0.42	01/04/23	D
Lost Tickets	4.60	4.60	01/04/23	D
Lost Items - Replacement Cost (Minimum charge £10 + fines)	Cost + fines	Cost + fines	01/04/14	D
<b>Items not held within borough</b>				
British Library Loans (plus postage)	Quoted	Quoted	01/04/20	D
<b>Music Scores (3 Months)</b>				
Cost to be agreed with customer before progressing order	Quoted	Quoted	01/04/15	D

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

# People Library

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Photo Copies</b>				
B/W A4	0.38	0.38	01/04/23	D
B/W A3	0.47	0.47	01/04/23	D
Colour A3	2.43	1.00	01/04/26	D
Colour A4	0.50	0.50	01/04/23	D
Photocopying single sided	0.38	0.38	01/04/23	D
Photocopying double sided	0.57	0.57	01/04/23	D
<b>People's Network - Printing</b>				
B/W A4 (Printout per page)	0.38	0.38	01/04/23	D
Colour A4 (Printout per page)	0.50	0.50	01/04/22	D
<b>Library Space</b>				
2 hours for sole & guaranteed use of specific space, to include use of a desk/table & chair(s) to organisations for activities that benefit their members or participants, or where "drop in" services are being offered	18.00	20.00	01/04/26	D
Office Space in libraries	18.00	20.00	01/04/26	D

**Basis of Increase:**

- A - Statutory/National
- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

## People Library

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Community Group Room Hire</b>	20% Discount	20% Discount	01/04/17	D
<b>Elm Park Library</b> Elm Park Meeting Room per hour (Equiv. Hornchurch CR2)	22.00	23.00	01/04/26	D
<b>Harold Hill Library</b> Harold Hill Meeting Room per hour	27.00	28.00	01/04/26	D
Harold Hill Office Space per hour	20.00	21.00	01/04/26	D
<b>Hornchurch Library</b> Hornchurch Large meeting room - First Hour	32.00	33.00	01/04/26	D
Hornchurch Large meeting room - Additional Hours	26.00	27.00	01/04/26	D
Hornchurch Class Room One, per hour	27.00	28.00	01/04/26	D
Hornchurch Class Room Two, per hour	22.00	23.00	01/04/26	D
Hornchurch Office Space per hour	18.00	19.00	01/04/26	D

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

## People Library

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Rainham Library</b>				
Rainham Library Meeting Room 1 (large room) First Hour	32.00	32.00	01/04/24	D
Rainham Library Meeting Room 1 (large room) Additional Hours	27.00	27.00	01/04/24	D
Rainham Library Meeting Room 2 per hour	27.00	27.00	01/04/24	D
Rainham Library Meeting Room 3 per hour	27.00	27.00	01/04/24	D
Rainham Library Meeting Room 4 per hour	22.00	22.00	01/04/24	D
Rainham Library Meeting Room 5 per hour	22.00	23.00	01/04/26	D
Rainham - After closing time, locking up fees	43.00	43.00	01/04/24	D
Nursery Room	27.00	30.00	01/04/26	D

**Basis of Increase:**

- A - Statutory/National
- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

# People Library

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Room Hire Cancellation</b>				
Notice of cancellation of room hire under 24 hours	75% of room hire fee	75% of room hire fee	01/04/14	D
Notice of cancellation of room hire 1-3 days	50% of room hire fee	50% of room hire fee	01/04/15	D
Notice of cancellation of room hire 3-7 days	25% of room hire fee	25% of room hire fee	01/04/15	D

**Basis of Increase:**

- A - Statutory/National
- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

**People  
Library**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Exhibitions</b> (per week)				
Upminster at exhibitors liability for one week	No charge	50.00	01/04/26	D
Hornchurch at exhibitors liability for one week	No charge	50.00	01/04/26	D
<b>Cost of Digital images</b>				
Image on disc (including disc)	5.00	5.50	01/04/26	D
Image on USB (excluding USB)	4.80	5.00	01/04/26	D
Hourly rate for project work +	32.00	35.00	01/04/26	D

**Basis of Increase:**

- A - Statutory/National
- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

## People Education

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>MUSIC SCHOOL:</b>				
<b>Peripatetic tuition in schools and colleges (per hour pro rata)</b>				
<b>Academies and non-LA</b>				
Basic	52.65	54.80	04/01/26	D
Whole class instrumental	44.80	46.60	04/01/26	D
<b>LA schools in Havering</b>				
Basic	52.65	54.80	04/01/26	D
Over 15 hours per week	No charge	No charge	01/04/22	N/A
Over 25 hours per week	No charge	No charge	01/04/22	N/A
Whole class instrumental	44.80	46.60	04/01/26	D
<b>NCC A-Level Tuition</b>				
Basic	52.10	54.20	04/01/26	D

**Basis of Increase:**

- A - Statutory/National
- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

## People Education

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>MUSIC SCHOOL:</b>				
<b>Direct Debit (weekly cost, charged monthly over 52.14 weeks)</b>				
<b>Bronze (36 shared 20mn lessons, Musicianship &amp; 30mn Ensemble)</b>				
First instrument	8.45	8.80	04/01/26	D
Second instrument	6.70	7.00	04/01/26	D
Third instrument	6.70	7.00	04/01/26	D
<b>Silver (36 shared 15min lessons, including Musicianship &amp; Ensemble &amp; Summer School)</b>				
First instrument	14.00	14.60	04/01/26	D
Second instrument	10.70	11.10	04/01/26	D
Third instrument	8.45	8.80	04/01/26	D
Adult Second instrument	10.70	11.10	04/01/26	D
<b>Gold (36 shared 30min lessons, including Musicianship &amp; Ensemble &amp; Summer School)</b>				
First instrument	22.40	23.30	04/01/26	D
Second instrument	18.00	18.70	04/01/26	D
Third instrument	15.10	15.70	04/01/26	D
Adult Second instrument	18.00	18.70	04/01/26	D
<b>Summer School (individual purchase)</b>	<b>207.40</b>	<b>215.70</b>	<b>04/01/26</b>	<b>D</b>

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

## People Education

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>MUSIC SCHOOL:</b>				
<b>Direct Debit (continued)</b>				
Kindergarten	No charge	No charge	01/04/22	N/A
Reception Pupils - Saturdays per month per pupil	18.00	18.70	04/01/26	D
One Ensemble only	No charge	No charge	01/04/22	N/A
One Ensemble only - per month per pupil	18.00	18.70	04/01/26	D
Unlimited Ensembles only	No charge	No charge	01/04/22	N/A
Unlimited Ensembles - per month per pupil	33.10	34.40	04/01/26	D
<b>Note:</b> DDs are charged monthly and the weekly DD amounts are set to make the monthly figures rational.				

**Basis of Increase:**

- A - Statutory/National
- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

## People Education

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>MUSIC SCHOOL</b>				
<b>Remissions Scheme charges (reduced fees)</b>				
<b>Pupil Premium students:</b>				
Bronze first instrument	No charge	No charge	01/04/22	N/A
Silver first instrument	No charge	No charge	01/04/22	N/A
Gold first instrument	No charge	No charge	01/04/22	N/A
Kindergarten	No charge	No charge	01/04/22	N/A
One Ensemble only	No charge	No charge	01/04/22	N/A
Unlimited Ensembles only	No charge	No charge	01/04/22	N/A
Instrument Hire (annual charge)	No charge	No charge	01/04/22	N/A
Looked After Children (all services in scope of Remissions Scheme)	No charge	No charge	01/04/22	N/A
<b>Eligibility for reduced fees for children aged 5-18:</b>				
Students school receive pupil premium for child or child is LAC				
Current Free School Meals eligibility or similar				
One package fee remitted but Music School Manager retains discretion, e.g. where existing multi-instrumentalist becomes eligible for remission.				

**Basis of Increase:**

- A - Statutory/National
- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

## People Education

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>MUSIC SCHOOL:</b>				
<b>Associate Ensemble Membership (termly charge)</b> Associate Member (Adult)	No charge	No charge	01/04/22	N/A
<b>Sounds Company Choir/Adult Music Groups - per term</b>	59.30	61.70	04/01/26	D
<b>Hire of Instruments (annual charge)</b>	47.80	49.70	04/01/26	D
<b>Administration fees</b>				
Examination Admin including certificate (Note - previous charge did not include a certificate)	5.80	6.00	04/01/26	D
Assisted Instrument Purchase Scheme	7.80	8.10	04/01/26	D
Timetable changes	23.60	24.50	04/01/26	D
<b>Exam fees</b>				
Including piano accompaniment as required (most instruments except piano/guitar/percussion) collected on a cost recovery basis	No charge	No charge	01/04/22	N/A

**Basis of Increase:**

- A - Statutory/National
- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

**oneSource**  
**Exchequer and Transactional Services**

(A) Statutory and Nationally Agreed Charges -

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Legal Fees</b>				
Recovery of Rates/Community Charge/Council tax				
Summons Council Tax (inc £3 paid to the court)	105.00	105.00	01/04/11	A
Liability Order	10.00	10.00	01/04/10	A
Summons NNDR (inc £3 paid to the court)	180.00	180.00	01/04/11	A
Liability Order NNDR	47.00	47.00	01/04/11	A
Means Enquiry Summonses Council Tax (£245.00 paid to the court)	305.00	305.00	22/04/14	A
Arrest Warrants with Bail Council Tax (inc. £75 paid to the court)	145.00	145.00	22/04/14	A
Arrest Warrants without Bail Council Tax (inc. £75 paid to the court)	130.00	130.00	22/04/14	A

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

**Place  
Asset Management**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Licenced Trader Market Charges</b>				
<b>Monthly Charges (Includes Weds, Fri, Sat &amp; Sun Markets)</b>				
<b>Market - All Locations</b>				
Ground space/6ft frontage	200.00	209.00	01/04/26	C
Electricity Charge per Ground Space/6ft frontage <i>(Electricity Charges will be applied to all licences other than to</i>	13.50	14.10	01/04/26	C
Extra Land (Daily Charge)	7.00	7.30	01/04/26	C
<b>Other one-off charges</b>				
Nomination of Licence	298.00	311.50	01/04/26	C
Nomination of Licence to member of Family	216.50	226.00	01/04/26	C
Other alterations to Licences	49.50	51.50	01/04/26	C
<b>Casual Trader Market Charges</b>				
<b>Daily Charges</b>				
Saturday and Sunday Market – Ground Space/6ft frontage including electricity	32.00	33.50	01/04/26	C
Wed or Friday Market – Ground Space/6ft frontage including electricity	23.00	24.00	01/04/26	C
Extra Land (Daily Charge)	7.00	7.30	01/04/26	C

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

**Place  
Asset Management**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Extra Market Days – At Christmas/Banks Holidays</b>				
<b>Daily Charges</b>				
<b>Market - All Locations</b>				
Licenced Traders - Ground space/6ft frontage including electricity (Must have held a Licence for at least 2 mths to qualify for this rate)	22.00	23.00	01/04/26	C
<b>Casual Traders</b> - Ground space/6ft frontage including electricity	28.50	29.80	01/04/26	C
<b>Extra Land</b> (Daily Charge)	7.00	7.30	01/04/26	C

**Basis of Increase:**

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- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

**Place  
Asset Management**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>TOWN HALL ROOM HIRE</b>				
<b>Council Chamber</b>				
Monday to Friday - per whole day (9am to 5pm)	532.80 *	557.00 *	01/04/26	C
Monday to Friday - per half day (9am to 1pm/1pm to 5pm)	266.40 *	278.40 *	01/04/26	C
Monday to Friday Evenings - after 6pm up to 10pm	321.60 *	336.10 *	01/04/26	C
Saturday - per whole day (8am to 4pm)	736.80 *	770.00 *	01/04/26	C
Saturday - per half day (8am to 12pm/12pm to 4pm)	368.40 *	385.00 *	01/04/26	C
<b>Committee Room 3A, 3B (can be joined to make a large room)</b>				
Monday to Friday - per whole day (9am to 5pm)	331.20 *	346.10 *	01/04/26	C
Monday to Friday - per half day (9am to 1pm/1pm to 5pm)	168.00 *	175.50 *	01/04/26	C
Monday to Friday - per 2 hour session	84.00 *	87.80 *	01/04/26	C
Monday to Friday Evenings - after 6pm	165.60 *	173.00 *	01/04/26	C
<b>Other Committee Rooms (CR1, CR2, CR4)</b>				
Monday to Friday - per hour (before 5pm)	50.40 *	52.70 *	01/04/26	C
Monday to Friday - per hour (between 5pm & 7pm)	63.60 *	66.50 *	01/04/26	C
Monday to Friday - per hour (between 7pm & 10pm)	81.60 *	85.30 *	01/04/26	C

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

**oneSource**  
**Legal & Governance**

(A) Statutory and Nationally Agreed Charges - Central Government

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Electoral Registration</b>				
<b>Sale of Electoral Registers</b>				
Data format	20.00	20.00	01/02/01	A
Additional charge per 1000 entries	1.50	1.50	01/02/01	A
Paper format	10.00	10.00	01/02/01	A
Additional charge per 1000 entries	5.00	5.00	01/02/01	A
<b>Registration Certificate</b>				
Charge for each additional year checked	No charge	No charge	01/04/19	A
Ward Map	4.20	4.20	01/04/20	A
Photocopying:				
First page	2.40	2.40	01/04/20	A
Cost per additional page	0.36	0.36	01/04/20	A

**Basis of Increase:**

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- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

**oneSource**  
**Legal & Governance**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Legal &amp; Democratic Services</b>				
Licences to Assign (Seal)	1,014.00	1,060.00	01/04/26	C
Licence to Alter	1,014.00	1,060.00	01/04/26	C
Sale of Council Houses - Mortgage Fees	187.00	196.00	01/04/26	C
Mortgage Redemption Fees:				
Early redemption	168.00	176.00	01/04/26	C
Complete term	200.00	209.00	01/04/26	C
Deeds of release for pre-emption discount repayment	198.00	207.00	01/04/26	C
Release from Mortgage Covenant	131.00	137.00	01/04/26	C
Second Charge Questionnaire	135.00	141.00	01/04/26	C
Enquiries re: Discount repayment from Commercial sources	95.00	99.00	01/04/26	C
Administration fee re:enquiries from commercial sources on 2nd charges	72.00	75.00	01/04/26	C

**Basis of Increase:**

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- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

**oneSource**  
**Legal & Governance**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
Reserve/Access Licences:				
Single payment	76.00	79.00	01/04/26	C
Annual payment	25.00	26.00	01/04/26	C
Lease of shops/offices:				
Town centre	1,966.00	2,055.00	01/04/26	C
Other	1,309.00	1,368.00	01/04/26	C
Complex Commercial Leases (fees dependent on complexity, urgency and time)				
Sale of surplus land/property N.B. All other conveyancing costs where Council can charge when terms so provide are by agreement in terms of solicitors Remuneration Order 1972.				

**Basis of Increase:**

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- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

**oneSource**  
**Legal & Governance**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
Planning Agreements (Section 106 Town & Country Planning act 1990)	£300 - £400ph	£315 - £420ph	01/04/26	C
Unilateral Undertaking	£300 - £400ph	£315 - £420ph	01/04/26	C
<b>Legal Charges</b>				
S38 Highways Act 1980 Supervision	£5,500 fixed fee	£5,750 fixed fee	01/04/26	C
Section 278 Highways Act 1980	£5,500 fixed fee	£5,750 fixed fee	01/04/26	C
Highway Agreements (Minimum Fee)	5,500.00	5,750.00	01/04/26	C

**Basis of Increase:**

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**oneSource**  
**Legal & Governance**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Land and Property Services</b> Various charges for services to private sector				
<b>Democratic Services</b> Copies of the Constitution	34.00	36.00	01/04/26	C
<b>All Departments</b>  Inspection of papers in background paper list				
Copying Supply of photocopies of background papers				
First page	2.06	2.15	01/04/26	C
Cost per additional page	0.21	0.22	01/04/26	C

**Basis of Increase:**

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- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

**oneSource  
Legal & Governance**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Applications to correct the Registers of Common Land and Town and Village Greens under the Commons Act 2006</b>				
Declaration of entitlement to exercise a right of common	45.00	47.00	01/04/26	C
Creation of a right of common resulting in the registration of new common land	No charge	No charge		N/A
Creation of a right of common over existing common land	174.00	182.00	01/04/26	C
Variation of a right of a common	174.00	182.00	01/04/26	C
Apportionment of a right of common	174.00	182.00	01/04/26	C
Attachment of a right of common	No charge	No charge		N/A
Re-allocation of attached rights	174.00	182.00	01/04/26	C
Transfer of a right in gross	72.00	75.00	01/04/26	C

**Basis of Increase:**

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- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

## Resources Bereavement Services

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>BEREAVEMENT SERVICES:</b>				
<b>Interments - Cemeteries (fees doubled for non-residents of LBH)</b>				
Over 16 years	1,462.00	1,462.00	01/04/23	D
2 simultaneous full body interments aged over 16 years	2,183.00	2,183.00	01/04/23	D
Cremated remains	276.00	276.00	01/04/23	D
2 simultaneous cremated remains burials	497.00	497.00	01/04/23	D
2 simultaneous cremated remains burials (one of which is non resident)	745.00	745.00	01/04/23	D
Surcharge for cremated remains in full coffin	254.00	254.00	01/04/23	D
Non resident child cremated remains not over 16 years in any grave type*	121.00	121.00	01/04/23	D
Extra depth (each interment over two) or oversized coffin over 26" wide /casket/walled grave per depth	267.00	267.00	01/04/23	D
Surcharge for casket in walled grave	267.00	267.00	01/04/23	D
Resident child not over 16 Years	No charge	No charge	01/04/20	N/A
Non resident stillborn to 1 month in child's grave or public grave*	276.00	276.00	01/04/25	D
2 simultaneous non resident stillborn/to 1 month in child's or public grave *	400.00	400.00	01/04/23	D
Non resident child not over 10 years in child's grave or public grave*	414.00	414.00	01/04/23	D
Non resident child not over 16 years in child's grave*	2,806.00	2,806.00	01/04/23	D
Use of chapel without organist	180.00	180.00	01/04/25	D
Use of East Chapel for burial service	302.00	302.00	01/04/23	D
Use of South Chapel for burial service	575.00	575.00	01/04/23	D
Hospital contract NVB (Non Viable baby) burials	270.00	270.00	01/04/23	D
*Claimable from the Children's Funeral Fund				

**Basis of Increase:**

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- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

## Resources Bereavement Services

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
First interment in Upminster Brick Grave (Three interment fees plus two surcharges extra depth)	4,920.00	4,920.00	01/04/25	D
Reopen Upminster Brick Grave	1,462.00	1,462.00	01/04/25	D
<b>Exclusive Right of Burial (50 years with option of further 10 years)</b>				
Lawn section Grave	2,266.00	2,266.00	01/04/23	D
Traditional Grave	3,522.00	3,522.00	02/04/23	D
Walled Grave for two in Romford (two trads and two x 267)	7,578.00	7,578.00	01/04/23	D
Memorial Headstone for Lawn Grave	1,300.00	1,300.00	01/04/23	D
Children's section (under 10)*	482.00	482.00	01/04/23	D
Children's section (under 16)*	966.00	966.00	01/04/23	D
Woodland Section Grave	2,266.00	2,266.00	01/04/25	D
Woodland Memorial (Grave Marker)	597.00	597.00	01/04/25	D
Brick Grave Upminster (Buried at single depth. Takes up three trad spaces and includes three inter fees paid at time of purchase)	10,566.00	10,566.00	01/04/25	D
Family Grave Upminster (two graves covering 10ftx 9ft)	14,088.00	14,088.00	01/04/25	D
<b>Surcharges</b>				
Child (under 16) Week-end full burial surcharge**	731.00	731.00	01/04/23	D
Child (under 16) Week-end cremated remains burial surcharge	275.00	275.00	01/04/23	D
Adult Week-end full burial surcharge	1,097.00	1,097.00	01/04/23	D
Adult Week-end cremated remains surcharge	276.00	276.00	01/04/23	D
Adult Week-end cremated remains surcharge for 2 simultaneous	497.00	497.00	01/04/23	D
*Claimable from the Children's Funeral Fund				
** Claimable from the Children's Funeral Fund subject to certain criteria				

**Basis of Increase:**

- A - Statutory/National
- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

## Resources Bereavement Services

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Surcharges (continued)</b>				
Adult Week-end cremated remains surcharge for 2 simultaneous where one is non resident	745.00	745.00	01/04/23	D
Funeral after published time or 48 hours of booking	350.00	350.00	01/04/23	D
Booking cancelled after 48 hours of booking	350.00	350.00	01/04/23	D
Booking cancelled within 48 hours of burial	350.00	350.00	01/04/23	D
<b>Extension of Right of Burial for 10 years</b>				
Lawn section Grave	560.00 *	560.00 *	01/04/23	D
Traditional Grave	720.00 *	720.00 *	01/04/23	D
Children's section (under 10)*	127.00 *	127.00 *	01/04/23	D
Children's section (under 16)*	261.00 *	261.00 *	01/04/23	D
Walled graves	1,377.00 *	1,377.00 *	01/04/23	D
<b>Extension of Right of Burial for 20 years</b>				
Lawn section Grave		1,050.00	01/04/26	NEW
Traditional Grave		1,409.00	01/04/26	NEW
Children's section (under 10)		193.00	01/04/26	NEW
Children's section (under 16)		386.00	01/04/26	NEW
*Claimable from the Children's Funeral Fund until the child would have reached 18				

**Basis of Increase:**

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- B - To be agreed by Cabinet and/or subject to corporate savings plan
- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

## Resources Bereavement Services

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Extension of Right of Burial for 30 years</b>				
Lawn section Grave		1,485.00	01/04/26	NEW
Traditional Grave		2,113.00	01/04/26	NEW
Children's section (under 10)		289.00	01/04/26	NEW
Children's section (under 16)		580.00	01/04/26	NEW
<b>Extension of Right of Burial for 40 years</b>				
Lawn section Grave		1,926.00	01/04/26	NEW
Traditional Grave		2,818.00	01/04/26	NEW
Children's section (under 10)		386.00	01/04/26	NEW
Children's section (under 16)		773.00	01/04/26	NEW
<b>Other Charges</b>				
Transfer of Exclusive Rights by Will, Letters of administration or assignment	59.00	59.00	01/04/25	D
Transfer of Exclusive Rights for two graves by Will letters of administration	86.00	86.00	01/04/25	D
Transfer of Exclusive Rights by statutory declaration/combination of methods	107.00	107.00	01/04/25	D
Certified extract from Burial Register	69.00 *	69.00 *	01/04/25	D
Exhumation of cremated remains resident	276.00	276.00	01/04/23	D
Exhumation of cremated remains non-resident	552.00	552.00	01/04/23	D

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

## Resources Bereavement Services

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Permit Charge</b>				
Clean and renovate/National Association of Memorial Massons(NAMM) fixing	No charge	No charge	01/04/20	N/A
Lawn (Up to 3ft 6" in height) headstone & small garden kerb / additional memorial (heart or book if fixed) and up to 3ft wide*	179.00	179.00	01/04/25	D
Lawn (Up to 3ft 6" in height) headstone & small garden kerb over 3ft wide and up to 7ft 6"	269.00	269.00	01/04/25	D
Lawn (Up to 3ft 6" in height) headstone & small garden kerb over 7ft 6" and up to 12ft	358.00	358.00	01/04/25	D
Additional inscription on headstone or permit for a vase only / Lawn kerb/ heart or book if not fixed heart or book if not fixed	94.00	94.00	01/04/25	D
Lawn (over 3ft 6" and up to 5ft in height) headstone & small garden kerb / additional memorial	279.00	279.00	01/04/25	D
Lawn (over 3ft 6" and up to 5ft in height) headstone & small garden kerb over 3ft wide	369.00	369.00	01/04/25	D
Lawn (over 3ft 6" and up to 5ft in height) headstone & small garden kerb over 7ft 6" and up to 12ft	458.00	458.00	01/04/25	D
Full kerb traditional grave up to 3ft wide	355.00	355.00	01/04/25	D
Full kerb traditional grave over 3ft wide and up to 7ft 6"	532.00	532.00	01/04/25	D
Full kerb traditional grave over 7ft wide and up to 12ft.	710.00	710.00	01/04/25	D
*Claimable from the Children's Funeral Fund				

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

## Resources Bereavement Services

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Permit Charge (continued)</b>				
Child Grave Memorial*	179.00	179.00	01/04/25	D
Lawn memorial on a traditional grave	179.00	179.00	01/04/25	D
Traditional kerbs added at a later date	176.00	176.00	01/04/25	D
Family Grave Memorials 6ft h x 9ft w x 10ft l	810.00	810.00	01/04/25	D
Brick Grave Memorial (from concrete lid) 5ft h x 12ft w x 10ft l	620.00	620.00	01/04/25	D
<b>Grave Maintenance Fees</b>				
Biannual Spring and Summer planting service	Withdrawn *	Withdrawn *	01/04/25	D
Annual maintenance clean and tidy service	Withdrawn *	Withdrawn *	01/04/25	D
Turfing (winter months only after grave has settled)	Withdrawn	Withdrawn	01/04/25	D
<b>Cremated Remains Burial Plots</b>				
Purchase of exclusive rights (25 year term)	668.00	668.00	01/04/23	D
Extension of exclusive rights of burial for 10 years flat stone cremated remains plot	398.00	398.00	01/04/23	D
Tablet with first inscription	520.00	520.00	01/04/25	D
Additional / subsequent inscriptions	204.00	204.00	01/04/25	D
First inscription on a pre-purchased tablet	265.00	265.00	01/04/25	D
Reguild/repaint per letter	2.30 *	2.30 *	01/04/25	D
Admin fee for reguild/repaint	31.00	31.00	01/04/25	D
Blank stone	399.00	399.00	01/04/25	D
*Claimable from the Children's Funeral Fund				

**Basis of Increase:**

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C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

## Resources Bereavement Services

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Cremated Remains Burial Plots (continued)</b>				
Photograph fixed to memorial	335.00	335.00	01/04/25	D
Granite memorial vases for use with cremated remains tablets	106.00	106.00	01/04/25	D
Additional letter on granite vase	4.10	4.10	01/04/25	D
<b>South Essex Crematorium</b>				
<b>Cremation includes organ/organist/polytainer or biodegradable casket:</b>				
1 Hospital Contract Non-viable foetus cremation	94.00	99.00	01/04/26	D
2 Resident child not exceeding 16 years	No charge	No charge	01/04/25	N/A
3 Non resident up to 6 years*	132.00	138.00	01/04/26	C
4 Non resident from 6 years but not exceeding 16 years*	260.00	272.00	01/04/26	C
5 Unattended Cremation (adult)	324.00	340.00	01/04/26	C
6 Early morning adult cremation 15 minute service	780.00	780.00	01/04/21	D
7 Over 16 years in the East Chapel 40 min slot **	1,175.00	1,220.00	01/04/26	D
8 Week-end cremation (Subject to availability) in South Chapel 1 hour slot	1,855.00	1,855.00	01/04/23	D
9 Two adult cremations in the East Chapel using same 40 min slot	1,852.00	1,922.00	01/04/26	D
10 Over 16 years in the South Chapel one hour slot **	1,220.00	1,250.00	01/04/26	D
11 Two adult cremations in the South Chapel using same one hour slot	1,903.00	1,950.00	01/04/26	D
12 Non-resident unattended non-viable baby up to 23 weeks and 6 days	78.00	82.00	01/04/26	D
*Claimable from the Children's Funeral Fund				
** Claimable from the Children's Fund for 17 year olds				

**Basis of Increase:**

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D - A local charging policy that deviates from the Corporate Charging Policy

## Resources Bereavement Services

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Additional Services and Surcharges</b>				
Bookings cancelled after 10am one working day before reserved time	315.00	331.00	01/04/26	D
Surcharge for services over-running	315.00	331.00	01/04/26	D
Surcharge for cremation after 4pm	315.00	331.00	01/04/26	D
Surcharge for unattended cremation and use of East chapel at a different time	541.00	554.00	01/04/26	D
Surcharge for unattended cremation and use of South chapel at a different time	306.00	290.00	01/04/26	D
Use of East chapel for private memorial service(Not before burial) or extra time	310.00	326.00	01/04/26	D
Use of South Chapel for private memorial service (Not before burial) or extra time	590.00	620.00	01/04/26	D
Use of East chapel for private memorial service for cremated remains from away	310.00	326.00	01/04/26	D
Strewing (burial) of cremated remains from elsewhere*	132.00	139.00	01/04/26	D
Witness committal	65.00	65.00	01/04/25	D
Week-end witness committal	129.00	130.00	01/04/26	D
Witness committal week-end child resident	65.00	65.00	01/04/25	D
Witness committal weekday child non-resident*	65.00	65.00	01/04/25	D
Witness committal week-end child non-resident	129.00	130.00	01/04/26	D
2 Simultaneous week-end witness committals	223.00	225.00	01/04/26	D
2 Simultaneous weekday witness committals	111.00	111.00	01/04/25	D
Live webcast (price provided upon request)	RRP *	RRP *	01/04/26	D
Live webcast plus watch again & downloadable link (price provided upon request)	RRP *	RRP *	01/04/26	D
*Claimable from the Children's Funeral Fund				

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## Resources Bereavement Services

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Additional Services and Surcharges (continued)</b>				
Keepsake copy of service including pro-tribute if ordered (price provided upon request)	RRP *	RRP *	01/04/26	D
Visual tribute (VT) slideshow (price provided upon request)	RRP *	RRP *	01/04/26	D
Pro-tribute (price provided upon request)	RRP *	RRP *	01/04/26	D
Family made VT with Video (price provided upon request)	RRP *	RRP *	01/04/26	D
Keepsake copy of tribute (price provided upon request)	RRP *	RRP *	01/04/26	D
Downloadable copy of VT (price provided upon request)	RRP *	RRP *	01/04/26	D
Additional keepsake copies (price provided upon request)	RRP *	RRP *	01/04/26	D
Extra 25 photos (price provided upon request)	RRP *	RRP *	01/04/26	D
Extra work (price provided upon request)	RRP *	RRP *	01/04/26	D
Webcast surcharge to include watch again and downloadable link (price provided upon request)	RRP *	RRP *	01/04/26	D
Storage of cremated remains after one month per quarter*	67.00	70.00	01/04/26	C
Storage of cremated remains after one month per year	155.00	163.00	01/04/26	D
Genealogy searches per search not through deceased online	32.00 *	36.00 *	01/04/26	D
*Claimable from the Children's Funeral Fund				

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## Resources Bereavement Services

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Containers</b>				
Bronzed metal urns	89.00 *	Withdrawn *	01/04/26	D
Standard wooden	97.00 *	105.00 *	01/04/26	D
Juvenile caskets	39.00 *	39.00 *	01/04/26	D
Various decorative urns/caskets (price provided upon request)	RRP *	RRP *	01/04/26	D
Dedicated hymn book	93.00 *	98.00 *	01/04/26	D
Various keepsake memorials made from or to contain cremated remains including diamonds, paperweights, jewellery (price provided upon request)	RRP *	RRP *	01/04/26	D
<b>Memorials</b>				
<b>Kerb Plaques</b>				
Perspex plaque only	133.00 *	133.00 *	01/04/23	D
Bronze plaque only	326.00 *	326.00 *	01/04/25	D
Rights to second dedication (plus cost of plaque)	129.00	129.00	01/04/24	D
Kerb plaque - Rights or Renewal	269.00	269.00	01/04/25	D
Single motif on a perspex or bronze plaque	34.00 *	34.00 *	01/04/25	D
Two motifs on a perspex or bronze plaque	63.00 *	63.00 *	01/04/25	D
<b>Bronze Wall Plaque</b>				
Bronze wall plaque only	326.00 *	326.00 *	01/04/25	D
Bronze wall plaque renewal	269.00	269.00	01/04/25	D
Supplier refurbishment of a Bronze plaque	81.00 *	81.00 *	01/04/25	D

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## Resources Bereavement Services

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Large Wall Plaques</b>				
<b>Single Slate or Large Bronze Wall Plaques</b>				
Single plaque only	378.00 *	378.00 *	01/04/25	D
Single plaque - Rights for ten years	269.00	269.00	01/04/25	D
Single plaque - Renewal for ten years	269.00	269.00	01/04/25	D
Double Slate Wall Plaque single inscription	567.00 *	567.00 *	01/04/25	D
Double Slate Wall Plaque double inscription	899.00 *	899.00 *	01/04/25	D
Double Slate Wall Plaque second inscription within 1 year of original dedication	197.00 *	197.00 *	01/04/25	D
Double Plaque - Rights for 10 years	538.00	538.00	01/04/25	D
Double Plaque - 10 year renewal	538.00	538.00	01/04/25	D
<b>Wall Niche for 10 years</b>				
Purchase of Single Niche for 10 years	939.00	939.00	01/04/25	D
Renewal of Single Niche for 10 years	927.00	927.00	01/04/25	D
Renewal for Single Niche for 5 years	565.00	565.00	01/04/25	D
Replacement single plaque	642.00 *	642.00 *	01/04/25	D
Purchase for Double Niche for 10 years	1,890.00	1,890.00	01/04/25	D
Renewal of Double Niche for 10 years	1,890.00	1,890.00	01/04/25	D
Renewal for Double Niche for 5 years	1,036.00	1,036.00	01/04/25	D
Replacement double plaque	993.00 *	993.00 *	01/04/25	D
Wall Niche rights for second inscription	160.00	160.00	01/04/25	D

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## Resources Bereavement Services

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Wall Niche Additional Items:</b>				
Motif (optional)	104.00 *	104.00 *	01/04/25	D
2 simultaneous Wall Niche interments	346.00 *	346.00 *	01/04/25	D
Additional bud vase	36.00 *	36.00 *	01/04/24	D
Additional inscription	310.00 *	310.00 *	01/04/25	D
Casket including nameplate	103.00 *	105.00 *	01/04/26	D
Photograph	339.00 *	339.00 *	01/04/25	D
<b>Sanctum ii Vaults for 10 years</b>				
Second interment	190.00	190.00	01/04/25	D
2 simultaneous Sanctum interments	326.00	326.00	01/04/25	D
Sanctum second inscription	754.00 *	754.00 *	01/04/25	D
Sanctum plaque	610.00 *	610.00 *	01/04/25	D
10 year Rights	1,228.00	1,228.00	01/04/25	D
10 year Renewal	1,228.00	1,228.00	01/04/25	D
5 year Rights	715.00	715.00	01/04/25	D
5 year Renewal	715.00	715.00	01/04/25	D
Regilding (Inc. postage)	138.00 *	138.00 *	01/04/25	D
Replacement vase	24.00 *	24.00 *	01/04/25	D

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## Resources Bereavement Services

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Vase Blocks and Tablets (includes Scented Garden Memorials)</b>				
Vaseblock tablet	354.00 *	354.00 *	01/04/25	D
Vaseblock Rights for 10 years	624.00	624.00	01/04/25	D
Vaseblock Renewal for 10 years	624.00	624.00	01/04/25	D
<b>Memorials</b>				
Summer House Memorial				
Floris plaque only	182.00 *	182.00 *	01/04/24	D
Floris plaque Rights for 10 years	272.00	272.00	01/04/25	D
Floris plaque Renewal for 10 years	272.00	272.00	01/04/25	D
Posy holder rights for 10 years	167.50	167.50	01/04/25	D
Posy holder Renewal for 10 years	167.50	167.50	01/04/25	D
Posy holder memorial	23.50 *	23.50 *	01/04/25	D

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## Resources Bereavement Services

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Shrub, Rose or Tree with 10 Year dedication</b>				
Shrub or Rose (including Bronze stem plaque)	326.00 *	326.00 *	01/04/25	D
Shrub 10 year Rights (also applies to vase block with rose)	723.00	723.00	01/04/25	D
Shrub 10 year Renewal (also applies to vase block with rose)	723.00	723.00	01/04/25	D
Shrub 5 year Renewal (also applies to vase block with rose)	468.00	468.00	01/04/25	D
Tree (including bronze stem or Strap plaque)	326.00 *	326.00 *	01/04/25	D
Tree 10 year Rights	882.00	882.00	01/04/25	D
Tree 10 year Renewal	882.00	882.00	01/04/25	D
Tree 5 year Renewal	543.00	543.00	01/04/25	D
<b>Benches and Chairs - 10 Year dedications</b>				
Bench / Replacement bench	1,387.00 *	1,387.00 *	01/04/25	D
Chair / Replacement chair	811.00 *	811.00 *	01/04/25	D
Bench 10 year Rights	1,224.00	1,224.00	01/04/25	D
Bench 10 year Renewal	1,224.00	1,224.00	01/04/25	D
Chair 10 year Rights	1,087.00	1,087.00	01/04/25	D
Chair 10 year Renewal	1,087.00	1,087.00	01/04/25	D
Bench 5 Year Renewal		734.00	01/04/26	NEW
Chair 5 Year Renewal		652.00	01/04/26	NEW

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## Resources Bereavement Services

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Cemetery Benches 25 Year Dedication (Recycled benches only)</b>				
Bench 25 year Rights	1,224.00	1,224.00	01/04/25	D
Bench 25 year Renewals	1,224.00	1,224.00	01/04/25	D
<b>Benches and Chairs - 10 year dedications (continued)</b>				
Regular maintenance (per 2 years of remaining lease if not purchased or renewed since 1/1/2001)	58.00 *	58.00 *	01/04/24	D
Renovation of bench	254.00 *	254.00 *	01/04/25	D
Renovation of chair	160.00 *	160.00 *	01/04/25	D
Replacement summerhouse chair	818.00 *	818.00 *	01/04/24	D
Summerhouse chair - Renewal Rights	522.00	522.00	01/04/24	D
<b>Bench, Tree &amp; Shrub additional dedications</b>				
Rights to second dedication within 1 year of original (plus cost of plaque)	132.00	132.00	01/04/25	D
Rights to second dedication after 1 year of original or renewal per remaining year of lease (plus cost of plaque)	26.50	26.50	01/04/25	D
Rights to second dedication life time of item (plus cost of plaque)	532.00	532.00	01/04/25	D
Replacement bronze plaque	326.00 *	326.00 *	01/04/25	D
Replacement perspex plaque	133.00 *	133.00 *	01/04/24	D

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## Resources Bereavement Services

(B) Charges determined by Cabinet

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Miscellaneous Memorials</b>				
Mallard bridge	387.00 *	387.00 *	01/04/25	D
Administration fee for private purchase of plaque (plus cost of plaque)	77.00 *	81.00 *	01/04/26	D
Replacement metal vase	24.00 *	24.00 *	01/04/25	D
Floral arrangements stand - plus cost of flowers	37.00 *	37.00 *	01/04/25	D
Hanging baskets (per year)	150.00 *	158.00 *	01/04/26	D
Sculpture garden memorial	271.00 *	271.00 *	01/04/25	D
Sculpture garden rights	623.00	623.00	01/04/25	D
Sculpture Renewal	623.00	623.00	01/04/25	D
Birdbath rights	623.00	623.00	01/04/25	D
Birdbath Renewal	623.00	623.00	01/04/25	D
<b>Books of Remembrance</b>				
2 line entry	80.00 *	80.00 *	01/04/23	D
3 - 5 lines	178.00 *	178.00 *	01/04/25	D
6 - 8 lines	258.00 *	258.00 *	01/04/25	D
Additional line	30.50 *	30.50 *	01/04/25	D
<b>Cards of Remembrance &amp; additional entries in existing miniature books</b>				
2 line entry	44.00 *	44.00 *	01/04/24	D
3 - 5 lines	77.00 *	77.00 *	01/04/25	D
6 - 8 lines	119.00 *	119.00 *	01/04/25	D

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## Resources Bereavement Services

(B) Charges determined by Cabinet

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Miniature Triptych of Remembrance/Book of Remembrance</b>				
2 line entry	86.00 *	86.00 *	01/04/24	D
3 - 5 lines	124.00 *	124.00 *	01/04/25	D
6 - 8 lines	163.00 *	163.00 *	01/04/25	D
<b>Book of Remembrance Sundries</b>				
Motif	97.00 *	97.00 *	01/04/25	D
Triptych photograph	97.00 *	97.00 *	01/04/25	D
<b>Mini Headstone Cremated Remains Burial Plots</b>				
Purchase of exclusive rights (25 year term)	1,166.00	1,166.00	01/04/23	D
Extension of exclusive rights of burial for 10 years mini headstone cremated remains plot	490.00	490.00	01/04/23	D
Memorial and installation with first 60 characters	1,268.00	1,268.00	01/04/25	D
Additional inscription rate per letter	4.10	4.10	01/04/25	D
Reguild/repaint per letter	2.30	2.30	01/04/25	D
Admin fee for reguild/repaint	41.00	41.00	01/04/25	D
Blank headstone only	322.00	322.00	01/04/25	D
Photograph fixed to memorial	335.00	335.00	01/04/25	D
Replacement Granite memorial vase only for Mini headstone	106.00	106.00	01/04/25	D
Inscription first 60 characters on a pre purchased memorial	348.00	348.00	01/04/25	D
Blank memorial headstone only	925.00	925.00	01/04/25	D

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## Resources Bereavement Services

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Mini Headstone Cremated Remains Burial Plots (continued)</b>				
Stone chippings per bag	66.00	66.00	01/04/25	D
Flower holder	23.50	23.50	01/04/25	D
Cemetery memorial bench 25 year lease and Renewals		1,224.00	01/04/26	NEW
<b>Book of Remembrance Memorial Tree</b>				
Memorial Tree leaf 10 year Rights	169.00	169.00	01/04/25	D
Memorial Tree leaf 10 year Renewal	169.00	169.00	01/04/25	D
Memorial Tree leaf plaque	93.00 *	93.00 *	01/04/25	D
Rights for second inscription - Rights remain the same (plus cost of plaque)	130.00	130.00	01/04/25	D
<b>Advertising Fees - Pre Funeral Brochure</b>				
Display Advertisement quarter A4 page	690.00 *	690.00 *	01/04/25	D
Display and Directory entry quarter A4 page	893.00 *	893.00 *	01/04/25	D
Display Advertisement half A4 page	915.00 *	915.00 *	01/04/25	D
Display and Directory entry half A4 page	1,086.00 *	1,086.00 *	01/04/25	D
Display Advertisement full A4 page	1,120.00 *	1,120.00 *	01/04/25	D
Display and Directory entry full A4 page	1,287.00 *	1,287.00 *	01/04/25	D
Display Advertisement full inside back A4 page	1,375.00 *	1,375.00 *	01/04/25	D
Display and Directory entry full inside back A4 page	1,542.00 *	1,542.00 *	01/04/25	D
Copy design simple half page	58.00 *	58.00 *	01/04/25	D

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## Resources Bereavement Services

(B) Charges determined by Cabinet

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Advertising Fees - Pre Funeral Brochure (continued)</b> Copy design complex full page All advertising fees discounted by 10% for repeat customers	84.00 *	84.00 *	01/04/25	D
<b>Arboria Plaques</b>				
Arboria Plaque with text only	199.00 *	199.00 *	01/04/25	D
Arboria Plaque with text and engraved motif	233.00 *	233.00 *	01/04/25	D
Arboria Plaque with text; engraved and painted motif	267.00 *	267.00 *	01/04/25	D
Arboria Plaque with text and ceramic photo	321.00 *	321.00 *	01/04/25	D
Arboria Plaque Rights for 10 years	270.00	270.00	01/04/25	D
Arboria Plaque Renewal for 10 years	270.00	270.00	01/04/25	D

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

## Resources Registrars

(A) Statutory and Nationally Agreed Charges -

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Registrar of Births, Deaths and Marriages and Civil Partnerships:</b>				
<b>Places of Worship Registration Act 1855 Section 5</b>				
Certification of place of meeting for religious worship	32.00	32.00	28/05/24	A
Application for registration of a building for the solemnization of marriages between a man and a woman-				
(a) where the building is already registered under the Marriage Act	71.00	71.00	28/05/24	A
(b) where the building is not already registered under the Marriage Act	136.00	136.00	28/05/24	A
Application for registration of a building for the solemnization of marriages of same sex couples				
(a) where the building is already registered under the Marriage Act	71.00	71.00	28/05/24	A
(b) where the building is not already registered under the Marriage Act	136.00	136.00	28/05/24	A
Joint application for the registration of a building for the solemnization of marriages between a man and a woman and of same sex couples	136.00	136.00	28/05/24	A
<b>Marriage Act 1949:</b>				
Section 27 (6) Entering a notice of marriage in a marriage notice book				
(a) Where both parties to the proposed marriage are exempt persons within the meaning of Section 49 Immigration Act 2014	42.00	42.00	28/05/24	A
(b) In any other case	57.00	57.00	28/05/24	A

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## Resources Registrars

(A) Statutory and Nationally Agreed Charges -

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
Attendance of Superintendent Registrar other than at Superintendent Registrar's Office for the purpose of giving notice of marriage/civil partnership				
(a) of a house bound person	57.00	57.00	28/05/24	A
(b) of a detained person	82.00	82.00	28/05/24	A
Giving the required notice to Superintendent Registrar for a Certificate of no impediment	42.00	42.00	28/05/24	A
Section 51 Fee of registrar for attending marriage/civil partnership:				
(i) At a register office	56.00	56.00	28/05/24	A
(ii) At a registered building	104.00	104.00	28/05/24	A
(iii) At the place where the house-bound person or persons usually resides	98.00	98.00	28/05/24	A
(iv) At the place where the detained person or persons usually resides	106.00	106.00	28/05/24	A
(v) Fee of Superintendent Registrar for attending marriage/civil partnership at the place where:				
a) Housebound or	101.00	101.00	28/05/24	A
b) Detained person usually resides	113.00	113.00	28/05/24	A
Entry of a notice to be solemnized on the authority of the Registrar General licence	4.00	4.00	28/05/24	A
Issue of Registrar Generals Licence	18.00	18.00	28/05/24	A

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## Resources Registrars

(A) Statutory and Nationally Agreed Charges -

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Immigration Act 2016 :</b>				
Consideration by a Superintendent Registrar of a divorce/civil partnership dissolution obtained outside of the British Isles	55.00	55.00	28/05/24	A
Consideration by the Registrar General of a divorce/civil partnership dissolution obtained outside of the British Isles	83.00	83.00	28/05/24	A
Consideration of a reduction in the 28 day notice to marry or form a civil partnership	66.00	66.00	28/05/24	A
<b>Marriage Act 1949 (continued):</b>				
Section 64(1)				
Certified copy of entry issued under the subsection:				
(i) When application is made at the time of registering	12.50	12.50	28/05/24	A
(ii) After the time of registration	12.50	12.50	28/05/24	A
Certified copy of entry for Civil Partnerships:				
(i) At the time of registration	12.50	12.50	28/05/24	A
(ii) After the time of registration	12.50	12.50	28/05/24	A

**Basis of Increase:**

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## Resources Registrars

(A) Statutory and Nationally Agreed Charges -

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Marriage Act 1949</b> (continued):				
Section 64(2) General search of indexes of register of books kept by superintendent registrars	20.00	20.00	28/05/24	A
Certified copy of entry issued under that sub-section	12.50	12.50	28/05/24	A
Section 65(2) Certified copy of entry, following search of indexes kept at General Register Office	12.50	12.50	28/05/24	A
<b>Births, Deaths Registration Act 1953:</b>				
At the time of registration	12.50	12.50	28/05/24	A
After the time of registration	12.50	12.50	28/05/24	A
Section 30(2) certified copy of entry following search of indexes kept at General Register Office	12.50	12.50	28/05/24	A

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## Resources Registrars

(A) Statutory and Nationally Agreed Charges -

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Immigration Act 2016 :</b>				
Fees for corrections to Initial Registration				
Forename added within 12 months of birth registration	44.00	44.00	28/05/24	A
Consideration by Registrar/Superintendent Registrar of a correction application	83.00	83.00	28/05/24	A
Consideration by Registrar General of a correction application	99.00	99.00	28/05/24	A
Priority Certificate Fee 24 hr service	38.50	38.50	28/05/24	A
<b>Fees for conversion of a Civil Partnership into Marriage</b>				
Conversion of a civil partnership into marriage at the register office	50.00	50.00	28/05/24	A
<b>Two stage procedure on other premises</b>				
Completing the declaration	30.00	30.00	28/05/24	A
Signing the declaration in a religious building registered for the marriage of same sex couples	101.00	101.00	28/05/24	A

**Basis of Increase:**

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## Resources Registrars

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Registrar of births, deaths, marriages and civil partnerships:</b>				
<b>Off site attendance to officiate at an approved premise wedding/civil partnership:</b>				
Monday to Friday	720.00	755.00	01/04/26	D
Saturday	852.00	895.00	01/04/26	D
Sunday/ Bank Holiday	880.00	925.00	01/04/26	C
<b>On site attendance to officiate at a CEREMONY held in Langtons Hall &amp; Orangery - HIGH SEASON</b>				
Monday to Thursday	720.00	720.00	01/04/25	D
Friday	925.00	925.00	01/04/25	D
Saturday	1,130.00	1,130.00	01/04/25	D
Sunday/ Bank Holiday	1,440.00	1,440.00	01/04/25	D
<b>On site attendance to officiate at a CEREMONY held in Langtons Hall &amp; Orangery - LOW SEASON</b>				
Monday to Thursday	595.00	595.00	01/04/25	D
Friday	750.00	750.00	01/04/25	D
Saturday	875.00	875.00	01/04/25	D
Sunday/ Bank Holiday	985.00	985.00	01/04/25	D

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## Resources Registrars

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>On site attendance to officiate at a CEREMONY held at Langtons House - HIGH SEASON</b>				
Monday to Thursday	460.00	480.00	01/04/26	C
Friday	670.00	700.00	01/04/26	C
Saturday	990.00	1,040.00	01/04/26	D
<b>On site attendance to officiate at a CEREMONY held at Langtons House - LOW SEASON</b>				
Monday to Thursday	390.00	480.00	01/04/26	D
Friday	565.00	590.00	01/04/26	C
Saturday	695.00	730.00	01/04/26	D
Sunday	845.00	885.00	01/04/26	C
(An additional amount is charged if any ceremony falls on the following three days: Valentine's Day, Christmas Eve or New Year's Eve)	150.00	150.00	01/04/23	D

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## Resources Registrars

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>On Site attendance to officiate at a small CEREMONY held in the East or West room</b>				
LOW season	255.00	265.00	01/04/26	D
HIGH season	310.00	330.00	01/04/26	D
Individual Citizenship Ceremony	205.00	205.00	01/04/25	D
Wedding Rehearsal fee (per half hour)	65.00	78.00 *	01/04/26	D
<b>Ceremony Options</b>				
Silver Friday Celebration - LOW SEASON	2,000.00	2,000.00	01/04/24	D
Silver Friday Celebration - HIGH SEASON	2,500.00	2,500.00	01/04/24	D
Gold Sunday Celebration - LOW SEASON	2,700.00	2,700.00	01/04/24	D
Gold Sunday Celebration - HIGH SEASON	3,500.00	3,500.00	01/04/24	D
Non Refundable deposit payable for Gold & Silver Celebrations.	500.00	500.00	01/04/20	D
Surcharge Evening Wedding (after 5pm) ALL YEAR 1 Mar - 31 Oct	225.00	225.00	01/04/23	D
Surcharge Evening Twilight Wedding (5pm) 1 Nov - 28 Feb	260.00	260.00	01/04/23	D

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## Resources Registrars

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
Payment in advance of a non-refundable booking fee for Register Office Weddings only - consists of statutory fee of £56 for ceremony and statutory fee of £12.50 for marriage cert. (in line with statutory fee for Register Office wedding)	68.50	68.50	01/04/25	D
Change of ceremony appointment fee	65.00	80.00 *	01/04/26	D
PRIORITY Appointment Service - non refundable (additional casual registrars used to cover up to one hour)	35.00	42.00 *	01/04/26	D
<b>ENHANCED FEE</b> Late payment fee - Ceremonies if payment not received within 3 months of Ceremony	50.00	60.00 *	01/04/26	D

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## Resources Registrars

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Langtons Hall Hire (Hourly)</b>				
Monday - Friday 9.00-17.00	70.00	70.00	01/04/25	D
Monday - Thursday 17.00-24.00	100.00	100.00	01/04/25	D
Friday 9.00-17.00	150.00	150.00	01/04/25	D
Friday Evening, Saturday and Sunday	150.00	150.00	01/04/25	D
Damage deposit for Langton's Hall function bookings	500.00	500.00	01/04/24	D
Change of Name Fee (includes one certificate)	65.00	80.00 *	01/04/26	D
Additional copies purchased on same day of appointment	11.00	11.00	01/04/22	D
Additional copies purchased after the day of appointment	20.00	20.00	01/04/23	D
Certificate of Existence	35.00	42.00 *	01/04/26	D
Sale of dried flower petal confetti		2.00 *	01/04/26	NEW
Birth Certificate Wallet (with animal characters)	3.00 *	3.00 *	01/04/19	D

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## Resources Registrars

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Langtons Room Hire (Hourly Minimum 2 hours)</b>				
Room Hire Monday - Sunday 09.00 - 21.00	50.00	50.00	01/04/24	D
Charity Room Hire Monday - Thursday 09.00 - 21.00 (A discount of 40% applies for Charity/Community groups by application for Hall & room hire)	30.00	30.00	01/04/24	D
<b>Langtons Meeting Room Hire (Top Floor)</b>				
Room hire Monday - Friday 09.00 - 21.00	30.00	30.00	01/04/24	D
<b>Advertising Langtons Ceremony Brochure</b>				
Index entry	100.00	100.00 *	01/04/20	D
Whole Page landscape	650.00	650.00 *	01/04/23	D
Half Page Portrait	400.00	400.00 *	01/04/23	D
Index Listing	100.00	100.00 *	01/04/23	D
Website Only advertising	100.00	100.00 *	01/04/23	D
<b>Postage Costs:</b>				
Copy certificates by 1st class recorded delivery	5.00	5.00	01/04/20	D
Special guaranteed next day delivery	8.00	8.00	01/04/22	D
Wedding Fair Exhibitor Space in Langtons House	200.00	200.00	01/04/24	D

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## Communication Events

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>FUNFAIRS &amp; CIRCUSES</b>				
Ground rent per day of operation (up to 7 rides, adult & juvenile / 500 seating capacity)	657.30	687.00	01/04/26	C
Ground rent per day of operation (more than 7 rides, adult & juvenile /500 seating capacity)	1,327.20	1,387.00	01/04/26	C
Non Operational Day Up to 7 rides, adult & juvenile / 500 seating capacity	197.20	206.00	01/04/26	C
More than 7 rides, adult & juvenile / 500 seating capacity	400.50	418.50	01/04/26	C
A returnable deposit for ground damage will be charged based on the size and impact on site		<i>To be quantified per event dependent on the size and impact on site</i>		
<b>INFLATABLE FUNDAYS (per item)</b>				
Busier sites (based on footfall)	28.35	29.65	01/04/26	C
Quieter sites (based on footfall)	11.45	11.95	01/04/26	C

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- D - A local charging policy that deviates from the Corporate Charging Policy

## Communication Events

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>COMMUNITY/CHARITY EVENTS</b>				
London Borough of Havering charities - a 20% discount can be applied (only if the charity is raising funds/providing entertainment/information which directly benefits the residents of Havering). The charity must be located in Havering and benefit all the community. Private/Religious Schools are exempt from this discount. The London Borough of Havering objective for charging large commercial events is to cover the cost of impact on residents and services				
Small event (free entry/non-profit) max capacity - 300	169.00	176.60	01/04/26	C
Community/charity fundraising event (income generating) max capacity - 1000	561.30	586.55	01/04/26	C
max capacity - 2000	1,122.50	1,173.00	01/04/26	C
max capacity - 6000	3,367.00	3,518.50	01/04/26	C
max capacity - 8000	4,489.40	4,691.00	01/04/26	C
Non-operational day	169.00	176.60	01/04/26	C
A returnable deposit for ground damage will be charged based on the size				
<b>COMMERCIAL EVENTS</b>				
The fees will be negotiated on application, taking into account size, impact on the site and site operators, impact on the borough and surrounding environs. Minimum charge at least double the rate charged for charities/community hires				

**Basis of Increase:**

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- D - A local charging policy that deviates from the Corporate Charging Policy

## Communication Events

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>TOWN CENTRE EVENTS</b>				
<i>London Borough of Havering charities - a 20% discount can be applied (only if the charity is raising funds/providing entertainment/information which directly benefits the residents of Havering). The charity must be located in Havering and benefit all the community. Private/Religious Schools are exempt from this discount. The London Borough of Havering objective for charging large commercial events is to cover the cost of impact on residents and services</i>				
Small event (free entry/non-profit) max capacity - 300	169.00	176.60	01/04/26	C
Community/charity fundraising event (income generating)				
max capacity - 1000	561.30	586.55	01/04/26	C
max capacity - 2000	1,122.50	1,173.00	01/04/26	C
max capacity - 6000	3,367.00	3,518.50	01/04/26	C
max capacity - 8000	4,489.40	4,691.00	01/04/26	C
Non-operational day	169.00	176.60	01/04/26	C
A returnable deposit for ground damage will be charged based on the size				
<b>COMMERCIAL EVENTS</b>				
The fees will be negotiated on application, taking into account size, impact on the site and site operators, impact on the borough and surrounding environs. Minimum charge at least double the rate charged for charities/community hires				

**Basis of Increase:**

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## Place Environment

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Borough Roads:</b>				
(i) <b>Each Skip / Builders materials on public highway</b>				
Up to first 14 days	155.00	162.00	01/04/26	C
Each additional period of up to 7 days	105.00	110.00	01/04/26	C
(ii) <b>Structures / Hoardings / Scaffolds</b>				
<b>Bond</b>				
£178 per linear metre - Minimum 6 Metres	1,020.00	1,068.00	01/04/26	D
<b>Licence</b>				
Per 6m. Minimum charge length 6 metres & combined inspection	895.00	935.00	01/04/26	C
(iii) Vehicle Crossovers (per square metre)^	295.00	308.00	01/04/26	C
Non refundable charge for assessing applications^	250.00	261.00	01/04/26	C
Waste disposal surcharge	33.00	34.50	01/04/26	C
^In year adjustments to be approved by Director of Environment				
(iv) Road Closures (per road) for Utility companies	2,825.00 *	2,952.00 *	01/04/26	C
(v) Clearance of Blocked Drains (VAT will be added unless working under Statutory power)	191.00	200.00	01/04/26	C

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D - A local charging policy that deviates from the Corporate Charging Policy

## Place Environment

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
(vi) Crane license				
Minimum	430.00	449.00	01/04/26	B
Maximum	780.00	815.00	01/04/26	B
(vii) Section 50 Licence (private individual to place/maintain apparatus in highway)				
Major works permit	1,615.00	1,688.00	01/04/26	B
Standard works permit	1,375.00	1,437.00	01/04/26	B
Minor works permit	1,195.00	1,249.00	01/04/26	B
(viii) Building materials licenses per 4 sq.m				
Up to first 14 days	120.00	125.00	01/04/26	B
Each additional period of up to 7 days (renewal)	103.00	108.00	01/04/26	B
(ix) Compound / welfare unit				
Up to first 14 days	720.00	752.00	01/04/26	C
Each additional period up to 7 days (renewal)	360.00	376.00	01/04/26	B
(x) Oversail license (temporary)				
Base fee	475.00	496.00	01/04/26	C
Fee per month	106.00	111.00	01/04/26	C

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D - A local charging policy that deviates from the Corporate Charging Policy

## Place Environment

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Developer and third party highway agreements</b>				
s278 Highways Act 1980 Agreement				
Technical Fee	12.50%	12.50%	01/04/26	B
Maintenance sum	20.00%	20.00%	01/04/26	B
s38 Highways Act 1980 Agreement				
Technical Fee	12.50%	12.50%	01/04/26	B
Maintenance sum	20.00%	20.00%	01/04/26	B
<p>Note: Technical fees subject to minimum value of £6,500            Additional charges apply on top of technical fees, including:                Temporary road closures                Parking bay suspensions                Scaffolding and crane licences                Legal agreements            These items are subject to separate fees.            Percentages shown represent a proportion of the total works cost covered by the agreement.</p>				

**Basis of Increase:**

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C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

**Place  
Environment**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Refuse Collection:</b>				
<b>(i) Bulky Household Refuse</b>				
1 to 3 items	68.00	71.50	01/04/26	C
Each additional item	17.50	18.50	01/04/26	C
<b>(ii) Compostable garden refuse sacks (Year's supply of 5 rolls of 10 sacks per roll)</b>				
Standard	87.00	87.00	01/04/25	C
Top up roll (10 sacks)	15.00	16.00	01/04/26	C
Top up roll delivery	7.00	7.50	01/04/26	C
<b>(iii) Green Waste Collection Service (per annum) (Wheeled bin hire included)</b>				
Full year	87.00	87.00	01/04/25	B
Late payment charge	7.00	7.50	01/04/26	C
Late payment charge after bin collection	14.00	15.00	01/04/26	C
Replacement bin charge	42.00	44.00	01/04/26	C

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D - A local charging policy that deviates from the Corporate Charging Policy

## Place Environment

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>(iv) Trade Refuse Collection Service</b>				
These charges will only apply if a business within the borough exercises its legal right to require the Council to undertake the collection rather than a private contractor.				
Trade refuse sacks (pack of 26)	194.50	204.00	01/04/26	C
Trade refuse sacks (pack of 26) for Charity shops	158.10	166.00	01/04/26	C
Cardboard Collection	8.00	8.50	01/04/26	C
<b>Container emptying and disposal (with contract only):</b>				
1100 / Palladin / 660 litre bin -1st bin per visit	42.50	44.50	01/04/26	C
2nd & subsequent bins	41.50	44.00	01/04/26	C
360 litre wheeled bin	35.00	37.00	01/04/26	C
Charity shops (Excluding disposal)	35.00	37.00	01/04/26	C
LBH Schools (Excluding disposal)	35.00	37.00	01/04/26	C
2nd collection from residential blocks per bin (Excluding disposal)	12.50	13.50	01/04/26	C
<b>Per bin store: one-off clearance of loose and bulky waste</b>	<b>250.00</b>	<b>261.00</b>	<b>01/04/26</b>	<b>C</b>

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

## Place Environment

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>(iv) Trade Refuse Collection Service (continued)</b>				
Container provision (per annum unless otherwise stated)				
Hire of 1100 litre Eurobin	287.00	300.00	01/04/26	C
Hire of 660 litre Eurobin	214.00	224.00	01/04/26	C
Hire of 940 litre Chamberlain	214.00	224.00	01/04/26	C
Hire of 940 litre paladin	214.00	224.00	01/04/26	C
One-off purchase of 360 litre recycling bin	102.00	107.00	01/04/26	C
<b>(v) Clinical Waste (charge per collection)</b>				
Contracted collection service	17.00	18.00	01/04/26	C
Ad hoc collections	23.00	24.00	01/04/26	C
<b>(vi) Special clearances of rubbish</b>				
Per hour or part hour (labour and vehicle only):				
Mon-Fri 05:00 to 18:00	160.00	167.00	01/04/26	C
Weekdays between 18:00 and 05:00, weekends, bank holidays	244.00	255.00	01/04/26	C
materials removed for disposal / recycling Per Tonne	175.00	183.00	01/04/26	C

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**Place  
Environment**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>FOOTBALL AT PARKS WITH CRICKET (28 WEEKS)</b>				
<b>Adult</b>				
Pavilion with washing facilities				
Each Saturday or Sunday during Season**	2,641.00	2,799.00	01/04/26	C
Each alternate Saturday or Sunday during Season**	1,321.00	1,400.00	01/04/26	C
No Pavilion Facilities				
Each Saturday or Sunday during Season**	2,061.00	2,185.00	01/04/26	C
Each alternate Saturday or Sunday during Season**	1,031.00	1,093.00	01/04/26	C
<b>Junior (under 18) 7v7 &amp; 9v9</b>				
Each Saturday or Sunday during Season**	958.00	1,015.00	01/04/26	C
Each alternate Saturday or Sunday during Season**	479.00	508.00	01/04/26	C
use of changing rooms		218.00	04/01/26	NEW
<b>Junior (under 18) 11v11</b>				
Each Saturday or Sunday during Season**	1,022.00	1,083.00	01/04/26	C
Each alternate Saturday or Sunday during Season**	511.00	542.00	01/04/26	C
use of changing rooms		218.00	04/01/26	NEW
**Bookings of less than 10, will attract a VAT charge.				

**Basis of Increase:**

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C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

**Place  
Environment**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>FOOTBALL AT PARKS WITH CRICKET (32 WEEKS)</b>				
<b>Adult</b>				
Pavilion with washing facilities				
Each Saturday or Sunday during Season**	3,019.00	3,200.00	01/04/26	C
Each alternate Saturday or Sunday during Season**	1,510.00	1,601.00	01/04/26	C
No Pavilion Facilities				
Each Saturday or Sunday during Season**	2,356.00	2,497.00	01/04/26	C
Each alternate Saturday or Sunday during Season**	1,178.00	1,249.00	01/04/26	C
<b>Junior (under 18) 7v7 &amp; 9v9</b>				
Each Saturday or Sunday during Season**	1,094.00	1,160.00	01/04/26	C
Each alternate Saturday or Sunday during Season**	547.00	580.00	01/04/26	C
use of changing rooms		218.00	01/04/26	NEW
<b>Junior (under 18) 11v11</b>				
Each Saturday or Sunday during Season**	1,169.00	1,239.00	01/04/26	C
Each alternate Saturday or Sunday during Season**	585.00	620.00	01/04/26	C
use of changing rooms		218.00	01/04/26	NEW
**Bookings of less than 10, will attract a VAT charge.				

**Basis of Increase:**

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C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

**Place  
Environment**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>FOOTBALL AT WESTLANDS FIELD</b>				
Pavilion with washing facilities				
Adult				
Each Saturday or Sunday during Season**	3,469.00	3,677.00	01/04/26	C
Each alternate Saturday or Sunday during Season**	1,735.00	1,839.00	01/04/26	C
<b>MINI SOCCER</b>				
1 Hour Slots (during season)				
Each Saturday or Sunday**	480.00	509.00	01/04/26	C
Alternate Saturday or Sunday**	240.00	254.00	01/04/26	C
Use of changing rooms		101.00	01/04/26	NEW
<b>CRICKET</b>				
Pitches with Pavilions				
Central Park	3,650.00	3,650.00	01/04/25	B
Raphael Park	4,851.00	4,851.00	01/04/25	B
Spring Farm Park	5,806.00	5,806.00	01/04/25	B

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## Place Environment

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>BOOT CAMPS, PERSONAL TRAINING, SPORTS &amp; FITNESS GROUPS</b> At a separate charge Up to 20 clients (details to be agreed with service)	565.00	590.40	01/04/26	C
<b>ALLOTMENTS</b> Land charge per acre	350.00	365.80	01/04/26	C
<b>WEDDING PHOTOGRAPHY</b> Exclusive use of area of a park for wedding photography (except Langtons Gardens)	68.00	71.10	01/04/26	C
<b>Memorial Tree</b> <i>Supply and planting of tree</i>	678.00	708.50	01/04/26	C
<i>Plaque</i>	112.00	117.00	01/04/26	C
<b>Memorial Bench</b> Supply and installation of bench	1,940.00	2,027.00	01/04/26	C
Plaque	112.00	117.00	01/04/26	C

**Basis of Increase:**

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**Place  
Environment**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>PARKS (all events and activities are subject to appropriate licence fees at a separate charge)</b>				
<b>MISCELLANEOUS CHARGES</b>				
Mobile catering unit (per month)	316.00	330.20	01/04/26	C
Raphael Park Meeting Room (charge per hour)	26.50	27.70	01/04/26	C
Westlands Pavilion Judo hire (per session)		51.00	01/04/26	NEW
Tennis courts (fee per hour peak)	6.00	6.00	01/04/24	D
Tennis courts (fee per hour off-peak)	3.00	3.00	01/04/24	D
<b>CHARGES FOR NON SCHEDULED WORKS</b>				
<b>Week day rates</b>				
2 staff & a van (includes tools & machinery) per hour	94.00 *	99.00 *	01/04/26	C
1 staff & a van (includes tools & machinery) per hour	54.00 *	57.00 *	01/04/26	C
Tractor & implement, or trailer with operator per hour	61.00 *	64.00 *	01/04/26	C
Ride on mower & operator per hour	54.00 *	57.00 *	01/04/26	C
Member of staff per hour (standard hours)	40.00 *	42.00 *	01/04/26	C
Charge hand per hour (standard hours)	50.00 *	53.00 *	01/04/26	C

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C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

**Place  
Environment**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>CHARGES FOR NON SCHEDULED WORKS Continued</b>				
<b>Saturday rates</b>				
1 staff & a van (includes tools & machinery) per hour	77.00 *	81.00 *	01/04/26	C
2 staff & a van (includes tools & machinery) per hour	138.00 *	145.00 *	01/04/26	C
Member of staff per hour (standard hours)	63.00 *	66.00 *	01/04/26	C
Charge hand per hour (standard hours)	75.00 *	79.00 *	01/04/26	C

**Basis of Increase:**

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- C - Inflationary and rounding increases
- D - A local charging policy that deviates from the Corporate Charging Policy

## Place Environment

(A) Statutory and Nationally Agreed Charges -

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>TRAFFIC &amp; PARKING CONTROL:</b>				
<b>Penalty Charge Notices</b>				
(Levels set by London Councils and agreed by the Mayor of London and endorsed by the Secretary of State)				
Less Serious Contravention Band A	110.00	110.00	07/04/25	A
Less Serious Contravention Band A if paid within 14 days	55.00	Withdrawn	01/04/26	N/A
Serious Contravention Band A	160.00	160.00	07/04/25	A
Serious Contravention Band A paid within 14 days	80.00	Withdrawn	01/04/26	N/A
Less Serious Band B	90.00	90.00	07/04/25	A
Less Serious paid within 14 days	45.00	Withdrawn	01/04/26	N/A
Serious Band B	140.00	140.00	07/04/25	A
Serious Band B if paid within 14 days	70.00	Withdrawn	01/04/26	N/A
Bus Lane and Moving Traffic contraventions	160.00	160.00	07/04/25	A
A discount or surcharge is applied for early and late payment as per published charges				
<b>Vehicle Clamping and Removal</b>				
Vehicle Immobilisation release fee	100.00	100.00	07/04/25	A
Vehicle Pound release fee (if clamped)	280.00	280.00	07/04/25	A
Disposal Fee	100.00	100.00	07/04/25	A
Vehicle Pound storage fee (per day)	55.00	55.00	07/04/25	A

**Basis of Increase:**

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B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

## Place Environment

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<i>For all paid for and free half hour parking sessions/charges on the following pages, optional reminder and extension text messages will be charged directly to the customer by the cashless parking application provider. Customers may opt in or out of this additional service. The associated charge per message is not levied by the Council. Where indicated free 30 minute parking sessions are limited to one per vehicle per day.</i>				
<b>TRAFFIC &amp; PARKING CONTROL:</b>				
<b>PARKING FACILITIES</b>				
<b>Romford Area Car Parks - Mixed Tariff</b>				
<b>Monday to Saturday (Period Hours)</b>				
0 - 1	2.60 *	2.60 *	01/04/24	B
1 - 2	4.40 *	4.40 *	01/04/24	B
2 - 3	6.20 *	6.20 *	01/04/24	B
3 - 4	8.00 *	8.00 *	01/04/24	B
4 - 5	10.00 *	10.00 *	01/04/24	B
5 - 6	12.00 *	12.00 *	01/04/24	B
6 - 7	14.00 *	14.00 *	01/04/24	B
<b>over 7</b>	15.00 *	15.00 *	01/04/24	B
Solo Motorcycle	2.50 *	2.50 *	01/04/24	B
<b>Overnight (applies to hours as advertised on site)</b>	2.00 *	2.00 *	01/04/24	B

**Basis of Increase:**

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C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

## Place Environment

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Market Place</b> (Non-market days)				
0 - 1	2.60 *	2.60 *	01/04/24	B
1 - 2	4.40 *	4.40 *	01/04/24	B
2 - 3	6.20 *	6.20 *	01/04/24	B
3 - 4	8.00 *	8.00 *	01/04/24	B
<b>Overnight (Non-market days &amp; applies to hours as advertised on site)</b>	2.00 *	2.00 *	01/04/24	B
Solo Motorcycle	2.50 *	2.50 *	01/04/24	B

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C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

## Place Environment

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Billet Lane Car Park, Hornchurch</b>				
<b>Monday to Saturday (Period Hours)</b>				
0 - 30 mins (1 boroughwide session per day)	No Charge *	No Charge *	01/04/21	B
0 - 1	2.60 *	2.60 *	01/04/24	B
1 - 2	4.40 *	4.40 *	01/04/24	B
2 - 3	6.20 *	6.20 *	01/04/24	B
3 - 4	8.00 *	8.00 *	01/04/24	B
4 - 5	10.00 *	10.00 *	01/04/24	B
5 - 6	12.00 *	12.00 *	01/04/24	B
6 - 7	14.00 *	14.00 *	01/04/24	B
Over 7	15.00 *	15.00 *	01/04/24	B
Solo Motorcycles	2.50 *	2.50 *	01/04/24	B
<b>Overnight (applies to hours as advertised on site)</b>	2.00 *	2.00 *	01/04/24	B

**Basis of Increase:**

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C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

**Place  
Environment**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Fentiman Way and Appleton Way Car Parks, Hornchurch</b>				
<b>Monday to Saturday (Period Hours)</b>				
0 - 2	2.60 *	1.00 *	15/12/25	B
2 - 3	6.20 *	2.00 *	15/12/25	B
3 - 4	8.00 *	8.00 *	01/04/24	B
4 - 5	10.00 *	10.00 *	01/04/24	B
5 - 6	12.00 *	12.00 *	01/04/24	B
6 - 7	14.00 *	14.00 *	01/04/24	B
Over 7	15.00 *	15.00 *	01/04/24	B
Solo Motorcycles	2.50 *	2.50 *	01/04/24	B
<b>Overnight (applies to hours as advertised on site)</b>	2.00 *	2.00 *	01/04/24	B

**Basis of Increase:**

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C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

## Place Environment

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>All Car Parks Excluding Romford and Hornchurch (Upminster, Collier Row, Cranham, Elm Park, Gidea Park &amp; Rainham Area Car parks)</b>				
<b>Monday to Saturday (Period Hours)</b>				
0 - 30 mins (1 boroughwide session per day)	No Charge *	No Charge *	01/04/21	B
0 - 1	2.60 *	2.60 *	01/04/24	B
1 - 2	4.40 *	4.40 *	01/04/24	B
2 - 3	6.20 *	6.20 *	01/04/24	B
3 - 4	8.00 *	8.00 *	01/04/24	B
4 - 5	10.00 *	10.00 *	01/04/24	B
5 - 6	12.00 *	12.00 *	01/04/24	B
6 - 7	14.00 *	14.00 *	01/04/24	B
Over 7	15.00 *	15.00 *	01/04/24	B
Solo Motorcycles	2.50 *	2.50 *	01/04/24	B
<b>Overnight</b> (applies to hours as advertised on site)	2.00 *	2.00 *	01/04/24	B

**Basis of Increase:**

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C - Inflationary and rounding increases

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## Place Environment

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Season Tickets</b>				
<b>Romford Central Area</b>				
All car parks:				
Annual	1,610.00 *	1,610.00 *	01/04/24	B
Per quarter	405.00 *	405.00 *	01/04/25	B
Per month	140.00 *	140.00 *	01/04/24	B
<b>Outside Romford Central Area</b>				
5 Day season – Balgores Square:				
Annual	1,610.00 *	1,610.00 *	01/04/24	B
per quarter	405.00 *	405.00 *	01/04/25	B
per month	140.00 *	140.00 *	01/04/24	B
<b>All other car parks:</b>				
Annual	1,400.00 *	1,400.00 *	01/04/24	B
per quarter	350.00 *	350.00 *	01/04/24	B
per month	125.00 *	125.00 *	01/04/24	B

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## Place Environment

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>On Street Pay and Display</b>				
<b>Upminster Road South Monday to Saturday</b> (Maximum Stay 1 hour)				
0 - 30 mins (1 boroughwide session per day)	No Charge	No Charge	06/04/15	N/A
0 - 1 hour	2.60	2.60	01/04/24	B
Solo Motorcycle	2.50	2.50	01/04/24	B
<b>Romford</b>				
<b>Monday to Saturday</b> (Maximum Stay 3 hours)				
0 mins - 1 hour	2.60	2.60	01/04/24	B
1 - 2	4.40	4.40	01/04/24	B
2 - 3	6.20	6.20	01/04/24	B
Solo Motorcycle	2.50	2.50	01/04/24	B

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D - A local charging policy that deviates from the Corporate Charging Policy

## Place Environment

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>On Street Pay and Display (continued)</b>				
<b>Ardleigh Green, Collier Row, Cranham, Elm Park, Gidea Park, Harold Hill, Harold Wood &amp; Rainham, Honchurch &amp; Upminster Town Centres</b>				
<b>Monday to Saturday (Maximum Stay 3 Hours)</b>				
0 - 30 mins (1 borough wide session per day)	No Charge	No Charge	01/04/19	N/A
0 -1 hour	2.60	2.60	01/04/24	B
1 - 2 hours	4.40	4.40	01/04/24	B
2 - 3 hours	6.20	6.20	01/04/24	B
Solo Motorcycle	2.50	2.50	01/04/24	B

**Basis of Increase:**

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## Place Environment

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Controlled Parking Zones</b>				
Resident's parking permit (per annum)				
1st Permit per household	45.00	45.00	01/04/24	B
2nd Permit per household	90.00	90.00	01/04/24	B
3rd Permit per household	140.00	140.00	01/04/24	B
Resident's visitor permits (book of 10)	28.00	28.00	01/04/24	B
Resident's All Day visitor permits (book of 10)	70.00	70.00	01/04/24	B
Domestic Carer Permit (per annum)	40.00	40.00	01/04/21	B
<b>Business Parking</b>				
Business parking permits (per annum)	420.00	420.00	01/04/24	B
Business visitor permits (book of 10)	45.00	45.00	01/04/24	B
<b>Commuter Bays (per annum)</b>	1,400.00	1,400.00	01/04/24	B
<b>Other Miscellaneous Charges</b>				
CPZ Trade person waiver	21.25	21.25	01/04/24	B
<b>Health and Homecare Permit (per annum)</b>	80.00	80.00	01/04/23	B
<b>Resident Season Ticket Car Parks (per annum)</b>	212.00 *	212.00 *	01/04/24	B

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**Place  
Environment**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Events Charging For Traffic Management and Parking</b>				
Traffic Management per road closure if no diversion required An additional charge to be applied to the above charge for complex Traffic Management, costed on application.	420.00 *	440.00 *	01/04/26	C
Special Event Road closure	1,360.00 *	1,425.00 *	01/04/26	B
(i) Parking Bay suspensions				
Price per parking space per day (1 - 7 days)	70.00	73.00	01/04/26	B
Price per parking space per day (8 - 14 days)	130.00	136.00	01/04/26	B
Price per parking space per day (15 days +)	195.00	203.80	01/04/26	B

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**Place  
Planning & Public Protection**

(A) Statutory and Nationally Agreed Charges

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>ENVIRONMENTAL HEALTH:</b>				
<b>Defra</b>				
<b>Stray Dog Service - Environmental Protection (Stray Dogs) Regulation 1992</b>				
Impounding fee per dog	25.00	25.00	01/04/92	A
<b>Gambling Act 2005</b>				
<b>Bingo club - Gambling Act 2005 Dept. of Culture and Media and Sport</b>				
Copy licence	25.00	25.00	01/10/06	A
Notification of change	50.00	50.00	01/10/06	A
<b>Betting shop - Dept. of Culture and Media and Sport</b>				
Copy licence	25.00	25.00	01/10/06	A
Notification of change	50.00	50.00	01/10/06	A
<b>Betting premises tracks - Dept. of Culture and Media and Sport</b>				
Copy licence	25.00	25.00	01/10/06	A
Notification of change	50.00	50.00	01/10/06	A

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**Place  
Planning & Public Protection**

(A) Statutory and Nationally Agreed Charges

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Family entertainment centres - Dept. of Culture and Media and Sport</b>				
Application to vary	1,000.00	1,000.00	01/10/06	A
Copy licence	25.00	25.00	01/10/06	A
Notification of change	50.00	50.00	01/10/06	A
<b>Adult gaming centres - Dept. of Culture and Media and Sport</b>				
Application to vary	1,000.00	1,000.00	01/10/06	A
Copy licence	25.00	25.00	01/10/06	A
Notification of change	50.00	50.00	01/10/06	A
<b>Lottery - Dept. of Culture and Media and Sport</b>				
New registration	40.00	40.00	01/10/06	A
Annual re registration	20.00	20.00	01/10/06	A
<b>Permit fees - Dept. of Culture and Media and Sport</b>				
Notification of right of licensed premises to have 2 gaming machines	50.00	50.00	01/10/06	A
<b>Family entertainment centre - Dept. of Culture and Media and Sport</b>				
New application	2,000.00	2,000.00	01/04/23	A
Change of name	25.00	25.00	01/10/06	A
Copy of permit	15.00	15.00	01/10/06	A

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**Place  
Planning & Public Protection**

(A) Statutory and Nationally Agreed Charges

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Prize Gaming permit (S 16) Dept. of Culture and Media and Sport</b>				
New application	300.00	300.00	31/03/05	A
Change of name	25.00	25.00	31/03/05	A
Copy of permit	15.00	15.00	31/03/05	A
<b>Licensed premises gaming machine permit - Dept. of Culture Media and Sport</b>				
New application (new operator)	150.00	150.00	31/03/05	A
New application (existing operator)	100.00	100.00	31/03/05	A
Vary a permit	100.00	100.00	31/03/05	A
Transfer application	25.00	25.00	31/03/05	A
Annual fee (1st fee payable within 30 days of issue)	50.00	50.00	31/03/05	A
Change of name	25.00	25.00	31/03/05	A
Copy of permit	15.00	15.00	31/03/05	A

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**Place  
Planning & Public Protection**

(A) Statutory and Nationally Agreed Charges

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Club gaming machine permit - Dept. of Culture and Media and Sport</b>				
New application	200.00	200.00	31/03/05	A
Renewal	100.00	100.00	31/03/05	A
New application (existing operator)	100.00	100.00	31/03/05	A
Vary a permit	100.00	100.00	31/03/05	A
Copy of permit	15.00	15.00	31/03/05	A
Annual fee (1st fee payable within 30 days of issue)	50.00	50.00	31/03/05	A
<b>Environment Protection Act (Defra)</b>				
<b>Application Fee</b>				
Standard Process	1,650.00	1,650.00	01/04/18	A
Additional fee for operating without a permit	1,188.00	1,188.00	01/04/18	A
Reduced fee activities (except VRs)	155.00	155.00	01/04/19	A
Vehicle refinisher	362.00	362.00	01/04/18	A
Service station PVR I & II combined	257.00	257.00	01/04/18	A
Reduced fee activities: Additional fee for operating without a permit.	71.00	71.00	01/04/19	A

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**Place  
Planning & Public Protection**

(A) Statutory and Nationally Agreed Charges

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Environment Protection Act (Defra) (continued)</b>				
Mobile screening and crushing plant	1,650.00	1,650.00	01/04/18	A
For the third to seventh applications	985.00	985.00	01/04/18	A
For the eight and subsequent applications	498.00	498.00	01/04/18	A
<b>Note:</b> Where an application for any of the above is for a combined Part B and waste application, add an extra £310 to the above amounts				
<b>Annual subsistence charge</b>				
Standard process Low (+£103)	772.00	772.00	01/04/18	A
Standard process Medium (+£156)	1,161.00	1,161.00	01/04/18	A
Standard process High (+£207)	1,747.00	1,747.00	01/04/18	A
<i>(+) to be added when the above standard process is for combined part B and waste site</i>				
Service stations PVR l/dry cleaner/ waste oil burner <0.4MW				
Low	79.00	79.00	01/04/18	A
Medium	158.00	158.00	01/04/18	A
High	237.00	237.00	01/04/18	A

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Planning & Public Protection**

(A) Statutory and Nationally Agreed Charges

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Environment Protection Act (Defra) (continued)</b>				
Vehicle refinisher				
Low	228.00	228.00	01/04/18	A
Medium	365.00	365.00	01/04/18	A
High	548.00	548.00	01/04/18	A
Service station PVRI and II combined				
Low	113.00	113.00	01/04/18	A
Medium	226.00	226.00	01/04/18	A
High	341.00	341.00	01/04/18	A
Odourising of natural gas				
Low	79.00	79.00	01/04/19	A
Medium	158.00	158.00	01/04/19	A
High	237.00	237.00	01/04/19	A
Mobile screening and crushing plant For the first and second plants				
Low	626.00	626.00	01/04/19	A
Medium	1,034.00	1,034.00	01/04/18	A
High	1,551.00	1,551.00	01/04/19	A

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Planning & Public Protection**

(A) Statutory and Nationally Agreed Charges

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Environment Protection Act (Defra) (continued)</b>				
For the third to seventh applications				
Low	385.00	385.00	01/04/18	A
Medium	617.00	617.00	01/04/18	A
High	924.00	924.00	01/04/18	A
For the eighth and subsequent applications				
Low	198.00	198.00	01/04/18	A
Medium	316.00	316.00	01/04/19	A
High	473.00	473.00	01/04/18	A
<b>Transfer and Surrender of a permit</b>				
Standard process transfer	169.00	169.00	01/04/18	A
Standard process partial transfer	497.00	497.00	01/04/18	A
New operator at low risk reduced fee activity	78.00	78.00	01/04/18	A
Surrender: all Part B activities	No charge	No charge	01/05/12	A
Transfer: Service Stations and Waste Oil burners <0.4MW	No charge	No charge	01/05/12	A
Reduced fee activities: Transfer	No charge	No charge	01/05/12	A
Reduced fee activities: partial transfer	47.00	47.00	01/04/18	A

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Planning & Public Protection**

(A) Statutory and Nationally Agreed Charges

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Transfer and Surrender of a permit (continued)</b>				
<b>Temporary</b>				
First transfer	53.00	53.00	01/04/19	A
<b>Transfer for mobiles</b>				
Repeat transfer	11.00	11.00	01/04/19	A
Repeat following enforcement or warning	53.00	53.00	01/04/19	A
<b>Substantial changes to s10 and s11</b>				
<b>One off annual payment</b>				
Standard process	1,050.00	1,050.00	01/04/18	A
Standard process where the substantial change results in a new PPC activity	1,650.00	1,650.00	01/04/18	A
Reduced fee activities	102.00	102.00	01/04/18	A
Note: Reduced fee activities are; Service Stations, Vehicle Refinishers, Dry Cleaners and Small Waste Oil burners under 0.4MW				

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Planning & Public Protection**

(A) Statutory and Nationally Agreed Charges

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Environmental Protection Act (DEFRA): LAPPC mobile plant charges</b>				
Number of Permits				
1 Low	646.00	646.00	01/04/19	A
1 Medium	1,034.00	1,034.00	01/04/19	A
1 High	1,506.00	1,506.00	01/04/19	A
2 Low	646.00	646.00	01/04/19	A
2 Medium	1,034.00	1,034.00	01/04/19	A
2 High	1,506.00	1,506.00	01/04/19	A
3 Low	385.00	385.00	01/04/19	A
3 Medium	617.00	617.00	01/04/19	A
3 High	924.00	924.00	01/04/19	A
4 Low	385.00	385.00	01/04/19	A
4 Medium	617.00	617.00	01/04/19	A
4 High	924.00	924.00	01/04/19	A
5 Low	385.00	385.00	01/04/19	A
5 Medium	617.00	617.00	01/04/19	A
5 High	924.00	924.00	01/04/19	A
6 Low	385.00	385.00	01/04/19	A
6 Medium	617.00	617.00	01/04/19	A
6 High	924.00	924.00	01/04/19	A

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Environmental Protection Act (DEFRA): LAPPC mobile plant charges (continued)</b>				
7 Low	385.00	385.00	01/04/19	A
7 Medium	617.00	617.00	01/04/19	A
7 High	924.00	924.00	01/04/19	A
8 and over Low	198.00	198.00	01/04/19	A
8 and over Medium	316.00	316.00	01/04/19	A
8 and over High	473.00	473.00	01/04/19	A
<p>Note: Subsistence charges can be paid in four equal quarterly instalments paid on 1st April, 1st July, 1st October and 1st January. Where paid quarterly the total amount payable to the local authority will be increased by £38.</p>				

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Licensing Act 2003 fees set by Home Office</b>				
Application for the grant or renewal of a personal licence	37.00	37.00	01/11/05	A
Temporary event notice	21.00	21.00	01/11/05	A
Theft, loss, etc. of premises licence or summary	21.00	21.00	01/11/05	A
Application for a provisional statement where premises being built etc.	10.50	10.50	01/11/05	A
Notification of change of name or address	10.50	10.50	01/11/05	A
Application to vary licence to specify individual as premises supervisor	23.00	23.00	01/11/05	A
Application for transfer of premises licence	23.00	23.00	01/11/05	A
Interim authority notice following death etc. of licence holder	10.50	10.50	01/11/05	A
Theft, loss etc. of certificate or summary	23.00	23.00	01/11/05	A
Notification of change of name or alteration of rules of club	23.00	23.00	01/11/05	A
Change of relevant registered address of club	23.00	23.00	01/11/05	A
Theft, loss etc. of temporary event notice	10.50	10.50	01/11/05	A
Theft, loss etc. of personal licence	10.50	10.50	01/11/05	A
Duty to notify change of name or address	10.50	10.50	01/11/05	A
Right of freeholder etc. to be notified of licensing matters	10.50	10.50	01/11/05	A

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Main Fee Levels</b>				
<b>Based on non domestic rateable value:</b>				
Band A            £0 -        £4,300				
Band B            £4,301 -    £33,000				
Band C            £33,001 -   £87,000				
Band D            £87,001 -   £125,000				
Band E            £125,001 and over				
<b>Premises Licences</b>				
New Applications and variation				
Band A	100.00	100.00	01/11/05	A
Band B	190.00	190.00	01/11/05	A
Band C	315.00	315.00	01/11/05	A
Band D	450.00	450.00	01/11/05	A
Band E	635.00	635.00	01/11/05	A
Multiplier applied to premises used exclusively or primarily for the supply of alcohol for consumption on the premises (bands D & E only)				
Band D x 2	900.00	900.00	01/11/05	A
Band E x 3	1,905.00	1,905.00	01/11/05	A

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<b>Premises Licences (continued)</b>				
Annual maintenance fee to keep premises licence current.				
Band A	70.00	70.00	01/11/05	A
Band B	180.00	180.00	01/11/05	A
Band C	295.00	295.00	01/11/05	A
Band D	320.00	320.00	01/11/05	A
Band E	350.00	350.00	01/11/05	A
Annual charge multiplier applied to premises used exclusively or primarily for the supply of alcohol for consumption on the premises (bands D & E only)				
Band D x 2	640.00	640.00	01/11/05	A
Band E x 3	1,050.00	1,050.00	01/11/05	A
<b>Additional Fees</b>				
<b>There are additional fees for premises licence applications, and the annual fee for exceptionally large scale events (5000+), unless certain conditions apply. Please read Regulation 4(4) and 4(5) of the licensing Act (Fees) Regulations 2005.</b>				

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<b>Additional Premises licence fee</b>				
Numbers in attendance at any one time				
5,000 - 9,999	1,000.00	1,000.00	01/11/05	A
10,000 - 14,999	2,000.00	2,000.00	01/11/05	A
15,000 - 19,999	4,000.00	4,000.00	01/11/05	A
20,000 - 29,999	8,000.00	8,000.00	01/11/05	A
30,000 - 39,999	16,000.00	16,000.00	01/11/05	A
40,000 - 49,999	24,000.00	24,000.00	01/11/05	A
50,000 - 59,999	32,000.00	32,000.00	01/11/05	A
60,000 - 69,999	40,000.00	40,000.00	01/11/05	A
70,000 - 79,999	48,000.00	48,000.00	01/11/05	A
80,000 - 89,999	56,000.00	56,000.00	01/11/05	A
90,000 and over	64,000.00	64,000.00	01/11/05	A

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<b>Additional annual maintenance fee payable (if applicable)</b>				
Numbers in attendance at any one time				
5,000 - 9,999	500.00	500.00	01/11/05	A
10,000 - 14,999	1,000.00	1,000.00	01/11/05	A
15,000 - 19,999	2,000.00	2,000.00	01/11/05	A
20,000 - 29,999	4,000.00	4,000.00	01/11/05	A
30,000 - 39,999	8,000.00	8,000.00	01/11/05	A
40,000 - 49,999	12,000.00	12,000.00	01/11/05	A
50,000 - 59,999	16,000.00	16,000.00	01/11/05	A
60,000 - 69,999	20,000.00	20,000.00	01/11/05	A
70,000 - 79,999	24,000.00	24,000.00	01/11/05	A
80,000 - 89,999	28,000.00	28,000.00	01/11/05	A
90,000 and over	32,000.00	32,000.00	01/11/05	A

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<b>Club premises certificates</b>				
New application variation				
Band A	100.00	100.00	01/11/05	A
Band B	190.00	190.00	01/11/05	A
Band C	315.00	315.00	01/11/05	A
Band D	450.00	450.00	01/11/05	A
Band E	635.00	635.00	01/11/05	A
Annual maintenance fee				
Band A	70.00	70.00	01/11/05	A
Band B	180.00	180.00	01/11/05	A
Band C	295.00	295.00	01/11/05	A
Band D	320.00	320.00	01/11/05	A
Band E	350.00	350.00	01/11/05	A

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Explosives Regulations 2014 (set by HSE)</b>				
Registration (Unlimited) initial application	500.00	500.00	01/04/17	A
Fireworks Explosives Regulations Health & Safety and Nuclear (Fees) Regulations 2016 Licence to store explosives where, by virtue of regulation 27 of, and Schedule 5 to, the 2014 Regulations, no minimum separation distance or a 0 metres separation distance is prescribed: (Storage of up to 250kg NEQ)				
New				
New application 1 year	119.00	119.00	01/04/25	A
New application 2 years	154.00	154.00	01/04/25	A
New application 3 years	190.00	190.00	01/04/25	A
New application 4 years	226.00	226.00	01/04/25	A
New application 5 years	260.00	260.00	01/04/25	A
Renewals				
Renewal 1 year	59.00	59.00	01/04/25	A
Renewal 2 years	94.00	94.00	01/04/25	A
Renewal 3 years	132.00	132.00	01/04/25	A
Renewal 4 years	166.00	166.00	01/04/25	A
Renewal 5 years	202.00	202.00	01/04/25	A

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Planning & Public Protection**

(A) Statutory and Nationally Agreed Charges

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Explosives Regulations 2014 (set by HSE) continued</b>				
Licence to store explosives where, by virtue of regulation 27 of, and Schedule 5 to, the 2014 Regulations, a minimum separation distance of greater than 0 metres is required: (Storage between 250kg and 2,000kg NEQ)				
<b>New</b>				
New application 1 year	202.00	202.00	01/04/25	A
New application 2 years	266.00	266.00	01/04/25	A
New application 3 years	333.00	333.00	01/04/25	A
New application 4 years	409.00	409.00	01/04/25	A
New application 5 years	463.00	463.00	01/04/25	A
<b>Renewals</b>				
Renewal 1 year	94.00	94.00	01/04/25	A
Renewal 2 years	161.00	161.00	01/04/25	A
Renewal 3 years	226.00	226.00	01/04/25	A
Renewal 4 years	291.00	291.00	01/04/25	A
Renewal 5 years	357.00	357.00	01/04/25	A
<b>Varying a licence</b> (For any other variation-the reasonable cost to the licensing authority of having the work carried out)				
Varying the name of licensee or address of site	40.00	40.00	01/04/25	A
Transfer of licence	40.00	40.00	01/04/25	A
Replacement of licence if lost	40.00	40.00	01/04/25	A

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**Place  
Planning & Public Protection**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>ENVIRONMENTAL HEALTH:</b>				
Keeping of dangerous wild animals (Dangerous Wild Animals Act 1976)				
New application Part A	418.00	437.00	01/04/26	C
New application Part B	128.00	134.00	01/04/26	C
Note: total fee for new application £571				
Renewal Part A	418.00	437.00	01/04/26	C
Renewal Part B	128.00	134.00	01/04/26	C
Note: total fee for renewal £571				
Replacement or Copy of Keeping of dangerous wild animals Application/Renewal	55.00	57.00	01/04/26	C

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Planning & Public Protection**

(B) Charges determined by Cabinet

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>ENVIRONMENTAL HEALTH:</b>				
<b>Animal Welfare Licences (The Animal welfare (Licensing of Activities Involving Animals) England) Regulations 2018</b>				
<b>Providing and arranging boarding for cat/dog kennels, home boarding for dogs</b>				
New Application Part B (Issue Fee)	430.00	449.00	01/04/26	C
Note: total fee for new application £674	215.00	225.00	01/04/26	C
Renewal Part A (Application Fee)	394.00	412.00	01/04/26	C
Renewal Part B (Issue Fee)	144.00	150.00	01/04/26	C
Note: total fee for renewal application £562				
<b>Dog Daycare</b>				
Dog Daycare Part A (Application Fee)	430.00	449.00	01/04/26	C
Dog Daycare Part 3 (Issue Fee)	215.00	225.00	01/04/26	C
Note: total fee for new application £674				
Renewal Part A (Application Fee)	394.00	412.00	01/04/26	C
Renewal Part B (Issue Fee)	144.00	150.00	01/04/26	C
Note: total fee for renewal application £562				

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Planning & Public Protection**

(B) Charges determined by Cabinet

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Animal Welfare Licences (continued)</b>				
<b>Dog Breeding</b>				
Dog Breeding Part A (Application Fee) (plus vet visit fee)	466.00	487.00	01/04/26	C
Dog Breeding Part B (Issue Fee)	215.00	225.00	01/04/26	C
Note: total fee for new application £712				
Renewal Part A (Application Fee)(plus vet fee visit fee)	430.00	449.00	01/04/26	C
Renewal Part B (Issue Fee)	144.00	150.00	01/04/26	C
Note: total fee for renewal application £599				
<b>Pet Shop Operation</b>				
Pet Shop Operation Part A (Application Fee)	430.00	449.00	01/04/26	C
Pet Shop Operation Part B (Issue Fee)	215.00	225.00	01/04/26	C
Note: total fee for Pet Shop Operation £674				
Renewal Part A (Application Fee)	394.00	412.00	01/04/26	C
Renewal Part B (Issue Fee)	144.00	150.00	01/04/26	C
Note: total fee for renewal application £562				

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**Place  
Planning & Public Protection**

(B) Charges determined by Cabinet

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Animal Welfare Licences (continued)</b>				
<b>Hiring of Horses</b>				
Hiring of Horses (riding and/or instruction) Part A (Application Fee) (plus vet visit fee)	466.00	487.00	01/04/26	C
Hiring of Horses (riding and/or instruction) Part B (Issue Fee)	215.00	225.00	01/04/26	C
Note: total fee for Hiring of Horses £712				
Renewal Part A (Application Fee)(plus vet fee visit fee)	430.00	449.00	01/04/26	C
Renewal Part B (Issue Fee)	144.00	150.00	01/04/26	C
Note: total fee for renewal application £599				
<b>Keeping or Training of Animals for Exhibitions</b>				
Keeping or training of animals for exhibition Part A (Application Fee)	430.00	449.00	01/04/26	C
Keeping or training of animals for exhibition Part B (Issue Fee)	215.00	225.00	01/04/26	C
Note: total fee for Keeping or training of animals for exhibition £674				
Renewal Part A (Application Fee)	394.00	412.00	01/04/26	C
Renewal Part B (Issue Fee)	144.00	150.00	01/04/26	C
Note: total fee for renewal application £562				
Variation of Licence	358.00	374.00	01/04/26	C
Re-rating of Premises	322.00	336.00	01/04/26	C
Amendment Fee/Replacement Licence for a lost or defaced Licence	55.00	57.00	01/04/26	C
Transfer Fee	215.00	225.00	01/04/26	C

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**Place  
Planning & Public Protection**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Special treatment establishments (London Local Authority Act 1991)</b>				
High risk single treatment New Part A	645.00	674.00	01/04/26	C
High risk single treatment New Part B	193.00	202.00	01/04/26	C
Note: total fee for new application £876				
High risk Multiple treatment New Part A	797.00	833.00	01/04/26	C
High risk Multiple treatment New Part B	193.00	202.00	01/04/26	C
Note: total fee for new application £1035				
High risk renewal single treatment Part A	193.00	202.00	01/04/26	C
High risk renewal single treatment Part B	193.00	202.00	01/04/26	C
Note: total fee for renewal £404				
High risk Renewal multiple treatment Part A	266.00	278.00	01/04/26	C
High risk Renewal multiple treatment Part B	193.00	202.00	01/04/26	C
Note: total fee for renewal £480				
Variation (additional treatment High risk)	380.00	397.00	01/04/26	C

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Planning & Public Protection**

(B) Charges determined by Cabinet

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Special treatment establishments (Cont.)</b>				
<p>**surcharge to be paid for renewal applications that are received within 30 days from the date the licence lapsed. Any renewal applications received after that period will not be accepted and a new application and associated fee will be required.</p>				
low risk single treatment New Part A	418.00	437.00	01/04/26	C
low risk single treatment New Part B	193.00	202.00	01/04/26	C
Note: total fee for new application £639				
low risk multiple treatment New Part A	570.00	596.00	01/04/26	C
low risk multiple treatment New Part B	193.00	202.00	01/04/26	C
Note: total fee for new application £798				

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Planning & Public Protection**

(B) Charges determined by Cabinet

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Special treatment establishments (Cont.)</b>				
Low risk renewal single treatment Part A	128.00	134.00	01/04/26	C
Low risk renewal single treatment Part B	193.00	202.00	01/04/26	C
Note: total fee for renewal £336				
Low risk renewal multiple treatment Part A	193.00	202.00	01/04/26	C
Low risk renewal multiple treatment Part B	193.00	202.00	01/04/26	C
Note: total fee for renewal £404				
Variation (additional treatment low risk)~	193.00	202.00	01/04/26	C
Change of details/transfer	128.00	134.00	01/04/26	C
Late renewal surcharge	51.00	53.00	01/04/26	C
Change of Therapist	36.00	38.00	01/04/26	C
Duplicate Special treatment establishments licence	55.00	57.00	01/04/26	C
~ if the additional treatment is high risk the higher fee must be paid.				

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**Place  
Planning & Public Protection**

(B) Charges determined by Cabinet

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Zoo Licensing (Zoo Licensing Act 1981)</b>				
New Application Part A (Part B no charge) (plus vet visit fee)	797.00	833.00	01/04/26	C
Renewal (no change) Part A fee plus vet inspection fee	570.00	596.00	01/04/26	C
Alteration Part A plus vet inspection fee	697.00	728.00	01/04/26	C
<b>Sex Establishment Licensing (Local Govt. Miscellaneous Provisions Act 1982)</b>				
New application Part A (Part B no charge)	2,577.00	2,693.00	01/04/26	C
Renewal Part A fee	380.00	397.00	01/04/26	C
Renewal Part B fee	128.00	134.00	01/04/26	C
Note: total fee for renewal £531				
<b>Hypnotism consent (Hypnotism Act 1952)</b>				
New application Part A	380.00	397.00	01/04/26	C

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Planning & Public Protection**

(B) Charges determined by Cabinet

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Street Trading Licences (London Local Authorities Act 1990)</b>				
Subject to review and a separate consultation for proposed street trading protocol				
<b>Trading between 05:00 - 20:00</b>				
Seven days per week	2,656.00	2,776.00	01/04/26	C
Six days per week	2,276.00	2,378.00	01/04/26	C
Five days per week	1,904.00	1,990.00	01/04/26	C
Four days per week	1,518.00	1,586.00	01/04/26	C
Three days per week	1,144.00	1,195.00	01/04/26	C
Two days per week	762.00	796.00	01/04/26	C
One day per week	383.00	400.00	01/04/26	C
<b>Trading between 20:00 - 02:00</b>				
Seven days per week	3,287.00	3,435.00	01/04/26	C
Six days per week	2,829.00	2,956.00	01/04/26	C
Five days per week	2,348.00	2,454.00	01/04/26	C
Four days per week	1,881.00	1,966.00	01/04/26	C
Three days per week	1,409.00	1,472.00	01/04/26	C
Two days per week	932.00	974.00	01/04/26	C
One day per week	468.00	489.00	01/04/26	C
<b>These can be paid annually in advance</b>				

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Planning & Public Protection**

(B) Charges determined by Cabinet

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Temporary Street Trading Licences (up to 6 months)</b>				
<b>Trading between 05:00 and 20:00</b>				
Seven days per week	1,333.00	1,393.00	01/04/26	C
Six days per week	1,143.00	1,194.00	01/04/26	C
Five days per week	935.00	977.00	01/04/26	C
Four days per week	762.00	796.00	01/04/26	C
Three days per week	573.00	599.00	01/04/26	C
Two days per week	382.00	399.00	01/04/26	C
One day per week	195.00	204.00	01/04/26	C
<b>Temporary Street Trading Licences (up to 6 months)</b>				
<b>Trading between 20:00 and 02:00</b>				
Seven days per week	1,646.00	1,720.00	01/04/26	C
Six days per week	1,415.00	1,479.00	01/04/26	C
Five days per week	1,178.00	1,231.00	01/04/26	C
Four days per week	941.00	983.00	01/04/26	C
Three days per week	705.00	737.00	01/04/26	C
Two days per week	472.00	493.00	01/04/26	C
One day per week	246.00	257.00	01/04/26	C

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
Daily Temporary Licence for special events	55.00	57.00	01/04/26	C
Duplicate Licence	59.00	62.00	01/04/26	C
Variations to existing Licences	126.00	132.00	01/04/26	C
<b>Pavement Licence (Business and Planning Act 2020)</b>				
New Application (Two-year Licence)	500.00	500.00	22/07/24	D
Renewal Application (Two-year Licence)	350.00	350.00	22/07/24	D
Removal of unlicensed Tables and Chairs	499.00	521.00	01/04/26	C
Storage of furniture per week up to 752ft of floor space	66.00	69.00	01/04/26	C

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Land Quality Reports</b>				
Written report that takes less than 2 hours to complete:				
a) 5 working day response (where available and on request)	666.00 *	696.00 *	01/04/26	C
b) 20 working day response	368.00 *	385.00 *	01/04/26	C
For every hour over 2 hours	110.00 *	115.00 *	01/04/26	C
To respond to specific questions on land quality hourly rate	110.00 *	115.00 *	01/04/26	C
<b>Mandatory HMO Licensing (Housing Act 2004)</b>				
Licences usually valid for 5 years				
Up to 5 lettings	1,329.00	1,389.00	01/04/26	C
6 - 9 lettings	1,530.30	1,600.00	01/04/26	C
10 - 14 lettings	1,755.20	1,835.00	01/04/26	C
15 - 19 lettings	1,941.10	2,029.00	01/04/26	C
20 lettings and above	2,130.00	2,226.00	01/04/26	C
Additional fee for processing paper applications	117.10	123.00	01/04/26	C

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<b>Additional HMO Licence (usually valid for 5 years)</b> Additional licence fees are split into two payments				
Part A (application fee)	550.00	550.00	01/04/20	D
Part B (licensing fee)	350.00	350.00	01/04/20	D
<b>Selective Licensing for Privately Rented Homes (usually valid for 5 years)</b> Selective licence fees are split into two payments				
Part A (application fee)	450.00	450.00	01/04/20	D
Part B (licensing fee)	450.00	450.00	01/04/20	D
<b>Additional fee for processing paper applications</b>	107.00	112.00	01/04/26	C
Charge for assisted applications	107.00	112.00	01/04/26	C
<b>Discounts available*</b> Landlord accreditation scheme: <b>A £35 discount on the Part B fee only is available to accredited landlords</b>				
<b>Multi property discount:</b> *A discount of £100 per dwelling in the same building, after the first licence, providing each of the dwellings have common ownership and management control **Discounts will not be applicable where the LA has served a warning letter for failure to licence the property.				

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
Caravan site licence (Caravan Sites and Control of Development Act 1960)	477.60	499.00	01/04/26	C
<b>Miscellaneous housing-related fees</b>				
Fee for each type of statutory Notice served under Housing Act 2004 with the ability to add the cost of any report required from external experts such as Gas, Electricity or Structural Surveyors	609.00	636.00	01/04/26	C
<b>Gambling Act 2005 Bingo Club premises</b>				
Fees set by LA (subject to maxima set by Govt.)				
New premises application	3,500.00	3,500.00	01/04/20	D
Annual fee	853.00	891.00	01/04/26	C
Application to vary	1,418.00	1,482.00	01/04/26	C
Application to transfer	718.00	750.00	01/04/26	C
Application for reinstatement	1,112.00	1,162.00	01/04/26	C
Application for a provisional statement	1,481.00	1,548.00	01/04/26	C
License application (provisional statement holders)	1,112.00	1,162.00	01/04/26	C

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Betting shop</b>				
New premises application	1,455.00	1,520.00	01/04/26	C
Annual fee	600.00	600.00	01/04/20	D
Application to vary	1,089.00	1,138.00	01/04/26	C
Application to transfer	719.00	751.00	01/04/26	C
Application for reinstatement	1,112.00	1,162.00	01/04/26	C
Application for a provisional statement	1,482.00	1,549.00	01/04/26	C
License application (provisional statement holders)	1,112.00	1,162.00	01/04/26	C
<b>Betting premises tracks</b>				
New premises application	2,500.00	2,500.00	01/04/20	D
Annual fee	1,000.00	1,000.00	01/04/22	D
Application to vary	1,250.00	1,250.00	01/04/22	D
Application to transfer	717.00	749.00	01/04/26	C
Application for reinstatement	950.00	950.00	01/04/22	D
Application for a provisional statement	2,500.00	2,500.00	01/04/20	D
License application (provisional statement holders)	950.00	950.00	01/04/22	D

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Family Entertainment centres</b>				
New premises application	1,949.00	2,000.00	01/04/26	C
Annual fee	750.00	750.00	01/04/22	D
Application to vary	1,000.00	1,000.00	01/04/20	D
Application to transfer	718.00	750.00	01/04/26	C
Application for reinstatement	950.00	950.00	01/04/22	D
Application for a provisional statement	2,000.00	2,000.00	01/04/25	D
License application (provisional statement holders)	950.00	950.00	01/04/21	D
<b>Adult gaming centres</b>				
New premises application	2,000.00	2,000.00	01/04/25	D
Annual fee	855.00	893.00	01/04/26	C
Application to vary	1,000.00	1,000.00	01/04/20	D
Application to transfer	718.00	750.00	01/04/26	C
Application for reinstatement	1,013.00	1,059.00	01/04/26	C
Application for a provisional statement	2,000.00	2,000.00	01/04/25	D
License application (provisional statement holders)	1,075.00	1,123.00	01/04/26	C

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Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Scrap Metal Dealers Act 2013</b>				
Application for a new scrap metal site licence	1,082.00	1,131.00	01/04/26	C
Application for a new scrap metal collectors licence	351.00	367.00	01/04/26	C
Application for a variation of an existing site licence to a collectors licence	176.00	184.00	01/04/26	C
Application for a variation of an existing collectors licence to a site licence	914.00	955.00	01/04/26	C
Application for a variation of an existing licence not listed above	243.00	254.00	01/04/26	C
Renewal application for a site licence under Scrap Metal Dealers Act 2013	1,082.00	1,131.00	01/04/26	C
Renewal application for a collectors licence under Scrap Metal Dealers Act 2013	326.00	341.00	01/04/26	C
Lost licence replacement	33.00	34.00	01/04/26	C
<b>Marriage Act 1949</b>				
Wedding Registration				
New application Part A fee	853.00	891.00	01/04/26	C
New Application Part B fee	230.00	240.00	01/04/26	C
Note: Total fee parts A and B £1083				
Renewal of Premises Licensing				
Renewal Part A fee	247.00	258.00	01/04/26	C
Renewal Part B fee	230.00	240.00	01/04/26	C
Note: Total fee parts A and B £477				

**Basis of Increase:**

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C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

**Place  
Planning & Public Protection**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Primary Authority</b>				
Annual Fee, pays for 20 hours work (Enterprise and Regulatory Reform Act)	1,563.00	1,633.00	01/04/26	C
Hourly rate, agreed in advance for work beyond 20 hours.	81.00	85.00	01/04/26	C
<b>Food</b>				
Health Export Certificates (these are issued on request to food businesses who wish to export foodstuff outside the EU. They are provided to assist local exporters in meeting the food safety requirements. Only the local authority can provide them).	68.00	72.00	01/04/26	C
Food Hygiene Rating Requested rerating inspection, New charge for 2017. Can only be supplied by the local authority by the Enterprise Act. No Vat applicable	300.00	314.00	01/04/26	C

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## Place Trading Standards

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>TRADING STANDARDS:</b>				
<b>Trading Standards NE London Metrology Partnership Income Income is credited to the joint trading account</b>				
<b>Section 11 (4) of the Weights and Measures Act 1985</b>				
<b>Measuring Instruments:</b>				
<b>(a) Linear (with or without divisions/sub divisions)</b>				
First Tape	28.50 *	29.50 *	01/04/26	C
<b>(b) Capacity (without divisions, not exceeding 1 litre) - each measure</b>				
28.10 *				
<b>(c) Cubic ballast</b>				
Other than brim (each measure)				
269.20 *				
Brim/bucket type (each measure)				
269.20 *				
1. Liquid capacity measures for making and checking average quantity purchases each measure				
54.60 *				
56.60 *				
01/04/26				
C				

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## Place Trading Standards

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Measuring Instruments (continued):</b>				
2. Templates (per scale)				
First item	95.90 *	100.00 *	01/04/26	C
Second and subsequent items	46.40 *	48.40 *	01/04/26	C
<b>(d) Liquid fuel, Lubricants etc. (each instrument)</b>				
1. Container type (not sub-divided)	163.50 *	170.50 *	01/04/26	C
2. Other types (multi-outlets)				
1 meter tested	225.50 *	235.50 *	01/04/26	C
Each additional meter tested	133.30 *	139.30 *	01/04/26	C
3. Test of peripheral equipment on separate visit (per hour)	159.50 *	166.50 *	01/04/26	C
4. Test of credit card acceptor (per hour)	159.50 *	166.50 *	01/04/26	C
5. MID verification				
1 meter tested	271.20 *	283.20 *	01/04/26	C
Each additional meter	164.80 *	172.00 *	01/04/26	C

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## Place Trading Standards

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Measuring Instruments (continued):</b>				
<b>(e) Intoxicating liquor (each instrument)</b>				
Not exceeding 150ml (individual submissions)	34.00 *	36.00 *	01/04/26	C
Other	37.90 *	40.00 *	01/04/26	C
<b>(f) Each weight (stamping)</b>				
1. Weights exceeding 5kg or not exceeding 500mg, 2cm	21.00 *	22.00 *	01/04/26	C
2. Other weights	15.80 *	17.00 *	01/04/26	C
3. Other weights (more than one submitted)	14.20 *	15.20 *	01/04/26	C
4. Adjusting weights (per hour)	166.10 *	173.10 *	01/04/26	C
<b>(g) Verification - Weighing Machines / Weighing Equipment</b>				
1. Calibrated to weigh only metric:				
Not exceeding 15kg	162.50 *	169.50 *	01/04/26	C
Exceeding 15kg to 100kg	169.10 *	177.10 *	01/04/26	C
Exceeding 100kg to 250kg	193.70 *	203.00 *	01/04/26	C
Exceeding 250kg to 1 tonne	203.40 *	212.40 *	01/04/26	C
Exceeding 1 tonne to 10 tonne	249.60 *	260.60 *	01/04/26	C
Exceeding 10 tonnes to 30 tonnes	525.30 *	549.30 *	01/04/26	C
Exceeding 30 tonnes to 60 tonnes	781.30 *	816.30 *	01/04/26	C

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## Place Trading Standards

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Measuring Instruments (continued):</b>				
2. When testing instruments incorporate peripherals such as remote display or printing facilities, and where completion of the test requires a second person or a second series of tests by the same person, an additional fee may be charged at the standard hourly rate:	164.30 *	171.30 *	01/04/26	C
3. Medical weighing scales (per hour)				
Not exceeding 15kg	146.90 *	154.00 *	01/04/26	C
Exceeding 15kg to 100kg	146.90 *	154.00 *	01/04/26	C
Exceeding 100kg to 250kg	162.60 *	169.60 *	01/04/26	C
Exceeding 250kg to 1 tonne	162.60 *	169.60 *	01/04/26	C
<b>Certificate of errors</b>				
For supplying a certificate containing results of errors found on testing (certificate supplied upon request of the submitter, fee applies when no other fee is payable)	75.90 *	79.00 *	01/04/26	C
<b>Measuring Instrument Directive</b>				
Measuring Instruments for liquid fuel and lubricants (No VAT will be charged for initial verification, re-verification will attract VAT) (surcharge over fee listed above)	20% Surcharge *	20% Surcharge *	01/04/24	C

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## Place Trading Standards

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Measuring Instruments (continued):</b>				
<b>Other Weighing or Measuring Equipment</b>				
Brake tester/spring balance type	97.00 *	101.00 *	01/04/26	C
For equipment other than the categories specifically described above, or equipment submitted for testing by means of statistical sampling techniques, or in pursuance of a Community obligation other than EEC. Initial or partial verification per man hour spent at place of submission of equipment etc. (pro rata for one quarter hour periods)	146.90 *	154.00 *	01/04/26	C
<b>Standards Services provided to Other Local Authorities</b>				
Testing and Associated Services (per hour)	136.80	143.00	01/04/26	C
Collection Delivery charge (price shown is per mile) return trip + congestion charge where applicable	1.00	1.00	01/04/20	D
Inspections during standard office hours, including travelling time	136.80	143.00	01/04/26	C
Block Booked and Pre-paid Inspections totalling more than £5,000 (per hour)	95.90	100.00	01/04/26	C

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## Place Trading Standards

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<p><b>Section 76 of the 1985 Act</b></p> <p>For other services or facilities provided, or for authorisation, certificates or other documents issued in pursuance of a community obligation</p> <p>Per man hour spent at place of providing the service, facility etc. (pro rata of one quarter hour periods)</p>	136.80	143.00	01/04/26	C
<p><b>GLC (General Powers) Act 1984</b></p> <p>Competitive Bidding - Licence Registration fee</p>	437.00	457.00	01/04/26	C
<p><b>Financial Investigation by Accredited Financial Investigator (LA)</b></p> <p>Where no individual agreement exists, per hour spent by AFI</p>	81.00	85.00	01/04/26	C

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**Place  
Planning & Public Protection**

(A) Statutory and Nationally Agreed Charges

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025)  £	Charges 2026/27 (from April 2026)  £	Operative Date of Latest Notified Charge	Basis of Increase
<b>ENVIRONMENTAL ENFORCEMENT</b>				
<b>Environmental offences</b>				
<b>Fixed penalty notices</b>				
Levels are set by legislation and London Councils Transport and Environment Committee Guidelines.				
Fly Tipping	400.00	400.00	01/04/20	A
Householder Duty of Care	400.00	400.00	01/04/22	A
Fail to produce Waste Transfer Notes	300.00	300.00	01/04/20	A
Litter	150.00	150.00	01/04/20	A
Fail to comply requirement or condition in Abatement Notice	110.00	110.00	01/04/20	A
Fail to comply Community Protection Notice	100.00	100.00	01/04/20	A
Fail to comply Public Space Protection Order	100.00	100.00	01/04/20	A
Fail to produce authority to carry waste	300.00	300.00	01/04/20	A
Fail to comply with receptacles notice (Commercial)	110.00	110.00	01/04/20	A
Unlicensed Street Trading	150.00	150.00	01/04/20	A
Fail to comply conditions Street Trading License / temp License	100.00	100.00	01/04/20	A
Fail to produce a Street Trading Licence / Temp Licence on demand	100.00	100.00	01/04/20	A
Making a false statement to obtain a Street Trading Licence	125.00	125.00	01/04/20	A
Resisting or obstructing an authorised officer	250.00	250.00	01/04/20	A

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**Place  
Planning & Public Protection**

(A) Statutory and Nationally Agreed Charges

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Fixed penalty notices (Continue)</b>				
Nuisance Vehicles exposed for sale Unlicensed Trade	150.00	150.00	01/04/20	A
Abandoned Vehicles	200.00	200.00	01/04/20	A
Unauthorised distribution of printed matter	75.00	75.00	01/04/20	A
Fly Posting	150.00	150.00	01/04/20	A
Display advertisement in contravention of regulations	75.00	75.00	01/04/20	A
Graffiti	150.00	150.00	01/04/20	A
Marks / picture/ sign on highway or highway furniture	100.00	100.00	01/04/20	A
Wilful obstruction	100.00	100.00	01/04/20	A
Erect building / fence / hedge on highway	100.00	100.00	01/04/20	A
Deposit skip on highway without authority	100.00	100.00	01/04/20	A
Deposit skip on highway failure to light or sign	100.00	100.00	01/04/20	A
Deposit skip on highway failure to display name and address	100.00	100.00	01/04/20	A
Deposit skip on highway fail to remove	100.00	100.00	01/04/20	A
Deposit skip on highway fail to comply conditions / permit	100.00	100.00	01/04/20	A
Deposit skip on highway fail to remove / reposition	100.00	100.00	01/04/20	A
Deposit material on made up carriageway	100.00	100.00	01/04/20	A
Deposit material within 15 feet of centre carriageway	100.00	100.00	01/04/20	A
Deposit material on highway to interruption of user	100.00	100.00	01/04/20	A

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**Place  
Planning & Public Protection**

(A) Statutory and Nationally Agreed Charges

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Fixed penalty notices (Continue)</b>				
Pitching booths / stalls / stands / camp on highway	100.00	100.00	01/04/20	A
Fail to prevent soil / mud / refuse escape to sewer / road	100.00	100.00	01/04/20	A
Fail to remove projection	100.00	100.00	01/04/20	A
Fail to prevent door etc, opening onto street	100.00	100.00	01/04/20	A
Deposit things on highway which cause injury or danger	100.00	100.00	01/04/20	A
Erect scaffold or structure on highway without licence (fail to comply condition)	100.00	100.00	01/04/20	A
<i>The above fines are subject to early repayment discounts in line with issued Terms and Conditions.</i>				

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**Place  
Planning & Public Protection**

(A) Statutory and Nationally Agreed Charges

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Letting Agency and Tenant Fees Enforcement Work (Fixed Penalty Notices)</b>				
Requirement breach to belong to a Redress Scheme for Letting Agency/Property Management Work.	Up to £5,000	Up to £5,000	01/04/24	A
Failure to publish/display : (a) Letting agency /property management fees. (b) Statement of client money protection membership. (c) Statement of property Redress Scheme Membership.	Up to £5,000	Up to £5,000	01/04/24	A
Failure to meet/breach of the Tenant's Fees Act 2019 requirements	Up to £30,000	Up to £30,000	01/04/24	A
Breach of requirement to belong to a client money protection Scheme	Up to £30,000	Up to £30,000	01/04/24	A
Failure to display/publish Client Money Protection Membership Certificate or give a copy of certificate free of charge	Up to £5,000	Up to £5,000	01/04/24	A
Maximum Penalty can be applied for each of the above breach/offence				

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**Place  
Planning & Public Protection**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>S106 Monitoring Fees</b>				
Key non-financial obligations (per obligation)	1,123.00	1,174.00	01/04/26	C
Fixed Financial Obligations				
5% of the value of the total contributions				
minimum fee	1,123.00	1,174.00	01/04/26	C
maximum fee	44,920.00	46,941.00	01/04/26	C
Financial Obligations with future calculation				
Per Obligation	1,123.00	1,174.00	01/04/26	C
Additional 5% of value of total contribution with a:				
minimum fee	1,123.00	1,174.00	01/04/26	C
maximum fee	44,920.00	46,941.00	01/04/26	C

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**Place  
Planning & Public Protection**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Other CIL/S106 Fees</b>				
Confirmation as to whether S106 obligations have been discharged	170.00	178.00	01/04/26	C
Confirmation that CIL has been paid		40.00	01/04/26	NEW
Fee for Request to vary S106 obligations less than 5 years old (does not include monitoring fee if S106 DoV approved)	567.00	593.00	01/04/26	C
<b>Invalid Planning Applications</b>				
Fee for submission of invalid planning application - Full	132.00	138.00	01/04/26	C
Fee for submission of invalid planning application - Householder	66.00	69.00	01/04/26	C
<b>Self Build Register</b>				
Entry onto Self Build register Part 1	103.00	108.00	01/04/26	C
Entry onto Self Build register Part 2	83.00	87.00	01/04/26	C

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**Place  
Planning & Building**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>PLANNING AND BUILDING CONTROL:</b>				
Other Planning requests - per hour (minimum 1/2 hour)	94.00	98.00	01/04/26	C
Other Building Control requests - per hour (minimum 1/2 hour)	94.00	98.00	01/04/26	C
[The Building (Local Authority Charges) Regulations 2010] Committee reports (available from website for free)				
Scanning/Printing Cost per A4 and A3 sheet (minimum charge £2.50)	0.50	0.55	01/04/26	C
Scanning/Printing of plans (per sheet)	26.20	27.40	01/04/26	C
Demolition Notices (Per Site) (larger sites will be assessed separately, customers are invited to contact Building control for a bespoke price)	328.00	343.00	01/04/26	C
Building Control - Dangerous Structure charge				
8am - 5pm - per hour	110.00	115.00	01/04/26	C
5pm - 8am - per hour	132.00	138.00	01/04/26	C
(Travelling costs will also be charged as appropriate as well as Dangerous Structures Consortium Contractors Costs)				

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**Place  
Planning & Building**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Pre-Application advice</b>				
Pre-Application advice				
Householder/Small Business - Face to Face	132.00 *	138.00 *	01/04/26	C
Householder/Small Business - Written Response	219.00 *	229.00 *	01/04/26	C
Change of Business Premises up to 99 sq.m	393.00 *	411.00 *	01/04/26	C
Pre-Application advice - Residential units/Commercial or Industrial Floor space				
1 residential unit	393.00 *	411.00 *	01/04/26	C
1 residential unit - Follow up advice	197.00 *	206.00 *	01/04/26	C
2-3 residential/100-499sq m floor space	763.00 *	797.00 *	01/04/26	C
2-3 residential/100-499sq m floor space - Follow up advice	274.00 *	286.00 *	01/04/26	C
4-9 residential/500-999 sq. m floor space	1,962.00 *	2,050.00 *	01/04/26	C
4-9 residential/500-999 sq. m floor space - Follow up advice	655.00 *	684.00 *	01/04/26	C
10-24 residential/1000-1999 sq.m floor space/telecoms	4,359.00 *	4,555.00 *	01/04/26	C
10-24 residential/1000-1999 sq.m floor space/telecoms - Follow up advice	1,090.00 *	1,139.00 *	01/04/26	C

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**Place  
Planning & Building**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Planning Performance Agreements (PPA)</b>				
Initiation Fee	6,212.00	6,492.00	01/04/26	C
Premium Initiation	7,519.00	7,857.00	01/04/26	C
Residential 25-49 Dwellings, Non-residential Up to 3000 sq m	24,600.00	25,707.00	01/04/26	C
Residential 50-100 dwellings, Non-residential Up to 3001 - 5000 sq m, Mineral extraction up to 10 hectares	36,900.00	38,561.00	01/04/26	C
Residential 101-150 dwellings, Non-residential 5001-10000 sq m, Mineral extraction 10.1- 20 hectares	49,100.00	51,310.00	01/04/26	C
Residential 151-300 dwellings, Non-residential Up to 20,000 sq m, Mineral extraction 20.1 – 30 hectares	61,500.00	64,267.00	01/04/26	C
Residential 301-600 dwellings, Mineral extraction more than 30 hectares	85,900.00	89,766.00	01/04/26	C
Residential 601-900 dwellings	110,600.00	115,577.00	01/04/26	C
Residential 901+ dwellings	122,500.00	128,012.00	01/04/26	C
Research, retrieval and copy of one document for domestic properties	52.10	54.10	01/04/26	C
Research, retrieval and copy of one document for non-domestic properties	78.60	82.60	01/04/26	C
For each additional document	25.20	26.20	01/04/26	C
Planning Condition History Search (30 minutes)	47.30	49.30	01/04/26	C
Additional research time (per 15 minutes)	23.70	24.70	01/04/26	C

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**Place  
Planning & Building**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
Supply of letter detailing inspections (where no completion certificate exists) per hour	148.00	155.00	01/04/26	C
Request for written confirmation that an Enforcement Notice has been complied with or is no longer of effect	183.00	191.00	01/04/26	C
Request to withdraw Enforcement Notice where the notice is no longer of effect	1,040.00	1,087.00	01/04/26	C
High Hedge Complaint	1,235.00	1,291.00	01/04/26	C

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**Place  
Planning & Public Protection**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>LOCAL LAND CHARGES:</b>				
Certain fees are laid down in regulations made under the Local Land Charges Act 1975.				
Fees for Official Local Land Charge Certificates				
Registration of a charge in Part II of the registers	113.00	118.10	01/04/26	C
<b>Official search (including issue of official certificate of search)</b>				
a) in only part of the register (one parcel)	11.60	12.20	01/04/26	C
b) in only part of register (each additional parcel thereafter)	3.60	3.80	01/04/26	C
c) in the whole of the register - post or fax (one parcel)	27.80	29.00	01/04/26	C
d) in the whole of the register - post or fax (each additional parcel thereafter)	7.20	7.60	01/04/26	C
e) in the whole of the register - where the requisition is made by electronic means in accordance with rule 16 (one parcel)	27.80	29.00	01/04/26	C
f) in the whole of the register - where the requisition is made by electronic means in accordance with rule 16 (each additional parcel thereafter)	7.20	7.55	01/04/26	C
Office copy of any entry in the register (not including a copy or extract of any plan or document filed pursuant to these rules)	2.40	2.50	01/04/26	C

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

**Place  
Planning & Public Protection**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Office copy of any plan or other document filed pursuant to these rules:</b>				
Extract of register in place of personal search				
First Page	3.60	3.80	01/04/26	C
Subsequent pages	1.20	1.25	01/04/26	C
<b>CON29 Enquiries</b>				
One parcel of land	132.00 *	138.00 *	01/04/26	C
Several parcels of land				
Each additional	57.00 *	60.00 *	01/04/26	C
Over 100 (per 10 parcels)		60.00 *	01/04/26	NEW
<b>Part 2 Enquiries</b>				
Each printed enquiry	28.20 *	29.50 *	01/04/26	C
With exception to Question 4	42.70 *	44.70 *	01/04/26	C
With exception of surrounding area enquiries	47.30 *	49.42 *	01/04/26	C

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

**Place  
Planning & Public Protection**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Copying Charges - Legal Documents</b>				
Certified Copy of Land Search - Paper Copy	19.60	20.60	01/04/26	C
First Page	3.60	3.80	01/04/26	C
Subsequent pages	0.80	0.85	01/04/26	C
Certified copy of extract of Highways Register (letter and extract)	39.60	41.60	01/04/26	C
Certified copy of extract of Highways Register (extract only and collection only)	19.70	20.70	01/04/26	C
<b>New Residential Addresses - (building names included) in an existing road</b>				
1 dwelling	84.30	88.30	01/04/26	C
2 - 5 dwellings	105.00	110.00	01/04/26	C
6 - 25 dwellings	123.00	129.00	01/04/26	C
26 - 45 dwellings	254.00	265.00	01/04/26	C
46 - 100 dwellings	540.00	564.00	01/04/26	C
100+ plots	911.00	952.00	01/04/26	C
Plus an extra fee for each additional 10 dwellings (or part thereof)	123.00	129.00	01/04/26	C

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

**Place  
Planning & Public Protection**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>New Residential Addresses (building names included) plus single road name</b>				
1 - 5 dwellings	176.60	184.60	01/04/26	C
6 - 25 dwellings	202.50	212.00	01/04/26	C
26 - 45 dwellings	324.50	339.50	01/04/26	C
46 - 100 dwellings	611.00	638.00	01/04/26	C
100+ plots	983.00	1,027.00	01/04/26	C
Plus an extra fee for each additional 10 dwellings (or part thereof)	202.50	211.50	01/04/26	C
 For each additional road name	 84.30	 88.30	 01/04/26	 C
<b>New Commercial/Industrial Addresses (building name included) in an existing road</b>				
1 unit	84.30	88.30	01/04/26	C
2 - 5 units	105.00	110.00	01/04/26	C
6 - 10 units	123.00	129.00	01/04/26	C
11+ units	175.60	183.60	01/04/26	C

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

**Place  
Planning & Public Protection**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>New Commercial/Industrial Addresses (building name included) plus a single road name</b>				
1 unit	105.00	110.00	01/04/26	C
2 - 5 units	123.00	129.00	01/04/26	C
6 - 10 units	150.00	157.00	01/04/26	C
11+ units	202.50	211.50	01/04/26	C
For each additional road name	84.30	88.30	01/04/26	C
New street name without any new dwellings or units	84.30	88.30	01/04/26	C
Naming of land parcel	84.30	88.30	01/04/26	C
Renaming of existing road or building (residential, commercial or industrial)	84.30	88.30	01/04/26	C
Plus an extra fee of £27.00 for each additional dwelling or building affected.	27.80	28.80	01/04/26	C
Research time: flat fee for 2 hour research into possible building/street names Non-refundable in the event that the suggested name(s) are not selected. One set of research to be undertaken on each application site only.	161.50	168.50	01/04/26	C

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

**Place  
Planning & Public Protection**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
<b>Building Control Fees</b>				
New Dwellings less than 150m <sup>2</sup> Number				
1	1,325.00 *	1,385.00 *	01/04/26	C
2	1,765.00 *	1,844.00 *	01/04/26	C
3	2,205.00 *	2,304.00 *	01/04/26	C
4	2,645.00 *	2,764.00 *	01/04/26	C
5	3,085.00 *	3,224.00 *	01/04/26	C
6	3,525.00 *	3,684.00 *	01/04/26	C
For more than 6 dwellings, charges will be assessed individually				

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

**Place  
Planning & Public Protection**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
Extensions, garage conversions and loft conversions Separate extensions constructed at the same time may be aggregated together				
Detached non-habitable building having a floor area not exceeding 40m <sup>2</sup> in total				
Fee	644.00 *	673.00 *	01/04/26	C
Fast Track	708.00 *	740.00 *	01/04/26	C
Garage conversions where the total floor area does not exceed 30m <sup>2</sup> including means of access and work in connection with that extension.				
Fee	644.00 *	673.00 *	01/04/26	C
Fast Track	708.00 *	740.00 *	01/04/26	C
Any extension of loft conversion where the total floor area of which does not exceed 30m <sup>2</sup> including means of access and work in connection with that extension				
Fee	822.00 *	859.00 *	01/04/26	C
Fast Track	904.00 *	945.00 *	01/04/26	C
Any extension or loft conversion where the total floor area of which exceeds 30m <sup>2</sup> , but does not exceed 60m <sup>2</sup> including means of access and work in connection with that extension.				
Fee	1,132.00 *	1,183.00 *	01/04/26	C
Fast Track	1,245.00 *	1,301.00 *	01/04/26	C

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

**Place  
Planning & Public Protection**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
Any extension or loft conversion where the total floor area of which exceeds 60m <sup>2</sup> , but does not exceed 100m <sup>2</sup> including means of access and work in connection with that extension				
Fee	1,345.00 *	1,406.00 *	01/04/26	C
Fast Track	1,480.00 *	1,547.00 *	01/04/26	C
Extension or loft conversion or garage conversion of more than 100m <sup>2</sup> , please refer to charges for other works, otherwise contact building control for individually assessed charges				

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

**Place  
Planning & Public Protection**

(B) Charges determined by Cabinet

\*VAT inclusive

Income Source	Charges 2025/26 (from April 2025) £	Charges 2026/27 (from April 2026) £	Operative Date of Latest Notified Charge	Basis of Increase
Charges for other works Estimated Cost of Work				
£0 - £5,000	490.00	512.00 *	01/04/26	C
£5,000 - £10,000	644.00 *	673.00 *	01/04/26	C
£10,000 - £20,000	841.00 *	879.00 *	01/04/26	C
£20,000 - £30,000	1,023.00 *	1,069.00 *	01/04/26	C
£30,000 - £40,000	1,174.00 *	1,227.00 *	01/04/26	C
£40,000 - £50,000	1,323.00 *	1,383.00 *	01/04/26	C
£50,000 - £60,000	1,434.00 *	1,499.00 *	01/04/26	C
£60,000 - £70,000	1,545.00 *	1,615.00 *	01/04/26	C
£70,000 - £80,000	1,656.00 *	1,731.00 *	01/04/26	C
£80,000 - £90,000	1,781.00 *	1,861.00 *	01/04/26	C
£90,000 - £100,000	1,903.00 *	1,989.00 *	01/04/26	C
£100,000 - £120,000	2,034.00 *	2,126.00 *	01/04/26	C
£120,000 - £140,000	2,199.00 *	2,298.00 *	01/04/26	C
£140,000 - £170,000	2,330.00 *	2,435.00 *	01/04/26	C
£170,000 - £200,000	2,598.00 *	2,715.00 *	01/04/26	C

**Basis of Increase:**

A - Statutory/National

B - To be agreed by Cabinet and/or subject to corporate savings plan

C - Inflationary and rounding increases

D - A local charging policy that deviates from the Corporate Charging Policy

## Process/Parameters

The Council annually reviews its fees and charges to customers in line with the Corporate Charging Policy (see link below).

[https://www.havering.gov.uk/download/downloads/id/373/corporate\\_charging\\_policy.pdf](https://www.havering.gov.uk/download/downloads/id/373/corporate_charging_policy.pdf)

In setting the fees and charges the Council takes account of:

- Statutory and Nationally set fee rates
- Non-Statutory fee rates
- Current Inflation levels
- Full cost recovery where appropriate
- Current market conditions for an increase

**Appendix D2** sets out the proposed fees and charges for 2026/2027 and the fees are denoted by the following basis of increases. In principle, the Council has applied changes to Fees & Charges with a view of recovering the cost of delivery the service.

Denoted by	Basis of Increase
(A)	Statutory/Nationally
(B)	To be agreed by Cabinet and/or subject to corporate savings plan
(C)	Inflationary and rounding increases
(D)	A local charging policy that deviates from the Corporate Charging Policy

Officers have applied the corporate charging policy of 4.5% where possible

Below is a summary of deviations from the recommended increase, including the increases in over and above the agreed RPI of 4.5%.

People	<ul style="list-style-type: none"> <li>• Social Care fees have been excluded from this process as they are subject to a separate annual fee review which is undertaken when providers issue their new rates. Modelling of the new rates has been reflected in the MTFS and provided for in the services demographics.</li> </ul>
Place	<ul style="list-style-type: none"> <li>• Some fees have a maximum value set by central government. Where applicable, Havering charges the maximum chargeable amount.</li> <li>• Parking has not been inflated to support the key driver of increasing footfall in the borough.</li> <li>• Commercial income fee increases are excluded and will be the subject of individual rent and lease reviews</li> </ul>

	<ul style="list-style-type: none"><li>• Green Waste has been frozen at 2025/26 prices to retain the Councils customer base</li></ul>
Resources	<ul style="list-style-type: none"><li>• Registrars have increased charges in excess of inflation based on comparable rates elsewhere.</li><li>• Bereavement services have fixed rates at 25/26 prices in line with other service providers in the local area to maintain competitive prices.</li><li>• Libraries fees have largely been frozen following benchmarking across London.</li></ul>

### THE COUNCIL TAX RESOLUTION

The Council has to formally resolve that it calculates certain figures, which broadly are:

- its gross expenditure, including contingency and levies (but not precepts)
- its gross income from fees & charges and other sources, specific grants, external finance from the Government, and any surplus/deficit on the collection fund
- the difference between the two, being the amount which the Council needs for its own services to be paid from the collection fund, defined as the Council Tax requirement
- the basic amount of Council Tax for the net position of all these figures, including precepts, and
- the amount of Council Tax for each other category of dwelling.

The Council is also required to formally approve the management of the Council's treasury management functions, including the Treasury Management Strategy Statement, Prudential Indicators and Minimum Revenue Provision Statement; the proposed revenue budget for both the General Fund and Schools' Delegated Budgets; the Capital Strategy & Programme and the Housing Revenue Account.

**Cabinet recommends the Council to adopt the following resolutions as set out below.**

**The effect of adopting these resolutions would be to set the Council Tax for a Band D property at £2,424.66 (of which £1,914.15 relates to Havering's Council Tax and £510.51 relates to the GLA element)**

### RECOMMENDATIONS

1. That it be noted that under delegated powers the Chief Finance Officer has calculated the amount of 91,122 (called T in the Act and Regulations) as its Council Tax base for the year 2026/27 in accordance with regulation 3 of the Local Authorities (Calculation of Council Tax Base) Regulations 1992 (as amended) made under Section 31B of the Local Government Finance Act 1992 as amended.
2. That the amount of £174,421,000 be now calculated as the Council Tax requirement for the Council's own purposes for 2026/27, with £29,751,000 of that amount being ringfenced for Adult Social Care.

3. That the following amounts be now calculated by the Council for the year 2026/27 in accordance with Sections 31 to 36 of the Local Government Finance Act 1992 as amended:

(a)	841,201,000	being the aggregate of the amounts which the Council estimates for the items set out in Section 31A(2) of the Act.
(b)	(666,780,000)	being the aggregate of the amounts which the Council estimates for the items set out in Section 31A(3) of the Act.
(c)	174,421,000	being the amount by which the aggregate at (a) above exceeds the aggregate at (b) above, calculated by the Council in accordance with Section 31A(4) of the Act as its Council Tax requirement for the year.
(d)	£1,914.15	being the amount at (c) above divided by the taxbase, calculated by the Council, in accordance with Section 31B of the Act, as the basic amount of its Council Tax for the year.

\* Table above subject to roundings

<b>Valuation Bands London Borough of Havering</b>						
	<b>Havering</b>		<b>Adult Social Care</b>		<b>Total</b>	
	<b>£</b>	<b>p</b>	<b>£</b>	<b>p</b>	<b>£</b>	<b>p</b>
A	1,058.43		217.67		1,276.10	
B	1,234.84		253.95		1,488.79	
C	1,411.24		290.22		1,701.46	
D	1,587.65		326.50		1,914.15	
E	1,940.46		399.05		2,339.51	
F	2,293.26		471.62		2,764.88	
G	2,646.07		544.18		3,190.25	
H	3,175.29		653.01		3,828.30	

4. That the Council, in accordance with Sections 30 and 36 of the Local Government Finance Act 1992, hereby sets the amounts shown in the table below as the amounts of Council Tax for 2026/27 for each of the categories of dwellings.

5. That it be noted for the year 2026/27 the major precepting authority (the GLA) has stated the following amounts in precepts issued to the Council, in accordance with Section 40 of the Local Government Finance Act 1992, for each of the categories of the dwellings shown below as proposed by the Mayor.

	<b>£ p</b>
A	340.34
B	397.06
C	453.79
D	510.51
E	623.96
F	737.40
G	850.85
H	1,021.02

6. That, having calculated the aggregate in each case of the amounts at 7 and 8 above, the Council, in accordance with Sections 30 and 36 of the Local Government Finance Act 1992, hereby sets the following amounts as the amounts of Council Tax for the year 2026/27 for each of the categories of dwellings shown below:

<b>Valuation Bands</b>	<b>£ p</b>
A	1,616.44
B	1,885.85
C	2,155.25
D	2,424.66
E	2,963.47
F	3,502.28
G	4,041.10
H	4,849.32

7. That Council having considered the principles approved under the Local Government Finance Act 1992 by the Secretary of State for Communities and Local Government concludes that the Council's basic relevant amount of Council Tax for 2026/27 is not excessive.

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## APPENDIX F

### The Council's Revenue Budget 2026/27

(Please note that the budgets shown are indicative and final changes are still being made)

Budget Area	Revised 25/26 Budget (m)	Grant and CT increase (m)	Growth and Pressures (m)	Savings and fee income (m)	Opening 26/27 budget (m)
Starting Well	82.70	2.00	6.10	-0.70	90.10
Living Well	55.10	4.50	6.90	-3.90	62.60
Ageing Well	62.10		4.70	-2.40	64.40
<b>TOTAL PEOPLE BUDGET</b>	<b>199.90</b>	<b>6.50</b>	<b>17.70</b>	<b>-7.00</b>	<b>217.10</b>
Environment	12.20		1.30	-0.30	13.20
Planning and Public Protection	5.10		0.50		5.60
Housing and Property	1.90		0.50	-0.30	2.10
<b>TOTAL PLACE BUDGET</b>	<b>19.20</b>	<b>0.00</b>	<b>2.30</b>	<b>-0.60</b>	<b>20.90</b>
<b>TOTAL RESOURCES BUDGET</b>	<b>29.80</b>	<b>0.00</b>	<b>1.10</b>	<b>0.00</b>	<b>30.90</b>
Concessionary Fares	7.20		0.60		7.80
Treasury Management	18.20		7.10	-0.10	25.20
Levies	18.70		1.10		19.80
Contingency	1.00		0.00		1.00
Grants (excluding SFA)	-50.40	34.60	0.00		-15.80
Corporate Budgets	22.50		4.00	-1.20	25.30
Worst Case Contingency	17.80		-6.70		11.10
Contribution to Pension Fund	8.50		-2.70		5.80
<b>TOTAL CORPORATE BUDGETS</b>	<b>43.50</b>	<b>34.60</b>	<b>3.40</b>	<b>-1.30</b>	<b>80.20</b>
<b>TOTAL BUDGET</b>	<b>292.40</b>	<b>41.10</b>	<b>23.50</b>	<b>-8.90</b>	<b>348.10</b>
Exceptional Financial Support (Worst/Case)	-88.00	11.00			-77.00
Settlement Funding Assessment	-40.00	-56.70			-96.70
Council Tax	-164.40	-8.20	0.20	-1.10	-174.40
<b>FUNDING</b>	<b>-292.40</b>	<b>-53.90</b>	<b>0.20</b>	<b>-1.10</b>	<b>-348.10</b>

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## APPENDIX G

### The Schools Funding Settlement

The Dedicated Schools Grant is ringfenced funding from the DfE that is allocated to Councils to fund education in their local area. It is divided into four blocks all of which are intended for specific purposes which are explained below.

Compared to other London Boroughs Havering in general receives less funding per pupil. This is partly because the formulae for distribution include indicators of additional need such as deprivation which are lower in Havering than some other boroughs but also some historic distribution patterns have still not been entirely unwound.

Furthermore there is a nationally recognised shortfall in funding for the High Needs block which has caused most authorities to hold a deficit balance for their DSG. This is subject to a “statutory override” which keeps it separate from the Council’s main reserves position. This is a necessary measure without which many authorities would not have adequate reserves to cover the deficit. It is currently in place until March 2028 having been previously extended. It does not compensate authorities for any issues with cashflow arising from this pressure.

The Government has announced its intention to introduce a range of reforms to the provision of Special Educational Needs funding including the changes to funding and the removal of budgetary responsibility from Councils to Central Government. The full details of these changes have not yet been published.

However the Final Local Authority Funding Settlement did include the announcement of a High Needs Stability Grant that will cover 90% of an authority’s accumulated High Needs Deficit up to March 2026. The forecast deficit for Havering is £68m so the grant will be in the region of £61m leaving a balance of £7m that will be a local contribution.

The table below shows the 2026-27 DSG Allocations for Havering. Although the overall figures appear to have gone up it is important to understand that this in large part reflects the rolling in of additional in year grant funding.

Dedicated schools grant: 2026 to 2027 allocations local authority summary		2026 to 2027 DSG allocations, before recoupment and deductions for national non-domestic rates, and for direct funding of high needs places by Department for Education (DfE)				
		Schools block (£s)	Central school services block (£s)	High needs block (£s)	Early years block (£s)	Total DSG allocation (£s)
		£m	£m	£m	£m	£m
26-27	Havering	269.89	2.26	49.30	55.69	377.14
25-26	Havering	258.18	1.91	47.36	47.71	355.16

#### Schools Block

The Schools Block funding is passported through to maintained schools (both Local Authority schools and Academies/Free Schools) by means of a formula. The funding allocated to each area is calculated based on pupil characteristics for individual schools, aggregated and used to calculate an average “primary/secondary unit of funding.” In addition funding is provided for premises costs and an authority level allocation of funding for pupil growth.

The Units of Funding for Havering have increased by 5.22% in primary and 4.96% in Secondary. The total number of pupils at the Autumn Census date shows a small drop in pupil numbers of 152 in Primary and an increase of 9 at Secondary compared to October 24. Overall this amounts to an increase of £12.1m across the Schools Block as shown in the table below.

		2025-26	2026-27	Change	%
Primary	Unit of Funding	5,580	5,871	291	5.22%
	Pupil Numbers	23,938	23,786	-152	-0.63%
	Total Funding	133,571,407	139,655,931	6,084,524	4.56%
Secondary	Unit of Funding	7,564	7,939	375	4.95%
	Pupil Numbers	15,945	15,954	9	0.06%
	Total Funding	120,604,472	126,650,989	6,046,516	5.01%
TOTAL PUPIL LED FORMULA FUNDING		254,175,879	266,306,920	12,131,041	4.77%
Growth and Falling Rolls		1,293,804	876,134	-417,670	-32.28%
Premises Including NNDR		2,710,054	2,710,054	-	0.00%
<b>TOTAL</b>	<b>Total Funding</b>	<b>258,179,737</b>	<b>269,893,108</b>	<b>11,713,371</b>	<b>4.54%</b>

**However** the increase in funding includes £6.539m of in year grants provided to fund additional costs for pay and national insurance. The real increase in funding after these grants is therefore less than this - £5.592m pupil led formula funding increase or 2.5% per pupil.

With the agreement of the Schools Forum Havering will topslice the schools block by the following amounts:

- £1.349m (0.5%) transferred to High Needs Block
- £1.020m Falling Rolls funding for Schools with changing pupil numbers
- £0.11m to provide a 0% Minimum Funding Guarantee which ensures that no school will receive a cut in their funding per pupil. (This affects only 3 schools.)

As in previous years Havering has used the formula rates used in the National Funding Formula with an area cost adjustment.

In order to remain affordable after the transfers listed above the growth per pupil allocated to each school is capped **at 2%** in order to remain within the funding envelope. All schools in Havering will therefore receive an increase in funding per pupil of between 0% and 2%.

However a large number of primary schools (29) have seen an overall reduction in numbers and for about half (15) this is significant enough that their overall funding will reduce. This will be partly compensated for by using the Falling Rolls scheme mentioned above. However this will could create financial pressures for those schools and is an emerging challenge for the borough.

### High Needs Block

The High Needs Block is used to fund additional support for pupils with Special Educational Needs in a variety of settings including Special Schools (both State and Independent), Special units attached to mainstream schools and “top up” for individual additional support to pupils with EHCPs. It also funds Alternative provision for children who are unable to attend mainstream school for medical or other reasons.

Havering has a highly inclusive model of Special Education and the majority of its spending goes to support pupils in mainstream schools. Although this is a cost effective model the funding available is not sufficient for the level of demand being experienced. The table below shows the pattern of expenditure in 2025-26. There is an in year deficit of £31.4m which when added to the previous years will result in an overall deficit balance of £67.7m on the DSG ringfenced reserve. The new High Needs Stability Grant should provide £60.9m of support for this deficit leaving £6.8m which will ultimately have to be funded locally when the override is removed in March 2028.

	<b>Forecast as @P9</b>
Havering Special Schools	18,219
Out of Borough Maintained Schools	3,898
Primary Top-Up	20,742
Secondary Top-Up	9,320
ARPS and Special Units	4,945
Post 16	3,544
Early Years	663
Independent and Non Maintained	7,526
Alternative Provision	4,202
Inclusion and Central Support	3,113
<b>TOTAL EXPENDITURE</b>	<b>76,173</b>
Funding available	-44,769
<b>In-Year Deficit</b>	<b>31,404</b>

For 26-27 the DfE have not used their own funding formula and have only rolled forward last year's funding updated for in year grants as shown in the table below. There is effectively no additional funding for increased demand. This is a holding position before the DfE announce their reform plans. It means that the deficit can only continue to grow at least at the same rate as this year and more likely more. The Government have not confirmed the arrangements for deficits accrued between 2026 and 2028.

<b>High Needs Block</b>	£m
2025-26 Allocation pre recoupment and deductions	49.45
Grant Allocations for Independent Special Schools	0.22
Special and AP Academies Grant	1.64
Grant for Special Units	0.08
Import/Export Adjustment	-2.09
<b>2026-27 Allocation</b>	<b>49.30</b>

Schools Forum have also approved the transfer of £1.349m from the Schools Block to the High Needs Block. This will be in addition to the £49.30m.

Last year Cabinet approved a new rate of £30,000 per place for pupils supported in Special Units which was welcomed by schools. The rolling in of the Special units grant allocation together with an uplift in the basic needs allocation will allow the rate to increase to £30,800 in order to cover the increase in salaries for teaching and support staff.

Over the last year in consultation with Schools the Council has adopted a system of needs banding for top ups to pupils in mainstream schools. The proposed bandings for 2026-27 are shown below. The first £6,000 a year of support (roughly 7 to 8 hours per week) is expected to be met from the School's own budget with High Needs Funding been awarded for any additional support above that. The top ups have also been uplifted by 3% for pay increases – the cost of which is £1.219m. This is funded by the transfer from the Schools Block.

Band		Weekly Notional SEN	Weekly SEN top-up	Total weekly amount of support
A		£153.06	£0.00	£153.06
B		£153.06	£156.56	£309.62
C		£153.06	£259.56	£412.62
D		£153.06	£362.56	£515.62
Ep	Primary	£153.06	£517.06	£670.12

Es	Secondary	<b>£153.06</b>	<b>£568.56</b>	<b>£721.62</b>
F		<b>£153.06</b>	<b>£723.06</b>	<b>£876.12</b>
G		<b>£153.06</b>	<b>£1,186.56</b>	<b>£1,339.62</b>

### Central Services To Schools Block

Again although this grant appears to have risen this is largely because 2025-26 in year grants have been incorporated. Taking this into account there has been a small reduction in funding of 2.5% per pupil and a reduction in the total number of pupils. This is a relatively small impact this year but it does reduce the amount of support available from the DSG to our statutory educational functions. The funding will be allocated as shown in the table below.

Central Services	£m
Copyright Licences	0.288
Admissions	0.616
Schools Forum	0.051
LA Statutory Responsibilities	1.245
School Partnerships	0.06
<b>TOTAL</b>	<b>2.26</b>

### Early Years Block

This block is continuing to grow with the roll out of the expanded childcare offer for younger children.

The total funding received will depend on how many children make use of the provision which will be funded at the hourly rate shown below.

	2025-26 rate	2026-27 rate	% change
Under 2 years	£12.45	£12.87	3.37%
2 years old	£9.17	£9.49	3.49%
3 or 4 years old	£6.40	£6.87	7.34%

These are the rates paid to the Authority which may retain up to 3% of the funding available to fund central costs. (This is a lower % than previously as the total provision has increased.)\_ We are currently consulting with providers as to how the rest of the funding should be allocated (including what amounts should be set aside for Disability access and Special Educational Needs.)

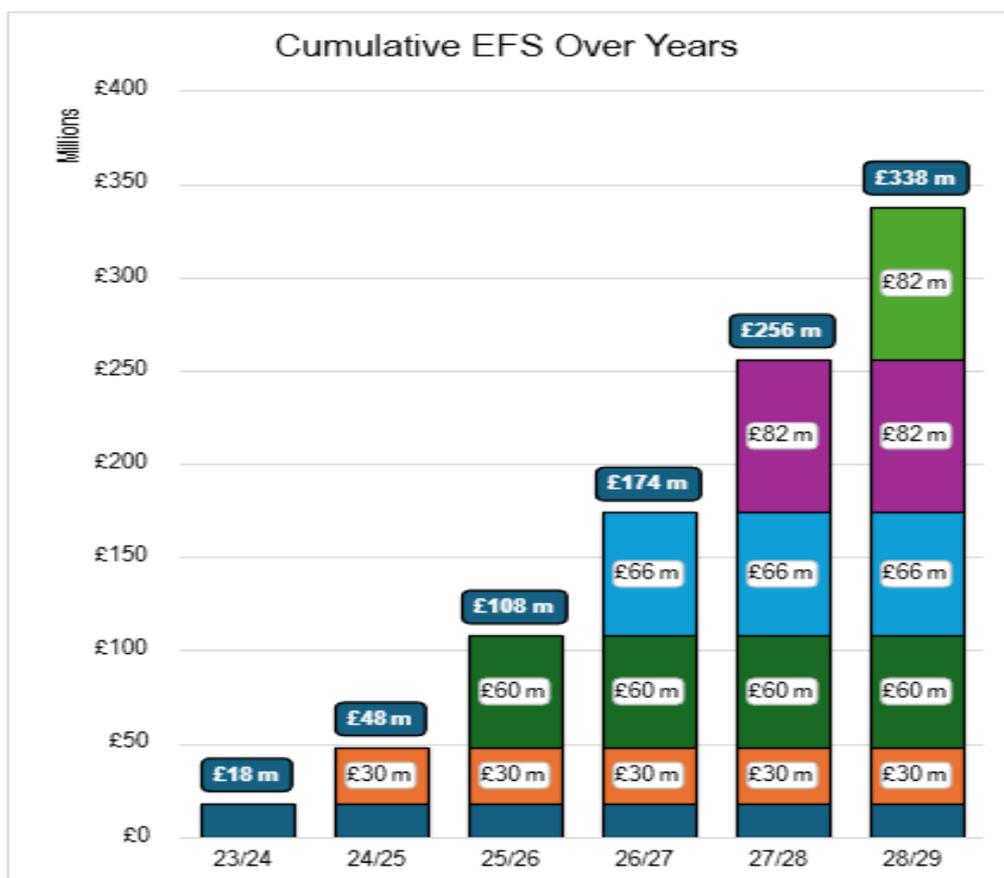


## 1. Introduction and background

- 1.1 Section 25 of the Local Government Act 2003 requires Chief Financial Officers to report to their authorities about the robustness of estimates and the adequacy of reserves when determining their budget and level of Council Tax. Authorities are required to consider their Chief Financial Officer's report when setting the level of Council Tax.
- 1.2 Throughout this statement, I will clearly set that Havering Council is financially unsustainable for the foreseeable future. Without the Government providing Exceptional Financial Support each year, I will undoubtedly be issuing a S114 report, in accordance with the 1988 Local Government Finance Act.
- 1.3 This is the third year I have led the Council's Budget setting process, since joining the Council in August 2023 and unfortunately, **Havering's financial position will remain unsustainable in the medium to long term**, despite the long-awaited implementation of the Fair Funding reforms. The Medium-Term Financial Plan signals that Havering will **require Exceptional Financial Support (EFS) of c£77m to £93m, per year from 2026/27 through to 2028/29**. For context, Havering's net budget will be £348m next year of which 24% will be funded through borrowing,
- 1.4 Havering's position stems from years of systemic underfunding, which unfortunately remain unresolved despite the implementation of Fair Funding 2.0.
- 1.5 At present, officers and Members have an excellent working relationship. The Council's culture is supportive, transparent and honest. Cabinet Members take on board the advice of officers and have been prepared to make difficult decisions to reduce spend and deliver savings. Havering has not taken excessive commercial risks and has been prudent in its decision-making processes.
- 1.6 In my drafting of the Section 25 Statement this year, I will focus on the points below to ensure the concerns I am raising about Havering's financial position are clearly set out. I will not be re-visiting Havering's financial challenges in my S25 statement this year, which are well-versed but I will address why the implementation of Fair Funding 2.0 has not resolved the Council's Financial challenges.
- Section 2 - Impact of EFS on the Council's Budget Deficit
  - Section 3- Fair Funding benefit, why the Council remains financially unsustainable
  - Section 4 - Robustness of budgets, savings, adequacy of reserves
  - Section 5 - Actions and next steps, what would it take to balance the budget?
  - Section 7- Section 114 report considerations
  - Section 8 - Summary and conclusions

## 2 Exceptional Financial Support, Impact on the Council's budget deficit

- 2.1 During 2023/24, the Council applied for EFS in year as it was unable to finance the £22m overspend forecast in August 2023. Due to strict spend controls applied in year, the 2023/24 outturn was £18m, and the Council was able to finance the EFS using capital receipts. At the same time, the Council also applied for EFS as it was unable to balance the budget in 2024/25.
- 2.2 To date, the Council has applied for £136m of Exceptional Financial Support. Based on the latest revenue monitoring report, £108m of this support is forecast to be spent at the end of 2025/26 with an ongoing revenue cost of £11m to finance the debt. By the end of the Medium-Term Financial Strategy period to 2028/29, the Council will have amassed debt of £338m with a financing cost of £32m per year. In addition, the Council is unable to service the debt financing costs resulting from EFS, with interest and MRP (MRP is the minimum revenue provision/funds set aside for repayment of sums borrowed) added to future years' EFS applications.



- 2.3 The application for Havering's 2026/27 Exceptional Financial Support (EFS) was submitted to the Minister of Housing, Communities and Local Government (MHCLG) on 12<sup>th</sup> December 2025. It confirmed that Havering will be unable to set a legally balanced budget without extensive borrowing of c£77m to c£90m each year, to deliver

its statutory responsibilities from 2026/27 through to 2028/29. This position includes the full benefit of c£39m from Fair Funding, assumed Council Tax increases of 4.99% per year and the delivery of £23m of savings, in full.

- 2.4 As with the position the Council was in this time last year, **I must again be clear that without Exceptional Financial Support, currently offered through a Capitalisation Direction, Havering would not be able to set a legally balanced budget for 2026/27.**
- 2.5 I have stated previously that Exceptional Financial Support, if agreed, will only provide a temporary solution to cover the Council for one year only. Exceptional Financial Support does not resolve the Council's structural budget gap and will in fact, increase the Council's budget deficit each year due the Council being unable to repay or fund the interest costs of the debt.
- 2.6 I have stressed in meetings with Officials from MHCLG, the Council will never be able to repay the funds borrowed through EFS and have made it clear that the Council is borrowing to fund the interest and repayment costs. This will be adding £32m to our EFS each year by 2029/30.

### **3 Fair Funding Impact and why Havering remains unsustainable**

- 3.1 It is positive that Havering benefited from the Funding Reforms, gaining c£39m by 2028/29. However, the Council's started the current financial year with a structural budget deficit of £88m and submitted a request for Exceptional Financial Support on the 12<sup>th</sup> December 2025 to this effect. The additional £39m by 2028/29 will curb the rate in which the Council's budget gap accelerates by, but it does not address the underlying budget deficit accumulated through years of systemic underfunding.
- 3.2 The implementation of the Funding Reforms has now crystalised Havering's financial fate and the Budget report clearly sets out that the Council require Exceptional Financial Support of between £77m to c£90m, per year from 2026/27 through to 2028/29.
- 3.3 The table below illustrates the impact of the Funding Reforms on the Council's budget gap:

	2026/27 (£m)	2027/28 (£m)	2028/29 (£m)	2029/30 (£m)
Budget gap before Fair Funding	81.5	93.4	94.0	
Benefit from Fair Funding re-distribution	-15.6	-11.8	-11.7	
<b>Revised budget gap (mid-case)</b>	<b>65.9</b>	<b>81.6</b>	<b>82.3</b>	
Proportion of the Budget Gap relating to EFS	9.0	15.6	23.6	31.7
Percentage of the Budget Gap relating to EFS	13.6%	19.1%	28.7%	
<b>Revised budget gap (worst-case)</b>	<b>77.0</b>	<b>92.7</b>	<b>93.4</b>	

#### 4 Robustness of the budget, risks, adequacy of reserves

- 4.1 I am satisfied that the Council's budget setting process and estimates contained in the Medium-Term Financial Strategy are robust, with assumptions set out in Appendix A of this report.
- 4.2 In setting the 26/27 budget, the Council has added demographic and inflationary growth of £16m to the People directorate and will be holding £11m to manage additional risks and unforeseen costs. Since 2022/23, the Council has invested **c£90m** of demographic pressures in front-line Social Care and Temporary Accommodation services.
- 4.3 The 2026/27 budget deficit is £66m on a mid-case basis and is £77m on a worst-case basis. The budget deficit is net of a savings of £10m, and Members will be asked to approve a 4.99% increase of Council Tax of £9m and £15m of assumed benefit from the implementation of Funding reforms. The Council's net budget that it can finance directly without EFS is £271m. The Council therefore needs to borrow £77m on a worst-case basis to continue providing statutory services to its residents.
- 4.4 The table below illustrates Havering's structural budget deficit has increased year-on-year, despite the funding reforms. Without the funding reforms, Havering's deficit would be far greater as illustrated below;

	24/25 Outturn (£m)	25/26 Est Outturn (£m)	26/27 (£m)	27/28 (£m)	28/29 (£m)
Structural gap	30.4	60.0	92.6	120.1	132.5
Impact of Fair Funding	0.0	0.0	-15.6	-27.4	-39.1
Revised structural deficit (worst-case)	30.4	60.0	77.0	92.7	93.4

- 4.5 Similarly, the budget setting process for 26/27 will start with the structural deficit carried forward from 25/26 and Havering's financial position will begin to worsen exponentially until the funding reforms take place.

*Dedicated Schools Grant*

- 4.6 The Council is also forecasting a High Needs deficit of £68m on the Dedicated School's Grant (DSG), which has increased from £35m at the end of 2024/25. The DSG high needs deficit is due to increase to £100m by the end of 2026/27, based on the current funding model. The DSG statutory override has currently been extended to March 2028 and I have not incorporated the DSG deficit in the Council's overall budget deficit. The Government has made an announcement in the final settlement to provide grant compensation of 90% of the deficit subject to a local SEND reform plan.

*Housing Revenue Account*

- 4.7 Havering's Housing Revenue Account is balanced, albeit very tightly. The HRA has reserves of around £34.3m and I have set a rule whereby the reserves must be maintained at 10% of the annual income as a minimum each year. This is achieved throughout the 30-year annual business plan. If at any point, the reserves dip below the 10% threshold, a decision will be made to delay expenditure on aspects of the Regeneration Programme that are not currently in contract.

*Earmarked and General Reserves*

- 4.8 The Council's earmarked and general fund reserves although are still one of the lowest in London are now at £51m, with a deliberate strategy to increase general reserves by £5m per year from 24/25, until reserves reach 8% of the Net Revenue Budget. Although I am borrowing to increase the Council's reserves position, the Council's reserves must be adequate to respond to in-year risks and unforeseen cost pressures that may arise. To illustrate the level of financial risk the Council is exposed to, the cumulative EFS borrowed by the end of 2025/26 amounts to £90m and the DSG deficit will be £68m to the end of the year. This is over 300% of the level of total reserves the Council has.
- 4.9 The Council's earmarked reserves stand at £40m and are estimated to reduce to £31m at year end to reflect spend against the projects financed through reserves.
- 4.10 The Council now has £15m of unearmarked reserves and the intention is to increase the unearmarked reserves in 2025/26 to £20m, which will equate to 2 months of payroll costs as a measure.

The Council holds a £1m general contingency within its net budget

**5 Financial controls to remain and steps required to balance the budget**

- 5.1 Since October 2023, the Council has operated with the controls as follows:

- Spending controls to reduce and stop non-essential spend, supporting an effective financial management culture across the organisation, empowering staff to question what and why they are spending.
- Recruitment panel focused on reducing spend on agency staff and interim costs and supporting the recruitment of permanent staff, subject to funding/budget being available.
- Corporate Debt Board has been set up to review and improve the Council's income collection processes and to monitor performance on collection rates of Council Tax, Business Rates, Housing Rents, Service charges, Adult Social Care debt, Parking debt and miscellaneous debts.
- From January 2026, the Chief Executive has set up an Improvement and Assurance Board, independently chaired by an external advisor who will support the Council with a series of deep-dives, assessing the scope of service delivery across the highest spend service areas across the Council, proposing ideas for service re-design and the ability to deliver savings at scale.
- Finance Oversight Board will re-commence from April 2026 to ensure operational effectiveness and reviews the delivery of planned savings, monitors the achievement of outcomes from invest to save initiatives, delivery of projects in the capital programme and will review financial recovery plans for services that are spending in excess of their budget envelope

5.2 In practice, the Council is operating strict financial controls due to the exceptionally challenging financial situation and the lack of financial sustainability.

5.3 In the coming months, I will be working closely with the Executive Leadership Team, Assistant directors and Heads of Service to review how we can significantly reduce the Council's structural deficit.

5.4 The Executive Leadership Team will be asked to review the level of demographic growth set aside in future year budget rounds to £10m per year, over the next three years and identify preventative measures to reduce the demand led-increases.

5.5 In addition to reducing the demographic pressures to £10m a year, officers across the Council will also be asked to deliver further savings of 5% of savings per year, for 3 years, amounting to £30m. Further discussions will be held with MHCLG regarding the Council's debt financing costs.

## **6 Consideration of a S114 report**

6.1 The S114 legislation dates back to 1988 and in itself, does not, and will not resolve the Council's structural funding deficit.

6.2 The section applicable to Havering's financial is set out below:  
Excerpt from 1988 of the Local Government Finance Act, S114 (3)

**(3)The chief finance officer of a relevant authority shall make a report under this section if it appears to him that the expenditure of the authority incurred (including expenditure it proposes to incur) in a financial year is likely to exceed the resources (including sums borrowed) available to it to meet that expenditure.**

6.3 Issuance of a S114 report will trigger a number of steps outlined but not limited to the below:

- Immediate spending restrictions, except for essential services and statutory obligations
- Council meeting within 21 days of issuing the report to decide on actions to be taken
- The council will conduct a thorough review of its finances and develop an Improvement and Recovery Plan. This plan outlines steps to achieve a balanced budget, which may include cost-cutting measures, asset sales, and seeking additional financial support from the government
- The Council must communicate the report with various stakeholders, partners, government departments and auditors and plans to address the report The council will closely monitor its financial position and report on progress regularly. If the financial situation does not improve, further S114 notices may be issued

6.4 I have clearly set out that the Council will remain in financially unstable for the foreseeable future unless action is taken promptly at the beginning of next financial year to deliver the points set out below in paragraph 7.2. It may be that the actions below are insufficient to bring the Council back to a financially sustainable position.

6.5 I will continue to work with colleagues at MHCLG and engagement with the Council's External Auditors, EY to raise concerns about Havering remaining in a financially unsustainable position for the foreseeable future, based on the Medium-Term Financial Strategy presented as part of the 2026/27 Budget Setting process.

## 7 Summary and Conclusion

7.1 Havering's financial challenge as presented is unsustainable with a forecast deficit of c£77m to c£93m per year over the next three years.

7.2 However, I will be working closely with Members and officers in the months ahead on how we can significantly reduce the budget deficit through achieving the following measures:

- Reduce the Council's demographic pressure to £10m per year

- Identify efficiency savings of 5% per annum, equating to £30m of recurring savings by the end of 2028/29
- Deliver existing savings of £23m proposed, in full
- Continue to assess above referendum Council Tax increases, which will be subject to a Full Council decision and agreement from MHCLG
- Continue to discuss the position with MHCLG regarding the financing costs and MRP costs of EFS, asking the Department to consider alternative treatment of the debt financing costs, should the Council be in a position to address the non-debt financing element of the budget deficit

7.3 The points set out in preceding paragraph forms the action plan, which if achievable, will support the Council on the road to financial sustainability. I will continue to monitor the commitment of officers to deliver on the points above, as well as assess the appetite of Members to work closely with officers to support the service re-designs in order to significantly reduce our costs.

7.4 I will continue to assess the Council's financial position, our financial management culture and our ability to ability to deliver change as part of my ongoing consideration regarding whether a S114 report is appropriate, and when it will be required.

**London Borough of Havering  
Summary:  
Council Tax Support Scheme 2026/27**

**APPENDIX I**

**Introduction**

Each local authority is required by Section 9 of the Local Government Finance Act 2012 (the Act) to produce its own Council Tax Support scheme to reduce the liability of working age applicants whom it considers to be in financial need.

This document summarises the proposed Council Tax Support Scheme (2026 scheme) from April 2026 which the Council has produced in accordance with of Schedule 4 of the Act.

The Council adopted its own local scheme which has due regard to the Department for Levelling Up, Housing and Communities' policy intentions and unequivocally protects pensioners.

Havering's Council Tax Support scheme has been interpreted and applied in accordance with the Council Tax Reduction Schemes (Prescribed Requirements) (England) Regulations 2012 which set out what must be included in the scheme.

**Summary of Council Tax Support Scheme from April 2026**

The 2026/27 scheme will adopt the existing Council Tax Support scheme in place at 31 March 2026 including the following amendments in place since 1 April 2019:

1. The maximum Council Tax Support is 75% of the Council Tax due for working age claimants who are not considered disabled. This means that every working age household that is not considered disabled will continue to pay a minimum charge of 25% towards their Council Tax bill.
2. The maximum Council Tax Support is 80% of the Council Tax due for working age claimants who are considered disabled. This means that every working age household that is considered disabled continues to pay a minimum charge of 20% towards their Council Tax Bill

**Disabled claimants for the purposes of the scheme are defined as people who have a disability income that entitles them to one of the following premiums: disability, severe disability, enhanced disability, disabled child and/or carer when calculating their benefit.**

**Havering's Local Council Tax Support Scheme**

In this document 'the current scheme' means Havering's existing Council Tax Support scheme which was adopted in January 2013 and then amended with effect from April 2014, 2015 and again with effect from April 2019.

Unless expressly stated otherwise, the provisions outlined below relate solely to working age applicants under the current scheme.

This document summarises the Council's proposed Scheme for eligible working age Council Tax payers to receive Council Tax support.

The scheme applicable to pensioners is defined in The Council Tax Reduction Schemes (Prescribed Requirements) Regulations 2012, Part 3, and Schedules 1 to 6, which is adopted within this scheme.

The procedure for the application and calculation of the 2026 scheme is summarised below and is made in accordance with Schedules 7 and 8 of the Council Tax Reduction Schemes (Prescribed Requirements) Regulations 2012.

The principles embodying the Local Council Tax Support Scheme include:

- Local authorities will be expected to manage significant reductions in subsidised expenditure.
- Regulations have been set to protect claimants of state pension credit age.
- Local authorities will consult on their schemes with precepting authorities and the public.
- The Council will adopt the final scheme before 31 March 2026 or the default scheme will apply.
- Local authorities should aim to protect vulnerable groups.
- In developing schemes, local authorities should consider incentivising claimants into work.

The Local Council Tax Support Scheme includes the following:

- Introduction and definitions
- Prescribed of persons
- Provisions relating to entitlement under the scheme
- Applicable amounts
- Maximum Council Tax Reduction
- Amount of reduction under the scheme
- Assessment of Income and Capital under the scheme
- Students
- Applications
- Extended reductions
- Period of entitlement and changes of circumstances
- Schedules

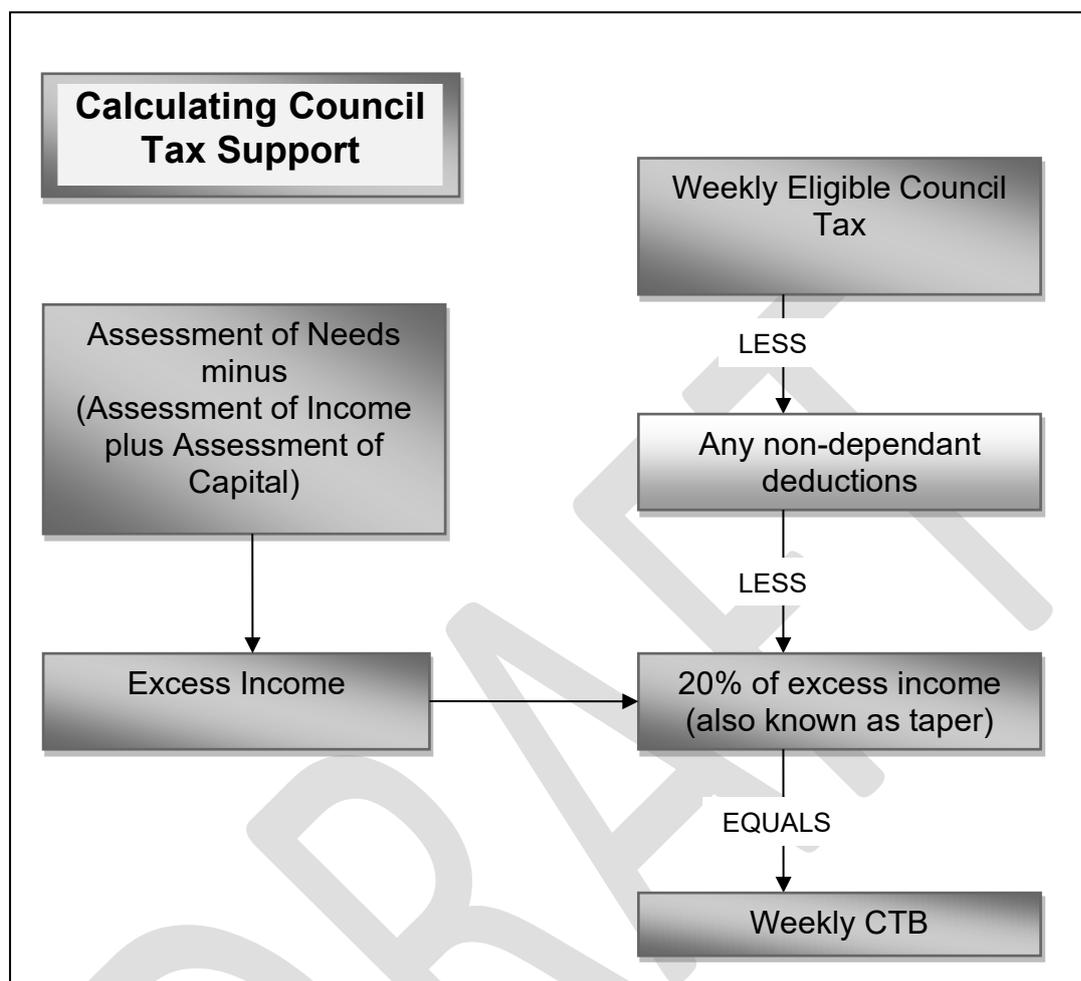
### **The Council Tax Support Calculation**

The starting point for all calculations of Council Tax Support is the claimant's 'maximum benefit'. This is the claimant's weekly eligible Council Tax less any non-dependant deductions that apply.

Income and capital are compared to the claimant's applicable amount. Any income over the applicable amount is known as the Excess Income.

The claimant qualifies for maximum support less 20% of any excess income figure. The 20% reduction to the maximum benefit is known as a taper.

Claimants in receipt of Job Seeker's Allowance, Income Support or Universal Credit have already been assessed by the Department for Work and Pensions (DWP) as having income lower than their applicable amount and so will receive maximum Council Tax support less any non-dependant deductions.



### Non-dependant deductions

A non-dependant deduction is an amount of Council Tax that is due from the CTS claimant because there is another adult (non-dependant), who is not the claimant's partner, living in the household who receives an income. This reduces the amount of CTS a claimant will receive which is described in paragraph 30A of the 2026 scheme as follows:

- (1) Subject to the following provisions of this regulation, the non-dependant deductions in respect of a day referred to in regulation 29A (maximum Council Tax benefit) shall be—
  - (a) in respect of a non-dependant aged 18 or over in remunerative work,  $\text{£}20.00 \times \frac{1}{7}$ ;
  - (b) in respect of a non-dependant aged 18 or over to whom sub-paragraph (a) does not apply,  $\text{£}6.00 \times \frac{1}{7}$ .
- (2) In the case of a non-dependant aged 18 or over to whom paragraph (1)(a) applies, where it is shown to the appropriate authority that his normal gross weekly income is—

- (a) Less than £224.00, the deduction to be made under this regulation shall be that specified in paragraph (1) (b);
- (b) Not less than £224.00 but less than £389.00, the deduction to be made under this regulation shall be £9.00;
- (c) Not less than £389.00 but less than £484.00, the deduction to be made under this regulation shall be £15.00.

From April 2014 onwards, the eligible weekly Council Tax used to calculate Council Tax support shall be no higher than the weekly Council Tax Band D value for a property in Havering.

Paragraph 29A (1) of the CTS scheme 2026/27 provides that:

- (1) Subject to paragraphs (2) to (5), the amount of a person's maximum Council Tax benefit in respect of a day for which he is liable to pay Council Tax, shall be 85 per cent of the amount A/B where—
  - (a) A is the amount set by the appropriate authority as the Council Tax for the relevant financial year in respect of the dwelling in which he is a resident and for which he is liable, subject to any discount which may be appropriate to that dwelling under the 1992 Act; and
  - (b) B is the number of days in that financial year, less any deductions in respect of non-dependants which fall to be made under regulation 58 (non-dependant deductions).
- (2) In calculating a person's maximum Council Tax benefit any reduction in the amount that person is liable to pay in respect of Council Tax, which is made in consequence of any enactment in, or made under, the 1992 Act, shall be taken into account.
- (3) The level of any Council Tax Support awarded shall be restricted to the level of band D
- (4) Subject to paragraph (5), where a claimant is jointly and severally liable for Council Tax in respect of a dwelling in which he is resident with one or more other persons but excepting any person so residing with the claimant who is a student to whom regulation 45(2) (students who are excluded from entitlement to Council Tax benefit) applies, in determining the maximum Council Tax benefit in his case in accordance with paragraph (1), the amount A shall be divided by the number of persons who are jointly and severally liable for that tax.
- (5) Where a claimant is jointly and severally liable for Council Tax in respect of a dwelling with only his partner, paragraph (4) shall not apply in his case.

From April 2019 onwards, Maximum Council Tax Support for working age claimants is 25% (previously 15%). The exception is working age claimants classified as disabled for the purposes of the CTS scheme where maximum Council Tax support is reduced by 20% (previously 15%).

This means that working age households (not disabled) continue to pay a minimum charge of 25% of their Council Tax Bill and working age disabled households continue to pay a minimum charge of 20% of their Council Tax bill.

Paragraph 29A of the CTS scheme 2026/27 provides that:

(1) Subject to sub-paragraphs (2) to (5), for persons in classes D to E in this scheme a person's maximum Council Tax reduction amount in respect of a day is 75 per cent for working age (not disabled) & 80% for working age (disabled) of the amount A/B where—

(a) A is the amount set by the authority as the Council Tax for the relevant financial year in respect of the dwelling in which he is a resident and for which he is liable, subject to any discount which may be appropriate to that dwelling under the 1992 Act; and

(b) B is the number of days in that financial year, less any deductions in respect of non-dependants which fall to be made under paragraph 30A (non-dependant deductions: persons who are not pensioners) and any award restricted to the level of Band D

From April 2015 onwards, the amount of savings and investments people are allowed to have and still be entitled to claim CTS was reduced from £16,000 to £6,000.

The CTS scheme 2013/14 and 2014/15 did not accept claims from applicants who have savings and investments of more than £16,000. These individual were not entitled to any CTS.

From April 2015, applicants who have more than £6,000 in savings or investments are not eligible to claim and therefore have no entitlement to CTS.

Paragraph 23 of the CTS scheme 2026/27 states that:

- (1) The class of person described in this paragraph consists of -
- (a) Persons in class A and B whose capital exceeds £16,000
  - (b) Persons in class D and E whose capital exceeds £6,000.

From April 2015 onwards, Second Adult Rebate was abolished.

Second Adult Rebate supported working age Council Tax payers whose income was too high in their own right for Council Tax Support but who had other adults living in the household whose income was low.

### **Applications for Council Tax Support**

*This part applies to both pension-age and working-age applicants*

The following procedure has been set in accordance with the Council Tax Reduction Schemes (Prescribed Requirements) Regulations 2012, referred to as 'the Regulations' below.

Entitlement to CTS is dependent on an application being made in the following way:

An application may be made:

- (a) In writing

- (b) By means of an electronic communication or
- (c) By telephone following publication by the Council of a number for this purpose.

The form provided by the Council for this purpose must be properly completed, and the Council may require the applicant to complete the form in the proper manner, and may further require that further information and evidence is provided by the applicant.

An application will be made defective if the applicant does not provide all of the information the Council requires.

Applications made by telephone will only be accepted if the applicant provides a written statement of their circumstances in the format required by the Council.

The Council will allow a certain length of time for applicants to correct any defects in their application.

The Regulations provide for which classes of people are eligible to make application for Council Tax Support.

### **Evidence and information**

Any person who makes an application or any person to whom a reduction under the CTS scheme 2026/27 has been awarded shall furnish such certificates, documents, information and evidence in connection with the application or award, or question arising out of it as may reasonably be required by the Council in order to determine the person's entitlement. Where the Council requests information it shall inform the applicant or person of their duty to notify the Council of any change of circumstances and shall indicate the kind of changes of circumstances which are to be notified.

Matters related to the electronic communication of information, proof of delivery and content of information will be determined in accordance with Part 4 of Schedule 7 of the Regulations.

Where the person is a pensioner paragraph 7(4) (5) (6) and (7) of Schedule 8 of the Regulations apply which specify matters relevant to evidence and information related to pensioners.

### **Amendment and withdrawal of applications**

Any person who has made an application may amend it at any time before a decision had been made by serving a notice in writing to the Council in accordance with paragraph 8 of Schedule 8 of the Regulations.

### **Decisions by the Council**

The Council will make a decision in respect of any application for a reduction under this scheme in accordance with the criteria set out within the CTS scheme 2026 rules.

The decision will be made within 14 days or as soon as reasonably practicable of the Council receiving at its designated office the properly completed application or the information requested to complete it or the evidence required. The date upon which the Council is deemed to have received the properly completed application shall be determined in accordance with paragraphs 6 of Schedule 1, paragraph 7 and Part 1

of Schedule 7 of the Regulations being satisfied, or as soon as reasonably practicable thereafter.

The Council will notify the applicant or any person affected by its decision under the scheme in writing forthwith, or as soon as reasonably practicable.

Any person affected to whom the Council sends or delivers a notification of a decision to may, within one month of the notification of the decision, request in writing from the Council a statement setting out the reasons for its decision on any matter set out in the notice.

Following receipt of a request for a written statement the Council will provide this within 14 days or as soon as reasonably practicable thereafter.

Where an award or payment of reduction is made the time and manner of granting the reduction under the scheme will be in accordance with Part 5 of Schedule 8 of the Regulations.

### **Change of circumstances**

For persons who are not pensioners the date on which changes of circumstances are to take effect will be determined in accordance with paragraph 4 of Part 2 of Schedule 8 of the Regulations.

### **Procedure for making an appeal**

Any applicant who is not in agreement with the decision of the Council taken under this scheme may service a notice in writing on the Council setting out their reasons and grounds upon which they believe the Council has made the wrong decision.

Following receipt of an appeal in writing the Council will:

- (1) Consider the appeal
- (2) Notify the applicant in writing of the following:
  - (i) Any decision not to uphold the appeal and the reasons for that; or
  - (ii) That steps are being taken to proceed with the appeal and set out what steps.

Where an applicant remains dissatisfied following receipt of any written notice sent by the Council in response to their appeal, they may within two months of the service of that notice, appeal to the valuation tribunal.

### **Applications for further discretionary reductions**

Under Section 13A(1)(c) of the Local Government Finance Act 1992 and The Council Tax Reduction Schemes (Prescribed Requirements) Regulations 2012, the Authority will consider applications for a further reduction in Council Tax.

There will be financial implications in that the cost of any reduction will be a direct cost to the Council. The cost of any discretionary reduction will, therefore, have to be met by the rest of the Council Taxpayers.

Applications must be made in writing or by prescribed electronic communications.

The Council will, in making decisions for further discretionary reductions, have due regard to its duties under The Child Poverty Act 2010, The Housing Act 1996, and The Equality Act 2010.

The Council will review all relevant matters when deciding whether to award a reduction including, but not limited to:

- The circumstances of any other person with whom the applicant is jointly and severally liable for Council Tax.
- The overall financial situation of the applicant and the applicant's family.
- The effect the council believes making an award will have on the applicant and any members of the applicant's family.
- Protecting the public purse and maintaining financial budgets.

A person who applies for a discretionary reduction may request that the Council review its decision. Any such request must be made in writing and be received within one month of the date the notification of the decision.

If practicable, another more senior officer, will reconsider the decision in light of all available evidence and, if appropriate amend it. Any change may lead to either a reduction or an increase in any award.

A further right of review will be available against the decision as reviewed which will be considered by a manager but only against the legality of the decision and not the actual outcome.

**COUNCIL TAX AND DISABLED FACILITIES GRANT (DFG) POLICIES**

**1 Discount for Council Tax Payers Paying in Full**

The Council has agreed in the past to offer a discount to Council Tax payers who pay their Council Tax in full. It is necessary for Cabinet to recommend Council to agree a specific resolution for this purpose or for any change proposed as the current assumption is that the discount remains at 1.5%. Cabinet should note that a similar discount is not permitted under business rate regulations. Any revenue foregone by offering a 1.5% discount is offset by the notional interest earned on the advance payment of Council Tax.

Resolution

“Any Council Tax payer who is liable to pay an amount of Council Tax to the authority in respect to the year ending on 31 March 2027, who is served with a demand notice under Article 20(2) of the Council Tax (Administration and Enforcement) Regulations 1992 and who makes payment to the authority of the full balance of the estimated amount shown on that demand by 1 April 2026, may deduct a sum equivalent to 1.5% from the estimated amount and such reduced amount shall be accepted in full settlement of that estimated amount”.

The Council meeting in February will receive a resolution in the form required reflecting the recommendations of Cabinet.

**2. Policy regarding war pension income in relation to Housing Benefit Assessment**

The Housing Benefit regulations 2006 make provision for the disregard of the first £10 of War Pension income in the assessment of Housing Benefit entitlement. The Social Security Contributions and Benefits Act 1992 makes further provision that Local Authorities may modify the Housing Benefit scheme by disregarding a further amount or all War Pension Income as part of a local policy.

Since the London Borough of Havering was first established, the custom of disregarding this income in full has been carried out by staff assessing Housing Benefit entitlement.

It is necessary for the council to formally record its local policy of disregarding this income in full in the assessment of Housing Benefit. There is already a corresponding disregard of this income in the council's Local Council Tax Support scheme rules.

The legislation which covers these arrangements is as follows:

- The Housing Benefit Regulations 2006 paragraph 40(2) and schedule 5
- Housing Benefit (Persons who have attained the age qualifying for the State Pension Credit) Regulations 2006 paragraph 33(9) and schedule 5
- Sections 134 and 139 of the Social Security Administration Act 1992 provide the Council with the discretion to modify the Housing Benefit scheme by disregarding a further amount, or all, of specified war disablement pensions and payments.
- The Housing Benefit and Council Tax Benefit (War Pension Disregards) Regulations 2007 (as amended) prescribe which pensions and payments are in scope for the local policy.

### **3. Recommendation to Adopt Policy Change: Disregard of Armed Forces Compensation in Disabled Facilities Grant (DFG) Means Test**

It is recommended that Cabinet approve the introduction of a local discretionary disregard for Armed Forces Compensation when calculating contributions for Disabled Facilities Grants (DFG). This change would align Havering's approach with the Armed Forces Covenant principle of 'no disadvantage' and respond to the Royal British Legion's national "Credit Their Service" campaign. Civil compensation is already disregarded, and this amendment would address an inequity while creating consistency across council policies, as military compensation is already disregarded in Housing Benefit, Council Tax Support, and Discretionary Housing Payments.

The financial impact of this change is expected to be minimal. Modelling indicates that likely cases are extremely low (around one per year), with an average grant cost of £10,000. The benefits include alignment with best practice among London boroughs (approximately one-third have adopted this policy) and a positive reputational impact as part of our Armed Forces Covenant commitments. It is proposed that the policy be implemented by updating the Housing Assistance Policy under the Regulatory Reform Order.

# APPENDIX K Equality & Health Impact Assessment (EqHIA)

## Document control

<b>Title of activity:</b>	Council Tax Support Scheme 2026
<b>Lead officer:</b>	Chris Henry, Head of Council Tax & Benefits, Exchequer & Transactional Services, oneSource
<b>Approved by:</b>	Sarah Bryant, Director of Exchequer & Transactional Services
<b>Date completed:</b>	December 2025
<b>Scheduled date for review:</b>	November 2026

<b>Did you seek advice from the Corporate Policy &amp; Diversity team?</b>	Yes
<b>Did you seek advice from the Public Health team?</b>	No
<b>Does the EqHIA contain any confidential or exempt information that would prevent you publishing it on the Council's website?</b>	No

# 1. Equality & Health Impact Assessment Checklist

Please complete the following checklist to determine whether or not you will need to complete an EqHIA and ensure you keep this section for your audit trail. If you have any questions, please contact [EqHIA@havering.gov.uk](mailto:EqHIA@havering.gov.uk) for advice from either the Corporate Diversity or Public Health teams. Please refer to the Guidance in Appendix 1 on how to complete this form.

## About your activity

1	Title of activity	Council Tax Support Scheme 2026		
2	Type of activity	This is a scheme which provides assistance to people on low incomes to help them pay their Council Tax.		
3	Scope of activity	<p>The Council Tax Support (CTS) Scheme helps many working age people on low incomes pay their Council Tax bills.</p> <p>While Government funding is insignificant, the Council is committed to maintaining the current 2025 CTS scheme in 2026.</p> <p>The proposed scheme will continue to protect pensioners by law who will get the same level of council tax support as they do now which be up to 100%.</p> <p>Disabled working age applicants can have up to 80% off their Council Tax Bill. Working age applicants can have up to 75% off their Council Tax bill.</p> <p>It is proposed the CTS 2026/27 Scheme remains unchanged for working age and pension age claimants in 2026/27.</p>		
4a	Are you changing, introducing a new, or removing a service, policy, strategy or function?	No	If the answer to <u>any</u> of these questions is 'YES', please continue to question 5.	If the answer to <u>all</u> of the questions (4a, 4b & 4c) is 'NO', please go to question 6.
4b	Does this activity have the potential to impact (either positively or negatively) upon people (9 protected characteristics)?	Yes		
4c	Does the activity have the potential to impact (either positively or negatively) upon any factors which determine	No		

	<b>people's health and wellbeing?</b>			
<b>5</b>	<b>If you answered YES:</b>	<b>Please complete the EqHIA in Section 2 of this document.</b> Please see Appendix 1 for Guidance.		

<b>Completed by:</b>	Chris Henry, Head of Council Tax & Benefits
<b>Date:</b>	December 2026

## 2. The EqHIA – How will the strategy, policy, plan, procedure and/or service impact on people?

<b>Background/context:</b>
<p>The Council has a statutory obligation to provide a local Council Tax Support Scheme under the Local Government Act 2012.</p> <p>The Council proposes to maintain the Council Tax Support (CTS) Scheme in place since April 2022/23 for 2026/27. The scheme provides assistance to people on low incomes to help them pay their Council Tax.</p>

<b>Who will be affected by the activity?</b>
<p>The 2026 scheme will continue to protect pensioners who will get the same level of Council Tax Support as they do now. This can provide up to 100% off their Council Tax bill.</p> <p>Disabled working age applicants can have up to 80% off their Council Tax Bill. Working age applicants can have up to 75% off their Council Tax bill.</p> <p>At 31 October 2025, 8,071 working-age claimants and 4,864 pensionable age claimants were in receipt of Council Tax Support.</p> <p>Support remains in place through the Council Tax Discretionary policy for those who suffer hardship. Support workers and advisors continue to direct customers where appropriate to the online application which is available on the Havering website.</p> <p>In terms of the number of Council Tax Support Claimants and their household and personal status, the overall total, compared to last year, has decreased from 13,199 to 12,935 (Oct 24 to Oct 25), recognising fewer applications due to the end of the pandemic and the opening up of the economy.</p>

<b>Council Tax Support Case Group Descriptions</b>	<b>Count</b>
Elderly-Passported-War Pensioners	0
Elderly-Passported-Severe Disability	1,109
Elderly-Passported-Carer	117
Elderly-Passported-Family Premium - 1 Child	3
Elderly-Passported-Family Premium	2
Elderly-Passported-Working	17
Elderly-Passported-Non Dependant	371
Elderly-Passported-Other	1,157
Elderly-Non-Passported-War Pensioners	6
Elderly-Non-Passported-Severe Disability	465
Elderly-Non-Passported-Carer	133
Elderly-Non-Passported-Family Premium - 1 Child	2
Elderly-Non-Passported-Family Premium	1
Elderly-Non-Passported-Working	43
Elderly-Non-Passported-Non Dependant	303
Elderly-Non-Passported-Other	1,135
<b>Total Elderly (38%)</b>	<b>4,864</b>
Working Age-Passported-Severe Disability	138
Working Age-Passported-Enhanced Disability	77
Working Age-Passported-Disability	3
Working Age-Passported-Carer	8
Working Age-Passported-Disabled Child Premium	1
Working Age-Passported-Lone Parent Child Under 5	2
Working Age-Passported-Family Premium - 2 Child	2
Working Age-Passported-Family Premium - 1 Child	2
Working Age-Passported-Family Premium	0
Working Age-Passported-Working	2
Working Age-Passported-Non Dependant	10
Working Age-Passported-Other	21
Working Age-Non-Passported-War Pensioners	1
Working Age-Non-Passported-Severe Disability	2,011
Working Age-Non-Passported-Enhanced Disability	882
Working Age-Non-Passported-Disability	804
Working Age-Non-Passported-Carer	1,005
Working Age-Non-Passported-Disabled Child Premium	52
Working Age-Non-Passported-Lone Parent Child Under 5	564
Working Age-Non-Passported-Child Under 5	122
Working Age-Non-Passported-Family Premium - 5 and Above	4
Working Age-Non-Passported-Family Premium - 4 Child	23
Working Age-Non-Passported-Family Premium - 3 Child	78
Working Age-Non-Passported-Family Premium - 2 Child	305
Working Age-Non-Passported-Family Premium - 1 Child	496
Working Age-Non-Passported-Family Premium	134
Working Age-Non-Passported-Working	188

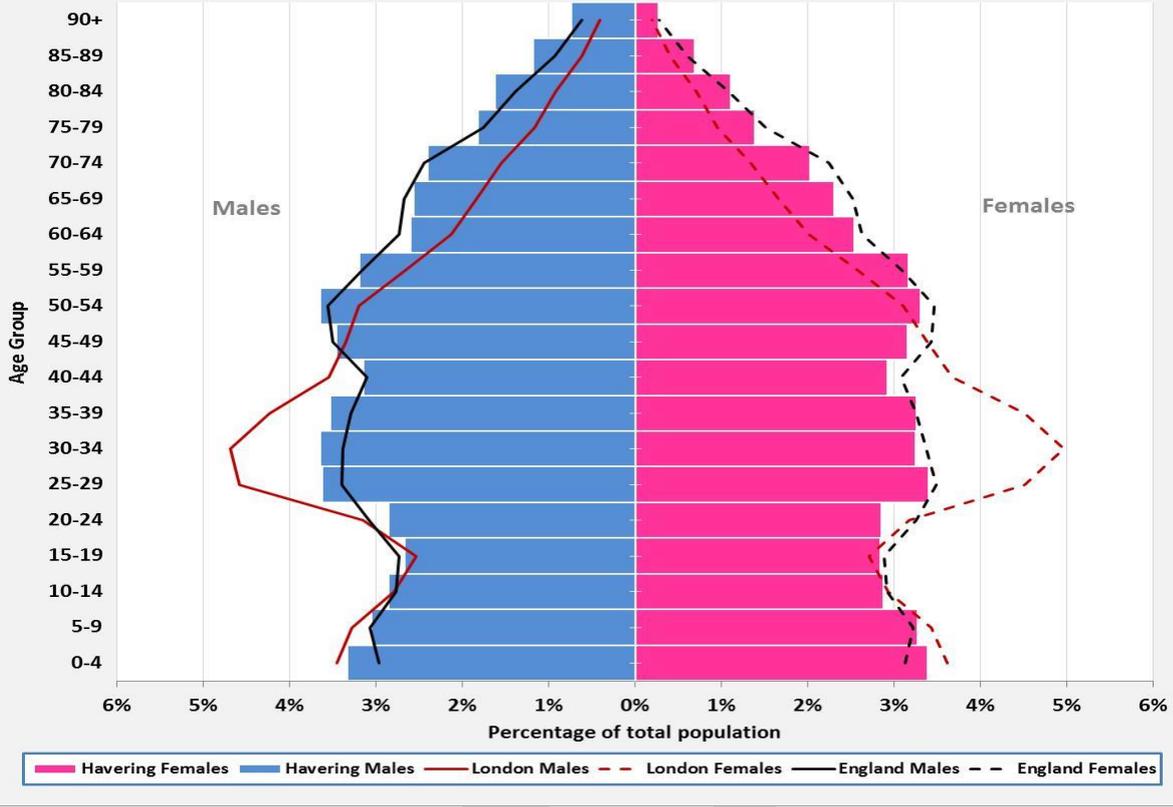
Working Age-Non-Passported-Non Dependant	199
Working Age-Non-Passported-Other	859
Working Age-Non-Passported-Care Leavers	78
Total Working Age (62%)	8,071
Grand Total Working Age & Elderly)	12,935

Protected Characteristic - Age: Consider the full range of age groups	
<p><i>Please tick (✓) the relevant box:</i></p>	
<b>Positive</b>	
<b>Neutral</b>	✓
<b>Negative</b>	
<p><b>Overall impact:</b> There are no changes proposed to the CTS 2026/27 Scheme.</p> <p>The impact of this scheme, as compared to the current scheme will remain the same as in the Equality Impact Analysis prepared in Oct 2021. <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a></p> <p>London Borough of Havering has the oldest population in London with a median age of approximately 40 years old, as recorded in the 2011 census. Legislation means that the 2026/27 scheme will continue to protect pensioners by law. Consequently, the pension age scheme and the working age scheme have become more disparate overtime.</p> <p>From 2011 to 2016, Havering experienced the largest net inflow of children across all London boroughs. 4,580 children settled in the borough from another part of the United Kingdom during this six year period.</p> <p>Within the scope of the 2026 scheme, there continues to be a Council Tax Discretionary policy to enable the Council to consider cases of hardship which will help mitigate any negative impacts.</p> <p style="text-align: right;"><i>*Expand box as required</i></p>	
<p><b>Evidence:</b></p> <p>At present approximately 62% of Council Tax Support claimants are working age and 38% are pension age. For comparison, the working age population (18-64 years) in Havering is 76% and the pension age population is 24%.</p> <p>A full range of online services are available including a Text relay service: 18001 01708 434343. Customers can contact the council online or by telephone to the dedicated Call Centre. Customer Services staff are able to give advice and assist. Outside organisations such as Peabody, CAB and Age UK are widely promoted to provide assistance to the elderly population.</p>	

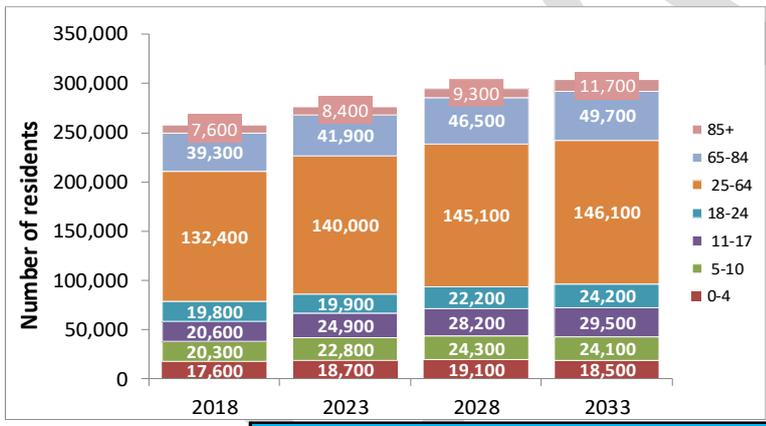
The table below shows the breakdown of current (mid-2017) population by gender and five-year age bands.

AGE BAND (YEARS)	MALE	FEMALE	PERSONS
00-04	8,671	8,553	17,224
05-09	8,371	7,820	16,191
10-14	7,359	7,306	14,665
15-19	7,277	6,833	14,110
20-24	7,316	7,308	14,624
25-29	8,688	9,295	17,983
30-34	8,325	9,355	17,680
35-39	8,344	9,038	17,382
40-44	7,491	8,078	15,569
45-49	8,064	8,879	16,943
50-54	8,463	9,333	17,796
55-59	8,103	8,183	16,286
60-64	6,504	6,664	13,168
65-69	5,903	6,577	12,480
70-74	5,191	6,158	11,349
75-79	3,539	4,672	8,211
80-84	2,836	4,157	6,993
85-89	1,756	3,032	4,788
90+	706	1,891	2,597
<b>All Ages</b>	<b>122,907</b>	<b>133,132</b>	<b>256,039</b>

The population pyramid compares the population figures for Havering with London and England by five-year age bands. The pyramid shows a much older age structure for the population of Havering compared to London but similar to England.



**Projected Population Increases by Age Group**



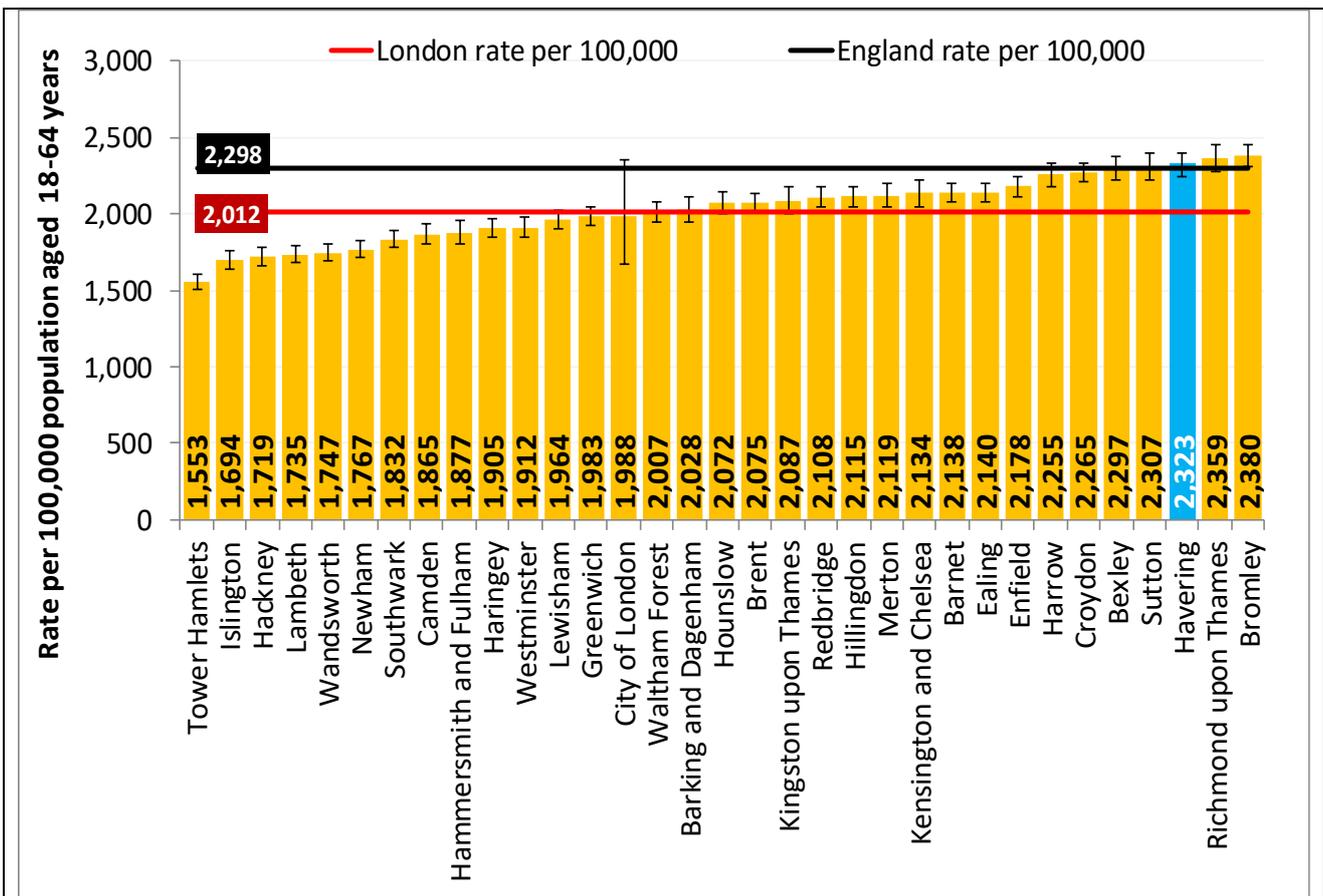
Age Group	Percentage change from 2018 to		
	2023	2028	2033
0-4	6%	9%	5%
5-10	12%	20%	19%
11-17	21%	37%	43%
18-24	1%	12%	22%
25-64	6%	10%	10%
65-84	7%	18%	26%
85+	11%	22%	54%

<p><b>Sources used:</b></p> <ul style="list-style-type: none"> <li>• Council Tax Support caseload data Oct 25</li> <li>• This is Havering 2018 version 4.1 (August 2018) <i>produced by public health intelligence</i></li> <li>• Mid-year population estimates 2017; Office for National Statistics (ONS)</li> <li>• GLA 2016 based Demographic Projections – Local Authority population projections Housing Led Model</li> </ul>
--

**Protected Characteristic - Disability:** Consider the full range of disabilities; including physical mental, sensory and progressive conditions

Please tick (✓) the relevant box:		<p><b>Overall impact:</b></p> <p>There are no changes proposed to the CTS 2026/27 Scheme.</p> <p>The impact of this scheme, as compared to the scheme available in 2025/26, will remain the same as in the Equality Impact Analysis prepared in October 2021. <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a></p> <p>Within the scope of the 2026 scheme, there continues to be a Council Tax Discretionary policy to enable the Council to consider cases of hardship which will help mitigate any negative impacts.</p> <p>The Recovery Policy also sensitively considers vulnerable persons under whom disabled CTS applicants are categorized, in the collection of Council Tax.</p>
<b>Positive</b>	<input type="checkbox"/>	
<b>Neutral</b>	<input checked="" type="checkbox"/>	
<b>Negative</b>	<input type="checkbox"/>	

**Evidence:**  
 In 2017, 3,506 adults (aged 18-64 years) were estimated to be living with serious physical disabilities in Havering. The estimated rate of serious physical disabilities in Havering (2,323 per 100,000 population aged 18-64 years) is similar to England but significantly higher than London average and one of the highest rates of London local authorities. The rationale for this is likely due to the relatively older population in Havering compared to other London boroughs.



In terms of Council Tax Support, disabled claimants are defined as people who have a disability income that entitles them to one of the following premiums: disability, severe disability, enhanced disability, disabled child and/or carer when calculating their benefit. Approximately 43% of working age Council Tax Support claimants meet the above definition, much higher than the overall population average.

Disabled people are historically disadvantaged and face greater barriers when accessing (information about) services and therefore disabled households are considered to be more vulnerable than other households. Disabled people who are unable to work receive higher levels of state benefits and while based on the proposals they will be subject to the 20% liability reduction, disabled working age claimants are likely to have a higher income than other unemployed, working age claimants whose council tax support will also be reduced.

A full range of online services are available and a Text relay service exists: 18001 01708 434343. Customers can contact the council online or by telephone to the dedicated service Call Centre. Details of AccessAble are available on the council's website. Customer Services staff are able to advise and assist, as can Havering's Community Learning Disability Team (CLDT) which assists adults with a learning disability and their carers. The Language Shop also exists providing the following services:

- Proofing and editing of translated documents;
- Reproduction of print material in large print;
- Reproduction of print material in Braille;
- Audio and transcription services;
- Subtitling;

Reproduction of information in “Easy Read” (simplifying information using pictures and plain English);  
 Certification and authenticity checks of documents  
 Other outside organisations such as Peabody, CAB and Age UK are widely promoted to provide assistance customers with disabilities

**Sources used:**

Council Tax Support caseload data Oct 2025  
 This is Havering 2018 version 4.1 (August 2018) *produced by public health intelligence*  
 Peabody  
 CAB  
 Age UK  
 The Corporate Translation & Interpreting Policy  
 The Language Shop

Protected Characteristic - Sex/gender: Consider both men and women	
Please tick (✓) the relevant box:	
<b>Positive</b>	<input type="checkbox"/>
<b>Neutral</b>	<input checked="" type="checkbox"/>
<b>Negative</b>	<input type="checkbox"/>
<p><b>Overall impact:</b></p> <p>There are no changes proposed to the CTS 2026/27 Scheme.</p> <p>The impact of this scheme, as compared to the scheme available in 2025/25 will remain the same as in the Equality Impact Analysis prepared in October 2021. <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a></p> <p>Due to the fact that only one claim is submitted per household, it is difficult to fully consider the implications the proposals will have on this protected characteristic.</p> <p>However, equalities monitoring indicates that the majority of claims (68%) are made by females (married and single titles) compared with males. We also know that lone parents, part-time workers and carers are more likely to be women.</p> <p>The proposals are therefore considered to have a disproportionate impact on women.</p> <p>Within the scope of the 2026 scheme, there continues to be a Council Tax Discretionary policy to enable the Council to consider cases of hardship which will help mitigate any negative impacts          The Council has considered the indirect discrimination and the legitimate aim of balancing the budget in the context of significant savings required. We also consider it is proportionate because the Council’s budget situation is such that there are no feasible alternatives. Since 2013, Government grant for Council Tax Support was withdrawn and the scheme has been funded by the Council from</p>	

its own resources.

**Evidence:**

**Breakdown of Council Tax Support Applicants by Gender**

<b>Female</b>	<b>8,925</b>	<b>69%</b>
<b>Male</b>	<b>4,010</b>	<b>31%</b>

**Breakdown of Havering population by gender**

<b>MALE</b>		<b>FEMALE</b>		<b>TOTAL</b>
122,907	48.0%	133,132	52.0%	256,039

The table below shows the breakdown of current (mid-2017) population by gender and five-year age bands.

<b>AGE BAND (YEARS)</b>	<b>MALE</b>	<b>FEMALE</b>	<b>PERSONS</b>
<b>00-04</b>	8,671	8,553	17,224
<b>05-09</b>	8,371	7,820	16,191
<b>10-14</b>	7,359	7,306	14,665
<b>15-19</b>	7,277	6,833	14,110
<b>20-24</b>	7,316	7,308	14,624
<b>25-29</b>	8,688	9,295	17,983
<b>30-34</b>	8,325	9,355	17,680
<b>35-39</b>	8,344	9,038	17,382
<b>40-44</b>	7,491	8,078	15,569
<b>45-49</b>	8,064	8,879	16,943
<b>50-54</b>	8,463	9,333	17,796
<b>55-59</b>	8,103	8,183	16,286
<b>60-64</b>	6,504	6,664	13,168
<b>65-69</b>	5,903	6,577	12,480
<b>70-74</b>	5,191	6,158	11,349
<b>75-79</b>	3,539	4,672	8,211
<b>80-84</b>	2,836	4,157	6,993
<b>85-89</b>	1,756	3,032	4,788
<b>90+</b>	706	1,891	2,597
<b>All Ages</b>	<b>122,907</b>	<b>133,132</b>	<b>256,039</b>

**Sources used:**

Council Tax Support caseload data Oct 2025  
 This is Havering 2018 version 4.1 (August 2018) *produced by public health intelligence*  
 Havering Data Intelligence Hub  
 Office of National Statistics (ONS)

**Protected Characteristic - Ethnicity/race:** Consider the impact on different ethnic groups and nationalities

<i>Please tick (✓) the relevant box:</i>		<b>Overall impact:</b>  There are no changes proposed to the CTS 2026/27 Scheme.  The impact of this scheme, as compared to the scheme available in 2025/26, will remain the same as in the Equality Impact Analysis prepared in October 2021. <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a>  Our data shows that BME claimants are slightly over-represented amongst working age claimants receiving Council Tax Support.  There could be a negative impact of the proposals on people from Black and Minority Ethnic (BME) groups. This could imply that BME groups experience more difficulty in finding employment.  Support is in place through the Council Tax Discretionary policy for those who suffer hardship as a result of these proposals in order to mitigate any negative impacts.  Providing comprehensive translation and interpretation services is becoming increasingly important in light of the significant demographic changes occurring across the Borough. Havering's non-English speaking population has grown steadily. It is estimated that the percentage of adults is greater than 10% (last Census only recording if English as main language in a household) Interpretation, translation or alternative formats can be obtained from The Language Shop which includes:  Face to face interpreting (Spoken Language Interpreting, this can be simultaneous or consecutive); Telephone interpreting (connecting to a spoken language interpreter over the telephone); Multilingual telephone information service; Translation (to have written documents translated from the source language to the target language):
<b>Positive</b>	<input type="checkbox"/>	
<b>Neutral</b>	<input checked="" type="checkbox"/>	
<b>Negative</b>	<input type="checkbox"/>	

**Evidence:**

The tables below show the projected figures for the breakdown of Havering by ethnicity/race and for Benefits claimants where they have supplied this information. The data is difficult to compare due to the different classifications of ethnicity used.

2017 (Havering general population projection)	Number	Percentage of population (%)
All ethnicities	253,478	100.00
White	211,814	83.6
Black Caribbean	3,696	1.5
Black African	10,405	4.1
Black Other	1,510	0.6
Indian	7,405	2.9
Pakistani	2,400	0.9
Bangladeshi	1,883	0.7
Chinese	1,567	0.6
Other Asian	3,652	1.4
Mixed	7,498	3.0
Other	1,648	0.7
<i>BAME<sup>1</sup> Total</i>	<i>41,664</i>	<i>16.4</i>

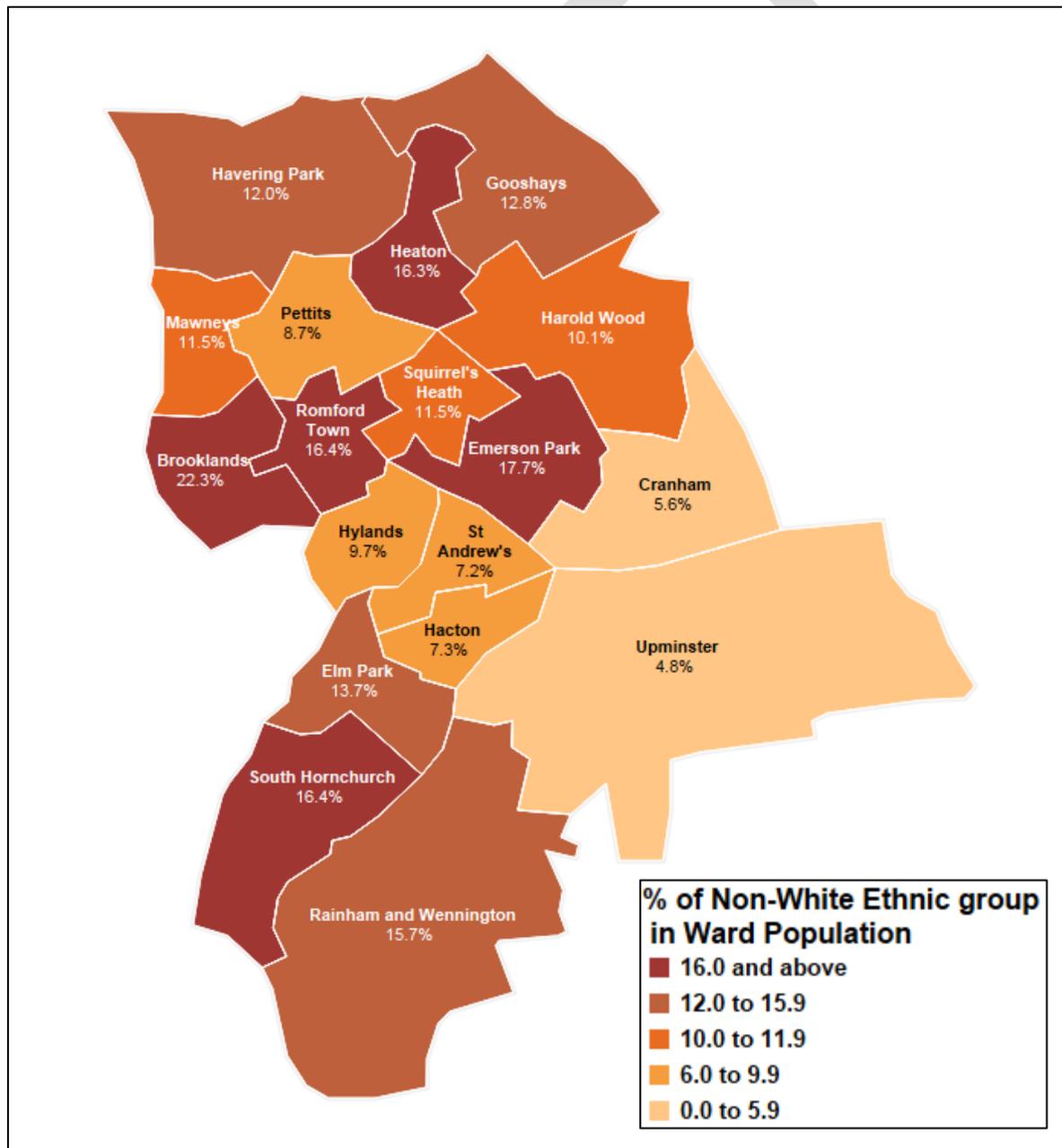
### Council Tax Support & Housing Benefit Claimants where Equalities information provided Jan 2025

Claimant Population	Number	Percentage that provided Information
White British	13873	54.80%
Black/Black British	2412	9.53%
White African	2380	9.40%
Black/Black Any Other	855	3.38%
British Caribbean	849	3.35%
White/British	799	3.16%
Asian/Asian Pakistani	771	3.05%
British Bangladeshi	505	1.99%
Asian/Asian Any Other	465	1.84%
British Indian	387	1.53%
Asian/Asian Any Other	385	1.52%
British White & Black Caribbean	282	1.11%
Black/Black Any Other	241	0.95%
British Irish	231	0.91%
White Any Other	194	0.77%
Mixed White & Black African	158	0.62%
Black/Black Arab	104	0.41%
British White and Asian	63	0.25%
Claimant Declined	58	0.23%
Chinese	48	0.19%
Gypsy/Traveller	47	0.19%
White/Other	36	0.14%
Black/Black British African		

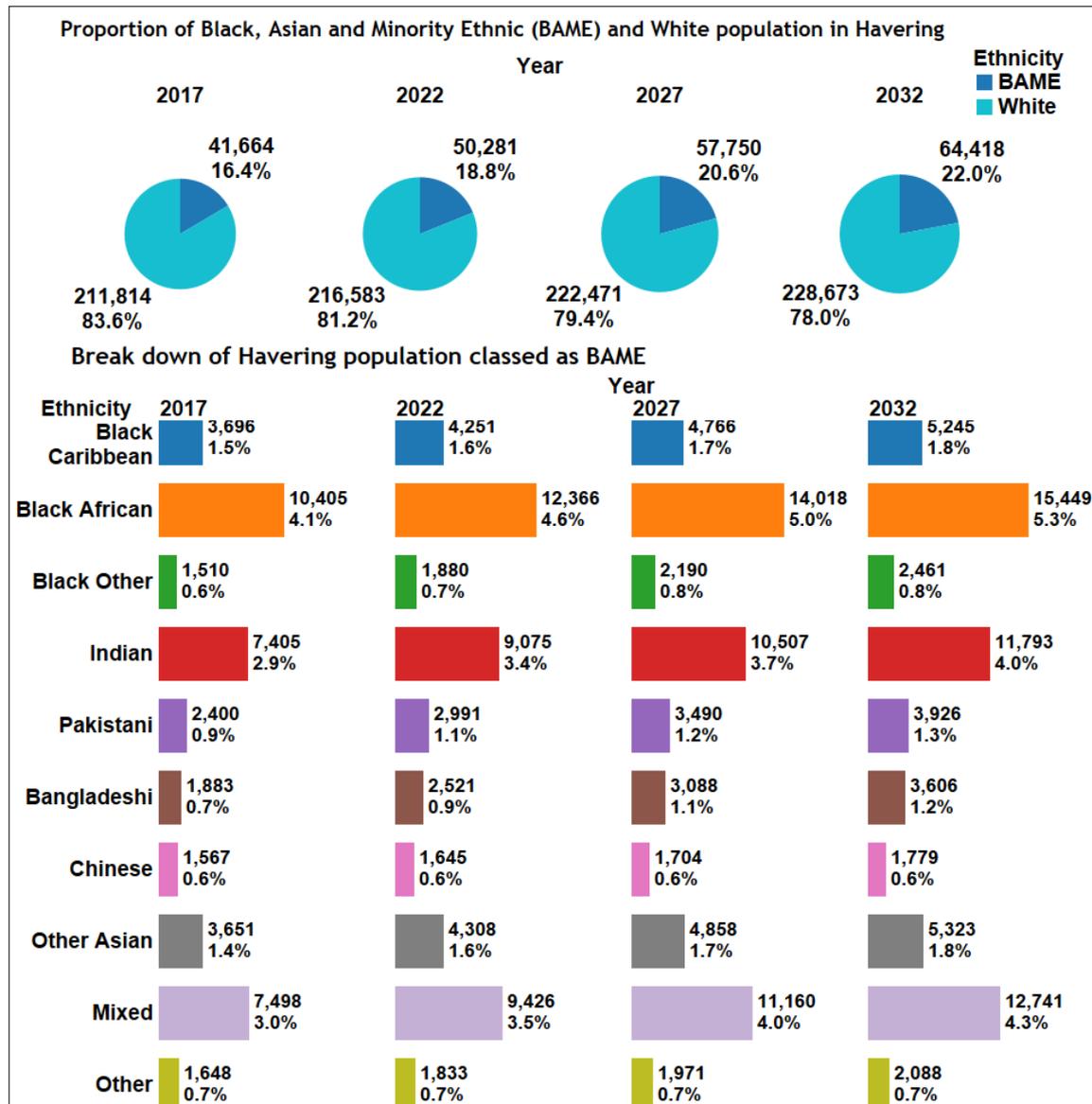
<sup>1</sup> The GLA define BAME differently to the ONS. The GLA does not include a 'White Other' Group. Instead they have one category 'White' that includes 'White British' and 'White Other'.

White/Irish	33	0.13%
Black/Black British Caribbean	28	0.11%
Asian/Asian British Indian	25	0.10%
White & Black Caribbean	16	0.06%
Asian/Asian British Pakistani	13	0.05%
Asian/Other	13	0.05%
Other Ethnic Group	13	0.05%
Asian/Asian British Bangladesh	9	0.04%
White & Black African	8	0.03%
Black/Black British Other	7	0.03%
Mixed/Other	4	0.02%
Chinese	3	0.01%
White & Asian	1	0.00%
<b>Total</b>	<b>25316</b>	<b>100.00%</b>

From the data provided above, it would appear that there is a disproportionate impact on BME claimants. 83.6% of Havering's population are defined as White, compared to 74.2% of benefit claimants who define themselves as White (including 'White: Other').



## Ethnicity population projections 2017 - 2032



**Sources used:**

Demographic, Diversity and Socio-economic Profile of Havering's Population March 2018  
 This is Havering 2018 version 4.1 (August 2018)  
 The Corporate Translation and Interpreting Policy  
 The Language Shop  
 Council Tax Support caseload data hb6860 Jan 2025

**Protected Characteristic - Religion/faith:** Consider people from different religions or beliefs including those with no religion or belief

 Please tick (✓)  
 the relevant box:

**Positive**
**Neutral**
**Negative**
**Overall impact:**

There are no changes proposed to the CTS 2026/26 Scheme.

 The impact of this scheme, as compared to the scheme available in 2026/27 will remain the same as in the Equality Impact Analysis prepared in October 2021. [Equality & Health Impact Assessment \(EqHIA\)](#)
**Evidence:****Religion and Belief 2011 Census**

Faith	Number	%
Christian	155,597	65.6%
Buddhist	760	0.3%
Hindu	2,963	1.2%
Jewish	1,159	0.5%
Muslim	4,829	2.0%
Sikh	1,928	0.8%
Other Religion	648	0.3%
No Religion	53,549	22.6%
No Response	15,799	6.7%
<b>Totals</b>	<b>237,232</b>	<b>100.0%</b>

**Sources used:**

2011 Census

**Protected Characteristic - Sexual orientation:** Consider people who are heterosexual, lesbian, gay or bisexual

 Please tick (✓)  
 the relevant box:
**Overall impact:**

<b>Positive</b>		There are no changes proposed to the CTS 2026/27 Scheme.  The impact of this scheme, as compared to the scheme available in 2025/26, will remain the same as in the Equality Impact Analysis prepared in Oct 2021. <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a>  There is no information available to make an assessment on the impact of the current scheme on this protected characteristic.
<b>Neutral</b>	✓	
<b>Negative</b>		
<b>Evidence:</b>		
<b>Sources used:</b>		

<b>Protected Characteristic - Gender reassignment:</b> Consider people who are seeking, undergoing or have received gender reassignment surgery, as well as people whose gender identity is different from their gender at birth		
<i>Please tick (✓) the relevant box:</i>		<b>Overall impact:</b>
<b>Positive</b>		There are no changes proposed to the CTS 2026/27 Scheme.  The impact of this scheme, as compared to the scheme available in 2026/27, will remain the same as in the Equality Impact Analysis prepared in Oct 2021 <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a>  There is no information available to make an assessment on the impact of the proposals on this protected characteristic Name changes actioned through UK deed poll office
<b>Neutral</b>	✓	
<b>Negative</b>		
<b>Evidence:</b>		
<b>Sources used:</b> ONS		

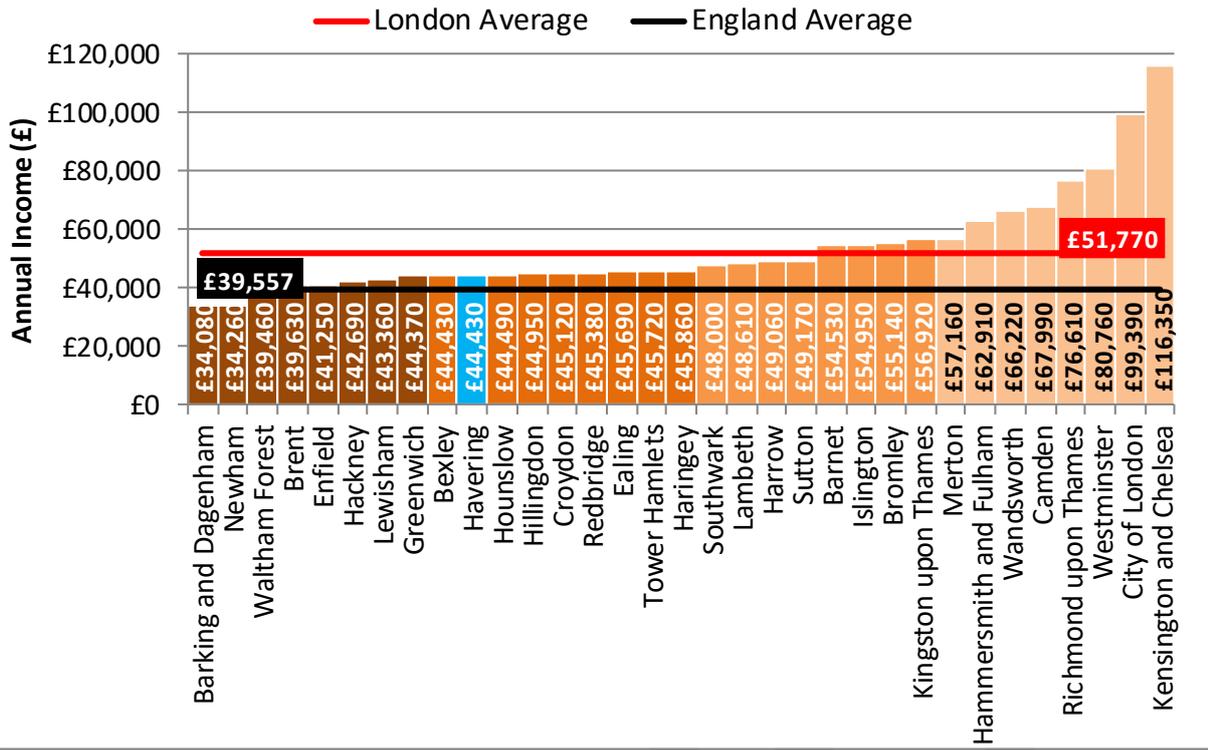
<b>Protected Characteristic - Marriage/civil partnership:</b> Consider people in a marriage or civil partnership		
<i>Please tick (✓) the relevant box:</i>		<b>Overall impact:</b>
<b>Positive</b>		There are no changes proposed to the CTS 2026/27 Scheme.  The impact of this scheme, as compared to the scheme available in 2025/26, will remain the same as in the Equality Impact Analysis prepared in Oct 2021 <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a>  Same sex couples and civil partnerships are recognised within the
<b>Neutral</b>	✓	
<b>Negative</b>		

		scheme however there is insufficient information available to make an assessment on the impact of the proposals on this protected characteristic
<b>Evidence:</b>		
<b>Sources used:</b>		

<b>Protected Characteristic - Pregnancy, maternity and paternity:</b> Consider those who are pregnant and those who are undertaking maternity or paternity leave		
<i>Please tick (✓) the relevant box:</i>		<b>Overall impact:</b> There are no changes proposed to the CTS 2026/27 Scheme.
<b>Positive</b>		The impact of this scheme, as compared to the scheme available in 2026/27, will remain the same as in the Equality Impact Analysis prepared in Oct 21. <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a>
<b>Neutral</b>	✓	
<b>Negative</b>		
		There is insufficient information available to make an assessment on the impact of the proposals on this protected characteristic. However, working mothers on maternity leave and women with caring responsibilities tend to have less income and/or reduced access to the labour market.  It is perceived that there may also be equality implications for parents with young children and babies, particularly lone parents who may experience a negative impact. Support is in place through the Council Tax Discretionary policy for those who suffer hardship as a result of these proposals in order to mitigate any negative impacts.
<b>Evidence:</b>		
<b>Sources used:</b>		
ONS		

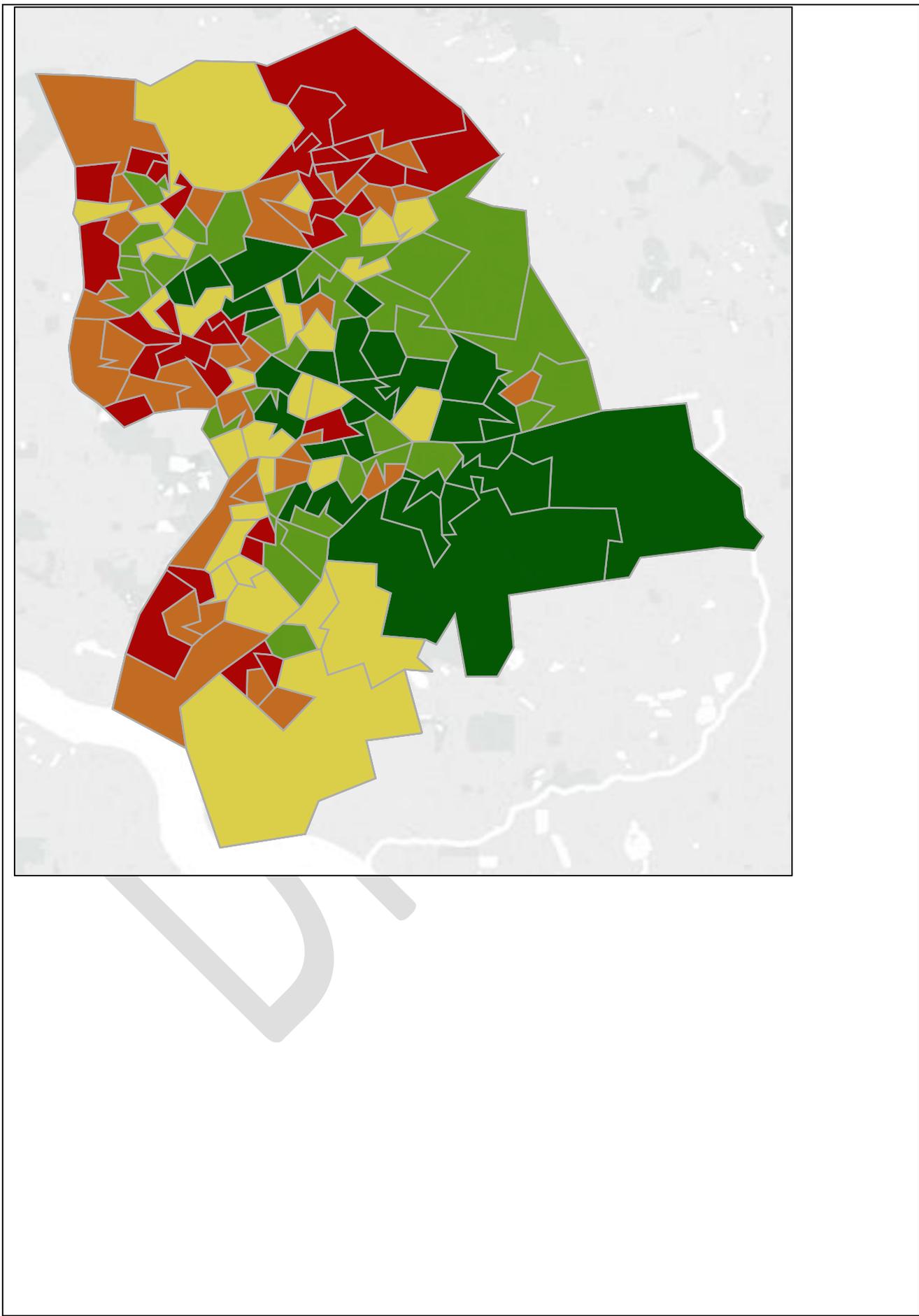
<b>Socio-economic status:</b> Consider those who are from low income or financially excluded backgrounds		
<i>Please tick (✓) the relevant box:</i>		<b>Overall impact:</b> There are no changes proposed to the CTS 2026/27 Scheme.
<b>Positive</b>	✓	The impact of this scheme, as compared to the scheme available in 2025/26, will remain the same as in the Equality Impact Analysis
<b>Neutral</b>		

<p><b>Negative</b></p>	<p>prepared in Oct 2021 <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a></p> <p>Council Tax Support is a means tested scheme available to households on low incomes. Therefore, all recipients would be considered to be at a socio-economic disadvantage, particularly lone parents (most likely to be women), part-time workers (most likely to be women), working-age couples on low income, large households (more likely to be from BME backgrounds) and carers (most likely to be women).</p> <p>Support is in place through the Council Tax Discretionary policy for those who suffer hardship as a result of these proposals in order to mitigate any negative impacts.</p> <p>Pension age Council Tax Support claimants will not be affected and will continue to receive similar levels of support with their council tax bills as they do at present.</p>
<p><b>Evidence:</b></p> <ul style="list-style-type: none"> <li>• The average gross income per household in Havering (£44,430, as measured in 2012/13) is low in comparison to the London average (£51,770) and slightly higher than the England average (£39,557).</li> <li>• 77% of households in Havering have at least one car and compared to other local authorities in London, Havering has the second highest proportion of households (32.8%) with 2 or more cars.</li> <li>• Majority of children in Havering are not poor, but around 8,800 live in income-deprived households. Gooshays and Heaton wards have the highest proportion of children living in poverty.</li> <li>• About 77.9% of working age residents in Havering were in employment between April and June 2018. Overall employment rate in Havering is higher than London (74.6%) and England (75.9%)</li> <li>• The proportion of working age residents in Havering claiming out-of-work benefits (6.8%) is significantly lower than England (8.4%).</li> </ul> <p><b>Income 2012/13</b></p>	

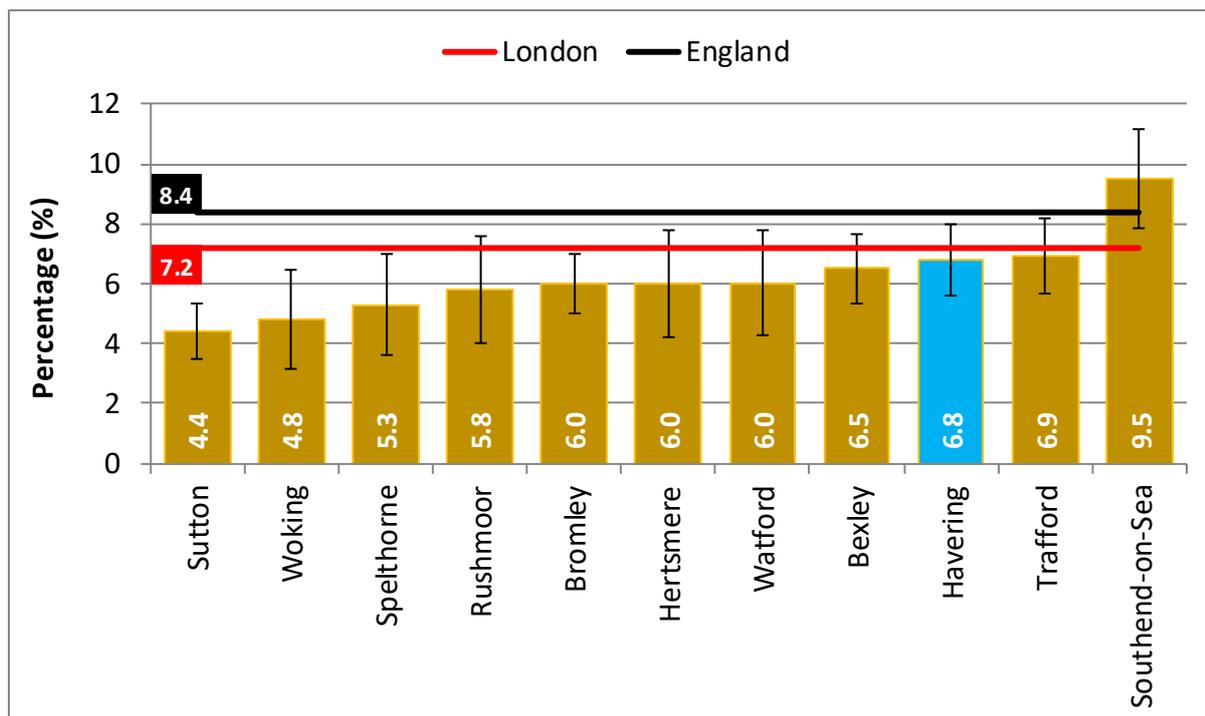


Income deprivation affecting Children, quintiles within Havering LSOA, 2015

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Proportion of working age residents claiming out-of-work benefits in Havering and ONS statistical comparator group, November 2016



**Sources used:**

Council Tax Support caseload data Oct 2025  
 This is Havering 2018 version 4.1 (August 2018) *produced by public health intelligence*  
 Office of National Statistics (ONS)

**Health & Wellbeing Impact:** Consider both short and long-term impacts of the activity on a person’s physical and mental health, particularly for disadvantaged, vulnerable or at-risk groups. Can health and wellbeing be positively promoted through this activity? Please use the Health and Wellbeing Impact Tool in Appendix 2 to help you answer this question.

Please tick (✓) all the relevant boxes that apply:

**Positive**

**Neutral**

**Negative**

**Overall impact:**

There are no changes proposed to the CTS 2026/27 Scheme.

The impact of this scheme, as compared to the scheme available in 2025/26, will remain the same as in the Equality Impact Analysis prepared in Oct 2021 [Equality & Health Impact Assessment \(EqHIA\)](#)

Research has shown there is a clear correlation between poverty and health. Poverty can affect the health of people at all ages. In infancy, it is associated with a low birth weight, shorter life expectancy and a higher risk of death in the first year of life. Children living in poverty are more likely to suffer from chronic diseases and diet-related problems.

Entitlement to Council Tax Support assists low income households to

		pay their council tax bill which in turn contributes to financial wellbeing and alleviates stress and poor mental health
<b>Evidence:</b> <a href="#">health-at-a-price-2017.pdf (bma.org.uk)</a>		
<b>Sources used:</b> <a href="#">health-at-a-price-2017.pdf (bma.org.uk)</a>		

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### 3. Outcome of the Assessment

The EqHIA assessment is intended to be used as an improvement tool to make sure the activity maximises the positive impacts and eliminates or minimises the negative impacts. The possible outcomes of the assessment are listed below and what the next steps to take are:

Please tick (✓) what the overall outcome of your assessment was:

✓	1. The EqHIA identified <u>no significant concerns</u> OR the identified <u>negative concerns</u> have already been <u>addressed</u>	➔	<b>Proceed with implementation</b> of your activity
	2. The EqHIA identified some <u>negative impact</u> which still needs <u>to be addressed</u>	➔	<b>COMPLETE SECTION 4:</b> <b>Complete action plan</b> and finalise the EqHIA
	3. The EqHIA identified some <u>major concerns</u> and showed that it is <u>impossible to diminish negative impacts</u> from the activity to an acceptable or even lawful level	➔	<b>Stop and remove</b> the activity or <b>revise</b> the activity <b>thoroughly.</b> <b>Complete an EqHIA on the revised proposal.</b>

## 4. Action Plan

Protected characteristic / health & wellbeing impact	Identified Negative impact	Recommended actions to mitigate Negative impact* or further promote Positive impact	Outcomes and monitoring**	Timescale	Lead officer
All	✓	<p>Monitor implication of change in Council Tax Support.</p> <p>Opportunities with the Ctax</p>	<p>We will monitor the impact of the continuing scheme and take-up of hardship funds as part of our performance and quality checking systems. The performance data collated, including satisfaction surveys and community profile monitoring will form part of regular reporting arrangements to senior management and members.</p> <p>Citizens' Advice Bureau commissioned to assist provides debt counselling and advice.</p>	October 2025	Nick Foxcroft

		<p>Support Scheme to challenge amount of benefit through internal/external review procedures to maximize support.</p> <p>Availability of the Emergency Assistance Scheme in LB Havering.</p>	<p>Applications monitored &amp; awards recorded by Havering in-house Team.</p>	<p>October 2025</p>	<p>Nick Foxcroft</p>
All	✓	<p>The Council Tax Discretionary Policy</p>	<p>The policy is available on the Internet for any claimant struggling to pay their Council Tax. 32 applications were received &amp; awarded in 2020/21. The majority</p>	<p>October 2025</p>	<p>Chris Henry</p>

			<p>being from Havering care leavers.</p> <p>The Discretionary Policy is promoted by several internal departments and external organizations who engage with vulnerable residents.</p>		
Disability	✓	<p>International Day of the Disabled Person</p> <p>Ctax Recovery Policy. Individual circumstances taken into account.</p>	<p>This is a practical event planned for International Day of the Disabled Person to engage with and advance the rights and wellbeing of persons with disabilities.</p> <p>The agenda will include public Speakers, open forum discussions and opportunities to develop and contribute local policy.</p>	<p>3 December 2023</p> <p>December 2024</p>	<p>Jerry Haley date to be confirmed</p> <p>Chris Henry</p>

Age	✓	Referral to Havering Works to assist careers advice & getting back into employment	Positive outcomes recorded by Havering Works	September 2023	Nick Foxcroft
Socio-Economic	✓	Referral to external bodies for income maximization and debt advice eg CAB, Peabody, The Money Advice Service, Stepchange etc		December 2024	Council Tax & Benefit Services, Housing

**Add further rows as necessary**

\* You should include details of any future consultations and any actions to be undertaken to mitigate negative impacts

\*\* Monitoring: You should state how the impact (positive or negative) will be monitored; what outcome measures will be used; the known (or likely) data source for outcome measurements; how regularly it will be monitored; and who will be monitoring it (if this is different from the lead officer).

## 5. Review

In this section you should identify how frequently the EqHIA will be reviewed; the date for next review; and who will be reviewing it.

**Review:**

The EIA will be reviewed on bi-annual basis.

**Scheduled date of review:** May 2026

**Lead Officer conducting the review:** Chris Henry

**Please submit the completed form via e-mail to [EqHIA@havering.gov.uk](mailto:EqHIA@havering.gov.uk) thank you.**

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## Appendix L Equality & Health Impact Assessment (EqHIA)

<b>Title of activity:</b>	<b>Havering General Fund Budget 2026/27 and Medium Term Financial Strategy 2026-2029</b>
<b>Lead officers:</b>	Richard Tyler – Head of Financial Strategy
<b>Approved by:</b>	Kathy Freeman – Strategic Director of Resources
<b>Date completed:</b>	January 2026
<b>Scheduled date for review:</b>	January 2027

<b>Did you seek advice from the Corporate Policy &amp; Diversity team?</b>	Yes
<b>Did you seek advice from the Public Health team?</b>	Yes
<b>Does the EqHIA contain any confidential or exempt information that would prevent it from being published it on the Council's website?</b>	No

## 1. About the activity

1	Title of activity	2026 Council Revenue Budget and 2026-2030 Medium Term Financial Strategy
2	Type of activity	The report sets the budget and proposed Council Tax level for 2026/27. The report sets out the proposed MTFFS for 2026-30
3	Scope of activity	<p>This EQUIA is in place to consider the recommendations in this report and to ensure that all characteristics have been considered in making these recommendations.</p> <p>The recommendations in this report are to</p> <ol style="list-style-type: none"> <li>1. <b>Agree</b> the savings proposals as set out in the report</li> <li>2. Agree the proposed Fees and Charges schedule as set out in the report</li> <li>3. Agree the proposed 2.99% increase in core Council Tax for 2026/27</li> <li>4. Agree the proposed additional 2% Council tax increase for the Adult Social Care Precept</li> <li>5. Agree the proposed Council Band D basic amount of Council Tax for 2026/27 of £1,914.15 being the amount calculated by the Council, in accordance with Section 31B(1) of the Act, as the basic amount of its council tax excluding the GLA precept for the year</li> <li>6. Agree the proposed Council Tax requirement for 2026/27 to be set at £174.421m as set out in <b>Appendix E</b> of the report</li> <li>7. Agree the budgets proposed in this report</li> <li>8. Agree the Council Tax Support Scheme for 2026/27 as set out in <b>Appendix I</b> to this report (unchanged from 2025/26).</li> <li>9. Agree Council Tax discounts for early payment to be given at a rate of 1.5% as set out in <b>Appendix J</b> of this report.</li> </ol>

4a	<b>Are you changing, introducing a new, or removing a service, policy, strategy or function?</b>	No	It should be noted that where there is a change in service provision the financial impact is included in this report but the actual policy and implementation will be in separate reports with a separate specific EQUIA completed where appropriate
4b	<b>Does this activity have the potential to impact (either positively or negatively) upon people (9 protected characteristics)?</b>	Yes	
4c	<b>Does the activity have the potential to impact (either positively or negatively) upon any factors which determine people's health and wellbeing?</b>	Yes	

<b>Completed by:</b>	Richard Tyler Head of Financial Strategy
<b>Date:</b>	January 2026

## 2. The EqHIA

### Background/context:

Each year the Council is required to set a balanced budget and propose a level of Council Tax for the following year. The budget process will include a series of assumptions for which the impact on residents and users of services need to be considered in making decisions.

The Assumptions include:

Inclusion of Demographic and Unit Cost pressures in the budget to meet demand  
Inclusion of growth and investment to improve efficiency in the borough  
Inclusion of savings proposals  
Inclusion of fees and charges uplifts  
Recommended Council Tax increase

The impact of these assumptions on different characteristics of residents and users are considered in this document.

It should be noted that this report also recommends the 2026/27 Council Tax Support Scheme. A separate EQUIA has been completed for this decision which is shown elsewhere in this report.

The Council has a Public Sector Equality duty under the Equality Act (2010) to have due regard to:

- Eliminate discrimination, harassment and victimisation and any other conduct prohibited under the Act.
- Advance equality of opportunity between people who share protected characteristics and those who do not.
- Foster good relations between people who share protected characteristics and those who do not.

Firstly, all recommendations in the budget papers adhere to these principles and the decisions taken are all made with this in mind. The majority of the savings in the budget report are internal efficiencies which will improve outcomes and save money. As such these do not have a direct impact on the public and so do not feature directly in this assessment

The equality duty covers nine protected characteristics: age, disability, sex/gender, ethnicity/ race, religion/faith, sexual orientation, gender re-assignment, marriage/civil partnership and pregnancy. This means that the first aim of the duty applies to this characteristic but that the other aims (advancing equality and fostering good relations) do not apply.

Equality implications are assessed by reviewing the potential impact on those with protected characteristics as defined in the Equality Act 2010 and then given a score of either, no equalities implications or a positive, negative, or neutral impact.

No equalities implications indicate the proposal has no impact at all (either advantageous or adverse) on those who share protected characteristics.

A positive impact means the proposal is likely to benefit groups who share protected characteristics, leading to better outcomes for some or all these groups, helping to foster good relations between different groups and/or supporting equality of opportunity.

A neutral impact indicates that a proposal might potentially have equalities implications (i.e. a positive and/or adverse impact on those who share a particular protected characteristic) but that these impacts can be effectively mitigated or otherwise balance out.

A negative impact means the work or decision is likely to have an adverse impact on groups who share protected characteristics, potentially leading to worse outcomes or undermining good relations. In cases where a negative impact is anticipated, services should consider what actions can be taken to reduce or mitigate this impact.

### **Who will be affected by the activity?**

The Council provides services to all residents in the Borough and as such outward facing decisions on the budget and Council Tax will impact all residents

## Protected Characteristic - AGE

Positive

X

### **Demographic Pressures Social Care**

#### **Overall impact: Positive**

The Council is fully committed to supporting the needs of vulnerable people in the borough regardless of age.

This growth will help support the directorate through its challenging operating context and help address the wider pressures on its budget. This growth will help ensure the directorate is able to continue meeting the needs of older people and/ or people with mental health needs, learning disabilities, and physical disabilities in the borough.

The Growth within Starting Well will enable the continuation of support to young people in the borough including managing caseloads and ensuring vulnerable children receive continuing care. The growth also allows for recognised pressures due to the increased demand on home to school transport

### **Meeting Housing Demand**

#### **Overall impact: Positive**

The Council has a statutory Housing duty to families and individuals with a Housing need. The additional growth in this service will enable temporary accommodation solutions for those of all age who meet that statutory requirement.

The Council continues to advance longer term solutions to the Housing crisis but the growth in the budget will ensure service delivery will continue at its current level for 2026/27

### **Growth and Investment to improve efficiency**

#### **Overall Impact: Neutral**

The Growth and investment will improve the Councils digital offer and will help modernise the Council improving efficiency. There are no proposals however which will have direct impact based on the age of the population. The Council is seeking to improve its digital offer but the initial growth is to develop capacity in order to do this. If the Council changes its service offer in the future as a result of digital advances it will conduct a full EQUIA before taking any final decisions

## **Savings and Efficiencies**

### **New Proposals: No Impact**

The new savings and efficiencies listed in **Appendix C** are either internal efficiencies, increases in income or developing in house solutions to meet social care demand. None of these savings are expected to have any negative impact on service delivery for residents and users

It should be noted that the budget also includes full year impacts of savings previously agreed at the 2025 Council Tax setting meeting. Once again the majority of these decisions will have no negative impact on residents and users.

### **Fees and Charges Increase**

#### **Overall Impact Neutral**

Fees and Charges are proposed to increase by 4.5% for most discretionary services. This is in line with the current level of inflation so there is an assumption that the new fees will continue to be in line with users ability to pay. Staff members have reviewed every individual fee and fees have been frozen where it was considered that a fee increase would not be appropriate. Equally there are a number of areas where fee increases vary from the 4.5% but in all these cases officers have undertaken a full review of market conditions including benchmarking against other authorities and consideration of the user market before recommending the fee increases.

#### **Overall Impact Positive**

The proposals in this report include freezing fees and charges across a number of areas including parking and some aspects of bereavement services. Freezing parking charges will make the Councils parking facilities more affordable and will increase footfall in the borough. Freezing charges for bereavement will support residents needing this service. Both these decisions will have a positive impact on residents and users of Council services

### **Council Tax Increase 4.99% (including 2% for Adult Social Care)**

#### **Overall Impact Negative**

The Government in their funding assumptions assumes Local Authorities will increase Council Tax to the referendum cap of 4.99%. The Council is therefore obligated to action this increase as it is part of the Governments assumed Core Spending Power increase. Increasing the Council Tax by 4.99% could have a negative impact on all age groups with the increase

	<p>impacting those with a lower income groups greater, affecting their ability to pay given the current economic situation.</p> <p>It is clear that an increase of 4.99% would impact more greatly for people with lower incomes, however, to balance that at the same time, a higher increase helps in mitigating further cuts to services which would disproportionately impact residents with lower incomes.</p> <p>Havering has offered support where possible to vulnerable residents through the Council Tax Support scheme which set out elsewhere in this report. The Council will seek to help its most vulnerable residents wherever possible but recognises a Council Tax increase will have a potential negative impact on a number of our residents</p>
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**Evidence:**

The estimated population of Havering is. It has a median age of approximately 39.2 and the highest percentage of people aged over 65 (18%) out of the London boroughs, although this is below the proportion of over 65's for England as a whole.

Population by age range in Havering, London and England including percentage of the population

Age	Havering	%	London	%	England	%
0 - 4	17,167	6.6	595,799	6.6	3,239,447	5.7
5 - 9	17,251	6.6	606,333	6.7	3,539,458	6.3
10 - 14	15,719	6.0	550,753	6.1	3,435,579	6.1
15 - 19	14,105	5.4	474,456	5.3	3,115,871	5.5
20 - 24	14,117	5.4	556,594	6.2	3,472,522	6.1
25 - 29	17,407	6.7	757,848	8.4	3,771,493	6.7
30 - 34	18,900	7.3	822,084	9.1	3,824,652	6.8
35 - 39	18,698	7.2	779,934	8.7	3,738,209	6.6
40 - 44	16,677	6.4	677,463	7.5	3,476,303	6.2
45 - 49	15,913	6.1	598,535	6.7	3,638,639	6.4
50 - 54	17,227	6.6	569,938	6.3	3,875,351	6.9
55 - 59	16,644	6.4	508,722	5.7	3,761,782	6.7
60 - 64	14,308	5.5	405,576	4.5	3,196,813	5.7
65 - 69	11,672	4.5	318,142	3.5	2,784,300	4.9
70 - 74	12,035	4.6	280,432	3.1	2,814,128	5.0
75 - 79	8,509	3.3	196,419	2.2	2,009,992	3.6
80 - 84	6,833	2.6	150,980	1.7	1,449,189	2.6
85+	7,469	2.9	152,480	1.7	1,406,410	2.5

Household types in Havering are mainly composed of pensioners or married couples with dependants<sup>2</sup>, with the highest proportion of one person households occupied by a persons aged 65 years and over, at 48% of one person households. 32% of the over 65 population live in a one-person household.

It is projected that the proportion of people aged 0-15 and over 65 will increase, with a slight decrease in the proportion of working age population<sup>3</sup>.

**Life Expectancy**

A new-born male baby in the UK today can expect to live for 79.2 years and a girl to 82.9 years, with 22.6% of new-born boys and 28.3% of new-born girls projected to live to 100 years.

The life expectancy at age 65 years in Havering is 19 years for males and 21.7 years for females. The life expectancy at birth for people living in Havering is 80.2 years for males and 83.9 years for females.

**Protected Characteristic - DISABILITY**

		<b>Demographic Pressures Social Care</b>
<b>Positive</b>	<b>X</b>	<b>Overall impact: Positive</b>
		<p>The Council is fully committed to supporting the needs of people with disabilities in the borough.</p> <p>This growth will help support the directorate through its challenging operating context and help address the wider pressures on its budget. This growth will help ensure the directorate is able to continue meeting the needs of older people and/ or people with mental health needs, learning disabilities, and physical disabilities in the borough.</p> <p>The Growth within Starting Well will enable the continuation of support to young people with disabilities and learning difficulties in the borough ensuring these vulnerable children are cared for. The growth also allows for recognised pressures due to the increased demand on home to school transport which will have a positive impact on younger people with disabilities in the borough through enabling access to services</p>
		<p><b>Meeting Housing Demand</b></p> <p><b>Overall impact: Positive</b></p> <p>The Council has a statutory Housing duty to families and individuals with a Housing need. The additional growth in this service will enable temporary accommodation solutions for those of all age who meet that statutory requirement.</p> <p>The Council continues to advance longer term solutions to the Housing crisis but the growth in the budget will ensure service delivery will continue at its current level for 2026/27</p>
		<p><b>Growth and Investment to improve efficiency</b></p> <p><b>Overall Impact: Positive</b></p> <p>The Growth and investment will improve the Councils digital offer and will help modernise the Council improving efficiency. There is planned investment in special education needs which will have a positive impact on young people with this characteristic in the borough. The Council is seeking to improve its digital offer but the initial growth is to develop capacity in order to do this. If the Council changes its service offer in the future as a result of digital advances it will conduct a full EQUIA before taking any final decisions</p>

## **Savings and Efficiencies**

### **Overall Impact: No Impact**

The new savings and efficiencies listed in **Appendix C** are either internal efficiencies, increases in income or developing in house solutions to meet social care demand. None of these savings are expected to have any negative impact on service delivery for residents and users

It should be noted that the budget also includes full year impacts of savings previously agreed at the 2025 Council Tax setting meeting. Once again the majority of these decisions will have no negative impact on residents and users.

## **Fees and Charges Increase**

### **Overall Impact Neutral**

Fees and Charges are proposed to increase by 4.5% for most discretionary services. This is in line with the current level of inflation so there is an assumption that the new fees will continue to be in line with users ability to pay. Staff members have reviewed every individual fee and fees have been frozen where it was considered that a fee increase would not be appropriate. There are also a number of areas where fee increases vary from the 4.5% but in all these cases officers have undertaken a full review of market conditions including benchmarking against other authorities and consideration of the user market before recommending the fee increases.

There are no obvious positive or negative impacts based on disability for these proposals

### **Overall Impact Negative**

#### **Council Tax Increase 4.99% (including 2% for Adult Social Care)**

The Government in their funding assumptions assumes Local Authorities will increase Council Tax to the referendum cap of 4.99%. The Council is therefore obligated to action this increase as it is part of the Governments assumed Core Spending Power increase. Increasing the Council Tax by 4.99% could have a negative impact on all age groups through ability to pay given the current economic situation.

It is clear that an increase of 4.99% would impact more greatly for people with lower incomes, however, to balance that at the same time, a higher increase helps in mitigating further cuts to services which would disproportionately impact residents with lower incomes.

Having offered support where possible to vulnerable residents through the Council Tax Support scheme which set out elsewhere in this report. The Council will seek to help its most vulnerable residents wherever possible but recognises a Council Tax increase will have a potential negative impact on a number of our residents

## Evidence

The following shows the estimated prevalence of various disabilities in Havering in 2020 for working age people<sup>2, 3</sup>.

Number of people aged 18-64 with disabilities in Havering by age band, 2020

Age band	Number with learning disability	Number with Impaired mobility	Number with serious visual impairment	Number with moderate or severe, or profound hearing impairment
18-24	519	192	12	347
25-34	911	366	24	791
35-44	882	1,790	23	1,652
45-54	792	1,685	22	4,271
55-64	721	4,438	21	8,143
18-64	3,824	8,471	102	15,204

**Protected Characteristic – SEX/GENDER**

		<p><b>Overall impact: No impact</b></p> <p>There are no obvious implications in this report which will be impacted in any way by the sex or gender of residents</p> <p>Out ward facing decisions such as an increase in Council Tax or fees and charges increases will impact on all residents and there is no evidence to suggest that the sex or gender of residents will result in any differential outcome for residents</p>
Positive		
<b>Neutral</b>	<b>X</b>	
Negative		

Protected Characteristic – ETHNICITY/RACE	
	<b>Overall Impact – No Impact</b>
Positive	There are no obvious implications in this report which will be impacted in any way by users with this protected characteristic
<b>Neutral</b>	<b>X</b>
Negative	Users ethnicity or race is not in any way impacted by the decisions in this report, with the exception of the Councils continued commitment to tackling harassment, hate crime or any form of abuse or discrimination.
<p><b>Evidence:</b>            Havering continues to be considered one of the most ethnically homogenous places in London, with 83% of its residents recorded as White British in the 2011 census, higher than both London and England.</p> <p>Table 8 – Population of Havering, London, and England by ethnicity<sup>1</sup></p>	

It is estimated that the ethnically homogenous characteristic of Havering is gradually changing due to its growing cultural diversity. In this regard, the Borough’s white population is projected to decrease from the current 84% to 78% in 2032.

The BME population, notably those from Black African heritage (though many of whom are likely to be British born) is projected to increase from 4.1% in 2017 to 5.3% of the Havering population in 2032. The number of Black & minority ethnic group residents in the borough is expected to rise from 18% currently to 22% by 2032.

This is further highlighted in the GLA ethnic projections (2020) There are approximately 40,500 (18%) people from BAME (Black Asian Minority Ethnic) groups living in Havering, the majority being of a Black African ethnicity (11,700, 4.5%).

The UK poverty rate is twice as high for black & minority ethnic groups as for white British groups. Nationally, ethnic minority groups are more likely than white British households to spend a high proportion of income on rent, regardless of whether they live in social or private rented housing.

## Protected Characteristic – RELIGION/FAITH

		<b>Overall impact: No Impact</b>
Positive		There are no obvious implications in this report which will be impacted in any way by users with this protected characteristic
<b>Neutral</b>	<b>X</b>	
Negative		
		The decisions in this report will not have any specific impact on the race or faith of residents. The Councils will continue to have zero tolerance of any form of harassment, hate crime or domestic abuse and will in its policies endeavour to ensure all residents are treated fairly and equally.

### Evidence:

Most recent available data shows that most Havering residents are Christians:

Religion and Belief, Havering

Faith	Number	%
Christian	155,597	65.6%
Buddhist	760	0.3%
Hindu	2,963	1.2%
Jewish	1,159	0.5%
Muslim	4,829	2.0%
Sikh	1,928	0.8%
Other Religion	648	0.3%
No Religion	53,549	22.6%
No Response	15,799	6.7%
<b>TOTALS</b>	<b>237,232</b>	<b>100%</b>

### Sources:

1 - Office for National Statistics (ONS)

**Protected Characteristic – SEXUAL ORIENTATION**

		<b>Overall impact: No Impact</b>
Positive		There are no obvious implications in this report which will be impacted in any way by users with this protected characteristic
<b>Neutral</b>	<b>X</b>	The decisions in this report will not have any specific impact on individuals with this characteristic. The Councils will continue to have zero tolerance of any form of harassment, hate crime or domestic abuse and will in its policies endeavour to ensure all residents are treated fairly and equally.
Negative		

**Evidence:**

Nationally an estimated two-thirds (64%) of LGBTQ+ people had experienced anti-LGBT+ violence or abuse and 18% have experienced homelessness at some point in their lives <sup>2</sup>

**Sources:**

1 - Stonewall LGBTQ+ - Facts and figures (Galop - Hate crime report)

## Protected Characteristic - Gender reassignment

		<b>Overall impact: No Impact</b>
Positive		There are no obvious implications in this report which will be impacted in any way by users with this protected characteristic
<b>Neutral</b>	<b>X</b>	The decisions in this report will not have any specific impact on individuals with this characteristic. The Councils will continue to have zero tolerance of any form of harassment, hate crime or domestic abuse and will in its policies endeavour to ensure all residents are treated fairly and equally.
Negative		
<b>Evidence:</b> There is a deficit in the data held on residents who have undergone or are undergoing gender reassignment. In a similar vein to the protected characteristic of sexual orientation, there is a reticence among residents to disclose this information.		
<b>Sources:</b> No data is currently available concerning this protected characteristic.		

<b>Protected Characteristic - Marriage/Civil partnership</b>	
	<b>Overall impact: No Impact</b>
Positive	There is no qualitative or quantitative data to suggest that the policy would have a greater or lesser effect on people on account of their marital or civil status
<b>Neutral</b>	
Negative	It is thought that the policies and decisions in this report will not have any negative impact on persons relating to this protected characteristic.
<b>Evidence:</b>	
<b>Sources:</b> No data is currently available concerning this protected characteristic.	

Protected Characteristic - Pregnancy, maternity and paternity		
		<b>Overall impact: No Impact</b>
Positive		There is no qualitative or quantitative data to suggest that the policy would have a greater or lesser effect on people on account of their marital status
<b>Neutral</b>	<b>X</b>	
Negative		It is thought that the policies and decisions in this report will not have any negative impact on persons relating to this protected characteristic.
<b>Evidence:</b>		
<b>Sources:</b> No data is currently available concerning this protected characteristic		

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## CABINET

**18 February 2026**

**Subject Heading:**

**Treasury Management Strategy Statement (TMSS) and Annual Investment Strategy 2026/27**

**Cabinet Member:**

**Councillor Christopher Wilkins**  
Cabinet Member for Finance

**ELT Lead:**

**Kathy Freeman**  
Strategic Director of Resources

**Report Author and contact details:**

**Mark White**  
Capital Strategy Manager  
**Tony Piggott**  
Treasury Manager

**Policy context:**

The CIPFA Code of Practice (CIPFA TM Code) on treasury management 2021 recommends that the TMSS is reported to a committee for effective review. This role is undertaken by the Audit Committee, and this report will be reviewed at its meeting on the 24<sup>th</sup> February 2026.

**Financial summary:**

The TMSS forms part of the Authority's overall budget setting strategy and financial management framework

**Is this a Key Decision?**

No

**When should this matter be reviewed?**

Annually

**Reviewing OSC:**

Overview and Scrutiny Board

## The subject matter of this report deals with the following Council Objectives

People – Supporting our residents to stay safe and well	x
Place – A great place to live, work and enjoy	x
Resource – Enabling a resident-focused and resilient council	x

### SUMMARY

The Treasury Management Strategy Statement (“TMSS”) is part of the Authority’s reporting procedures as recommended by the Chartered Institute of Public Finance and Accountancy (CIPFA) Treasury Management (“TM”) Code and its Prudential code (“The CIPFA Prudential Code”) for capital finance in local authorities. The TMSS also sets out recently introduced changes to the legislative framework, which are generally designed to place restrictions on authorities’ commercial activity.

This report fulfils the Authority’s legal obligation under the Local Government Act 2003 to have regard to both the CIPFA TM Code/Prudential Code and Government Guidance, and it covers:

- The Borrowing and Investment Strategies
- Treasury Management and Prudential Indicators

### RECOMMENDATIONS

**For the reasons set out in the report and its annexes, Cabinet is asked to:**

1. **Recommend to Council for consideration and approval** the 2026/27 Treasury Management Strategy Statement & Annual Investment Strategy
2. **Recommend to Council for consideration and approval** the revised prudential and treasury indicators set out in Appendix 2 and 3
3. **Recommend to Council for consideration and approval** the operational and authorised borrowing limits set out in tables 5 & 6 of appendix 2 noting the rise in limits to £1,588m and £1,658m respectively in 2028/29. The increase is as a result of increased borrowing required to finance the planned capital expenditure and EFS.
4. **Note** the impact the capitalisation direction has on the prudential and treasury indicators, increasing the Capital Financing Requirement to £1,518m by the 31<sup>st</sup> March 2029 (set out in table 4 of Appendix 2). This in turn leads to capital financing costs charged to revenue as a result of the EFS increasing from £0.8m per year in 2024/25 to £28.6m in 2028/29.

5. **Note** the non-compliance to the Prudential code in relation to affordability and sustainability (section 3.3.4) as a direct result of the Exceptional Financial Support required and the compounding of the interest and repayment costs required.

## REPORT DETAIL

### 1. Introduction

- 1.1 The statutory Codes set out that the Authority is required to approve a Treasury Management Strategy Statement, and the Prudential Indicators.
- 1.2 CIPFA define treasury management as “The management of the local authority’s borrowing, investments and cash flows, its banking, money market and capital market transactions; the effective control of the risks associated with those activities; and the pursuit of optimum performance consistent with those risks.”
- 1.3 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 the Authority’s cash flow is adequately planned, with cash being available when it is needed. Surplus monies are invested in counterparties or instruments in accordance with the Authority’s appetite for risk and liquidity requirements, as priorities before considering investment return.
- 1.4 The other main function of treasury management is to help fund 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 required to meet its capital spending operations. This management of longer term cash may involve arranging long or short term loans, or using longer term cash flow surpluses, and on occasion any debt previously drawn may be restructured to meet the Authority’s risk or cost objectives
- 1.5 Whilst any regeneration 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 which has its own governance process), and are separate from the day to day treasury management activities. This expenditure is shown throughout this report as the “regeneration programme”.
- 1.6 The current treasury portfolio is set out in appendix 1.

## 2. Key Considerations and Sustainability

### 2.1 TMSS 2026/27

#### 2.1.1 Treasury Management considerations:

- The Macroeconomic outlook
- The Borrowing strategy
- Prudential indicators and treasury limits
- The Investment strategy
- TM regulation and policies

2.1.2 These elements cover the requirements of the Local Government Act 2003, the CIPFA Prudential Code, the CIPFA TM Code and the Ministry of Housing, Communities and Local Government (MHCLG) Investment Guidance.

## 3. Service Delivery and Performance Issues

### 3.1 Macro-economic and Interest rate outlook

3.1.1 MUFG Corporate Markets, assist the Authority with determining its view on interest rates. The PWLB forecasts below in table 1 are based on Certainty Rate (the standard rate minus 20 bps (0.2%) which has been available to local authorities submitting a certainty rate return which included a high level description of capital spend and financing plans. In addition to the certainty rate there is also access to a lower HRA PWLB rate (standard rate minus 60 bps) which started on 15th June 2023. This rate is solely intended for use in Housing Revenue Accounts and primarily for new housing delivery.

Table 1: Link interest rate outlook

MUFG Corporate Markets Interest Rate View 22.12.25													
	Mar-26	Jun-26	Sep-26	Dec-26	Mar-27	Jun-27	Sep-27	Dec-27	Mar-28	Jun-28	Sep-28	Dec-28	Mar-29
<b>BANK RATE</b>	3.75	3.50	3.50	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
<b>3 month ave earnings</b>	3.80	3.50	3.50	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30
<b>6 month ave earnings</b>	3.80	3.50	3.50	3.40	3.30	3.30	3.30	3.40	3.40	3.40	3.40	3.40	3.40
<b>12 month ave earnings</b>	3.90	3.60	3.60	3.50	3.40	3.50	3.50	3.50	3.50	3.50	3.60	3.60	3.60
<b>5 yr PWLB</b>	4.60	4.50	4.30	4.20	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10
<b>10 yr PWLB</b>	5.20	5.00	4.90	4.80	4.70	4.70	4.70	4.70	4.70	4.60	4.60	4.60	4.70
<b>25 yr PWLB</b>	5.80	5.70	5.60	5.50	5.50	5.40	5.30	5.30	5.30	5.20	5.20	5.20	5.20
<b>50 yr PWLB</b>	5.60	5.50	5.40	5.30	5.30	5.20	5.10	5.10	5.10	5.00	5.10	5.00	5.00

3.1.2 A combination of tepid growth (02.%q/q GDP for Q2 and 0.1% q/q GDP for Q3), falling inflation (currently CPI is 3.2%), and a November budget that will place more pressure on the majority of households income, has provided an opportunity for the Bank of England's Monetary Policy Committee (MPC) to further reduce the Bank Rate from 4.0% to 3.75% on the 18 December 2025 .

3.1.3 Looking forward further cuts in the Bank rate are forecast during 2026/27.

3.1.4 Gilt yields and PWLB rates: The overall trend is for gilt yields and PWLB rates to fall back over the timeline of MUFG Corporate Market's forecast, in table 1 above as inflation continues to fall in 2026.

Table 2: PWLB Rates on 9 January 2026

Duration	Standard Rate %	Certainty Rate %	HRA Rate %
1 year	4.56	4.36	3.96
2 years	4.66	4.46	4.06
5 years	4.96	4.76	4.36
10 years	5.52	5.32	4.92
25 years	6.09	5.89	5.49
50 years	5.87	5.67	5.27

3.1.5 Officers reviewed other economic forecasts and found there is a consensus that rates are trending down. Officers agree that long term borrowing should be on shorter durations (1-5 years) and then refinance on longer term durations when rates are expected to be lower.

### 3.2 Borrowing Strategy

3.2.1 The revenue budget is, by law, balanced such that income is expected to equal expenditure. However, the timing of government grants and other large items can lead to large variations in the actual daily cash position, for example the average monthly payroll alone is in the region of £10.5m.

3.2.2 As at 31 March 2025 the Authority had cash balances of £117.0m, this had reduced to £18.4m by 31 December 2025. In addition to the variability of cash flow, Capital expenditure, to the extent that it is not financed by government grants, capital receipts or other external funding, has reduced the cash balance. Over time this will be matched by borrowing but it should be noted that the exact timing of the borrowing and expenditure will not match. It should be noted that cash balances were particularly low on the 31<sup>st</sup> December due to an early salary payment date and the effects of the holiday period. Cash levels have increased immediately after the holiday period and currently are a little above the liquidity buffer of £40m.

3.2.3 The Capital programme spend 2025/26 through to 2028/29 is £1.05bn of which £650m is HRA and £245m is Regeneration. This will change if new government capital grants are announced.

3.2.4 For the reasons set out above the Authority needs to maintain a prudent cash balance to allow it to cover the variability of expenditure. The extent to which borrowing would be required will depend on the movement in cash reserves, working capital, strength of the capital forecast and how much slippage might occur during each financial year.

3.2.5 It is sensible to plan, based on covering the inevitable month on month fluctuations in cash balances to avoid what would in effect be an unplanned, and therefore expensive, short-term overdraft. Based on analysis of the monthly cash variations then £40m has been established as an appropriate cash balance or liquidity allowance.

3.2.6 The underlying need to borrow for the capital programme is measured by the Capital Financing Requirement (CFR). Having like most authorities has set its external borrowing below the CFR level. This means that the CFR, has not been fully funded with loan debt as cash supporting the Authority's reserves, balances and cash flow has been used as a temporary measure. This strategy is prudent as medium and longer dated borrowing rates are expected to fall from their current levels once prevailing inflation concerns are addressed by tighter near-term monetary policy.

3.2.7 Against this background and the risks within the economic forecast, caution will be exercised on 2026/27 treasury operations. The Strategic Director of Resources in conjunction with the Treasury Manager will monitor interest rates in financial markets and adopt a pragmatic approach to changing circumstances:

- if it was felt that there was a significant risk of a sharp FALL in borrowing rates, then long term borrowing will be postponed.
- if it was felt that there was a significant risk of a much sharper RISE in borrowing rates than that currently forecast, fixed rate funding will be drawn whilst interest rates are lower than they are projected to be in the next few years.

3.2.8 Plans are also in place to undertake in year HRA long term borrowing on short durations to meet the borrowing need whilst interest rates remain below the budgeted rate in the HRA business plan.

3.2.9 Potential borrowing sources are set out below:

**Approved sources/type of borrowing**

**On Balance Sheet**

	Fixed	Variable
PWLB	•	•
Municipal bond agency	•	•
Local authorities	•	•
Banks	•	•
Pension funds	•	•
UK Infrastructure Bank	•	•
Energy Efficiency Fund MEEF	•	•
Overdraft		•
Negotiable Bonds	•	•
Internal reserves & balances	•	•
Finance leases	•	•

3.2.10 The preferred strategy, as agreed with MUFG Corporate Markets at this stage is to borrow for fixed term loan durations less than 5 years from the either the PWLB, Market (Long term and temporary), Local authorities, Banks depending on who is offering better terms for a relatively short term duration (up to 5 years), to minimise the immediate interest rate costs. These sources represent the cheapest and most accessible source for shorter duration debt and for borrowing of this size. This will then be refinanced as part of the longer-term borrowing

strategy once interest rates start to come off their current elevated levels. The option to use quasi government loans from the UK Infrastructure Bank (UKIB) for new long term borrowing may also be used on specific capital projects which typically provide Environmental, Social and Governance (ESG) outputs where they provide value for money over PWLB certainty rates.

- 3.2.11 Interest rates may not follow the central outlook set out in this report and there is a significant risk that they may remain elevated for longer or increase due to unknown factors such as geopolitical events. In this scenario, the Strategic Director of Resources in consultation with the Cabinet member for Finance may decide from a risk management point of view that it would be sensible to secure the capital investment strategy, if longer term borrowing from one of the approved sources set out above was undertaken sooner than later. This may result in a higher cost of borrowing than planned but capital plans will be regularly monitored to ensure they remain affordable and sustainable.
- 3.2.12 As it stands the PWLB is currently the most cost effective source except possibly on specific ESG related capital plans. Treasury officers and MFUG Corporate Markets will constantly monitor the capital finance market to identify the most cost effective source of long term borrowing from the above list of approved sources of capital finance.
- 3.2.13 Other borrowing arrangements: such as the use of leasing, specialist ‘green’ funding that may be more cost efficient for some types of capital expenditure such as for vehicles, equipment and decarbonisation schemes.
- 3.2.14 The type, period, rate and timing of new borrowing will be determined by the Strategic Director of Resources under delegated powers, taking into account the following factors
- Expected movements in interest rates as outlined above
  - Maturity profile of the debt portfolio set out in graph 1 and table 3 below.
  - The impact on the medium term financial strategy (MTFS)
  - Proposed Prudential Indicators and limits as set out in appendix 2.

Graph 1: Debt Maturity Profile as at 31/12/25

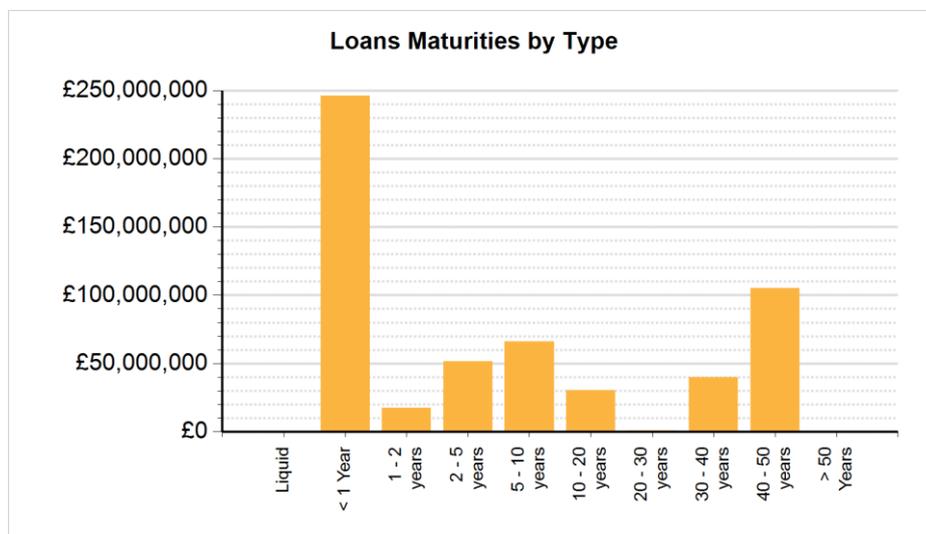


Table 3: debt maturity profile as at 31/12/25

<b>Duration</b>	<b>Amount £'000</b>	<b>% of total %</b>	<b>Average rate %</b>
<b>&lt; 1 year</b>	256.0	45.2	4.51
<b>1 to 2 years</b>	17.5	3.1	3.11
<b>2 to 5 years</b>	51.5	9.1	3.24
<b>5 to 10 years</b>	66.1	11.7	3.32
<b>10 to 20 years</b>	30.2	5.3	3.48
<b>20 to 30 years</b>	0.6	0.1	0.38
<b>30 to 40 years</b>	40.0	7.0	4.78
<b>40 to 50 years</b>	105.0	18.5	1.53
<b>Total</b>	<b>566.9</b>	<b>100</b>	<b>3.62</b>

### **Policy on borrowing in advance of need**

3.2.15 This is set out in appendix 4 of this report.

### **Debt Rescheduling**

3.2.16 Where short term borrowing rates are considerably cheaper than longer term fixed interest rates, there may be potential opportunities to generate savings by switching from long term debt to short term debt. However, these savings will be considered in the light of the current treasury position and the size of the cost of debt repayment (premiums incurred).

The reasons for any rescheduling to take place will include:

- The generation of cash savings and / or discounted cash flow savings
- To fulfil the treasury strategy
- To enhance the balance of the portfolio (amend the maturity profile and/or the balance of volatility)
- Consideration will also be given to identify if there is any residual potential for making savings by running down investment balances to repay debt prematurely as short term rates on investments are likely to be lower than rates paid on current debt.

### **3.3 CIPFA Prudential Code**

3.3.1 The CIPFA Prudential Code sets out a statutory framework designed to ensure that capital investment plans are affordable, prudent and sustainable, and that treasury management decisions are aligned with an authority's long-term financial position.

3.3.2 The Prudential Code requires authorities to demonstrate:

- Affordability – capital investments and borrowing plans must be affordable in both the short and long term, with particular emphasis on the revenue implications of borrowing (i.e. interest and MRP) and their impact on the revenue budget.

- Prudence – borrowing must not exceed the Authority’s Capital Financing Requirement (CFR) except in the short-term and must not be undertaken for revenue purposes unless exceptional financial support has been granted.
- Sustainability – external debt levels and the associated ongoing revenue costs must be sustainable over the life of the capital plans and beyond
- Risk Management – authorities must consider the risk associated with interest rates, cash flow, refinancing, exposure to commercial risk and long-term liabilities
- Transparency and decision making – indicators must be approved by Council, monitored regularly and clearly reported

- 3.3.3 The Authority is required to set and monitor a suite of prudential indicators, most of which are contained in Appendix 2. These indicators provide assurance to Members that the capital plans and treasury strategies meet the code requirements. A review of the Authority’s forecasts against each of the key indicators confirms that the proposed capital programme is compliant with the requirements of the CIPFA prudential code with the assessment summarised later in this section.
- 3.3.4 Whilst the capital programme can be demonstrated as fully compliant with the Prudential Code, what does not meet the affordability and sustainability requirements of the code is the projected borrowing as a result of the exceptional financial support. Projected borrowing as a direct result of the increase in CFR from the EFS leads to further compounding of capital financing costs leading to an even higher borrowing requirement.
- 3.3.5 With no solution to the revenue pressures which is further compounded by the additional financing costs associated with the borrowing for the EFS, unless borrowing specifically for the EFS can be provided with no additional cost to revenue, then the financial situation is simply not affordable nor sustainable. This would be in full breach of the Prudential Code but not as a result of the capital programme which is set to try and ease revenue pressures through the large regeneration projects and invest to save initiatives which support the revenue budgets.
- 3.3.6 The non-compliance with the code is clearly shown in the EFS Prudential Indicators, a key requirement of the code, where the GF borrowing requirement rises from the current figure of £30m for EFS, up to £346m in just 4 years (Appendix 2, table 4).
- 3.3.7 The increase in the statutory charge to revenue as a result of the forced increased borrowing to fund the EFS means an increase from the 24/25 figure of £760k to a staggering £28.6m in 2028/29, a time period of just 4 years. With further compounding of interest and borrowing repayments to follow, the financial situation is clearly not in the least affordable or sustainable and therefore non-compliant with prudential code.
- 3.3.8 There is no better indication of the impact this will have on residents than to show the financing costs from EFS as a ratio of income from Council Tax (Appendix 2, table 9). Currently the ratio was just 0.5% in 2024/25 but based on the current forced borrowing required as part of the EFS, this increases to almost 15%.

Effectively meaning 15% of a residents Council Tax bill is going towards the financing costs due to the Council being underfunded rather than helping support front line services.

- 3.3.9 Setting aside the impact of the EFS on Authority's finances which have been shown to be non-compliant with the Prudential Code, the remaining GF and HRA capital programmes can be demonstrated as fully compliant with the code, though not without risks.
- 3.3.10 **Affordability and Sustainability Indicators** – These indicators consider the extent to which revenue consequences of capital investment place pressure on the Authorities finances and are driven by the capital financing requirement or underlying need to borrow (Appendix 2, table 4). Borrowing as a result of service spending over the 4 year period prescribed by the code only increases from £156m in 2024/25 to £197m in 2028/29, less than £10m per year. Regeneration borrowing climbs higher rising from £90m to £246m over the same time period however this supports a large programme of regeneration which, whilst not being the primary objective, generates significant revenue income to offset the financing costs.
- 3.3.11 This is demonstrated by showing percentage of financing costs to Council Tax yield (Appendix 2, table 9) where borrowing as a result of service capital spend increase by just 1% in 4 years rising from 8.2% to 9.2% in 2028/29. The same increase relating to regeneration capital spending is under 5%. The growing cost of servicing the additional service and regeneration borrowing is carefully managed and built into the MTFS often offset by additional income streams as a result of the capital spend.
- 3.3.5 **HRA Affordability Indicators** – the HRA CFR is forecast to rise from £430.9m to £729.1m by the 31<sup>st</sup> of March 2029 (set out in appendix 2, table 4). While the code permits no MRP charge within the HRA, the revenue impact is borne through higher interest costs. With financing costs approaching 50% of rental income, there is an affordability constraint that may limit future investment capacity but is not considered to be unaffordable.
- 3.3.6 Given the growing size of the HRA borrowing requirement, Long-term HRA borrowing will only be undertaken when rates are favourable to ensure financing costs remain stable.
- 3.3.7 Whilst these affordability and sustainability indicators show compliance with the code, they do highlight significant affordability pressures, and the need for continuous monitoring and mitigation.
- 3.3.8 **Borrowing and the Capital Financing Requirement** – The Prudential Code requires that gross external borrowing does not exceed the CFR over the medium term. Table 7 in appendix 2 shows that forecast gross external debt over the medium term is within the CFR forecasts and thus demonstrating that the Authority is maintaining a prudent level of internal borrowing and continues to comply with the Code's requirement not to borrow above need.

- 3.3.9 **Operational Boundary and the Authorised Limit** – The Authority’s external debt forecasts over the MTFs period remain within both the Operational boundary and the Authorised Limit, as set out in tables 5 and 6 of Appendix 2. These limits reflect the maximum prudent and legal borrowing levels. This confirms compliance with the statutory borrowing controls under the local Government Act 2003 and the Prudential Code.
- 3.3.10 **Risk Management** – While the Authority faces significant risks arising from the increasing levels of debt, the revenue impact of servicing that debt, and exposure to movements in interest rates, a comprehensive suite of mitigation actions is already in place. These measures ensure that the Authority remains compliant with the Prudential Code through the combination of:
- Disciplined treasury management
  - Strengthened cash flow control
  - Integration with the MTFs
  - Enhanced governance
  - Robust oversight of regeneration and HRA business plan through the respective boards
- 3.3.11 HRA and regeneration business plan updates all include detailed stress-testing of rent levels, inflation assumptions and other key data inputs to ensure risk management is maintained at a high level.
- 3.3.12 The authority has a clear, credible and proactive approach to mitigating the key risks arising from its debt profile and capital plans. These measures support continued compliance with the Prudential Code and help ensure the long-term risk management of the Authority’s financial strategy.
- 3.3.12 **Transparency and Decision Making** – to ensure transparency and compliance with the Prudential Code the reporting of treasury to Cabinet and Members is set out in section 3.5.1 below and meets regulatory requirements. In addition to the statutory reporting, the treasury position is reported monthly to the lead Member for Finance with additional supplementary reports submitted to Audit Committee which meets on a quarterly basis.
- 3.3.13 Any material deviation from the approved indicators (e.g. CFR changes, rising finance costs, or liquidity risks) will be reported promptly to Cabinet, Audit Committee and the S151 officer.
- 3.3.14 the above approach ensures that Members maintain a clear line of sight over emerging risks relating to the treasury and capital functions and can take timely corrective action ensuring that the Prudential Code is adhered to.
- 3.3.15 The CIPFA Prudential Code and the CIPFA TM Code requires authorities to set treasury indicators The treasury indicators limit treasury risk and activities of the Authority; This includes a liability benchmark for the General Fund (GF) and the Housing Revenue Account (HRA); appendix 3.

- 3.3.16 The purpose of these is to manage the activity of the treasury function within a flexibly set remit for risk management yet not impose undue restraints that constrict opportunities for cost reduction or performance improvement.
- 3.3.17 Overall Conclusion – Based on the indicators set out in Appendix 2 the Authority meets the requirements of the CIPFA Prudential Code and remains compliant with all statutory borrowing limits so far as the setting of the capital programme is concerned. However, the forecasts do demonstrate that the Authority is entering a period of significant financial risk driven by:
- Rapidly rising CFR and debt servicing costs for both the GF and HRA
  - Increased reliance on short-term borrowing
  - Higher exposure to interest rate and refinancing risk
  - Growing pressure on both the GF and HRA revenue budgets

### **3.4 Investment Strategy**

- 3.4.1 The MHCLG and CIPFA have extended the meaning of ‘investments’ to include both treasury and non-treasury investments. This report deals solely with treasury investments, (as managed by the treasury management team). Non Treasury investments are covered in the capital strategy report.
- 3.4.2 The Authority’s investment policy has regard to the following:
- MHCLG’s Guidance on Local Government Investments (“the Guidance”)
  - CIPFA TM Code and Guidance Notes from 2021.
- 3.4.3 The key intention of the Guidance is to maintain the requirement for authorities to invest prudently and that priority is given to the security and liquidity of investments before yield. The Authority’s objective is therefore to achieve, within this constraint, the optimum return on its investments with the appropriate levels of security and liquidity. Within the prudent management of its financial affairs, the Authority may temporarily invest funds that are borrowed for the purpose of expenditure expected to be incurred in the reasonably near future. Borrowing purely to invest or on-lend for speculative purposes remains unlawful and this Authority does not engage in such activity.
- 3.4.4 The above guidance from the MHCLG and CIPFA place a high priority on the management of risk. This Authority has adopted a prudent approach to managing risk and, its minimum credit criteria is set out in Appendix 5. The Authority’s investment strategy has not changed from the 2025/26 TMSS which was approved by full Council as part of the 2025/26 budget setting process.
- 3.4.5 Investments will refer to the core balance, cash flow requirements and the outlook for short and medium term interest rates.
- 3.4.6 Credit ratings should not be the sole determinant of the quality of an institution. This Authority is not bound by the institution’s rating and, importantly, officers will continually assess and monitor the financial sector and the economic/political environment in which institutions operate.

- 3.4.7 Treasury investment instruments identified for use in the financial year are listed in Appendix 6. The 'specified' and 'non-specified' investment categories are in accordance with the MHCLG Investment Guidance.
- 3.4.8 The Strategic Director of Resources, on advice, may make operational changes to these limits in response to prevailing market conditions and regulatory changes. Presently the Authority's operational lending list only includes the highest quality UK financial institutions, other local authorities (limit of £10m per authority) and the Government Debt Management Office – investment balances are expected to be generally around the liquidity allowance of £40m and these are generally held on very short duration investments.
- 3.4.9 All investments will be denominated in sterling.
- 3.4.10 Regular monitoring of investment performance will be carried out during the year.

### **Loans to Third Parties or Non-Treasury investments**

- 3.4.11 The Authority may borrow to make grants or loans to third parties for the purpose of capital expenditure, as allowable under paragraph 25 (1) (b) of the Local Authorities (Capital Financing and Accounting) (England) Regulations 2003 (Statutory Instrument No. 3146). This facility is likely to be used to support local economic regeneration and development activity but not limited to those purposes. The additional capital expenditure may be funded by external borrowing. Loans for working capital or revenue purposes are permitted as long as these are funded from the Authority's internal cash balances as external borrowing is not permitted in such circumstances.
- 3.4.12 Pension Fund Cash - The Local Government Pension Scheme (Management and Investment) Regulations 2016 requires the Authority to maintain a separate bank account for the Pension Fund. For the management of Pension Fund cash, there is in place an agreement to pool internally held pension fund balances (working cash and those pending external investment) with the investment balances of the Authority. These balances are invested in accordance with the Authority's Treasury Management Strategy.
- 3.4.13 The Pension Fund receives interest annually on their cash balances at a rate commensurate with that received by the Authority. Pension Fund cash balances may be withdrawn at any time. In the event of loss of any investment, this will be borne on a pro rata basis equivalent to the value of each party's contribution to the investment which incurred the loss.

## **3.5 Treasury Management Regulation**

### **3.5.1 Statutory reporting requirements**

- 3.5.2 Council is required to receive and approve, as a minimum, three main treasury reports each year, which incorporate a variety of policies, estimates and actuals in accordance with the CIPFA TM Code.

- a. Prudential and treasury indicators and Treasury Strategy, TMSS** (this report) - The first, and most important report is forward looking and covers:
- The capital plans, (including prudential indicators)
  - The Treasury Management Strategy Statement, (how the investments and borrowings are to be organised), including treasury indicators
  - An Investment Strategy, (the parameters on how investments are to be managed).
- b. A mid-year treasury management report** – a progress report and updates Members on the capital position, amending prudential/treasury indicators as necessary, and whether any policies require revision.
- c. An annual treasury report** – a backward looking review document providing outturn details on actual prudential and treasury indicators and treasury activity compared to the estimates within the strategy.

3.5.3 The above reports are required to be adequately reviewed before being adopted by Full Council. This role is undertaken by the Audit Committee.

3.5.4 The minimum revenue provision policy is included in the 5 Year Capital Programme and Strategy Report which is presented to Cabinet alongside the Budget report.

## **Training**

3.5.5 A key requirement of the CIPFA TM Code is Member consideration of treasury management matters and the new Knowledge and Skills framework set out in the revised CIPFA TM Code published in December 2021.

3.5.6 Furthermore, pages 47 and 48 of the Code state that they expect “all organisations to have a formal and comprehensive knowledge and skills or training policy for the effective acquisition and retention of treasury management knowledge and skills for those responsible for management, delivery, governance and decision making.

3.5.7 The Authority addresses this important issue by:

- Providing training sessions, briefings and reports on treasury management and investment issues to those Members responsible for the monitoring and scrutiny of treasury management.
- Prepare tailored learning plans for treasury management officers and board/council members.
- Require treasury management officers and Committee/Council members to undertake self-assessment against the required competencies (as set out in the schedule that may be adopted by the organisation).

- Requires all relevant Officers to keep their skills up to date through training, workshops and seminars, and participating in the CIPFA Treasury Management Forum and the London Treasury Officers' Forum.

3.5.8 In further support of the revised training requirements, CIPFA's Better Governance Forum and Treasury Management Network have produced a 'self-assessment by members responsible for the scrutiny of treasury management', that officers will circulate annually to members for completion.

### **The policy on use of external service providers**

3.5.9 The Authority uses MUFG Corporate Markets as its external treasury management adviser; the contract was procured through a framework and commenced on 1 July 2024 and is due to expire on 30 June 2029.

3.5.10 The Authority recognises that responsibility for treasury management decisions always remains with the organisation and will ensure that undue reliance is not placed upon the services of our external service providers. All decisions will be undertaken with regards to all available information, including, but not solely, our treasury advisers.

3.5.11 It also recognises that there is value in employing external providers of treasury management services to acquire access to specialist skills and resources. The Authority will ensure that the terms of their appointment and the methods by which their value will be assessed are agreed and subjected to regular review.

3.5.12 The Authority may use specialist advisers on non-treasury investments, e.g. investment in regeneration schemes.

## **REASONS & OPTIONS**

### **Reasons for the Decision**

The statutory Codes set out that the Authority should approve a Treasury Management Strategy Statement, and the Prudential Indicators.

### **Alternative Options Considered**

The MHCLG Guidance and the CIPFA Code do not prescribe any particular treasury management strategy for local authorities to adopt. The S151 officer, having consulted the Cabinet Member for Finance, 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.

<b>Alternative</b>	<b>Impact on Income and Expenditure</b>	<b>Impact on Risk Management</b>
Invest in a narrower range of counterparties and/or for shorter duration	Interest income will be lower	Lower chance of losses from credit related defaults, but any such loss may be greater
Invest in a wider range of counterparties and/or for longer duration	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; Non HRA debt cost 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
Borrow short-term or variable loans instead of long-term fixed rates	Debt interest costs will initially be lower	Increases in debt interest costs will be broadly offset by rising investment income in the medium term, but long-term costs may be less certain

## IMPLICATIONS & RISKS

### **Financial Implications and Risks**

The TMSS is a key part of the overall budget strategy and financial management framework and governs the strategic and operational treasury management activities throughout each financial year to manage the Authority's financial risks associated with cash management via borrowing and investments.

Members are approving the programme on the basis that the capital programme spend is achieved, which feeds through into the Prudential Indicators set out in the report. The reality is that there is likely to be slippage and this will impact on the MTFs.

The assumption for new borrowing is that interest rates will follow the outlook set out in table 1 above. The expectation is that borrowing will be on fixed rate terms on maturities less than 5 years and that these will be refinanced into longer term >5y loans once longer term interest rates become lower:

### **Legal Implications and Risks**

Local Authorities are required by Regulations 2 and 24 of the Local Authorities (Capital Finance and Accounting) (England) Regulations 2003/3146 as amended to have regard to the "Prudential Code for Capital Finance in Local Authorities" and Treasury

Management in the Public Services Code of Practice published by CIPFA when considering their duties under Part 1 of the Local Government Act 2003. The Authority must comply with section 3 of the Local Government Act 2003 to keep under review the amount of money the Authority can afford to borrow. The Authority has fiduciary duties toward its taxpayers to act in good faith in the interests of those taxpayers with the considerable sums of money at its disposal. The Strategies being proposed for approval seek to discharge those duties in a reasonable and prudent manner.

There are no other apparent legal implications arising from of this Report.

### **Human Resource Implications and Risks**

There are no direct Human Resources implications arising because of this report

### **Equalities Implications and Risks**

The Public Sector Equality Duty (PSED) under section 149 of the Equality Act 2010 requires the Council, when exercising its functions, to have due regard to:

- (i) The need to eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under the Equality Act 2010.
- (ii) The need to advance equality of opportunity between persons who share protected characteristics and those who do not.
- (iii) Foster good relations between those who have protected characteristics and those who do not.

The Authority is committed to all of the above in the provision, procurement and commissioning of its services, and the employment of its workforce. There are no equalities implications within this report

### **Health and Wellbeing Implications and Risks**

The Authority is committed to improving the quality of life and wellbeing for all Havering employees and residents in respect of socioeconomics and health 20 determinants. There are no direct implications to the Authority's workforce and resident's health and wellbeing because of this report.

### **Climate Change Implications and Risks**

There are no climate or environmental implications arising from this report; however the Council can make significant impact via future investment opportunities and operational changes. Numerous changes have already been made to ensure that climate is a key consideration when making investments. In line with the Council's climate change ambitions of becoming carbon neutral by 2040, investment activities will continue to contribute towards achieving this target, once requirements for the security and liquidity of investments have taken precedence.

## **BACKGROUND PAPERS**

**None**

## **APPENDICES**

Appendix 1: Current treasury position

Appendix 2: Prudential indicators & capital expenditure

Appendix 3: Treasury limits

Appendix 4: Policy on borrowing in advance of need

Appendix 5: The Authority's counterparty credit policy, minimum credit ratings criteria

Appendix 6: Specified and non-specified investments

**CURRENT TREASURY POSITION**

As at 31 March 2025 and 31st December 2025, Investments and borrowings are set out in table 1 below.

**Table 1: Treasury Portfolio Position**

	<b>Actual 31/03/25</b>		<b>Actual 31/12/25</b>	
	<b>£m</b>	<b>%</b>	<b>£m</b>	<b>%</b>
<b>Treasury Investments</b>				
Government & Local Authorities	117.0	100	18.4	100
Banks & Other Financial Institutions	0.0	0	0.0	0
<b>Total Treasury Investments</b>	<b>117.0</b>	<b>100</b>	<b>18.4</b>	<b>100</b>
<b>Treasury Borrowing</b>				
PWLB	600.1	98.8	549.1	96.9
Bank Loans (LOBO)	7.0	1.1	7.0	1.2
Local Authorities	0.0	0.0	10.0	1.8
Other loans	0.5	0.1	0.8	0.1
<b>Total External Borrowing</b>	<b>607.6</b>	<b>100</b>	<b>566.9</b>	<b>100</b>
<b>Net Treasury Investments/(Borrowing)</b>	<b>(490.6)</b>		<b>(548.5)</b>	

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## PRUDENTIAL INDICATORS & CAPITAL EXPENDITURE

### Capital expenditure

This prudential indicator is a summary of the Authority's capital expenditure plans, both those agreed previously, and those forming part of this budget cycle. Members are asked to approve capital expenditure forecasts set out in table 1:

**Table 1: Capital expenditure forecast 2025/26 - 2028/29**

Capital Expenditure £m	2024/25 Actual	2025/26 Estimate	2026/27 Estimate	2027/28 Estimate	2028/29 Estimate
General Fund (excluding regen)	32.7	51.7	87.8	42.9	10.2
Regeneration	22.5	30.2	62.8	49.8	55.6
Exceptional financial Support (EFS)	30.4	60.0	77.0	93.0	93.0
<b>Total General fund</b>	<b>85.6</b>	<b>141.9</b>	<b>227.6</b>	<b>185.7</b>	<b>158.8</b>
HRA	75.0	161.5	141.0	128.8	127.7
<b>Total</b>	<b>160.6</b>	<b>303.4</b>	<b>368.6</b>	<b>314.5</b>	<b>286.5</b>

### Financing of Capital Expenditure

Table 2 below summarises the above capital expenditure plans and how these plans are being financed by capital or revenue resources. Any shortfall of resources results in a funding borrowing need.

**Table 2: Financing of Capital expenditure forecast 2025/26 - 2028/29**

Financing of capital expenditure £m	2024/25 Actual	2025/26 Estimate	2026/27 Estimate	2027/28 Estimate	2028/29 Estimate	Total
Capital Receipts	16.6	60.8	9.9	13.5	5.4	<b>106.2</b>
Capital Grants	26.4	44.8	144.1	36.1	25.4	<b>276.8</b>
Revenue & Reserves	17.2	12.3	15.7	13.4	14.1	<b>72.7</b>
<b>Net financing need for the year (borrowing)</b>	<b>100.4</b>	<b>185.5</b>	<b>198.9</b>	<b>251.6</b>	<b>241.6</b>	<b>978.0</b>

The net financing need for regeneration programme activities included in the above table against expenditure is shown below:

**Table 3: Regeneration Programme forecast 2025/26 - 2028/29**

<b>Financing of capital expenditure £m</b>	<b>2024/25 Actual</b>	<b>2025/26 Estimate</b>	<b>2026/27 Estimate</b>	<b>2027/28 Estimate</b>	<b>2028/29 Estimate</b>
Capital Expenditure	22.5	30.2	62.8	49.8	55.6
Other Sources of Financing	0.2	0.5	19.1	7.5	0.0
<b>Regen Net financing need for the year (borrowing)</b>	<b>22.3</b>	<b>29.7</b>	<b>43.7</b>	<b>42.3</b>	<b>55.6</b>
<b>Total Net Financing need for the year</b>	<b>100.4</b>	<b>185.5</b>	<b>198.9</b>	<b>251.6</b>	<b>241.6</b>
<b>Regeneration Percentage of total net financing need</b>	<b>22.2%</b>	<b>16.0%</b>	<b>21.9%</b>	<b>16.8%</b>	<b>23.0%</b>

**The Authority’s borrowing need (the Capital Financing Requirement)**

The second prudential indicator is the Authority’s Capital Financing Requirement (CFR). The CFR is simply the total historic outstanding capital expenditure which has not yet been paid for from either revenue or capital resources. It is essentially a measure of the Authority’s indebtedness and so it’s underlying borrowing need. Any capital expenditure above, which has not immediately been paid for (e.g. by capital grants), through a revenue or capital resource, will increase the CFR.

The CFR does not increase indefinitely, as the minimum revenue provision (MRP) is a statutory annual revenue charge which broadly reduces the indebtedness in line with each asset’s life, and so charges the economic consumption of capital assets as they are used.

The CFR includes any other long-term liabilities (OLTL) which relates to PFI schemes and finance leases.

The Authority is asked to approve the CFR projections below:

**Table 4: Capital financing requirement forecast 2025/26 - 2028/29**

<b>£m</b>	<b>2024/25 Actual</b>	<b>2025/26 Estimate</b>	<b>2026/27 Estimate</b>	<b>2027/28 Estimate</b>	<b>2028/29 Estimate</b>
General Fund Service Spending	156.3	170.2	190.7	195.3	197.3
Regeneration	90.6	117.9	158.0	195.6	245.8
Exceptional Financial support	30.4	88.9	161.4	246.0	326.0
Right of Use Assets (IFRS16)	8.7	3.3	0.0	0.0	0.0

Housing	430.9	500.5	550.2	651.0	729.1
<b>Total CFR</b>	<b>716.9</b>	<b>880.8</b>	<b>1,060.3</b>	<b>1,287.9</b>	<b>1,498.2</b>
<b>Movement in CFR</b>		<b>163.9</b>	<b>179.5</b>	<b>227.6</b>	<b>210.3</b>

<b>Movement in CFR represented by</b>					
Net financing need for the year (Table 2 above)		185.5	198.9	251.6	241.6
Less: MRP		(14.2)	(17.0)	(20.4)	(25.8)
Less Receipts set aside		(7.4)	(2.5)	(3.5)	(5.5)
<b>Movement in CFR</b>		<b>163.9</b>	<b>179.4</b>	<b>227.7</b>	<b>210.3</b>

### The Operational Boundary

This is the limit beyond which external debt is not normally expected to exceed. In most cases, this would be a similar figure to the CFR but may be lower or higher depending on the levels of actual debt and the ability to fund under-borrowing by other cash resources.

**Table 5: Operational boundary 2025/26 - 2028/29**

<b>Operational Boundary £m</b>	<b>2025/26 Estimate</b>	<b>2026/27 Estimate</b>	<b>2027/28 Estimate</b>	<b>2028/29 Estimate</b>
Debt	920.8	1,100.2	1,327.9	1,538.2
Other long-term liabilities	30.0	30.0	30.0	30.0
<b>Total</b>	<b>950.8</b>	<b>1,130.2</b>	<b>1,357.9</b>	<b>1,568.2</b>

### The Authorised Limit for External Debt

This is a key prudential indicator and represents a control on the maximum level of borrowing. This represents a legal limit beyond which external debt is prohibited, and this limit needs to be set or revised by the full Authority. It reflects the level of external debt which, while not desired, could be afforded in the short term, but is not sustainable in the longer term.

**Table 6: Authorised limit 2025/26 - 2028/29**

<b>Authorised Limit £m</b>	<b>2025/26 Estimate</b>	<b>2026/27 Estimate</b>	<b>2027/28 Estimate</b>	<b>2028/29 Estimate</b>
Debt	970.8	1,150.2	1,377.9	1,588.2
Other long-term liabilities	50.0	50.0	50.0	50.0
<b>Total</b>	<b>1,020.8</b>	<b>1,200.2</b>	<b>1,427.9</b>	<b>1,638.2</b>

The Authority's forward projections for borrowing are summarised below. The table shows the actual external debt, against the underlying capital borrowing need, (the Capital Financing Requirement - CFR), highlighting any over or under borrowing. The forecast future borrowing requirement assumes existing levels of reserves, working capital and liquidity buffer whilst factoring in borrowing for capital expenditure and capitalisation directive.

**Table 7: Capital Financing Requirement (CFR) and Borrowing**

£m	2024/25 Actual	2025/26 Estimate	2026/27 Estimate	2027/28 Estimate	2028/29 Estimate
<b>External Debt</b>					
Debt at 1 April	452.4	607.6	662.0	860.9	1,112.5
Actual/Forecast borrowing in year	155.2	54.4	198.9	251.6	241.7
<b>Actual gross debt at 31 March cumulative</b>	<b>607.6</b>	<b>662.0</b>	<b>860.9</b>	<b>1,112.5</b>	<b>1,354.2</b>
The Capital Financing Requirement	716.9	880.8	1,060.3	1,287.9	1,498.2
<b>Under / (over) borrowing</b>	<b>109.3</b>	<b>218.8</b>	<b>199.3</b>	<b>175.4</b>	<b>144.0</b>
Prior Year Equivalent CFR estimates	716.2	992.8	1,323.4	1,585.9	-

### Affordability Prudential Indicators

The previous sections cover the overall capital and control of borrowing prudential indicators, but within this framework prudential indicators are required to assess the affordability of the capital investment plans. These provide an indication of the impact of the capital investment plans on the Authority's overall finances. The Authority is asked to approve the following indicators:

#### Ratio of financing costs to net revenue stream

Table 8 identifies the trend in the cost of capital, (borrowing and other long term obligation costs), against service spending, HRA rents and the regeneration programme. The estimates of financing costs include current commitments and the proposals in this budget report.

**Table 8: Ratio of financing costs to HRA rents 2025/26 - 2028/29**

Housing Revenue Account	2024/25 Actual	2025/26 Estimate	2026/27 Estimate	2027/28 Estimate	2028/29 Estimate
HRA Rental Income	59.0	61.2	65.4	67.8	71.1
Capital Financing Cost	20.7	23.3	26.3	30.0	34.5
<b>Ratio of Financing Costs to HRA Rental Income</b>	<b>35.1%</b>	<b>38.1%</b>	<b>40.1%</b>	<b>44.3%</b>	<b>48.6%</b>

Prior Year Equivalent Ratio	28.5%	32.9%	38.2%	42.5%	-
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Table 9 shows the trend in the capital financing costs of the General Fund, Regeneration and the Exceptional Financial Support (EFS) as a percentage of the authority's council tax yield (income).

**Table 9: Ratio of the General Fund capital financing costs to Council Tax Yield 2025/26 – 2028/29**

<b>Service Spending (excluding Regeneration)</b>	<b>2024/25 Actual</b>	<b>2025/26 Estimate</b>	<b>2026/27 Estimate</b>	<b>2027/28 Estimate</b>	<b>2028/29 Estimate</b>
Council Tax Yield	158.0	164.0	174.0	184.0	195.0
Capital Financing Cost	13.0	13.4	15.2	17.6	18.0
<b>Ratio of Financing Costs to Net Revenue Stream</b>	<b>8.2%</b>	<b>8.2%</b>	<b>8.7%</b>	<b>9.6%</b>	<b>9.2%</b>
Prior Year Equivalent Ratio	8.4%	9.3%	10.0%	9.7%	-

<b>Regeneration</b>	<b>2024/25 Actual</b>	<b>2025/26 Estimate</b>	<b>2026/27 Estimate</b>	<b>2027/28 Estimate</b>	<b>2028/29 Estimate</b>
Council Tax Yield	158.0	164.0	174.0	184.0	195.0
Capital Financing Cost	5.4	7.2	9.9	12.8	15.6
<b>Ratio of Financing Costs to Net Revenue Stream</b>	<b>3.4%</b>	<b>4.4%</b>	<b>5.7%</b>	<b>7.0%</b>	<b>8.0%</b>
Prior Year Equivalent Ratio	3.3%	4.6%	7.4%	9.8%	-

<b>Exceptional Financial Support</b>	<b>2024/25 Actual</b>	<b>2025/26 Estimate</b>	<b>2026/27 Estimate</b>	<b>2027/28 Estimate</b>	<b>2028/29 Estimate</b>
Council Tax Yield	158.0	164.0	174.0	184.0	195.0
Capital Financing Cost	0.8	4.5	10.8	18.5	27.3
<b>Ratio of Financing Costs to Net Revenue Stream</b>	<b>0.5%</b>	<b>2.7%</b>	<b>6.2%</b>	<b>10.1%</b>	<b>14.0%</b>
Prior Year Equivalent Ratio	0.5%	3.3%	8.8%	15.8%	-

<b>Total GF</b>	<b>2024/25 Actual</b>	<b>2025/26 Estimate</b>	<b>2026/27 Estimate</b>	<b>2027/28 Estimate</b>	<b>2028/29 Estimate</b>
Council Tax Yield	158.0	164.0	174.0	184.0	195.0
Capital Financing Cost	19.2	25.1	35.9	49.0	61.0
<b>Ratio of Financing Costs to Net Revenue Stream</b>	<b>12.1%</b>	<b>15.3%</b>	<b>20.6%</b>	<b>26.6%</b>	<b>31.3%</b>
Prior Year Equivalent Ratio	12.2%	17.2%	26.3%	35.3%	-

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## TREASURY LIMITS

### Treasury Management Limits on Activity

There are two debt related treasury activity limits. The purpose of these are to restrain the activity of the treasury function within certain limits, thereby managing risk and reducing the impact of any adverse movement in interest rates. However, if these are set to be too restrictive, they will impair opportunities to reduce costs/improve performance.

The Code requires that for the LOBO maturity date should be considered the most probable maturity date and not the next call date.

The indicators are

### Liability benchmark

The Authority is required to estimate and measure the Liability Benchmark for the forthcoming financial year and the following three financial years, as a minimum. Graph 1 below shows the LB for the Council; this is broken down into its two component funds in Graph 2: General Fund and Graph 3: HRA.

There are four components to the LB:

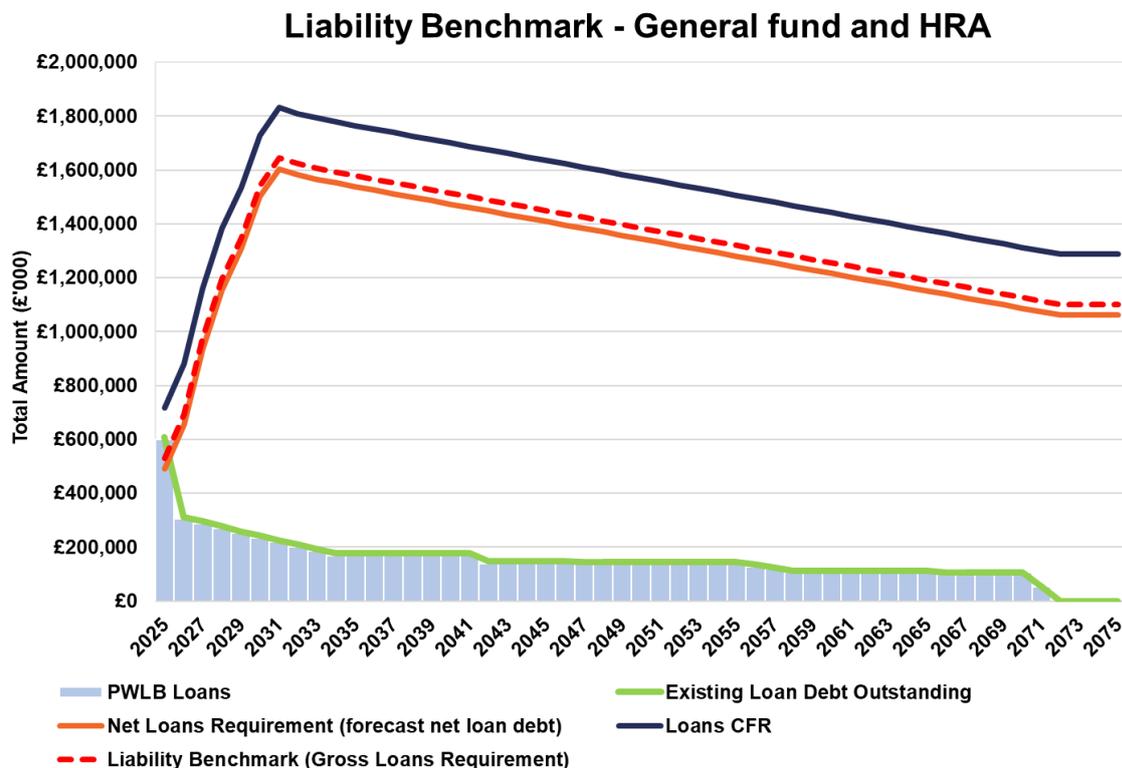
- 1 **Existing loan debt outstanding:** the Authority's existing loans that are still outstanding in future years. This is denoted by the green line that tops the bar chart showing existing debt (all fixed rate interest) gradually maturing over the next 50 years.
- 2 **Loans Capital Financing Requirement (CFR):** this is calculated in accordance with the loans CFR definition in the Prudential Code and projected into the future based on approved prudential borrowing and planned Minimum Revenue Provision (MRP) funded from General Fund revenue budget for debt repayment. This is a measure of the Authority's borrowing requirement to finance the Authority's capital programme and is the very top line graph shown in in blue.
- 3 **Net loans requirement:** this will show the Authority's gross loan debt less treasury management investments at the last financial year-end, projected into the future and based on its approved prudential borrowing, planned MRP and any other major cash flows forecast. This is represented by the solid tan 29 coloured line graph. The difference between solid tan line and the CFR blue line represents the amount of internal cash from reserves/balances that has already been invested in the Authority's capital programme.
- 4 **Liability benchmark (or gross loans requirement):** this equals net loans requirement plus the £40m short-term liquidity allowance that the Authority is holding in external liquid treasury investments to manage the daily variability

in its cash flow. This represents the dotted red line in the graphs below and means the Authority having to externally borrow to maintain the liquidity allowance at £40m.

The years where actual loans (Green line) are less than the benchmark (red dotted line) indicate a future borrowing requirement that the Authority will need to fund from external borrowing. Were actual loans outstanding to exceed the benchmark this would represent an over borrowed position, resulting in excess cash requiring investment but as you can see from the graphs below this is not the position faced by this Authority.

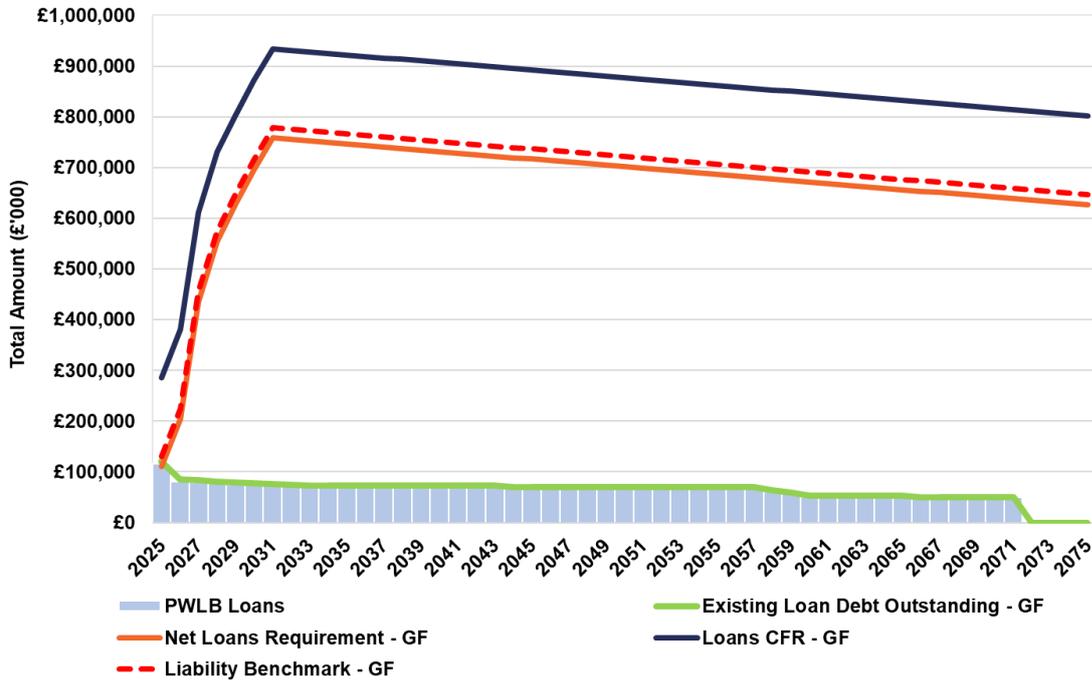
However, any currently unknown future borrowing plans will increase the benchmark loan debt requirement.

The purpose of the LB is to encourage authorities to use their internal cash reserves to fund growth in their CFR rather than use external debt which is generally more expensive. Moreover, it reduces risk as it reduces the need to externally invest the Authority's excess cash reserves over long periods with counterparties where there could be default risk. The benchmark also avoids the risk of over-borrowing and borrowing ahead of need beyond what is permitted in the short to medium term. Generally, this technique enables the Authority's treasury activity to be more efficient and represents good practice.



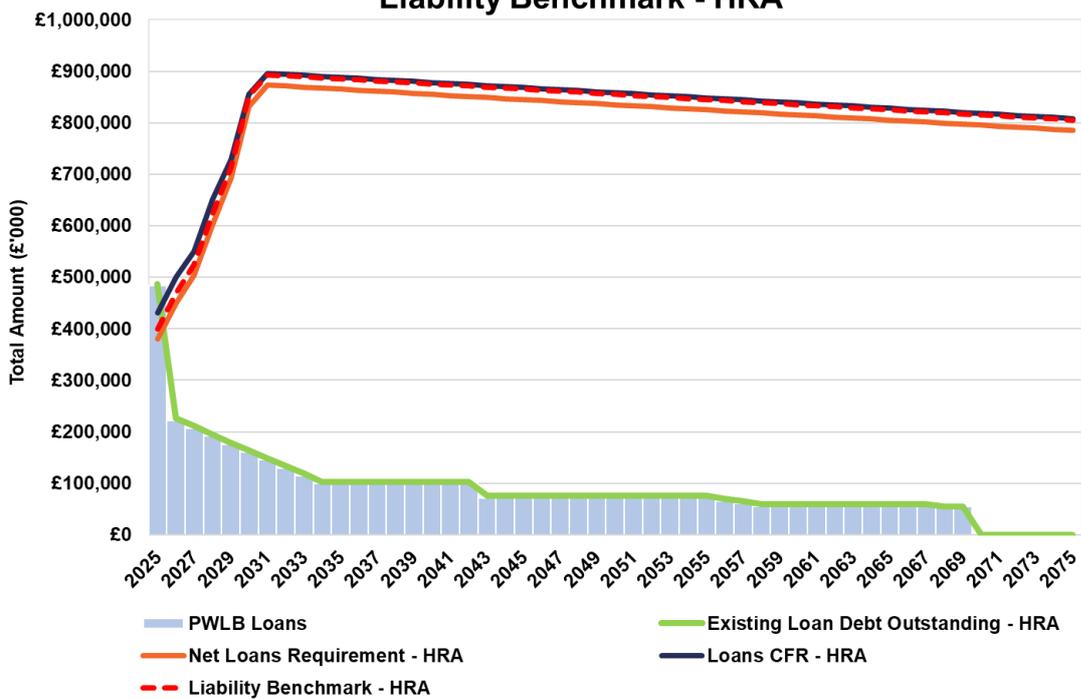
This shows currently known future borrowing plans as per Authority's capital strategy which covers the three financial years 2026/27 to 2028/29 on the General Fund and 30 years in the draft HRA Business plan.

### Liability Benchmark - General Fund



As there are no known General Fund borrowing plans beyond the MTFs period this shows the CFR curve being dragged down by successive annual MRP charges to revenue. Ideally LB requires 10 years of known capital plans, but this is difficult given how Local Authority finances operate

### Liability Benchmark - HRA



Given the long term nature of HRA capital assets there is no statutory requirement to make a MRP charge on HRA revenue and hence why the CFR curve is relatively flat after 5 years. Then, over the next three 5 years the net loan requirement is expected to converge with the CFR curve as the HRA externally borrows to reduce its internal borrowing from the General Fund to finance prior years' capital expenditure.

### **Maturity Structure of Borrowing**

These gross limits are set to reduce the Authority's exposure of large sums falling due for refinancing; these have been kept deliberately wide to provide flexibility for any restructuring that might be carried out to de-risk the debt portfolio.

<b>Maturity structure of fixed interest rate borrowing 2025/26</b>		
	<b>Lower</b>	<b>Upper</b>
Under 12 months	0%	60%
12 months to 2 years	0%	70%
2 years to 5 years	0%	80%
5 years to 10 years	0%	80%
10 years to 20 years	0%	100%
20 years to 30 years	0%	100%
30 years to 40 years	0%	100%
40 years to 50 years	0%	100%

### **Investment treasury indicator and limit**

Total principal funds invested for greater than 365 days. These limits are set with regard to the Authority's liquidity requirements and to reduce the need for early sale of an investment and are based on the availability of funds after each year-end. The Authority is asked to approve the following treasury indicator and limit

<b>Upper limit for principal sums invested for longer than 365 days</b>			
<b>£m</b>	<b>2026/27</b>	<b>2027/28</b>	<b>2028/29</b>
Principal sums invested for longer than 365 days	£25m	£10m	£10m
Current investments as at 31.12.25 in excess of 1 year maturing in each year	£0m	£0m	£0m

## **POLICY ON BORROWING IN ADVANCE OF NEED**

The Authority must ensure that its total debt does not, except in the short-term, exceed the total of the CFR in the preceding year i.e. 2025/26, plus the estimates of any additional CFR for the year 2026/27 and the following two financial years. This allows some flexibility for early borrowing for future years but ensures that borrowing is not undertaken for revenue purposes.

Any decision to borrow in advance will be considered carefully to ensure that value for money can be demonstrated, and that the Authority can ensure the security of such funds.

In determining whether borrowing will be undertaken in advance of need the Authority will

- Ensure that the ongoing revenue liabilities created, and the implications for future capital plans and budgets have been considered
- Evaluate economic and market factors that might influence the manner and timing of the decision to borrow
- Consider the pros and cons of alternative forms of funding, interest rate structures and repayment profiles
- Consider the positive and negative impacts of borrowing in advance of need on the Authority's cash balances, in particular the increased exposure to credit risk that will arise as a result of investing this additional cash in advance of need

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## The Authority's Counterparty Credit policy, minimum credit ratings criteria

Credit Rating: Investment decisions are made by reference to the lowest appropriate published credit rating from Fitch, Moody's or Standard & Poor's. 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 considered.

Within the parameters set out below the Authority uses the MUFG Corporate Markets (the treasury management advisor) creditworthiness report to establish a lending list. The S151 officer will agree an operational lending list within the parameters set out below.

**1. Banks (Unsecured) and Building Societies:** Accounts, deposits, certificates of deposit and senior unsecured bonds with banks 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. For non UK Banks, the Authority's credit criteria will require that banks from AA- rated countries and above can be used.

**Current bank accounts:** the Authority's own banker, Should the credit rating fall below A-, for liquidity purposes the Authority may continue to deposit surplus cash with the group providing that investments can be withdrawn on the next working day. Balances will be reviewed on a daily basis to assess their appropriateness.

**Banks (secured):** Covered bonds, reverse repurchase agreements and other collateralised arrangements with banks and building societies. These investments are secured on the bank's assets, which limits the potential losses in the unlikely event of insolvency, and means that they 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 to determine cash and time limits.

**2. Rated Building Societies -** The Authority's credit rating criteria for UK Building Societies in 2026/27 will continue to limit deposits to those UK Building Societies that meet the credit criteria in table 1 below.

**3. Government:** Loans, 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 an insignificant risk of insolvency. Investments with the UK Central Government may be made in unlimited amounts for up to 50 years.

**4. Corporates:** Loans, bonds and commercial paper issued by companies other than banks and registered providers. These investments are not subject to bail-in, but are exposed to the risk of the company going insolvent. Loans to unrated companies will only be made following an external credit assessment as part of a diversified pool in order to spread the risk widely.

**5. Registered providers:** Loans and bonds issued by, guaranteed by or secured on the assets of registered providers of social housing, formerly known as housing associations. These bodies are tightly regulated by the Regulator of Social Housing and, as providers of public services, they retain the likelihood of receiving government support if needed.

**6. Pooled funds:** Shares in diversified investment vehicles consisting of any of the above investment types, plus equity shares and property. These funds have the advantage of providing wide diversification of investment risks, coupled with the services of a professional fund manager in return for a fee.

**7. Money Market Funds (MMF):** The Authority will continue to use MMF's, which provide lower interest returns but do provide a highly liquid, diversified investment via a highly credit-rated pooled investment vehicle. Bond, equity and property funds offer enhanced returns over the longer term but are more volatile in the short term. These allow the Authority 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 Authority's investment objectives will be monitored regularly.

**8. Ring Fenced Banks, (RFB)** The largest UK banks, (those with more than £25bn of retail / Small and Medium-sized Enterprise (SME) deposits), were required, by UK law, in response to the global financial crisis to separate core retail banking services from their investment and international banking 36 activities by 1st January 2019. This is known as "ring-fencing". Whilst smaller banks with less than £25bn in deposits are exempt, they can choose to opt up. In general, simpler, activities offered from within a ring-fenced bank (RFB) will be focused on lower risk, day-to-day core transactions, whilst more complex and "riskier" activities are required to be housed in a separate entity, a non-ring-fenced bank (NRFB).

**Table 1: Approved investment counterparties and limits**

<b>Credit rating</b>	<b>Banks unsecured*</b>	<b>Banks secured</b>	<b>Government</b>	<b>Corporates</b>	<b>Registered Providers</b>
UK Govt	n/a	n/a	£ Unlimited 50 years	n/a	n/a
AAA	£15m 5 years	£15m 20 years	£15m 50 years	£5m 20 years	£5m 20 years
AA+	£15m 5 years	£15m 10 years	£15m 25 years	£5m 10 years	£5m 10 years
AA	£15m 4 years	£15m 5 years	n/a	£5m 5 years	£5m 10 years
AA-	£15m 3 years	£15m 4 years	n/a	£5m 4 years	£10m 10 years
A+	£15m 2 years	£15m 3 years	n/a	£5m 3 years	£10m 5 years
A	£15m 13 months	£15m 2 years	n/a	£5m 2 years	£5m 5 years
A-	£15m 6 months	£15m 13 months	n/a	£5m 1 year	£5m 5 years
	UK Local Authorities £10m per Authority; 50 years				
<b>Pooled funds</b>	£25m per fund These include Bond Funds, Gilt Funds, Enhanced Cash Funds, Mixed Asset Funds and Money Market Funds,)				

### **Investment Limits**

The Authority further proposes the investment limits as set out in the table below to protect the security of its investments. 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 2: Investment limits**

	<b>Cash limit</b>
UK Central Government	unlimited
Any single organisation, except the UK Central Government	£15m each
Any group of organisations under the same ownership	£15m per group
Any group of pooled funds under the same management	£5m per manager
Financial instruments held in a broker's nominee account	£50m per broker
Foreign countries	£15m per country
Registered providers	£15m in total
Unsecured investments with building societies	£25m in total
Money Market Funds	£50m in total

## Specified and Non Specified Investments

### Specified investments:

The MHCLG Guidance defines specified investments as those:

- Denominated in pound sterling, due to be repaid within 12 months of arrangement,
- Not defined as capital expenditure by legislation, and invested with one of
- The UK Government
- A UK local Authority, parish Authority or community Authority, or A body or investment scheme of “high credit quality”.

The Authority defines “high credit quality” organisations and securities as those having a credit rating of A- or higher that are domiciled in the UK or a foreign country with a sovereign rating of AA+ or higher.

**Table 1: Specified Investments**

Instrument	Institution Type	Instrument Minimum 'High' Credit Criteria	Limit	Max. Maturity Period
Accounts, deposits, certificates of deposit and senior unsecured bonds with banks other than multilateral development banks, UK Government Gilts.	UK Banks and UK Banking Groups <sup>1</sup>	per Appendix 5, Table 1	£15m	per Appendix 5, Table 1
	UK Building Societies	per Appendix 5, Table 1	£15m	per Appendix 5, Table 1
	Non UK Banks	Sovereign Rating of AA+ and above and meet Credit Criteria in Appendix 5, Table 1	£15m	per Appendix 5, Table 1
Covered bonds, floating rate notes, reverse repurchase agreements and other collateralised arrangements with banks and building societies	UK Banks and Building Societies and Non UK Banks	Per Appendix 5, Table 1 (and Sovereign Rating of AA+ minimum for Non UK Banks)	See Note 2	per Appendix 5, Table 1
Term Deposits	Local Authorities and other Public Institutions	UK Sovereign Rating	£15m	per Appendix 5, Table 1
Loans and bonds issued by, guaranteed by or secured on the assets of registered providers of social housing.	Registered Social Housing Providers	per Appendix 5, Table 1		per Appendix 5, Table 1
Money Market Fund		AAA <sup>3</sup>	£15m	
Enhanced Cash Funds		AA/Aa <sup>4</sup>	£15m	
1. £15m Limit per bank / banking group.				
2. The combined secured and unsecured investments in any one bank will not exceed the cash limit for secured investments.				
3. Investments will be made with those MMF's which have a rating of AAA				
4. Minimum of Fitch / Standard & Poor's AA or Moody's Aa rating				

**Table 2: Non specified investments**

Instruments	Non Specified Investments	Institution Type	Minimum Credit Criteria	Maximum Duration	Cash limit
Accounts, deposits, certificates of deposit, structured deposits and senior unsecured bonds with banks other than multilateral development banks. Covered bonds, reverse repurchase agreements, and other collateralised arrangements with banks and building societies. Short Dated Bond Funds, Diversified Growth Funds, Absolute Return Funds and Property Funds. Unrated Bonds.	Total long-term investments (investments over 1 year)	UK and Non UK Banks and Building Societies, Rated Registered Social Housing Providers (RSP)	Per Appendix 5, Table 1	10 yrs.	£50m
	Total investments without credit ratings or rated below A- (except UK Government and local authorities)	Unrated Registered Social Housing Providers (RSP), Unrated Banks and Building Societies	N/A	5 yrs.	£5m
	Total Investments made in pooled investment vehicles.			7 yrs.	
	Total Investments made in un-rated bonds.				
	<b>Total non-specified investments</b>				<b>£55m</b>

**Non-specified investments:**

Any investment not meeting the definition of a specified investment is classed as non-specified. The Authority does not intend to make any treasury investments denominated in foreign currencies, nor any that are defined as capital expenditure by legislation, such as company shares. Non-specified investments will therefore be limited to long-term investments, i.e. those that are due to mature 12 months or longer from the date of arrangement, and investments with bodies and schemes not meeting the definition on high credit quality. Limits on non-specified investments are shown in table 3 below.

**Table 3: Non-specified investment limits**

	Cash Limit £m
Total long-term investments	100
Total Investments without credit ratings or rated below A- (subject to due diligence)	0
<b>Total non-specified investments</b>	<b>100</b>



## CABINET

**18 February 2026**

**Subject Heading:**

**5 Year Capital Programme and Strategy – 2026/27 to 2030/31**

**Cabinet Member:**

**Councillor Christopher Wilkins**  
Cabinet Member for Finance

**ELT Leads:**

**Kathy Freeman**  
Strategic Director of Resources

**Report Author and contact details:**

**Mark White**  
Capital Strategy Manager

**Policy context:**

This report presents the Council's 5-year Capital Strategy and associated Capital Programme for agreement by Cabinet and recommendation on to Council for consideration and approval.

**Financial summary:**

The Council is required to approve the Capital Strategy as per the Prudential Code for Capital Finance in Local Authorities and the Treasury Management in the Public Services Code of Practice. The Council is required to set a balanced budget and the capital strategy and subsequent 5-year capital programme forms part of this process. The financial implications of this strategy are included as part of the 2026/27 Budget and tax setting report elsewhere on this agenda.

**Is this a Key Decision?**

Yes

**When should this matter be reviewed?**

Annually

**Reviewing OSC:**

Overview and Scrutiny Board

The subject matter of this report deals with the following Council Objectives

People – Supporting our residents to stay safe and well	[ ]
Place – A great place to live, work and enjoy	[ ]
Resource – Enabling a resident-focused and resilient Council	[ X ]

**SUMMARY**

The Council is required by statute and as set out in the Prudential Code for Capital Finance in Local Authorities, 2021 Edition, to agree the capital programme and associated capital strategy. Local authorities are required to have regard to the current editions of this code by regulations 2 and 24 of the Local Authorities (Capital Finance and Accounting) Regulations 2003 [SI 3146].

This report sets out the Authority's Capital Strategy and presents the Council's proposed capital budget for 2026/27 and five year Capital Programme to 2030/31. It should be read in conjunction with the Treasury Management Strategy Statement also on the agenda.

**RECOMMENDATIONS**

**Cabinet is asked to:**

1. **Recommend to Council for consideration and approval** the 2026/27 Capital programme of £391m and £1,050m over the full five-year period from 2026/27 to 2030/31.
2. **Recommend to Council for consideration and approval** the new capital projects being added to the capital programme for 2026/27 as set out in section 2.3 of this report.
3. **Note** any additional capital needs over and above what is specified in the capital programme for the relevant year will require separate business cases and be agreed by the Strategic Director of Resources (S151 Officer), Capital Strategy manager and Council Members as required and appropriate before being agreed by full Council.
4. **Approve** that the Strategic Director of Resources (S151 Officer) be authorised to allocate funding from the Capital Contingency included within the draft Capital Programme.
5. **Note** that externally funded schemes can be added to the capital programme up to £500k as and when funding is confirmed.
6. **Approve** the capital strategy contained within this report noting its impact on both the capital programme and the financial implications for setting the revenue budget for 2026/27 to 2030/31.

7. **Approve** the Minimum Revenue Provision Policy Statement (section 9 of this report) which determines the amount of money set aside each year for the repayment of debt
8. **Agree** that the Strategic Director of Resources be authorised to re-profile capital budgets mid-year based on the updated forecasts provided by services and reported to the Executive Leadership Team as part of the capital monitoring process. This will assist in producing more accurate information for treasury management purposes.

**REPORT DETAIL**

**1. Capital Strategy**

**1.1 Overview**

- 1.1.1 This capital strategy gives a high-level overview of how capital expenditure, capital financing and treasury management activity contribute to the provision of local public services along with an overview of how associated risk is managed and the implications for future financial sustainability
- 1.1.2 It aims to support strategic planning and ensure financial stability for local authorities ensuring capital expenditure is affordable and proportionate. It requires borrowing to remain within prudent and sustainable levels and demonstrates accountability and transparency in financial decision-making.
- 1.1.3 The capital strategy is underpinned by [Havering's vision](#) to be the Havering you want to be a part of. Underpinning the new vision is the corporate plan and operating model so future capital investment will be focused into the delivery of this vision for the Council.
- 1.1.4 The strategy has been prepared against a background of continuing reductions in funding provided to local authorities by central government and its agencies, arising from the need to restrain public expenditure owing to the ongoing economic conditions and to rebalance public finances. As a result of these constraints and concerns over revenue affordability the capital strategy is focusing on a 5-year period and, whilst a longer time frame is preferred the short-term nature of the finance settlement and uncertainty over the Council's finances means a shorter capital strategy is required.
- 1.1.5 Along with the uncertainty over central government funding the Council's own resources available to finance capital projects have reduced to a low level and will need replenishing before any further capital investments can be made. As a result, the Council is considering and consulting upon a programme of asset disposals to address this situation and help finance the capital expenditure.

1.1.6 Projects for inclusion in the capital programme arise from a variety of sources, some of them internally generated and some arising from external factors. The more significant of these can be summarised as follows:

<b>Internal Factors</b>	<b>External Factors</b>
Corporate Priorities, as set out in the Council Plan	Government sponsored programmes e.g. Disabled Facilities Grants and the Schools Basic Needs programme
Investment identified in strategies, policies and plans	Unforeseen Emergency Works
Work needed to maintain property and other Assets	Works required to comply with legislation e.g. disabled access or health & safety requirements
Work needed to maintain the Council's Highways and other Infrastructure	Projects resulting from Partnership Activity
Vehicles, Plant and Equipment replacement needs	Availability of External Funding
ICT Investment and Replacement	Public Expectation that works should be carried out
Invest to Save Projects	

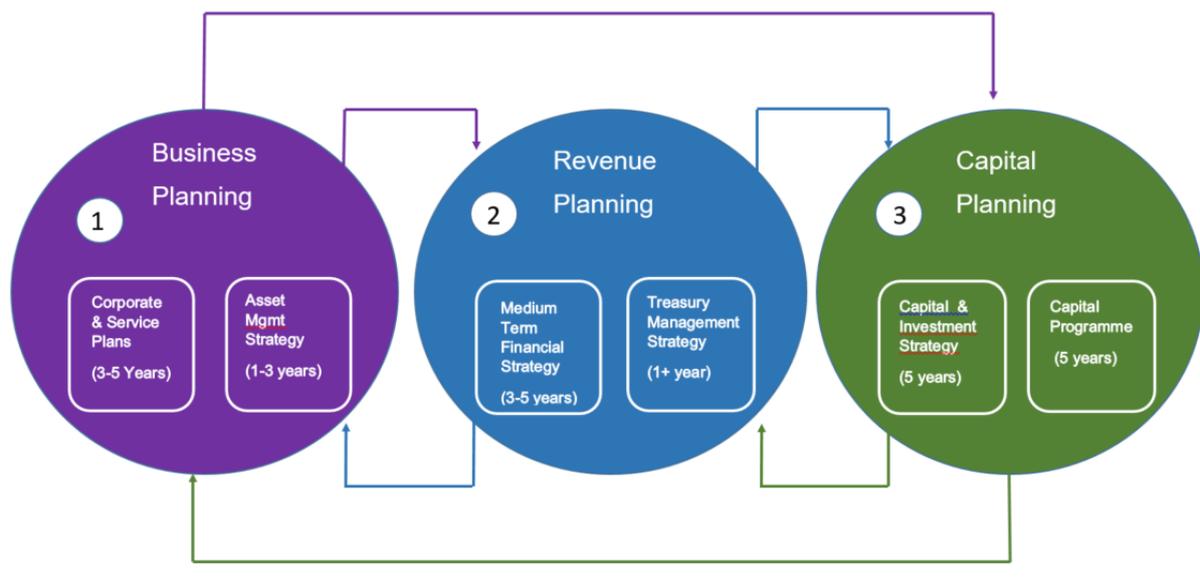
1.1.7 In addition, the Council recognises the vital contribution its Capital Investment Strategy and portfolio play in the economic growth of the borough. The Council is investing in major developments across the borough as part of its ambitious Regeneration programme which will deliver new and replacement affordable homes and enable self-sustaining communities to grow. It also welcomes the opportunity to work with the private sector to deliver its priorities and for the private sector to see Havering as a place it wants to invest in.

1.1.8 As well as the Council's Vision the Capital Strategy has clear links to many other strategies, policies and plans, the most significant of which are shown in the following table:

<b>Links with Other Strategies, Policies and Plans</b>
Asset Management Strategy
Investment Strategy

Medium Term Financial Strategy
Service and Financial Plans
Procurement Strategy
Housing Strategy (HRA Business Plan)
Arts and Cultural Strategy
Climate Change Plan
Treasury Management Strategy Statement (TMSS)

Strategic planning framework



1.1.9 Any additional capital needs over and above what is specified in the capital programme for the relevant year will require separate business cases to justify the proposed expenditure, to be agreed by the Strategic Director of Resources, Capital Strategy manager and Council Members as appropriate before being agreed by full Council.

## 1.2 Governance of Capital Approvals

1.2.1 The capital programme, which is updated for new proposed schemes, revised profiling, slippage and changes in expenditure projections is presented to full Council every year for approval. The capital programme reported provides financial implications for the current MTFS reporting period of four years, however, with the Council's engagement in longer term capital investments the timeframe over which the capital programme and financing costs are monitored extend beyond this period.

- 1.2.2 The process for including new schemes in the 2026/27 capital programme was undertaken as part of the corporate budget setting process. Due to the Council's financial position, only essential new schemes have been approved with all new projects being considered by senior officers and Members ahead of this report.
- 1.2.3 Any bids for capital funding outside the approved capital programme in year will need to include a business case demonstrating either a clear link to corporate objectives or the requirement to meet an operational imperative, establish the funding source to meet the cost and follow approval processes laid down in the Council's standing orders and financial regulations.
- 1.2.4 The above investments and processes are taking place against a background of austerity and significant uncertainty in the future sources of funding for local government. Therefore, a key aim of the Council's capital strategy is that it delivers a financial return on investment, such as capital receipts or new revenue streams, or delivers key strategic priorities and benefits to the borough.
- 1.2.5 Value for money (VFM) is a key component of capital projects. As part of the business case development and evaluation process, projects will need to show that all options have been considered and that the option that has been chosen is cost efficient and effective; VFM does not mean opting for the lowest cost option. The monitoring and management of these projects against the business case assumptions ensures that the focus on value for money remains for the life of the project.
- 1.2.6 The Council has consciously chosen however, not to invest in purely commercial projects. Its capital investment is primarily related to increasing and improving the provision of a rich mix of housing tenures that help to address the acute housing need in the borough. Whilst there may be a commercial return resulting from a number of the schemes, this is not the predominant focus for the Council.

## **2. 2026/27 – 2030/31: - Five Year Capital Programme**

### **2.1 Overview**

- 2.1.1 After taking into consideration the existing approved capital programme and associated re-profiling, new bids and the capital investment plans, the full proposed capital programme has been developed for Members to approve.
- 2.1.2 Being recommended to Council for consideration and approval is the 2026/27 capital programme of £291m (£150m GF and £141m HRA) and £1,050m (£400m GF and £650m HRA) over the full five-year period from 2026/27 to 2030/31. Section 2.6.2, Table 10 of this report sets out how the proposed expenditure is being financed.

2.1.2 Requirements under the Prudential Code and the changes to PWLB lending require the Council to separate out its capital programme between its main Service Spending (education, highways & transport, social care, public health, culture & related services and environmental & regulatory services), Housing (HRA and GF) and Regeneration projects.

The following sections of this report do this: -

- Existing Service Spending capital projects (section 2.2)
- New Service Spending capital projects (section 2.3)
- Revised Housing capital projects (section 2.4)
- Revised Regeneration capital projects (section 2.5)

2.1.3 The capital budgets submitted for approval of expenditure are presented reflecting anticipated slippage from the existing capital programme. Any additional slippage will be reported and rolled forward into 2026/27 as part of the closure of the 2025/26 accounts.

## **2.2 Existing Service Spending Capital Projects**

2.2.1 The existing capital programme was approved as part of the 2025/26 budget setting process. This programme is reviewed as part of the corporate monitoring processes each quarter and the progress against the budget is scrutinised. As a result of this review, re-profiling of certain projects spending plan are identified and have been included in the revised Capital programme in this report.

**Table 1 - Existing Service Spending Capital Programme**

<b>Directorate</b>	<b>2026-27 Budget £m</b>	<b>2027-28 Budget £m</b>	<b>2028-29 Budget £m</b>	<b>2029-30 Budget £m</b>	<b>2030-31 Budget £m</b>	<b>Total Budget £m</b>
Ageing Well	2.123	0.000	0.000	0.000	0.000	2.123
Living Well	1.215	3.381	0.000	0.000	0.000	4.596
Starting Well	12.820	27.546	0.000	0.000	0.000	40.366
<b>People Total</b>	<b>16.158</b>	<b>30.928</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>	<b>47.085</b>
Environment	11.650	7.000	7.000	7.000	0.000	32.650
Housing & Property (GF)	40.541	0.500	0.500	0.000	0.000	41.541
Planning & Public Protection	0.770	0.000	0.000	0.000	0.000	0.770
<b>Place Total</b>	<b>52.961</b>	<b>7.500</b>	<b>7.500</b>	<b>7.000</b>	<b>0.000</b>	<b>74.961</b>
Finance	1.929	0.000	0.000	0.000	0.000	1.929
IT, Digital and Customer	1.783	0.000	0.000	0.000	0.000	1.783
<b>Resources Total</b>	<b>3.712</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>	<b>3.712</b>
<b>Total (Excluding HRA and Regeneration)</b>	<b>72.832</b>	<b>38.428</b>	<b>7.500</b>	<b>7.000</b>	<b>0.000</b>	<b>125.759</b>

2.2.2 The funding streams to finance the above spend is as follows

**Table 2 - Existing Service Spending Financing**

<b>Financing</b>	<b>2026-27 Budget £m</b>	<b>2027-28 Budget £m</b>	<b>2028-29 Budget £m</b>	<b>2029-30 Budget £m</b>	<b>2030-31 Budget £m</b>	<b>Total Budget £m</b>
Capital Receipts	1.001	2.691	0.000	0.000	0.000	<b>3.692</b>
Revenue and Reserve Contributions	1.042	0.000	0.000	0.000	0.000	<b>1.042</b>
Grants & Other Contributions	48.744	27.546	0.000	0.000	0.000	<b>76.291</b>
Borrowing	22.045	8.191	7.500	7.000	0.000	<b>44.735</b>
<b>Total Funding</b>	<b>72.832</b>	<b>38.428</b>	<b>7.500</b>	<b>7.000</b>	<b>0.000</b>	<b>125.759</b>

### **2.3 New Service Spending Capital Projects**

2.3.1 In addition to the existing capital programme there has also been a review of the future capital requirements undertaken across the business. The updated new bids are shown in Table 3 below. Cabinet is asked to recommend these bids totalling £29m over the 5 years to Council for approval as part of the approval of the total Capital Programme. Considering the Council's financial position, the majority of the new capital projects being proposed relate to essential building safety/condition works, grant funded works, and investment to save proposals relating to Children's social care. There also is investment being added to the Capital Programme to improve the Council's parks and open spaces.

**Table 3 – New Service Spending Capital Projects**

<b>Internally Funded Schemes Presented for Approval</b>	<b>2026/27 £m</b>	<b>2027/28 £m</b>	<b>2028/29 £m</b>	<b>2029/30 £m</b>	<b>2030/31 £m</b>	<b>Total £m</b>
<b>People - Living Well</b>						
Capital to support MTFS*	0.500	0.000	0.000	0.000	0.000	<b>0.500</b>
<b>People - Starting Well</b>						
Creation of 2 buildings for children with high complex needs*	2.200	0.000	0.000	0.000	0.000	<b>2.200</b>
Residential Unit offering residential care for children with disabilities*	2.120	1.800	0.000	0.000	0.000	<b>3.920</b>
<b>Place - Environment</b>						
Highways (Roads & Pavements)	0.000	0.000	0.000	0.000	6.000	<b>6.000</b>
Highways (Lighting)	0.000	0.000	0.000	0.000	1.000	<b>1.000</b>
Parks - Play & Recreational Improvements	0.120	0.120	0.120	0.000	0.000	<b>0.360</b>
Parks - Infrastructure Improvements	0.050	0.050	0.050	0.000	0.000	<b>0.150</b>
Parks - Landscaping	0.015	0.015	0.015	0.000	0.000	<b>0.045</b>
Parks - Allotments	0.015	0.015	0.015	0.000	0.000	<b>0.045</b>
<b>Place - Housing &amp; Property</b>						
Corporate Estates - Asbestos	0.500	0.500	0.500	0.000	0.000	<b>1.500</b>
Corporate Estates - Building Works	0.000	2.000	2.000	0.000	0.000	<b>4.000</b>
Transport - 5 Passenger Transport Busses	1.042	0.000	0.000	0.000	0.000	<b>1.042</b>
Transport - Grounds Maintenance Ride on Mowers	0.399	0.000	0.000	0.000	0.000	<b>0.399</b>
<b>Total Internally Funded Schemes</b>	<b>6.961</b>	<b>4.500</b>	<b>2.700</b>	<b>0.000</b>	<b>7.000</b>	<b>21.161</b>

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<b>Externally Grant Funded Schemes Presented for Approval</b>	<b>2026/27 £m</b>	<b>2027/28 £m</b>	<b>2028/29 £m</b>	<b>2029/30 £m</b>	<b>2030/31 £m</b>	<b>Total £m</b>
<b>Place - Housing &amp; Property</b>						
Schools Conditions Programme (indicative)*	2.801	0.000	0.000	0.000	0.000	<b>2.801</b>
<b>People - Ageing Well</b>						
Better Care Fund/ Disabled Facilities Grant (indicative)	2.552	0.000	0.000	0.000	0.000	<b>2.552</b>
<b>Place - Environment</b>						
TFL - Core Local Implementation Plan (indicative)	1.432	0.000	0.000	0.000	0.000	<b>1.432</b>
<b>Total Externally Grant Funded Schemes</b>	<b>6.785</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>	<b>6.785</b>

<b>CIL Funded Schemes Presented for Approval</b>	<b>2026/27 £m</b>	<b>2027/28 £m</b>	<b>2028/29 £m</b>	<b>2029/30 £m</b>	<b>2030/31 £m</b>	<b>Total £m</b>
<b>Place - Housing &amp; Property</b>						
Market Place Re-design	1.000	0.000	0.000	0.000	0.000	<b>1.000</b>
Rainham Marshes H&S and Flood Management	0.050	0.000	0.000	0.000	0.000	<b>0.050</b>
Town Centre Streetscape Improvements	0.183	0.000	0.000	0.000	0.000	<b>0.183</b>
<b>Total New CIL Funded Capital Projects</b>	<b>1.233</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>	<b>1.233</b>

<b>Total New Capital Projects</b>	<b>14.979</b>	<b>4.500</b>	<b>2.700</b>	<b>0.000</b>	<b>7.000</b>	<b>29.179</b>
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\* Schemes are subject to full Business Cases being approved before expenditure can commence

\*\* The indicative schools conditions programme is set out in detail in appendix 2. If the grant differs from the indicative allocation the schemes will be adjusted accordingly.

- 2.3.2 The bids being funded from borrowing include £0.5m of investment required to deliver potential MTFS savings that will be subject to further approval following a full business case.
- 2.3.3 There are also bids to build 2 properties for children with high complex needs (£2.2m) and a residential unit offering residential care for children with disabilities (£3.92m). Whilst the majority of the costs will be funded from borrowing, the council has been awarded £1m of DfE funding. A full business case is being drawn up to present to Cabinet for both projects.
- 2.3.4 An additional £7m per year for 2030/31 is included to extend the existing commitment to the resurfacing of roads and pavements. This is to provide certainty of budgets regarding re-tendering of long-term contracts to undertake the work and achieve savings.
- 2.3.5 Also included within the proposed capital programme is an allocation of £0.6m for parks improvements. These include the enhancement of play sites and

infrastructure improvements such as fencing, pathways, signage and furniture, Landscaping to improve green spaces and assisting in biodiversity and the environment and supporting community gardening projects across the borough.

- 2.3.6 The list of proposed schemes to be added to the capital programme also includes essential works to the corporate estate buildings (£4m) along with essential Asbestos works (£1.5m).
- 2.3.7 In addition to the projects above that are being funded from borrowing, included within the proposed capital programme are the purchase of 5 passenger transport busses to replace existing fleet that have reached the end of their lives and the replacement of grounds maintenance ride on mowers. These purchases are being financed from the internal leasing reserve which is money set aside for replacement vehicles and fleet.
- 2.3.8 The externally funded schemes being added to the capital programme are the schools condition programme, the disabled facilities grant and the TfL Local Implementation Plan for Highways. These sums are funded from grant allocation and do not incur revenue financing costs as there is no borrowing associated with these schemes.
- 2.3.9 A Community Infrastructure Levy (CIL) scheme was initiated in Havering in 2020/21, and the council receives CIL payments which are available to finance infrastructure spend. There has been significant work undertaken by the Infrastructure Steering Group on a protocol for managing the CIL process and to ensure that the council gets the best added value for the CIL it receives. The aim for the investment of the CIL is to ensure it is utilised to enhance the infrastructure of the council, and it should therefore link to the Infrastructure and Local area plan. The development of the CIL monitoring and pipeline forecasting information will enable strategic decisions about where that investment should be made. The latest figures on the availability of CIL identifies the contributions banked and potential pipeline receipts. Prudent financial planning would dictate that the council allocates CIL funding in line with its priorities.
- 2.3.10 A two speed system has been set up for small bids up to £50k and large bids over £50k. Small bids can be agreed for funding to be released at any point during the year. This is to allow flexibility to deliver smaller projects in a more agile way and making securing match funding more likely. Large bids will be agreed as part of the annual Capital Programme and included in this report. This is to allow appropriate consideration of the financial implications taking into account other potential competing demands.
- 2.3.11 Members are asked to approve the CIL funded projects set out in table 3 which have all been approved through the Infrastructure Planning and Delivery Board

(IPaDB) followed by Theme Board, the 2 boards tasked with overseeing CIL allocations.

2.3.12 The funding streams to finance the proposed new projects are as follows:

**Table 4 – New Service Spending Financing**

<b>Funding Sources of Schemes Presented for Approval</b>	<b>2026/27 £m</b>	<b>2027/28 £m</b>	<b>2028/29 £m</b>	<b>2029/30 £m</b>	<b>2030/31 £m</b>	<b>Total £m</b>
Capital Receipts	0.000	0.000	0.000	0.000	0.000	<b>0.000</b>
Revenue and Reserve Contributions	1.441	0.000	0.000	0.000	0.000	<b>1.441</b>
Grants & Other Contributions	9.018	0.000	0.000	0.000	0.000	<b>9.018</b>
Borrowing	4.520	4.500	2.700	0.000	7.000	<b>18.720</b>
<b>Total Funding of New Capital Projects</b>	<b>14.979</b>	<b>4.500</b>	<b>2.700</b>	<b>0.000</b>	<b>7.000</b>	<b>29.179</b>

## **2.4 Revised Housing Revenue Account Capital Projects**

2.4.1 The HRA business plan and the 2026/27 HRA Rent Setting report is included elsewhere on this agenda. As well as setting out the revenue budgets for the financial year ending 31<sup>st</sup> March 2027 the plan also sets out the medium-term capital programme for Housing. A summary of the plans can be seen in the table below:

**Table 5 – Revised Housing (HRA) Capital Programme**

<b>Proposed HRA Capital Programme</b>	<b>2026/27 £m</b>	<b>2027/28 £m</b>	<b>2028/29 £m</b>	<b>2029/30 £m</b>	<b>2030/31 £m</b>	<b>Total £m</b>
Stock capital investment	38.194	39.560	35.347	33.902	34.619	<b>181.623</b>
Other Improvements	0.000	0.000	0.000	0.000	0.000	<b>0.000</b>
Development/Acquisition	89.842	75.433	88.069	111.696	64.896	<b>429.937</b>
Demolition & Forward Funding	5.585	3.043	2.991	2.388	2.087	<b>16.093</b>
Other Regeneration	7.411	10.753	1.320	1.474	1.364	<b>22.322</b>
<b>Total HRA Capital Expenditure</b>	<b>141.031</b>	<b>128.790</b>	<b>127.727</b>	<b>149.460</b>	<b>102.966</b>	<b>649.974</b>

2.4.2 Whilst there is no direct provision made for the repayment of debt (and therefore no Minimum Revenue Provision) the inclusion of the repayment of loans has still been included in the long-term business plan for the HRA. To reflect this in the service revenue expenditure, unlike in the General Fund, depreciation is a true cost to the service which is then used to finance capital expenditure through the mechanism known as the Major Repairs Reserve (MRR).

2.4.3 Included within the HRA business plan is how the service are proposing to finance the capital expenditure and is summarised in the table below:

**Table 6 – Revised Housing (HRA) Capital Financing**

<b>Proposed HRA Capital Programme</b>	<b>2026/27 £m</b>	<b>2027/28 £m</b>	<b>2028/29 £m</b>	<b>2029/30 £m</b>	<b>2030/31 £m</b>	<b>Total £m</b>
Major Repairs Reserve (MRR)	11.340	11.666	12.352	12.636	13.157	<b>61.151</b>
RTB receipts (Allowable Debt)	0.894	0.918	0.942	0.967	0.993	<b>4.715</b>
RTB receipts (1-4-1 receipts)	5.479	2.343	4.432	5.157	4.160	<b>21.570</b>
Other Grants & Contributions	69.881	8.568	25.376	4.670	43.444	<b>151.938</b>
Revenue contributions (HRA)	1.733	1.733	1.733	0.000	0.000	<b>5.199</b>
HRA Prudential Borrowing	51.704	103.562	82.892	126.030	41.212	<b>405.401</b>
<b>Total HRA Capital Funding</b>	<b>141.031</b>	<b>128.790</b>	<b>127.727</b>	<b>149.460</b>	<b>102.966</b>	<b>649.974</b>

2.4.4 All HRA regeneration schemes will continue to be reviewed on a regular basis to ensure schemes are still viable and affordable as per the HRA business plan.

## 2.5 Regeneration Capital Projects

2.5.1 The table below shows a summary of the current spending plans for all of the GF regeneration schemes being proposed. A full listing of the projects can be found in appendix 3.

**Table 7 – Regeneration Capital Programme**

<b>Summary of Regeneration Programme</b>	<b>2026/27 £m</b>	<b>2027/28 £m</b>	<b>2028/29 £m</b>	<b>2029/30 £m</b>	<b>2030/31 £m</b>	<b>Total £m</b>
Mercury Land Holdings	22.970	36.169	55.592	56.020	20.918	<b>191.671</b>
Rainham & Beam Park	4.615	7.500	0.000	0.000	0.000	<b>12.115</b>
Bridge Close (Medical facilities & School)	18.614	4.883	0.000	0.000	0.000	<b>23.497</b>
Farnham & Hilldene	12.131	1.266	0.000	0.000	0.000	<b>13.396</b>
Other Regeneration Schemes	4.427	0.000	0.000	0.000	0.000	<b>4.427</b>
<b>Total GF Regeneration Programme</b>	<b>62.757</b>	<b>49.818</b>	<b>55.592</b>	<b>56.020</b>	<b>20.918</b>	<b>245.106</b>

2.5.2 It should be noted that the proposed regeneration programme members are being asked to approve within this report is comparable in size to the regeneration programme approved as part of the budget setting process for 2025/26. An additional £50m of capital funding was authorised by Cabinet for Mercury land Holdings prior to the 26/27 budget setting process to fully fund the MLH Business Plan.

2.5.3 The proposed funding of these schemes is set out in the table below:

**Table 8 – Regeneration Capital Financing**

<b>Financing</b>	<b>2026/27 £m</b>	<b>2027/28 £m</b>	<b>2028/29 £m</b>	<b>2029/30 £m</b>	<b>2030/31 £m</b>	<b>Total £m</b>
Capital Receipts	2.537	7.500	0.000	0.000	0.000	<b>10.037</b>
Revenue and Reserve Contributions	0.102	0.000	0.000	0.000	0.000	<b>0.102</b>
Grants & Other Contributions	16.472	0.000	0.000	0.000	0.000	<b>16.472</b>

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Borrowing	43.646	42.318	55.592	56.020	20.918	<b>218.495</b>
<b>Total Funding</b>	<b>62.757</b>	<b>49.818</b>	<b>55.592</b>	<b>56.020</b>	<b>20.918</b>	<b>245.106</b>

\* Use of capital receipts to finance the regeneration programme include £10m for potential CPO's relating to the Rainham & Beam Park housing zone. CPO's can only be initiated by the authority so any CPO's undertaken would be funded by receipts generated by immediately selling the property onto the Joint Venture.

2.5.4 With regeneration being the key objective, the Council considers the cost and return of its investment against the importance of building much needed affordable homes in the Borough, and estate renewal programme. The principal risk exposures for each regeneration scheme are set out in the individual business cases but include risks such as fall in capital values, inflation and interest rate risk. These risks are managed through the individual business cases which show detailed modelling of the risk factors and their impact. In order that commercial investments remain proportionate to the size of the authority, whilst there is no overall maximum investment limit, every business case is reviewed with the full impact of the decision assessed before a decision to proceed or abandon the scheme being made.

2.5.5 The primary reason for undertaking these schemes is regeneration delivering new homes in accordance with the Council's strategic aims and plans. The business cases have also identified a number of additional benefits arising alongside the regeneration. One of the benefits is the estimated financial return to the Council that will arise as a result of the delivery of the projects. The return generated from these regeneration projects will offset the budget pressure arising from the capital financing costs of borrowing and provide future funds for reinvestment. There will also be a return to support the Council's Medium Term Financial Strategy from the Council's wholly owned subsidiary Mercury Land Holdings as a result of the Council making loans to the company. Full details of the additional pressures and savings for the individual schemes are included in the Medium Term Financial Strategy.

2.5.6 The primary existence of these regeneration projects are for regeneration purposes and it's important to acknowledge that these income streams can be more volatile than other investments made solely for treasury purposes (details of which are set out in the Treasury Management Strategy Statement (TMSS) elsewhere in the agenda). Members are reminded that over reliance on these income streams should not be made when setting a balanced budget and that by approving these schemes, Members are happy with the overall balance of income that these projects contribute to the budget setting process.

## **2.6 2026/27 to 2030/31 Five Year Capital Programme**

2.6.1 Subject to Member approval, the following table sets out the proposed total combined capital programme for the financial years 2026/27 through to 2030/31 covering the existing capital programme, new bids, HRA and Regeneration:

**Table 9 – Proposed Total Capital Programme**

	2026/27 £m	2027/28 £m	2028/29 £m	2029/30 £m	2030/31 £m	Total £m
<b>People</b>						
Ageing Well	4.675	0.000	0.000	0.000	0.000	<b>4.675</b>
Living Well	1.715	3.381	0.000	0.000	0.000	<b>5.096</b>
Starting Well	17.140	29.346	0.000	0.000	0.000	<b>46.486</b>
	<b>23.530</b>	<b>32.728</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>	<b>56.257</b>
<b>Place</b>						
Environment	13.282	7.200	7.200	7.000	7.000	<b>41.682</b>
Housing & Property (GF)	46.516	3.000	3.000	0.000	0.000	<b>52.516</b>
Planning & Public Protection	0.770	0.000	0.000	0.000	0.000	<b>0.770</b>
Regeneration & Place Shaping	62.757	49.818	55.592	56.020	20.918	<b>245.106</b>
	<b>123.326</b>	<b>60.018</b>	<b>65.792</b>	<b>63.020</b>	<b>27.918</b>	<b>340.075</b>
<b>Resources</b>						
Finance	1.929	0.000	0.000	0.000	0.000	<b>1.929</b>
IT, Digital and Customer	1.783	0.000	0.000	0.000	0.000	<b>1.783</b>
	<b>3.712</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>	<b>3.712</b>
<b>Total GF Capital Expenditure</b>	<b>150.568</b>	<b>92.745</b>	<b>65.792</b>	<b>63.020</b>	<b>27.918</b>	<b>400.045</b>
<b>Housing &amp; Property (HRA)</b>	<b>141.031</b>	<b>128.790</b>	<b>127.727</b>	<b>149.460</b>	<b>102.966</b>	<b>649.974</b>
<b>Total Capital Expenditure</b>	<b>291.600</b>	<b>221.535</b>	<b>193.519</b>	<b>212.481</b>	<b>130.884</b>	<b>1,050.019</b>

2.6.2 If the capital programme is agreed the capital expenditure will be financed as follows:

**Table 10 – Financing of Capital Programme**

Financing	2026/27 £m	2027/28 £m	2028/29 £m	2029/30 £m	2030/31 £m	Total £m
Capital Receipts	9.911	13.452	5.374	6.124	5.153	<b>40.014</b>
Revenue and Reserve Contributions	15.658	13.399	14.085	12.636	13.157	<b>68.935</b>
Grants & Other Contributions	144.115	36.114	25.376	4.670	43.444	<b>253.719</b>
Borrowing	121.915	158.570	148.684	189.051	69.131	<b>687.351</b>
<b>Total Funding</b>	<b>291.600</b>	<b>221.535</b>	<b>193.519</b>	<b>212.481</b>	<b>130.884</b>	<b>1,050.019</b>

## 2.7 Access to Borrowing

2.7.1 The government has acknowledged the valuable contribution that local authorities make to the social and economic infrastructure of this country, and is committed to the approach of local decision-making and accountability under the prudential regime when setting its capital programme

2.7.2 To support local investment and to encourage capital investment, local authorities can access low-cost loans through the Public Works Loan Board (PWLB). The purpose of the PWLB is to offer long-term, affordable loans to support local

authority investment in service delivery, housing, economic regeneration, treasury management, and occasionally preventative action, under the prudential regime.

- 2.7.3 In February 2020 Parliament reformed the statutory basis of the PWLB, transferring its lending powers to HM Treasury. In March 2020 the government consulted on revising the PWLB's lending terms to reflect these new governance arrangements, and to end the situation in which a minority of local authorities used PWLB loans to support the acquisition of investment assets primarily for yield. The government published its response to this consultation and implemented these reforms in November 2020.
- 2.7.4 The key change in the PWLB lending change as a result of these reforms is Local Authorities can no longer access PWLB funds without confirmation from the S151 Officer that the authority does not plan to buy investment assets primarily for yield in the next 3 years. This is confirmed both at the start of the year in a return to HM Treasury setting out the authorities' capital plans and in any application to the PWLB for additional loans.
- 2.7.5 In addition to borrowing from the PWLB local authorities must not pursue a deliberate strategy of using private borrowing or internal borrowing to support investment in an asset that the PWLB would not support and then refinancing or externalising this with PWLB loans. Under the prudential code, local authorities cannot borrow from the PWLB or any other lender for speculative purposes and must not use internal borrowing to temporarily support investments purely for yield.
- 2.7.6 As set out in the proposed capital programme below, prudential borrowing is a key financing source in the funding of the authority's capital programme, so it is important that the approved capital programme does not include any schemes that are primarily for investment purposes. Investment assets would usually have one or more of the following characteristics

- Buying land or existing buildings to let out at market rates
- Buying land or buildings which were previously operated on a commercial basis which is then continued by the local authority
- Buying land or buildings other than housing which generate income and are intended to be held indefinitely rather than until the achievement of some meaningful trigger

The Council does not have any such schemes in its proposed capital programme.

### **3. Regeneration and Investment Strategy**

- 3.1 With central government financial support for local public services declining, the Council has invested via the Regeneration Board in a number of joint ventures and subsidiaries which are included in the capital programme.

#### **Havering and Wates Regeneration Joint Venture (HRA)**

The Council's overarching vision for the Havering and Wates Regeneration Joint Venture (HWR) is to enable the regeneration of key areas across the borough, delivering much needed renewal of town centres and estates while providing affordable homes for local residents. Through its role as a joint owner of the development company, the Council is able to exercise significant control over the design process, ensuring high-quality outcomes for buildings and public spaces alongside the delivery of essential infrastructure.

**Bridge Close (HRA & GF)**

The Council established a joint venture development vehicle, Bridge Close Regeneration LLP to bring forward the proposed regeneration of the site known as Bridge Close, a dated industrial area close to Romford Station. Following the Council acquiring full control of Bridge Close Regeneration LLP on the 16<sup>th</sup> of December 2020, Cabinet considered a number of recommendations relating to the future delivery of the scheme and approval was granted for the Council to deliver the regeneration of the area directly through Council resources, predominantly using the Housing Revenue Account. The General Fund element consists of a new school and medical centre that will be delivered as part of the development.

**Rainham & Beam Park (GF)**

Rainham & Beam Park is the only council regeneration scheme funded from the general fund. The original vision for the project is to transformation of a declining industrial area into a new urban community providing much needed affordable housing. Spend to date has been around shaping development proposals, working on compulsory purchase orders and acquiring land for regeneration in Rainham. Activity has reduced due to complications around the delivery of Beam Park Station

**Mercury Land Holdings (GF)**

Mercury Land Holdings is the Council's wholly owned property development company established to:

- Deliver good quality and well-managed PRS (Private Rented Sector) homes in the borough, in response to local demand
- Make use of Council assets to increase value over the longer term
- Ensure a mix of housing in terms of type, size and tenure
- Provide affordable housing opportunities for the HRA/RSL's through MLH developments & relationships
- Support regeneration in key parts of Havering

The Council's investment in MLH in terms of loans and equity are included in the capital programme. The investment is managed via a shareholder's board

arrangement and MLH submit a business plan each year with investment plans for consideration and approval by Cabinet.

3.2 In addition to the above housing projects there are two Infrastructure projects in the capital programme, Beam parkway and Romford Liveable Neighbourhoods. Both are road/place shaping projects aiming to improve driver and pedestrian safety and increase biodiversity through planting and greening. Both schemes are entirely funded through external grants, community infrastructure levy and S106 planning agreements so there is no impact on revenue expenditure through borrowing.

3.3 The majority of capital expenditure on the above regeneration schemes are classified as non-treasury investments and are managed via the Regeneration Board. The purpose of the Regeneration Board is to deliver the overarching objectives of the Council's regeneration and investment programme by ensuring that:

- The Council's JVs are delivering to timelines and respective business plans.
- The JVs are meeting their KPI's, and Council objectives are being met.
- The Council's best interests are being served in all negotiations and transactions that the JV's enter into.
- The Council is achieving Value for Money.
- The Council is fulfilling its contractual obligations, and in particular, dealing with any 'reserved' or 'consent' matters as they arise.
- The Council's own workstreams are being managed effectively.
- The inter-dependencies between the Council's workstreams and those of the JV's are managed effectively.

#### **4. Investment Property Strategy**

4.1 The Council retains a property investment portfolio which although primarily held for supporting economic regeneration in the borough, also receives financial gain. These holdings stem from a mixture of historic purchases and assets always owned and held by the Council. The assets are managed by Property Services with the aim of maximising yield from the existing estate by removing liabilities and securing future income streams.

4.2 The property investment portfolio has a balance sheet value of over £46m and is expected to produce a rental income of circa £4.7m per annum. With economic regeneration being the main objective, the Council accepts higher risk on its commercial investment portfolio than with treasury investments. The principal risk exposure includes voids and falls in capital value. In order to minimise the liability to the Council the portfolio is actively managed by property services on a commercial basis. The income received from the Council's property investment

portfolio contributes towards making the Council's funding more sustainable reducing the reliance on government funding, local business rates and council tax.

- 4.3 The Council currently has no plans to increase the number of Investment Properties via the capital programme.

## **5 Asset Management**

- 5.1 The Council has responsibility for assets used in service delivery including property, highways infrastructure (roads, footpaths, structures and lighting), land and council dwellings. It is important to understand the need, utilisation, condition and the investment and operating cost requirements of assets, whether owned or leased.

- 5.2 Capital expenditure is defined as spending on acquiring, creating or enhancing non-current assets (like land, buildings, vehicles, or infrastructure) that provide benefit for more than one financial year, distinguishing it from routine revenue spending.

- 5.3 When prioritising capital expenditure, it is essential to understand the long-term cost of maintaining and operating existing assets and their fitness for purpose and having consideration of which are deemed essential in continued service delivery, or which can be considered for alternative uses. The backlog of maintenance in some key assets is recognised and alternative approaches to longer term solutions will be considered to address the risks this poses rather than continued capital investment by the Council in the same assets

- 5.4 Approved asset management plans are in place for property assets including dwellings that demonstrate the Council's stewardship of assets and a disposals strategy approved by Cabinet is also in place (see section 5 for further details). The disposals strategy includes using property and land effectively across the Council by using suitable sites for the building of affordable housing.

**The Asset Strategy Model**



**6. Disposals Policy**

6.1 As the Council has pursued a policy of selling surplus sites for many years it becomes more difficult to identify new sites for disposal that do not pose challenges, either technically or in terms of planning, and especially in respect of objections to disposal that arise in many cases. Nonetheless, constant and on-going appraisal of property assets to identify disposal opportunities is a best practice tenet on all local authorities.

6.2 Nationally, councils are shifting their approach and considering sites for self-development in line with corporate need. Through capital spend; they are able to generate savings and new forms of revenue income.

6.3 As well as ensuring that the portfolio of retained property is suitable for the operational needs of the Council, there is a continuing need to generate capital receipts from the disposal of assets in order to pursue capital projects. The current Asset Disposal Programme was approved by Cabinet in January 2024 as the review and identification of new disposal and capital receipt opportunities is an essential contribution to funding the Council's capital programme and significantly reduces the impact of capital financing costs on revenue.

**7. Capital Receipts**

- 7.1 The planned capital programme includes assumption of the generation of £30m capital receipts (£10m per year for 3 years) to help reduce the borrowing requirements and is reflected in the Asset Disposal Programme. Any shortfall in receipts will mean additional borrowing costs and therefore a pressure in the Medium Term Financial Strategy (MTFS).
- 7.2 Current forecasts indicate a shortfall in the capital receipts target of £0.8m although additional sites for disposal are being investigated.
- 7.3 It should be noted that income from capital receipts are generally applied to finance short life assets where capital financing costs would be high. On average for every £1m not achieved in asset sales this would equate to an additional pressure of £240k each year in the MTFS.

## **8.0 Flexible Use of Capital Receipts and Transformation**

- 8.1 In December 2023, the Government announced the continuation till 2030 of the flexible use of capital receipts directive which allows Authorities to use capital receipts to finance revenue transformation expenditure for any project that is designed to generate ongoing revenue savings. Authorities are required to list each project and the savings that are being generated as a result of the project.
- 8.2 Following consultation on the use of flexible capital receipts in 2024, updated guidance was issued by Government in March 2025 with no significant changes in the use of receipts to finance revenue transformation expenditure.
- 8.3 As set out in section 5 of this report, capital receipts are already earmarked for financing the existing capital programme to reduce the requirement to borrow meaning there is currently no unallocated receipts available for this purpose.

## **9.0 Exceptional Financial Support (EFS)**

- 9.1 Since 2020, the government has agreed to provide a number of local authorities with support via the Exceptional Financial Support framework. Support provided via this framework is usually provided in the form of a capitalisation direction. Capitalisation directions permit a local authority to meet revenue costs through capital resources.
- 9.2 The Council has faced rapidly increasing demand pressures in 2025/26 which together with inadequate grant funding from central government has meant that in order to set a balanced budget for 2025/26 (a requirement by statute), the Council has had no choice but to apply for financial support via this framework.

- 9.3 In respect of the financial year 2025/26 the government has agreed to provide 30 councils with support to manage financial pressures via the EFS framework and for 17 of these this included agreement to support for prior years. Through the EFS framework, Havering has support agreed in principle for £88m in 2025/26 with further support expected to be required for 2026/27 and beyond.
- 9.4 In 2024/25, the final outturn position meant a take-up of the EFS to the value of £30.4m was needed and this has been temporarily funded from internal borrowing ahead of borrowing longer term from the PWLB.
- 9.5 The latest revenue projection for 2025/26 means that £60m of the £88m allocation is expected to be required. The capital receipts position means that the authority will have no choice but to fund the revenue pressure from borrowing. Whilst changes to the EFS framework have meant that higher interest rates will now not apply, this does equate to additional financing costs of around £6m per year (for 20 years) as provision for the repayment of debt along with interest associated with the borrowing needs to be set aside.

## **10.0 Risk Management and Mitigation**

- 10.1 For large complex projects, professional specialist external advice and services would be sourced to undertake due diligence and to understand the risks associated with the project and inform decision making
- 10.2 Specific risks for individual schemes are contained within the project business cases. The scale and importance of the project will dictate the level of business case evaluation. Sound business case protocols can mitigate the risk of business case collapse with appropriate levels of contingency being built into the business case to mitigate risks.
- 10.3 Major regeneration and housing projects constitute most of the Council's capital portfolio and these inherently carry risk, most of which is outside the Council's control. Whilst the Council does not have control over these risks it is important to be aware of them and manage them as best as possible. These risks include but are not limited to:
- Interest Rate Risk – The Councils capital portfolio is heavily dependent on borrowing and is therefore exposed to fluctuations in interest rates. Interest rate risk is managed indirectly through the TMSS and through our treasury advisers Link Asset Services
  - Inflation Risk – Capital projects, due to their often-long time frame are particularly vulnerable to inflation. The Governments latest inflation forecasts indicate that inflation would rise to 2.6% in 2025 and then slowly

return to 2% by the forecast horizon. Inflation risk is always a concern as slippage can potentially decrease the purchasing power. This can be mitigated by good project management, clearly identified cash flow projections and negotiating fixed price contracts where possible.

- Legislative – Changes in statute and regulations will impact capital projects as they must comply with current legislation. To mitigate this risk the Council must horizon scan and remain aware of any changes in the pipeline which might affect projects and make allowance accordingly through proper governance channels.
- Market health and commercial values – the portfolio is complex, and the successful delivery of various aspects of the project may depend to a large extent on the commercial environment. Examples are property rental income, capital receipts and the future health of the property market. Assumptions are made which underpin projections with the Council relying on expert advice and good performance monitoring to mitigate this risk.
- Partners – Increasingly, major projects are not delivered solely by the Council itself, but by developers either alone or jointly with the Council or its delivery subsidiary. Whilst using a developer transfers risk away from the Council, this means extra costs and therefore a balance is required. Risks associated with newly required subsidiaries and joint ventures will decrease with time as experience is gained.
- Supplier financial stability – Like with any project the importance of the supplier's financial stability in fulfilling the Council's needs is vital. To mitigate this, the Council as part of the procurement of the contract, considers the financial robustness of all contractors and partners and requests appropriate financial standing assurance.
- Reputational Risk – This is particularly relevant to the public sector and can result in the public losing faith in the organisation. The risk can be mitigated by good project management and communication with clear expectations of all stakeholders being key.
- Project delivery – In the main, these are unforeseen delays and increases in costs. Apart from building in contingencies there are a range of measures that can mitigate these risks. Effective scrutiny of business cases at the outset will ensure robustness of projects included in the programme. During the life of the project, risks are monitored with risk registers being properly maintained and updated. Regular highlight reporting keeps stakeholders informed to allow early intervention where necessary. In the case of complex major projects, professional experts are used at all required stages to ensure effective delivery.

- Portfolio delivery capacity – The capital programme set out in the capital strategy total over £1 billion over the 5-year life cycle. A priority is to ensure sufficient project delivery expertise, enabling support and supply chain capacity is available to deliver the Council's ambitions and outcomes, on time and to agreed costs. Whilst some of these costs can be capitalised and included in the capital cost of the project, projects will require revenue support such as support on governance and finance and procurement support. This risk can be mitigated by ensuring officers are suitably trained and equipped and that service plans include appropriate levels of expertise.

## **11. Minimum Revenue Provision Policy Statement**

11.1 Where the Authority finances capital expenditure by debt, it must put aside resources to repay that debt in later years. The amount charged to the revenue budget for the repayment of debt is known as Minimum Revenue Provision (MRP). Although there has been no statutory minimum provision requirement since 2008, The Local Government Act 2003 requires the Authority to have regard to the MHCLG *Guidance on Minimum Revenue Provision* updated in 2020 and again in April 2024.

The broad aim of the MHCLG Guidance is to ensure that debt is repaid over a period that is either reasonably commensurate with that over which the capital expenditure provides benefits or, in the case of borrowing supported by Government Revenue Support Grant, reasonably commensurate with the period implicit in the determination of that grant.

11.2 The Guidance requires the Authority to approve an Annual MRP Statement each year and recommends a number of options for calculating a prudent amount of MRP. The following statement only incorporates options recommended in the Guidance.

- For capital expenditure incurred before 1st April 2008, MRP will be determined in accordance with the former regulations that applied on 31st March 2008, incorporating an "Adjustment A" of £2.9m on a reducing balance method.
- For capital expenditure incurred after 31st March 2008, MRP will be determined by charging the expenditure over the expected useful life of the relevant assets in equal instalments, but under exceptional circumstances the annuity method may apply. Furthermore, where appropriate provision of MRP will commence in the year after the asset becomes operational.

11.3 Estimated life periods will be determined under delegated powers. The Authority may defer to the estimated useful economic life periods specified in the MRP guidance but reserves the right to determine such periods and prudent MRP.

As some types of capital expenditure incurred by the Authority are not capable of being related to an individual asset, asset lives will be assessed on a basis which most reasonably reflects the anticipated period of benefit that arises from the expenditure. Also, whatever type of expenditure is involved, it will be grouped together in a manner which reflects the nature of the main component of expenditure and will only be divided up in cases where there are two or more major components with substantially different useful economic lives.

For assets acquired by leases or the Private Finance Initiative, MRP will be determined as being equal to the element of the rent or charge that goes to write down the balance sheet liability.

- 11.4 Since the amendments to the regulation in 2008, there is no statutory provision that excludes borrowing used to finance capital expenditure on housing assets from the duty to make MRP. However, as local authorities are required to charge depreciation to the surplus or deficit on the provision of services in the HRA, a local authority may determine that no further charge for MRP is required, provided that it has determined that through its duty to charge depreciation and hold a Major Repairs Reserve that prudent provision has been made.
- 11.5 On the above basis no HRA MRP will be made for expenditure on housing assets. Any accounting events that would lead to debt not being set aside for repayment, however, would be reviewed to assess the need for any voluntary MRP contribution from the HRA.
- 11.6 **Third party loans** – Under statutory requirements the payment of the loan will normally be treated as capital expenditure. The subsequent loan repayments, (which are treated as capital receipts under statutory requirements), will be used to reduce the long-term liability and consequently the CFR. As a result, MRP will not generally be charged on the loan providing the loan repayment means that the debt will be repaid.

The Authority keeps under review all loans to 3<sup>rd</sup> parties and should there be an expectation that loans will not be repaid in full MRP would be made in this respect to ensure that prudent provision is made for the repayment of debt. This would include loans held by the HRA.

## **12. Knowledge and Skills**

- 12.1 All capital investment approvals are subject to robust consideration and challenge by members and officers from across the Council with extensive Local Government experience from varying backgrounds.
- 12.2 The Council employs professionally qualified and experienced staff in senior positions with responsibility for making capital expenditure, borrowing and

investment decisions. The Council also has a training and development programme to support staff to study towards relevant professional qualifications, to ensure officers are kept abreast of new developments and to ensure their Continuous Professional Development.

- 12.3 Where Council staff do not have the knowledge and skills required, use is made of external advisers and consultants that are specialists in their field. This approach is more cost effective than employing such staff directly and ensures that the Council has access to knowledge and skills commensurate with its risk appetite.
- 12.4 Member training is undertaken as part of the induction programme following any election and in particular for new members. Specialist training and advice is also provided to relevant cabinet portfolio members which is either conducted by members of staff or external specialist sources to ensure that members have the required skillset to scrutinise and challenge as appropriate.
- 12.5 The Council's property portfolio is managed by its property services team within the Housing & Property service. The team has extensive knowledge of the Havering property market and experience dealing with a mix of property types and professional work including landlord and tenant, statutory valuations, acquisitions and disposals and commercial and residential property management. Where required and with due diligence, the Council may also appoint external agents to advise on specialist matters or to access specialist expertise that may not be available 'in house'. An example of this is the appointment of RICS registered valuers to provide valuations required for the production of the statement of accounts.

## **REASONS & OPTIONS**

### **Reasons for the Decision**

The Council is required to approve the Capital Strategy and set a capital programme as per the 2021 update to the Prudential Code for Capital Finance in Local Authorities and the Treasury Management in the Public Services Code of Practice.

### **Alternative Options Considered**

There are no alternative options in so far as approving the capital strategy and setting the capital programme. However, there are options in respect of the various projects within the capital programme.

## **IMPLICATIONS & RISKS**

## **Financial Implications and Risks**

The Council needs to manage and control its future capital programme and investment very carefully to ensure that it meets its fiduciary responsibilities. It will need to carefully prioritise future capital investment to deliver optimum outcomes as resources become increasingly scarce. A number of new schemes rely upon borrowing which creates a long-term budgetary commitment for the Council for which it anticipates that it will receive financial returns of income in addition to meeting the primary objectives of economic development and regenerations. It is therefore essential that there is robust and proactive management of all capital projects going forward in order to deliver the financial plans set out in each approved business case. In particular, the delivery of income streams due from the series of Regeneration led projects for housing development are crucial and underpin the Council's ability to meet the cost of this capital investment and generate future revenue returns to support the delivery of the MTFs. Failure to deliver to plan, could result in significant financial pressures for the Council and therefore robust programme and project governance will be essential. This framework and the expected returns on investment will be included in the revised Capital Strategy.

In allocating funding to these proposals, the principle of financing capital expenditure from prudential borrowing as a last resort, was used. Going forward, the use of external funding sources will be maximised, pulling together the co-ordination of grant funding, s106 and any future CIL payments and the use of capital receipts, revenue and reserves.

## **Legal Implications and Risks**

The Capital Strategy is a requirement of the Chartered Institute of Public Finance and Accountancy's (CIPFA) Code of Practice on Treasury Management and the CIPFA Prudential Code for Capital Finance in Local Authorities. The Council is required by regulation to have regard to both codes when carrying out its duties under Part 1 of the Local Government Act 2003. This report has been produced in accordance with those requirements.

## **Human Resource Implications and Risks**

The recommendations made in the report do not give rise to any identifiable HR risks or implications which would affect either the Council or its workforce.

## **Equalities Implications and Risks**

The Public Sector Equality Duty (PSED) under section 149 of the Equality Act 2010 requires the Council, when exercising its functions, to have due regard to:

- (i) The need to eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under the Equality Act 2010;
- (ii) The need to advance equality of opportunity between persons who share protected characteristics and those who do not, and;

- (iii) Foster good relations between those who have protected characteristics and those who do not.

The Council is committed to all of the above in the provision, procurement and commissioning of its services, and the employment of its workforce.

### **Health and Wellbeing Implications and Risks**

The Council is committed to improving the quality of life and wellbeing for all Havering employees and residents in respect of socio-economics and health determinants. Whilst there are no direct implications to the Council's workforce and residents health and wellbeing as a result of this report, the way the Council spends its budgets on facilities and services does have the potential to impact on our overall health and wellbeing.

For example investment in social infrastructure for public services is likely to have a positive impact on health and wellbeing in terms of providing facilities and services, social connectivity, skills improvement, employment and wealth creation. If social infrastructure is not invested and there is a lack of good quality roads, paths and public buildings the aesthetic quality of the environment can impact negatively on both physical and mental health and wellbeing.

The extensive investment in the regeneration programme with the aim of delivering more affordable homes will also have a significant impact on health and wellbeing

Sitting behind this strategy are a number of processes to assess and improve the health impacts of the projects being proposed. For example, any capital building works such as the 12 estates regeneration project will be subject to the new local plan which includes a new policy requirement for development applications of 10 units or more to have a commensurate scale health impact assessment. This will highlight any positive impacts of the development on improved health and wellbeing and look for ways to mitigate any negative impacts.

In addition where appropriate, individual projects/programmes within this strategy will themselves be subject to a separate equalities and health impact assessment (EqHIA) which will identify in more detail potential negative impacts for mitigation or positive impacts.

### **Climate Change Implications and Risks**

The Capital Programme presents opportunities for the Council to contribute towards its climate change targets of being carbon neutral by 2040.

All relevant developments within the Capital Programme are subject to individual governance and climate change impacts will therefore be assessed through project appraisals as part of the decision-making process for individual programmes and projects. It is vital that these programmes and projects consider how to maximise the funding available to achieve carbon reduction, where possible. Mitigating and adapting to climate change is being increasingly embedded within Council decision-making but we will continue to work to ensure spending decisions take account of the carbon impact.

**BACKGROUND PAPERS**

**None**

**APPENDICES**

Appendix 1 : Existing Approved Capital Programme

Appendix 2 : Additional Schools Conditions Grant

Appendix 3a : GF Regeneration Capital Programme

Appendix 3b : HRA Regeneration Capital Programme

**Existing Approved Capital Programme**

Directorate	Service	Programme	Project No.	Project Name	2026-27 Budget	2027-28 Budget	2028-29 Budget	2029-30 Budget	2030-31 Budget	Total Budget
People - Ageing Well	Adults Social Care	Adults Social Care - DFG	C10260	HGF Cap. Bal. (From DFG Schemes): All years	1,917,816	0	0	0	0	1,917,816
People - Ageing Well	Adults Social Care	<b>Adults Social Care - DFG Total</b>			<b>1,917,816</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,917,816</b>
People - Ageing Well	Adults Social Care	Adults Social Care - Other	C21290	Refurb of Yew Tree (post JAD)	25,000	0	0	0	0	25,000
People - Ageing Well	Adults Social Care	Adults Social Care - Other	C43030	Yew Tree Lodge - New Heating System	180,000	0	0	0	0	180,000
People - Ageing Well	Adults Social Care	<b>Adults Social Care - Other Total</b>			<b>205,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>205,000</b>
People - Ageing Well	<b>Adults Social Care Total</b>				<b>2,122,816</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,122,816</b>
People - Living Well	Leisure & Culture	Leisure Other	C43060	Langtons House - External Repairs and Entrance Improvements	100,000	0	0	0	0	100,000
People - Living Well	Leisure & Culture	Leisure Other	C43070	Bretons Conditions Works	985,000	0	0	0	0	985,000
People - Living Well	Leisure & Culture	Leisure Other	C42030	Bretons - Listed Building Refurbishment	100,000	0	0	0	0	100,000
People - Living Well	Leisure & Culture	Leisure Other	C42050	Fairkytes Arts Centre	30,000	0	0	0	0	30,000
People - Living Well	Leisure & Culture	<b>Leisure Other Total</b>			<b>1,215,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,215,000</b>
People - Living Well	Leisure & Culture	Leisure SLM	C26860	SLM - Central Park Leisure Centre - Refurbishment	0	176,852	0	0	0	176,852
People - Living Well	Leisure & Culture	Leisure SLM	C26870	SLM - Hornchurch Sports Centre - Redevelopment	0	126,169	0	0	0	126,169

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People - Living Well	Leisure & Culture	Leisure SLM	C28070	SLM - Awaiting Allocation	0	3,078,470	0	0	0	3,078,470
People - Living Well	Leisure & Culture	<b>Leisure SLM Total</b>			<b>0</b>	<b>3,381,491</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,381,491</b>
People - Living Well	<b>Leisure &amp; Culture Total</b>				<b>1,215,000</b>	<b>3,381,491</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,596,491</b>
People - Starting Well	Childrens Social Care	Childrens Social Care Programme	C28140	Children with SEND Residential Provision & Respite	1,225,392	0	0	0	0	1,225,392
People - Starting Well	Childrens Social Care	<b>Childrens Social Care Programme Total</b>			<b>1,225,392</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,225,392</b>
People - Starting Well	<b>Childrens Social Care Total</b>				<b>1,225,392</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,225,392</b>
People - Starting Well	Education	Schools	C30070	Schools Basic Needs 2020/21	1,500,000	5,531,853	0	0	0	7,031,853
People - Starting Well	Education	Schools	C31130	St Edwards Academy Site	88,945	0	0	0	0	88,945
People - Starting Well	Education	Schools	C40120	High Needs Provision Capital Allocation – Unallocated	1,400,000	2,748,646	0	0	0	4,148,646
People - Starting Well	Education	Schools	C40440	Phase 5 Expansions Unallocated	2,000,000	2,522,481	0	0	0	4,522,481
People - Starting Well	Education	Schools	C41510	Basic Needs 2026 Allocation	635,558	0	0	0	0	635,558
People - Starting Well	Education	Schools	C42910	Contribution to Early Years Providers (Childcare Expansions Grant)	20,000	0	0	0	0	20,000
People - Starting Well	Education	Schools	C43570	Basic needs 2026/27 Unallocated Capital	0	8,654,033	0	0	0	8,654,033
People - Starting Well	Education	Schools	C43580	Basic needs 2027/28 Unallocated Capital	0	5,489,129	0	0	0	5,489,129
People - Starting Well	Education	Schools	C43590	Expansion of R J Mitchell Primary School	1,500,000	0	0	0	0	1,500,000
People - Starting Well	Education	Schools	C43600	The Brittons Academy SEND Unit	1,500,000	0	0	0	0	1,500,000
People - Starting Well	Education	Schools	C43610	Expansion of Lime Academy Forest Approach	1,500,000	1,500,000	0	0	0	3,000,000
People - Starting Well	Education	Schools	C43620	Harrow Lodge Primary School SEND Unit	1,200,000	900,000	0	0	0	2,100,000
People - Starting Well	Education	Schools	C43660	Access works to schools	250,000	200,000	0	0	0	450,000
People - Starting Well	Education	<b>Schools Total</b>			<b>11,594,503</b>	<b>27,546,142</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>39,140,645</b>
People - Starting Well	<b>Education Total</b>				<b>11,594,503</b>	<b>27,546,142</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>39,140,645</b>
Place - Environment	Environment	Highways & Street Lighting	C41000	Highways (Roads & Pavements)	6,000,000	6,000,000	6,000,000	6,000,000	0	24,000,000
Place - Environment	Environment	Highways & Street Lighting	C41010	Highways (Lighting)	1,000,000	1,000,000	1,000,000	1,000,000	0	4,000,000
Place - Environment	Environment	<b>Highways &amp; Street Lighting Total</b>			<b>7,000,000</b>	<b>7,000,000</b>	<b>7,000,000</b>	<b>7,000,000</b>	<b>0</b>	<b>28,000,000</b>

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Place - Environment	Environment	Public Realm - Waste	C42000	Food Waste - Collection	4,650,000	0	0	0	0	4,650,000
Place - Environment	Environment	<b>Public Realm - Waste Total</b>			<b>4,650,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,650,000</b>
Place - Environment	<b>Environment Total</b>				<b>11,650,000</b>	<b>7,000,000</b>	<b>7,000,000</b>	<b>7,000,000</b>	<b>0</b>	<b>32,650,000</b>
Place - Housing & Property (GF)	Housing Property & Assets (GF)	Corporate Buildings	C41030	Corporate Building Inspections	195,110	0	0	0	0	195,110
Place - Housing & Property (GF)	Housing Property & Assets (GF)	Corporate Buildings	C41040	Corporate Buildings & Other Initiatives	2,513,307	0	0	0	0	2,513,307
Place - Housing & Property (GF)	Housing Property & Assets (GF)	Corporate Buildings	C41090	PV Panels on Council Buildings	301,880	0	0	0	0	301,880
Place - Housing & Property (GF)	Housing Property & Assets (GF)	Corporate Buildings	C42020	Corporate Landlord Building Pressure	1,259,524	500,000	500,000	0	0	2,259,524
Place - Housing & Property (GF)	Housing Property & Assets (GF)	Corporate Buildings	C43020	Town Hall - Heating Replacement	100,000	0	0	0	0	100,000
Place - Housing & Property (GF)	Housing Property & Assets (GF)	Corporate Buildings	C43100	Mercury House - External Repairs	110,000	0	0	0	0	110,000
Place - Housing & Property (GF)	Housing Property & Assets (GF)	<b>Corporate Buildings Total</b>			<b>4,479,821</b>	<b>500,000</b>	<b>500,000</b>	<b>0</b>	<b>0</b>	<b>5,479,821</b>
Place - Housing & Property (GF)	Housing Property & Assets (GF)	Health & Safety	C12000	H&S Fire Extinguisher Acquisitions	10,000	0	0	0	0	10,000
Place - Housing & Property (GF)	Housing Property & Assets (GF)	Health & Safety	C28250	H and S Corporate Buildings - Legacy Works	25,952	0	0	0	0	25,952
Place - Housing & Property (GF)	Housing Property & Assets (GF)	<b>Health &amp; Safety Total</b>			<b>35,952</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>35,952</b>
Place - Housing & Property (GF)	Housing Property & Assets (GF)	Schools Expansions	C41160	Balgores New special school	34,983,484	0	0	0	0	34,983,484
Place - Housing & Property (GF)	Housing Property & Assets (GF)	<b>Schools Expansions Total</b>			<b>34,983,484</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>34,983,484</b>
Place - Housing & Property (GF)	Housing Property & Assets (GF)	Vehicle Replacement	C43540	Procurement of 5 vehicles for Passenger Travel Services	1,042,000	0	0	0	0	1,042,000
Place - Housing & Property (GF)	Housing Property & Assets (GF)	<b>Vehicle Replacement Total</b>			<b>1,042,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,042,000</b>
Place - Housing & Property (GF)	<b>Housing Property &amp; Assets (GF) Total</b>				<b>40,541,257</b>	<b>500,000</b>	<b>500,000</b>	<b>0</b>	<b>0</b>	<b>41,541,257</b>
Place - Planning & Public Protection	Planning & Public Protection	Enforcement	C30020	CCTV Investment	84,022	0	0	0	0	84,022

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Place - Planning & Public Protection	Planning & Public Protection	Enforcement	C38020	Enforcement CCTV	686,210	0	0	0	0	686,210
Place - Planning & Public Protection	Planning & Public Protection	<b>Enforcement Total</b>			<b>770,232</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>770,232</b>
Place - Planning & Public Protection	<b>Planning &amp; Public Protection Total</b>				<b>770,232</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>770,232</b>
Resources - Finance	Corporate Finance	Contingency	C25470	Contingency	1,929,235	0	0	0	0	1,929,235
Resources - Finance	Corporate Finance	<b>Contingency Total</b>			<b>1,929,235</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,929,235</b>
Resources - Finance	<b>Corporate Finance Total</b>				<b>1,929,235</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,929,235</b>
Resources - IT Digital and Customer	IT, Digital & Transformation	Transformation	C42570	Power BI	225,271	0	0	0	0	225,271
Resources - IT Digital and Customer	IT, Digital & Transformation	Transformation	C42580	Transformation Reserve	1,557,979	0	0	0	0	1,557,979
Resources - IT Digital and Customer	IT, Digital & Transformation	<b>Transformation Total</b>			<b>1,783,250</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,783,250</b>
Resources - IT Digital and Customer	<b>IT, Digital &amp; Transformation Total</b>				<b>1,783,250</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,783,250</b>

Appendix 2

## **Additional Schools Conditions Grant**

LA Schools	2026/27 Condition Grant Scheme's	Budget £
Nelmes	LED Lighting Infant Hall	17,250
Engayne	LED Lighting Infant Classrooms	69,000
Branfil	LED Lighting Infants	60,000
Gidea Park	LED Lighting Classrooms	46,000
Parklands	LED Lighting Classrooms	34,500
Hilldene	LED Lighting Junior Classrooms	46,000
Mead	LED Lighting Classrooms	46,000
Langton Infants	Renew Sub Mains Intake and Distribution Cable Phase 2	69,000
Suttons	Fire Alarm	40,250
Parsonage Farm	Barriers and Ladders for roofs	57,500
Parklands	Pitched Roof Replacements 8 roofs	569,250
Branfil	Render Replacement Junior block	402,500
Elm Park	Boiler Replacement	92,000
Broadford	Boiler Controls Phase 2	115,000
Gidea Park	Replace Water Pipework from Mains	46,000
Nelmes	Boiler controls, replace tank and water boiler	74,750
Crownfield Inf and Juniors	Replace Fencing and Gates	26,450
Various Schools	Washrooms Boys and Girls	120,000
Various Schools	Fire Door Replacement	107,006
Various Schools	Asbestos Removal	375,000

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Various Schools	Condition Emergency Schemes	287,500
Surveys	5 Yearly Condition Survey	100,000
<b>Total</b>		<b>2,800,956</b>

### Priority 2 Works - Subject to additional grant being available

LA Schools	2026/27 Condition Grant Scheme's	Budget £
Crowlands	Flat Roof replacement	575,000
Elm park	Flat Roof relay	172,500
Broadford	Flat Roof relay	115,000

## Appendix 3a

### GF Regeneration & Place Shaping Capital Programme

Programme	Project No.	Project Name	Prior Year Budgets	2026-27 Budget	2027-28 Budget	2028-29 Budget	2029-30 Budget	2030-31 Budget	Total Budget
Bridge Close (GF)	C30030	Bridge Close - School	354,736	18,614,264	0	0	0	0	18,969,000
Bridge Close (GF)	C30040	Bridge Close - Medical Facility	0	0	4,883,000	0	0	0	4,883,000
<b>Bridge Close (GF) Total</b>			<b>354,736</b>	<b>18,614,264</b>	<b>4,883,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>23,852,000</b>
Mercury Land Holdings	C28050	Mercury Land Holdings – Quarles Loan	3,599,414	1,591,699	505,745	0	0	0	5,696,858
Mercury Land Holdings	C35810	Reactive Acquisition Fund Loan	2,794,265	(2,794,265)	0	4,449,792	9,615,360	524,544	14,589,696
Mercury Land Holdings	New	Reactive Acquisition Fund Equity	0	0	0	4,610,304	0	0	4,610,304
Mercury Land Holdings	C38600	MLH Quarles PRS - Equity	1,500,000	0	0	0	0	0	1,500,000
Mercury Land Holdings	C38610	MLH Quarles PRS - Loans	2,384,500	1,252,432	0	0	0	0	3,636,932
Mercury Land Holdings	C42080	Mercury Land Holdings – Quarles Equity	0	6,210,000	0	0	0	0	6,210,000
Mercury Land Holdings	C42100	Priory Way - Loans	839,000	1,154,747	0	0	0	0	1,993,747
Mercury Land Holdings	C42110	Priory Way - Equity	839,000	453,000	0	0	0	0	1,292,000
Mercury Land Holdings	C42120	Peel Way - Loans	26,579	1,773,025	193,064	0	0	0	1,992,668
Mercury Land Holdings	C42130	Peel Way - Equity	1,234,071	19,561	0	0	0	0	1,253,632
Mercury Land Holdings	C42140	Albert Road - Loans	89,432	2,550,838	495,404	0	0	0	3,135,674

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Mercury Land Holdings	C42150	Albert Road - Equity	1,991,373	0	0	0	0	0	1,991,373
Mercury Land Holdings	C42160	Como Street Sales - Loans	783,113	15,940	9,366,391	18,577,805	7,459,556	0	36,202,805
Mercury Land Holdings	C42170	Como Street Sales - Equity	3,000,000	0	5,054,788	0	0	0	8,054,788
Mercury Land Holdings	C42180	Como Street PRS - Loans	0	0	0	0	14,700,300	407,997	15,108,297
Mercury Land Holdings	C42190	Como Street PRS - Equity	0	0	0	0	6,304,233	0	6,304,233
Mercury Land Holdings	C42200	Keswick - Loans	94,625	1,614,629	542,414	0	0	0	2,251,668
Mercury Land Holdings	C42210	Keswick - Equity	1,173,002	250,000	0	0	0	0	1,423,002
Mercury Land Holdings	C42220	Dorrington - Loans	313,438	5,833,290	3,422,854	0	0	0	9,569,582
Mercury Land Holdings	C42230	Dorrington - Equity	3,777,074	0	0	0	0	0	3,777,074
Mercury Land Holdings	C42240	Angel PRS - Loans	420,314	10,489	(430,803)	1,549,190	4,320,333	35,868	5,905,391
Mercury Land Holdings	new	Angel PRS - Equity	0	0	0	2,432,551	0	0	2,432,551
Mercury Land Holdings	C42250	Angel Sales - Equity	6,788,846	0	612,966	0	0	0	7,401,812
Mercury Land Holdings	new	Angel Sales - Loans	0	0	12,406,250	11,972,760	406,560	0	24,785,570
Mercury Land Holdings	new	Disposal C - Loans	0	35,045	0	132,955	13,214,000	19,950,000	33,332,000
Mercury Land Holdings	New	Disposal C - Equity	0	0	0	11,867,000	0	0	11,867,000
Mercury Land Holdings	new	Contingency	0	3,000,000	4,000,000	0	0	0	7,000,000
<b>Mercury Land Holdings Total</b>			<b>31,648,046</b>	<b>22,970,430</b>	<b>36,169,073</b>	<b>55,592,357</b>	<b>56,020,342</b>	<b>20,918,409</b>	<b>223,318,657</b>
Rainham & Beam Park	C28060	Rainham & Beam Park Housing Zone – CPO's and Grant	0	2,500,000	7,500,000	0	0	0	10,000,000
Rainham & Beam Park	C28970	Rainham and Beam Park Housing Zone - Equity	2,948,028	2,114,976	0	0	0	0	5,063,004
Rainham & Beam Park	C36320	Rainham & Beam Park Commercial Acquisition	17,444,026	0	0	0	0	0	17,444,026
<b>Rainham &amp; Beam Park Total</b>			<b>20,392,054</b>	<b>4,614,976</b>	<b>7,500,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>32,507,030</b>
Regeneration Other	C41100	Liveable Neighbourhood Romford Ring Road	328,119	1,128,598	0	0	0	0	1,456,717
Regeneration Other	C42810	Rainham Gateway - Active Travel	50,000	1,715,242	0	0	0	0	1,765,242
Regeneration Other	C42820	North Street Roundabout	130,748	0	0	0	0	0	130,748
Regeneration Other	C43550	UKSPF - Improvements to local green spaces along the A1306 corridor to Rainham town centre	150,000	0	0	0	0	0	150,000
Regeneration Other	C38580	Farnham & Hildene - Com Properties	5,000,000	12,051,000	0	0	0	0	17,051,000
Regeneration Other	C38590	Farnham & Hildene - Medical Centre	3,256,606	79,751	1,265,643	0	0	0	4,602,000
Regeneration Other	C40090	Sunrise Avenue - Traffic Calming	50,000	0	0	0	0	0	50,000
<b>Regeneration Other Total</b>			<b>8,965,473</b>	<b>14,974,591</b>	<b>1,265,643</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>25,205,707</b>
Regeneration TFL	C29000	Beam Parkway Major Scheme	2,733,493	1,583,199	0	0	0	0	4,316,692

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Regeneration TFL Total			2,733,493	1,583,199	0	0	0	0	4,316,692
Regeneration & Place Shaping (GF)			64,093,802	62,757,460	49,817,716	55,592,357	56,020,342	20,918,409	309,200,086

### Appendix 3b

#### HRA Regeneration Capital Programme

Programme	Project No.	Project Name	Prior Year Budgets	2026-27 Budget	2027-28 Budget	2028-29 Budget	2029-30 Budget	2030-31 Budget	Total Budget
12 Estates Regeneration	C42840	Waterloo Estate Temporary Homes	6,504,084	0	0	0	0	0	6,504,084
12 Estates Regeneration	C30510	12 Estates Affordable Housing	59,450,915						59,450,915
12 Estates Regeneration	C30530	12 Estates - Partner Loan (cash)	21,365,145	150,000	150,000	150,000	150,000	150,000	22,115,145
12 Estates Regeneration	C30540	12 Estates Phase 1 Forward Funding	71,790,109	69,151,882	58,965,000	49,858,000	0	0	249,764,991
12 Estates Regeneration	C30580	Regeneration - Multi Disciplinary Team	2,052,432						2,052,432
12 Estates Regeneration	C35890	12 Estates Demolition	11,742,345	5,584,587	3,043,000	2,990,500	2,388,000	2,086,750	27,835,182
12 Estates Regeneration	C39070	12 Sites - Resident Estate Ballots	257,472						257,472
12 Estates Regeneration	C30550	12 Estates - Vacant Possession	8,880,160						8,880,160
12 Estates Regeneration	C30620	HRA Regeneration - Acquisitions	20,909,008	4,719,370	3,250,000	3,250,000	3,250,000	2,000,000	37,378,378
12 Estates Regeneration	C30560	12 Estates - Tenant Compensation	3,961,385	(300,000)	0	0	0	0	3,661,385
<b>12 Estates Regeneration Total</b>			<b>206,913,055</b>	<b>79,305,839</b>	<b>65,408,000</b>	<b>56,248,500</b>	<b>5,788,000</b>	<b>4,236,750</b>	<b>417,900,144</b>
Bridge Close Regeneration	C28540	HRA Acquisitions - Bridge Close	11,434,584	945,595	0	0	0	0	12,380,179
Bridge Close Regeneration	C36340	HRA Bridge Close Regeneration Partner Loans	52,156,601	7,261,444	10,602,852	1,169,673	1,324,159	1,213,812	73,728,541

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Bridge Close Regeneration	C38870	Forward Funding Bridge Close	2,850,648	900,000	141,780	22,672,435	99,099,025	55,396,424	181,060,312
<b>Bridge Close Regeneration Total</b>			<b>66,441,833</b>	<b>9,107,039</b>	<b>10,744,632</b>	<b>23,842,108</b>	<b>100,423,184</b>	<b>56,610,236</b>	<b>267,169,032</b>
Other Regeneration	C35870	Hostel reprovision - Building of a new hostel	17,876,300	950,400	0	0	0	0	18,826,700
Other Regeneration	C43140	Rainham - Acquisitions	17,700,000	0	0	0	0	0	17,700,000
Other Regeneration	n/a	LAHF Programme	0	2,129,000	3,694,000	4,789,000	1,847,000	0	12,459,000
Other Regeneration	n/a	HRA Future Acquisitions	0	7,500,000	7,500,000	7,500,000	7,500,000	7,500,000	37,500,000
Other Regeneration	C41180	MLH Schemes	6,822,000	3,845,500	1,882,500	0	0	0	12,550,000
<b>HRA Other Regeneration Total</b>			<b>42,398,300</b>	<b>14,424,900</b>	<b>13,076,500</b>	<b>12,289,000</b>	<b>9,347,000</b>	<b>7,500,000</b>	<b>99,035,700</b>
<b>Regeneration &amp; Place Shaping (HRA)</b>			<b>315,753,188</b>	<b>102,837,778</b>	<b>89,229,132</b>	<b>92,379,608</b>	<b>115,558,184</b>	<b>68,346,986</b>	<b>784,104,876</b>