

Report to: Cabinet Meeting - 24 February 2026

Portfolio Holder: Councillor Paul Peacock, Strategy, Performance & Finance

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Report Summary	
Type of Report	Open Report / Key Decision
Report Title	2026/27 to 2029/30 Medium Term Financial Plan
Purpose of Report	To present the Council's Medium Term Financial Plan (MTFP) for the four financial years between 1 April 2026 and 31 March 2030 (2026/27 to 2029/30).
Recommendations	That the Committee recommends the 2026/27 to 2029/30 Medium Term Financial Plan (MTFP) for approval by the Full Council at their meeting to be held on 5 March 2026.
Alternative Options Considered	Not applicable, the Cabinet is required to make recommendations on the budget to the Full Council.
Reason for Recommendations	To provide a framework to support the Council's future spending plans.

1.0 2026/27 to 2029/30 Medium Term Financial Plan (MTFP)

- 1.1 The Council's Medium Term Financial Plan (MTFP) for the four financial years between 1 April 2025 and 31 March 2029 (2025/26 to 2028/29) was approved by Full Council on 6 March 2025.
- 1.2 This document seeks to update the MTFP's assumptions on expenditure, income and financing for the four years between 2026/27 and 2029/30.
- 1.3 The main aims of the MTFP are to:
 - a) deliver the Council's Community Plan objectives over the life of the relevant Community Plan;
 - b) clearly present the Council's current predictions of its financial position between 2026/27 and 2029/30; and
 - c) enable Members to make decisions which ensure the Council's future financial sustainability.

1.4 The MTFP tries to do this by:

- a) bringing together in one place all known factors which will affect the Council's financial position; and
- b) matching how the Council plans to spend to deliver its Community Plan objectives with the expected resources available to fund that spend.

Financial Projections

1.5 The table below shows high level budget projections for the next four years, using the assumptions made within the Budget Strategy approved at Cabinet during July 2025.

Table 1

	2026/27 (£m)	2027/28 (£m)	2028/29 (£m)	2029/30 (£m)
Net Service Expenditure (less capital charges)	20.628	20.503	20.551	21.530
Total Other Expenditure	0.072	(0.146)	(0.982)	0.160
Total Expenditure	20.700	20.357	19.570	21.690
Business Rates: receivable annually	(5.313)	(5.407)	(5.487)	(5.487)
Business Rates: other adjustments	0.295	0	0	0
Council Tax: receivable annually	(8.594)	(8.673)	(9.015)	(9.369)
Council Tax: other adjustments	0	0	0	0
Other Grants	(7.827)	(5.984)	(5.382)	(4.458)
Contribution (to) or from Reserves	0.739	(0.293)	0.315	0.330
Transfer to MTFP Reserve	0	0	0	0
Funding Shortfall prior to Mitigations	0	0	0	2.706

Local Government Provisional Finance Settlement 2026/27 to 2028/29

1.6 On 17 December 2025, the Government published the Provisional Local Government Finance Settlement for 2026/27, accompanied by indicative figures for 2027/28 and 2028/29. This marks the most significant redistribution of funding within the sector for at least 25 years, following the implementation of the Fair Funding Review 2.0 and a full reset of the Business Rates Retention System. The key headlines being:

- Fair Funding Review 2.0: Major changes to the funding formula now place greater weight on deprivation and population, with less emphasis on remoteness.
- Grant Simplification: Multiple grants have been consolidated into four main streams, aiming to simplify funding.
- Business Rates Reset: All accumulated business rates growth has been reset, redistributing resources based on the new formula.
- Council Tax: The settlement assumes councils will apply the maximum permitted increases, making council tax a larger share of local funding.

- Transitional Protection: New funding floors and phased arrangements will cushion the impact of changes.
- Recovery Grant: The Recovery Grant continues for three years.

- 1.7 The 2026/27 settlement provides a three-year funding framework, but only the first year is statutory, with subsequent years remaining indicative and subject to change. This means that while there is some increased certainty for medium-term planning, authorities must remain cautious, as future allocations could still be revised.
- 1.8 There is significant redistribution between authorities as a result of the new funding formula and business rates reset. More deprived and urban areas generally see larger increases in funding, while many shire districts and rural councils face below-average increases or even reductions in cash terms. This shift reflects the government's intention to target resources towards areas of greatest need, but it also creates challenges for councils that may experience a relative loss of funding.
- 1.9 The table below shows the Core Spending Power over the next three years. This does include the Government's assumption on Council Tax, which anticipates an increase in Council Tax equivalent to the maximum allowable together with an assumption of tax base growth.

	2025/26 Post Funding reform CSP	2026/27 Core Spending Power	2027/28 Core Spending Power	2028/29 Core Spending Power
Baseline funding level (Business Rates)	£9.308m	£3.873m	£3.961m	£4.042m
Revenue Support Grant	£1.663m	£6.533m	£5.505m	£4.432m
Council Tax	£8.484m	£8.883m	£9.301m	£9.739m
Recovery Grant	£0.321m	£0.321m	£0.321m	£0.321m
Consolidated grants	£0.228m	£0m	£0m	£0m
Adjustment support grant	£0m	£0.814m	£0m	£0m
95% income protection floor	£0m	£0m	£0m	£0.471m
Total	£20.004m	£20.424m	£19.088m	£19.005m

- 1.10 As can be seen from the table in year 2028/29 funding amounts to 95% of the post reform CSP when the 95% income protection floor is applied.
- 1.11 The tax base for 2025/26 is currently 42,720.66 with a band D charge of £198.60. The Government's assumption of £8.883m with a band D charge of £204.54 means that their expectation of tax base would be 43,431.21. This is 158.76 equivalent band D properties more than the Council's forecast.
- 1.12 Due to the above, the following years in 2027/28 and 2028/29 will also be overstated in terms of the forecast for Council Tax, as the actual tax base in 2026/27 is lower. Similarly, the band D charge for 2026/27 is anticipated to be £198.60, this will further increase the variance between the Government assumption and the anticipated actual for this Council for the amount of Council Tax generatable.

- 1.13 Baseline funding levels are guaranteed in year one as the Government have agreed a safety net of 100% should Business Rates funding reduce below the £3.873m. This safety net reduces to 97% in 2027/28 and 92.5% in 2028/29. Hence only £3.843m is guaranteed of the 2027/28 allocation £3.739m of the 2028/29 allocation.

Council Tax

- 1.14 Chapter IVA (Limitation of Council Tax and Precepts) of the *Local Government Finance Act 1992* requires billing authorities to hold referenda if their relevant basic amount of council tax for a financial year is in excess of a set of principles determined by the Secretary of State.
- 1.15 An authority's relevant basic amount of council tax is its average band D council tax excluding local precepts. The relevant basic amount of council tax for Newark & Sherwood District Council includes the levy that Internal Drainage Boards charge the Council. These are the Upper Witham Internal Drainage Board and the Trent Valley Internal Drainage Board.
- 1.16 Since 2016/17, shire district councils have been able to increase council tax by the greater of the core principle or £5.00 without holding referenda. For 2018/19 and 2019/20, the core principle was 3%; and for all other years, the core principle was 2%.
- 1.17 The proposed core principle for 2026/27 is 3%. The Government's proposed council tax referendum principle for shire district councils therefore permits increases in the Council's 2025/26 relevant basic amount of council tax of up to (and including) the greater of 2.99% or £5.00 without holding a referendum.
- 1.18 The Council calculates how much annual council tax income it can receive by multiplying the Council tax base (CTB) by the average band D council tax rate. The Council tax base is the total number of properties equivalent to band D which are liable for council tax after discounts, exemptions and premia.
- 1.19 The Council's MTFP assumes that the 2026/27 CTB will be 1.3% higher than the 2025/26 CTB, and that there will be an increase of 400 band D equivalents in CTB for 2027/28 and subsequent years.

Income from Fees and Charges

- 1.20 The Council's income from fees and charges for statutory and discretionary services is an essential part of the Council's General Fund revenue budget. Section 93 (Power to charge for discretionary services) of the *Local Government Act 2003* requires charges to be set such that taking one financial year with another, the income from charges for a service does not exceed its costs of provision.
- 1.21 Discretionary services are those for which the Council has the power, but not duty, to provide; though also include additions or enhancements to statutory services that the Council provides above standards legislated for.
- 1.22 The Action Plan to the Commercial Strategy approved at Policy and Finance Committee on 27 January 2022 set the expectation that new areas for charging and understanding price elasticity of demand on existing charges would be reviewed to ensure that discretionary

charges are set at the right levels and for the right activities. The Council should ensure that fees and charges for discretionary services are set which:

- ensure the maximum revenues possible;
- are allowed by the Council's Corporate Fees and Charges Policy; and
- are socially and politically acceptable.

Reserves and Balances

- 1.23 Section 25 (Budget calculations: report on robustness of estimates etc) of the *Local Government Act 2003* requires local authority chief finance officers (Section 151 officers) to report on the adequacy of financial reserves in the Council's proposed budget and robustness of estimates made.
- 1.24 The Council has reviewed the adequacy of its useable financial reserves to ensure that these are neither too low (imprudent) or too high (over prudent) based on their purpose and likely use.
- 1.25 Councils generally hold useable reserves for three purposes:
- as a working balance, to mitigate the impact of uneven cash flows;
 - as a contingency, to mitigate the impact of unexpected events or emergencies; and
 - as earmarked reserves, to pay for known or predicted future requirements.
- 1.26 The Council's £1.500m General Fund balance has been set aside to pay for exceptional items. Officers consistently review the appropriateness (prudence) of this amount considering internal and external risks identified. For the Council to maintain this balance, it is intended that it will only be used to fund expenditure once other appropriate reserves have been fully utilised.
- 1.27 **Appendix A** shows the balances which comprised the Council's total reserves at the end of 2024/25. It also shows the balances expected to comprise the Council's total reserves at the end of 2025/26 to 2029/30.
- 1.28 Over the years, the Council's reserves have been used for reasons such as to: cover the cost of one-off events not budgeted for; and support and improve service delivery. Whilst this principle still exists, the Council has a Medium-Term Financial Plan (MTFP) Reserve, in order to mitigate future pressures based on the uncertainty over local government funding. Some of this reserve will be released during 2029/30 to smooth the impact of anticipated funding reductions post the current three year LGFS.
- 1.29 Members and officers are required to ensure the Council operates as a going concern: that the Council will continue to fulfil its functions for the foreseeable future. If this were not the case, for example, because of an imprudent use of council reserves, the Council's external auditors would be required to express a going concern opinion (GCO). A GCO would be the external auditor's way of expressing significant doubt on the Council's ability to operate longer-term.

Robustness of Estimates and Adequacy of Reserves

- 1.30 The *Local Government Act 2003* requires the Council's Chief Financial Officer (Section 151 Officer) to comment on the robustness of the estimates and also on the adequacy of the proposed reserves.
- 1.31 The Council's total forecast General Fund revenue and capital reserves balance to 31 March 2026 is £44,779,294.
- 1.32 The budget has been prepared in accordance with the budget strategy approved by Cabinet on 8 July 2025. The same strategy has been adopted for the period of the MTFP.

Assumptions made within the MTFP

- 1.33 Finance officers and budget holders have developed detailed budgets for 2026/27 and future years. Officers have used the information available to them (past, present and future), and have made appropriate assumptions where the relevant information has been unavailable to them.
- 1.34 A 3.5% increase in basic pay has been assumed for 2026/27 and 3.5% for each subsequent year of the Council's MTFP.
- 1.35 If the 2026/27 pay award is agreed at a higher rate than the 3.5% increase in basic pay assumed, and if reductions in employee costs elsewhere cannot offset the increase in pay award costs, the additional costs unbudgeted for will need to be funded from council reserves. Section 1.11 examines this in more detail.
- 1.36 Most non-pay expenditure budgets have been uplifted by 2.5% in each year of the Council's MTFP. Some costs, such as insurance and utilities, are expected to increase by more than 5%; and others, such as fixed-price goods and services, have been increased in line with contractual obligations.
- 1.37 The Council's General Fund revenue budget is charged for the purchase or creation of fixed assets where capital resources are unavailable at the time. These charges will be in line with the Council's Minimum Revenue Provision (MRP) policy for 2026/27, which is recommended by the Audit and Governance Committee on 4 March 2026 for approval by Full Council on 5 March 2026.

Proposed strategy for bridging the funding gap

- 1.38 The table below shows the funding gap and mitigations that were approved as part of the 2025/26 Medium Term Financial Plan:

Table 4

	2025/26 (£m)	2026/27 (£m)	2027/28 (£m)	2028/29 (£m)
Funding Shortfall prior to Mitigations	0.000	2.371	2.429	2.778
Previous Year Mitigation			(0.763)	(1.026)
Dividends from Arkwood Developments Ltd	-	-	(0.250)	-
Target saving for borrowing costs and MRP	-	(0.300)	-	-
Savings from Leisure Management review	-	(0.142)	(0.013)	(0.005)
Savings from service reviews	-	(0.098)	-	-
Savings/efficiencies from making business processes more efficient	-	(0.130)	-	-
Increased income from the Council becoming more commercial	-	(0.093)	-	-
Use of MTFP reserve to offset contributions from reserves in future years	-	(1.608)	(1.403)	(1.747)
Proposed General Fund Funding Gap	0.000	0.000	0.000	0.000

1.39 Since that point, officers have been working towards meeting the targets as described in the table, as part of building the 2026/27 budget.

1.40 The table below shows the Council's progress towards meeting those targets. All of items below have been built into the base budget for 2026/27 and beyond:

Commercial Strategy and MTFP Changes	
Savings from Leisure Management Review:	
Active 4 Today Management Fee removed following review of the management agreement.	(142,760)
Savings/efficiencies from making business processes more efficient:	
Savings relating to the new cleaning contract	(14,520)
Saving made due to no longer using the Concerto system for managing corporate estate	(45,000)
Increased income from the Council becoming more commercial:	
The Beacon has projected to reach 97% occupancy by Q3 of 2025–26.	(84,620)
Increase income to reflect recent trends at the palace theatre	(98,470)
Trade Refuse Income increase due to simpler recycling legislation requiring additional bins / collections	(64,290)
Expecting an increase in the price of Glass Recycling	(64,360)
Private Sector Speech Call expenditure is recharged from HRA to reflect the costs for the private customers. This has not increased as much as previously anticipated therefore reduce.	(64,320)
Total	(578,340)

1.41 Based on table 1 at paragraph 1.5 which includes the table above, in order to bridge the funding gap over the next 4 years, the Council proposes the below:

Table 5

	2026/27 (£m)	2027/28 (£m)	2028/29 (£m)	2029/30 (£m)
Funding Shortfall prior to Mitigations	0	0	0	2.706
Use of MTFP reserve to offset contributions from reserves in future years	0.000	0.000	0.000	(2.706)
Proposed General Fund Funding Gap	0.000	0.000	0.000	0.000

- 1.42 As can be seen from the table, the Council has sufficient funding over the next three years to fund service provision, whilst in the fourth year it is expecting to need to take £2.706m out of reserves to balance the budget. Should funding not change for 2029/30 prior to that year, the newly created unitary authority will have the autonomy to be able to make decisions to reduce the gap based on policy decisions or to utilise reserves to fund.
- 1.43 As per **Appendix A** the MTFP reserve is expected to have a closing balance at the end of March 2026 of £8.925m. As per table 5 above the proposed utilisation of balances from the MTFP reserve during 2026/27 to 2029/30 will leave a balance of £6.219m at the end of March 2030.
- 1.44 As the new unitary authority is expected to be operational by 1 April 2028, the above gives the new authority a fully funded first year of operation with sufficient funds to be able to operate based upon this Council's part of the new authority in the second year. Where it wants to take any decision on service provision that would increase/reduce the £2.706m gap. Similarly, once the LGFS for the 2029/30 year, this could also change the funding profile.
- 1.45 As can be seen from table 4 above, the previous years MTFP had a mitigation target of £0.300m within financial year 2026/27 for savings from MRP, for which we have actually generated £0.268m savings.
- 1.46 The Council's wholly owned development company – Arkwood Developments Ltd are expected to make a financial contribution of at least £1.100m from 2026/27 to 2029/30.
- 1.47 Each update to this MTFP will therefore report on progress against each of the headings in the table above, to ensure that each year's budget is balanced.
- 1.48 Since 2010, the Council has made significant savings in line with government grant reductions. Though further savings may become harder to identify and deliver, particularly from spend not on employees (as mentioned in section 6 below), it is essential that the Council continues to identify areas where spend can be reduced and/or income increased. This is so that the Council can continue to operate sustainably over the longer-term and into any newly created authority.
- 1.49 The Council's Commercial Strategy and Action Plan, approved by Policy and Finance Committee on 27 January 2022, aims to make Newark and Sherwood an *"innovative and entrepreneurial Council that continually achieves positive annual financial contributions; by generating new revenue and delivering cost reductions, through trading and business*

improvements". The Council has begun to benefit from the projects which have been completed to date since the Commercial Plan 2017-18 to 2020-21 was approved in October 2017 and expects to increasingly benefit in future years from the implementation of the current strategy, however the task of identifying and implementing new streams of income generation is challenging. The Council's work across the district (externally) and with services council-wide (internally) will be crucial to enabling the Council's future sustainability and growth. This is particularly as changes to the local government finance system increase the rewards for councils able to facilitate local economic growth.

1.50 The table below updates progress against those major projects identified within the Commercial Strategy:

Table 6

Project/Activity	Business Unit Lead	Detail	Expected income/savings (£)	January 2025 Update
Development of Clipstone Holdings Centre	Corporate Property	The tender process is currently underway for the procurement of a main contractor for the build. It is anticipated for a start on site in q4 of 2025/26.	£0.075m	Moved from 26/27 to 2027/28 and included in MTFP at £0.150m from 28/29 onwards
Investigate options for increasing revenue through Business advertising on car parks and the lorry park	Corporate Property	New platform reviewed by officers, now being trialled promoting internal services. Should the trial be successful, seek to roll out further	£0.030m	Not reflected within the MTFP
Review charges for business engagement through the licensing service	Public Protection	There are a number of areas of work that the Council could charge for in relation to pre-application advice/compliance checks/health and safety advisory checks all within the licensing team	£0.010m	Not reflected within the MTFP
Amalgamation of Building cleaning contracts	Corporate Property	The tenders have been completed and a new operator is now in place.	£0.015m	Included in all years in the MTFP
Implementation of Income Management System	Financial Services	The implementation of a new Income Management System was completed during 2024 which has improved efficiency and effectiveness of the function. This has also resulted in cost due to a member of staff looking to reduce	£0.021m	Included in all years in the MTFP

		their houses could be accommodated		
Careline marketing plan	Communications and Marketing	A marketing budget was allocated of £14,000 for 2025/26 which allowed the team to extend the marketing of the function which has generated additional take up of the service.	£0.064m	Included in all years in the MTFP

1.51 The table below shows which areas have the biggest increases in expenditure budgets in each of the last three years of the Council's MTFP, compared to the equivalent budget in the year before:

Pressures	Increase in 2027/28 budget, compared to 2026/27 budget (£m)	Increase in 2028/29 budget, compared to 2027/28 budget (£m)	Increase in 2029/30 budget, compared to 2028/29 budget (£m)
Employees	1.488	0.893	0.915
Electricity and gas costs	0.137	0.035	0.037

Risks Associated with the Budget Process

1.52 Budgets are only as accurate as the data available at the time they are developed. There are therefore risks that the proposed budgets in the Council's MTFP will differ significantly from reality (actual expenditure and income). Some of the factors which could cause adverse variances are:

- higher than expected inflation and/or interest rates;
- the Council receiving lower than expected amounts of grant funding and/or other income;
- the future differing significantly from the initial budgets proposed at the time of developing the MTFP;
- volatility of certain budget lines between years;
- underachievement of expected savings and/or efficiencies;
- unforeseen events and emergencies;
- unforeseen insurance costs or legal claims;
- lower than expected business rates growth.

1.53 Section 25 (Budget calculations: report on robustness of estimates etc) of the *Local Government Act 2003* requires local authority chief finance officers (Section 151 officers) to report on the adequacy of financial reserves in the Council's proposed budget and robustness of estimates made. This section fulfils that requirement.

1.54 In considering the Council's proposed budget for 2026/27 and the sensitivity of expenditure and income to changes, it should be noted that:

- a) a 1% increase in Council Tax is equivalent to £85,939 of net expenditure; and
- b) a £1 increase in Council Tax is equivalent to £43,272 of net expenditure.

1.55 Various assumptions were required to be made when preparing the proposed MTFP budgets. The two areas where it seems that variations between the proposed budget and

reality could be greatest are employee pay and income receivable. Further details on each of these are below.

Employee Costs

- 1.56 Employee costs form a significant proportion of all district council budgets. Employee costs comprise 54% of the Council's proposed controllable service expenditure budget for 2026/27 (total spend, excluding spend on capital costs, internal recharges and Housing Benefit payments).
- 1.57 This makes it less likely to achieve savings solely by reducing non-employee spend. It also means that the Council would need to use a greater proportion of its reserves if the costs of future years' pay awards exceed the 3.5% pay award currently budgeted for 2026/27 and/or the 3.5% pay awards currently budgeted for subsequent years.
- 1.58 A vacancy provision of 7.5% of the total salary budget for 2026/27 will be made to allow for natural savings being made from posts remaining vacant before being filled. With the challenges in recruiting that have been seen over the last two financial years, this appears to be a reasonable approach. The actual outturn of savings from vacancies amounted to 8.32% for 2024/25. As it is not possible to predict precisely which business units will experience vacancies in the year, an overall saving will be set aside but this will be apportioned into services based upon the percentage of their salary costs over the whole Council.

Income

- 1.59 A significant part of the Council's annual net budget is dependent on income from rents; sales, fees and charges; and other receipts. Officers have reviewed the income that services have achieved against the current and previous years' budgets and have considered factors expected to affect future income levels, to ensure the 2026/27 income budgets for services have been set at levels considered achievable. Officers will monitor this closely over the coming year and revised forecasts over the medium term will be updated for the MTFP to be developed for the 2026/27 - 2029/30 years.
- 1.60 Significant underperformance against budgeted income would increase the Council's annual net expenditure, and thus place unbudgeted demand on council reserves. A 1% reduction in council income from fees and charges would cost around £58,000 in 2026/27.

Interest rates

- 1.61 The proposed MTFP budgets include amounts for interest payable and interest receivable. This is because the Council expects that it will both borrow money and invest money throughout the four years of the MTFP.
- 1.62 The Council anticipates that it will use fixed interest rate loans when borrowing. This is so that the Council knows exactly how much its loans will cost over their durations, and this mitigates against the risk of interest rates changes and thus costs rising significantly over the loan period. As borrowing would be for longer than four years, the risk of the Council being unable to borrow to repay existing debt (refinancing risk) does not apply.

- 1.63 The budgeted amounts have accounted for factors such as the amount of council funds expected to be available and the time during the year for which cash is needed. The actual amounts of interest payable and receivable for 2026/27 will likely differ from those budgeted due to actual income and expenditure occurring at different time periods to that forecast.
- 1.64 The impact of a 1% change in interest rate would be insignificant on the Council's overall budget.

Inflation

- 1.65 Most income budgets and non-pay expenditure budgets have been uplifted by 2.5%. Some costs, such as insurance and utilities, are expected to increase by more than 5%; and others, such as fixed-price goods and services, have been increased in line with contractual obligations.
- 1.66 The most recent month for which inflation data was available at the time of writing, December 2025, had a 2.7% increase in inflation (Consumer Prices Index (CPI)) from December 2024.
- 1.67 The small differences anticipated between actual inflation rates and the 2.5% budgeted for are expected to have insignificant impact on the Council's budget.

Capital Programme and Funding

- 1.68 The overall proposed General Fund Capital Programme for the period from 2026/27 and 2029/30 totals £48.093m. £14.925m is financed by external grant funding for Towns Fund Project, Pride in Place Programme and Disabled Facilities Grant (DFG's).
- 1.69 Council internal capital resources employed amount to £13.123m, which relates to the Council's contribution to the former Belvoir Iron Works, the redevelopment of Clipstone Holding Centre, Yorke Drive Pavilion, Castle Gatehouse, Bilsthorpe Hub, Southern Link Road and replacing parts of the Council's refuse fleet and other equipment.
- 1.70 Borrowing is the balancing figure for the capital expenditure at £12.784m. This type of financing attracts a charge to revenue called the Minimum Revenue Provision (MRP) calculated using the asset life method as approved by Council within the Treasury Management Strategy each year. The current method approved is the asset life method. This apportions notional borrowing incurred over the life of the asset, which is in line with the timeline for receiving economic benefits generated by the asset.

2.0 Implications

In writing this report and in putting forward recommendations, officers have considered the following implications: Data Protection, Digital and Cyber Security, Equality and Diversity, Financial, Human Resources, Human Rights, Legal, Safeguarding, Sustainability, and Crime and Disorder and where appropriate they have made reference to these implications and added suitable expert comment where appropriate.

Implications Considered			
Yes – relevant and included / NA – not applicable			
Financial	NA	Equality & Diversity	NA
Human Resources	NA	Human Rights	NA
Legal	NA	Data Protection	NA
Digital & Cyber Security	NA	Safeguarding	NA
Sustainability	NA	Crime & Disorder	NA
LGR	NA	Tenant Consultation	NA

Background Papers and Published Documents

Except for previously published documents, which will be available elsewhere, the documents listed here will be available for inspection in accordance with Section 100D of the Local Government Act 1972.

None