

<b>Report to:</b>	Council		
<b>Date of meeting:</b>	18 February 2026		
<b>Report of:</b>	Graeme Wilson, Borough Treasurer	<b>Report Number:</b>	36481
<b>Reporting Officer:</b>	Graeme Wilson, Borough Treasurer		
<b>Contact Officer:</b>	Graeme Wilson		
<b>Report title:</b>	Budget Report 2026/27		
<p><b><u>CONFIDENTIALITY</u></b>  <b><u>Non- confidential</u></b></p> <p>This report does not contain information which means it should be considered without the press or members of the public being present.</p>			
<b>Purpose:</b>	<p>To:</p> <ul style="list-style-type: none"> <li>• present to members the forecast financial position for 2026/27</li> <li>• consolidate service budgets to provide the Council's overall 2026/27 budget.</li> <li>• set Council Tax levels for 2026/27.</li> <li>• report on the Financial Arrangements account for 2026/27.</li> </ul>		
<b>Recommendations:</b>	<p>That Cabinet recommends to Council:</p> <ol style="list-style-type: none"> <li>1) The proposed one-year budget for 2026/27 including the use of £10.6m of reserves to balance the budget.</li> <li>2) To have regard to the responses to the consultation on the Council Tax proposals, reported in appendix J.</li> <li>3) That the £7.8m savings proposals for 2025/26 and 2026/27, agreed at Budget Council in February 2025, remain unaltered.</li> <li>4) The three-year indicative savings targets for 2027/28 to 2029/30 of £30m.</li> <li>5) That the Council Tax Support (CTS) Scheme report approved at Cabinet on 29th September 2025 (to be approved in a separate report) will continue the current CTS scheme arrangements.</li> <li>6) The Business Rates Supporting Small Business Relief 2026 and Pubs &amp; Live Music Venues Relief Schemes approved at Cabinet 9<sup>th</sup> February (to be approved in a separate report)</li> <li>7) The Council Tax charges for 2026/27</li> <li>8) That the Council Tax figures included in the report for the Mayoral Police and Crime Commissioner Precept and Mayoral General Precept (including Fire Services) are the provisional amounts, pending their formal approval at the GMCA meeting on 13<sup>th</sup> February 2026.</li> </ol>		
<b><u>Decision:</u></b>			
<b><u>Background documents:</u></b>	<p><a href="#">Cabinet report 10-Nov-25 Council Dashboard 2025-26 Quarter 2 Update</a> and <a href="#">Bolton Council Dashboard 2025-26</a></p> <p><a href="#">Council Budget Report 2025-2027 - 12-Feb-25</a></p> <p><a href="#">Cabinet report 29-Sep-25 No36033 - Council Tax Support Scheme 2026-2027</a></p>		

	 <p>Bolton S13A CTR SChem 202627.pdf</p> <p><a href="#">Business Rates Supporting Small Business Relief 2026 and Pubs and Live Music Venues Relief Schemes</a></p> <p><a href="#">Annex A Business Rates</a></p> <p><a href="#">Appendix A Business Rates</a></p> <p><a href="#">Appendix B - Explanation of the 2026 Pubs and Live Music Venues Rate Relief Schemes</a></p>		
<b>Signed:</b> <b>Date:</b>	<table border="1"> <tr> <td data-bbox="443 584 938 658">Leader/Executive Cabinet Member</td> <td data-bbox="938 584 1482 658">Monitoring Officer</td> </tr> </table>	Leader/Executive Cabinet Member	Monitoring Officer
Leader/Executive Cabinet Member	Monitoring Officer		

<b><u>Consultation with other officers</u></b>		
Finance	Yes	Lisa Butcher
Legal		
HR		
Procurement		
Climate Change		
Information Governance		
Equality Impact Assessment	Yes	Nicky Connell
<b>Calling In Procedures</b>	<p>Any decision(s) by the Executive Cabinet Member/Cabinet, should they choose to follow the recommendation(s) as set out of the front page of this report, cannot be called in as per Bolton Council's Constitution, Part 4, The Council's Rules of Procedure, Section E, 17(b) 'Call-in should be used in exceptional circumstances. Exceptional circumstances are where a decision has been made which is either outside the policy framework or contrary to, or not wholly consistent with the budget'</p> <p>The policy framework consists of Bolton: Our Vision, the Children and Young People's Plan, the Community Strategy, the Community Safety Plan, Development Plan documents under section 15 of the Planning and Compulsory Purchase Act 2004, the Licensing and Gambling Policies, the Local Transport Plan and the Joint Health and Wellbeing Strategy</p>	
<b>Post consultation reports</b> Please confirm that the consultation response has been taken into consideration in making the recommendations.	Yes	
<b>Vision outcomes</b> Please identify the appropriate Vision outcome(s) that this report relates or contributes to by putting a cross in the relevant box.	<a href="#">1. Start Well</a>	<input checked="" type="checkbox"/>
	<a href="#">2. Live Well</a>	<input checked="" type="checkbox"/>
	<a href="#">3. Age Well</a>	<input checked="" type="checkbox"/>
	<a href="#">4. Prosperous</a>	<input checked="" type="checkbox"/>
	<a href="#">5. Clean and Green</a>	<input checked="" type="checkbox"/>
	<a href="#">6. Strong and Distinctive</a>	<input checked="" type="checkbox"/>

## **1 INTRODUCTION & BACKGROUND**

- 1.1 At the Cabinet meeting on 15th December 2025, members were updated on the current financial forecast for 2025/26 and the implication this had for 2026/27.
- 1.2 The February 2025 budget report to Council identified a cuts requirement for 2025/27 of £7.8m over the two-year budget period; this report does not include any additional cuts requirement to those agreed by Council in February 2025.
- 1.3 This report should be read in conjunction with the Medium-Term Financial Plan document provided as a separate appendix document.

## **2 UPDATE FROM CABINET ON 2<sup>nd</sup> FEBRUARY 2026**

- 2.4 In respect of Council Tax levels, Cabinet recommends to Council an increase of 4.99% in the Bolton Council elements of Council Tax for 2026/27, made up of the following:
  - a 2.99% increase for the general Council Tax levy, and
  - a 2.00% increase for the Adult Social Care Precept.
- 2.5 That in respect of one-off funds returned from Greater Manchester Waste, Bolton to receive £1.35m.
- 2.6 Cabinet recommends to Council the following:
  - £0.5m to be allocated to wards equally, £25,000 per ward
  - £0.85m to be allocated towards borough wide capital schemes

## **3 UPDATE FOLLOWING THE FINAL LOCAL GOVERNMENT FINANCE SETTLEMENT**

- 3.4 On 9<sup>th</sup> February the 2026/27 final Local Government Finance Settlement was published via a Written Ministerial Statement. The final settlement included no substantive changes to the funding allocation that Bolton receives from that set out in the provisional settlement in December 2025.
- 3.5 An additional £317k in the Homelessness, Rough Sleeping and Domestic Abuse Grant for Bolton was included in the published information (total grant for 26/27 now £3.09m – this grant is included in Departmental Net Budgets and will have no impact on the overall Council budget as expenditure will increase in line with the increased funding levels.
- 3.6 However, a significant announcement was made on the approach to resolving the Special Education Needs & Disabilities / Dedicated Schools Grant (DSG) deficits.
- 3.7 A phased approach is to be followed, the first phase includes payment of a High Needs Stability Grant to cover 90% of any High Needs Block deficit within DSG at the end of 2025/26 financial year.
- 3.8 At the beginning of 2025/26 Bolton held a DSG deficit of £18m, driven by High Needs Block overspends. At 2025/26 quarter two, the in-year overspend on the High Needs Block was forecast to be £8m.
- 3.9 The High Needs Stability Grant will be paid in Autumn 2026, subject to Bolton submitting, and securing the Department for Education's approval of, a local SEND reform plan.

- 3.10 The announcement confirmed that local authorities, including Bolton, that are part of the Department for Education's (DfE) Safety Valve programme to tackle DSG deficits will not be disadvantaged by the announced measures. The Safety Valve programme will therefore end 31<sup>st</sup> March 2026.
- 3.11 For deficits that arise in 2026-27 and 2027-28, the announcement set out that: "local authorities can expect that government will continue to take a similarly appropriate and proportionate approach to such support, though it will not be unlimited".
- 3.12 The current Statutory Override will remain in place until the end of 2027-28. While it remains in effect, all DSG deficits including any proportion of the historic deficit up to 2025-26 not covered by grant will remain in the statutory reserve.
- 3.13 However, the Statutory Override will end on 31 March 2028; "Therefore, local authorities will need to plan to be able to meet the cost of the residual deficit from their own resources in 2028-29, including setting aside appropriate reserves in the preceding years."
- 3.14 Bolton will work through the details of the arrangements with DfE in due course.

#### **4 LOCAL GOVERNMENT SETTLEMENT 2026/27**

- 4.4 As detailed in the Local Government Finance Policy Statement, published in 2024, the government committed to reforming the local government finance system. The original Fair Funding Review was announced in 2017 and was intended to be delivered in 2020/21.
- 4.5 According to the Ministry of Housing, Communities and Local Government (MHCLG) terms of reference, the FFR was intended to:
- Set new baseline funding allocations for local authorities,
  - Look at an assessment of needs and resources of authorities.
- 4.6 The necessity of delivering a full review, engagement process and consultation period in time for the multi-year settlement in 2026/27 has meant that the current review uses much of the work that was conducted between 2017 and 2020. The government have chosen to emphasize this by calling the consultation the "Fair Funding Review 2.0."
- 4.7 The Fair Funding Review made a number of proposals, including:
- Updated Relative Needs Formulae (RNFs), which are used to determine the relative share of "need" in a local authority.
  - Updated Index of Multiple Deprivation (IMD) and population estimates information used to inform RNF's and funding allocations.
  - Council Tax 'equalisation' (also referred to as Resource Deduction) to form part of the settlement process; this is intended to address the fact that some local authorities have not needed to increase Council Tax charges as much as others, due to higher relative levels of government funding.
  - A proposed transition period of 3 years, with authorities receiving their full updated Settlement Funding Assessment (SFA) in the final year of the multi-year settlement (2028/29).
- 4.8 The Relative Needs Formulae are summarised in the table below:

<b>2013-14 formulae in Settlement Funding Assessment (SFA)</b>	<b>Formulae the government used in the updated core assessment</b>
Adult's Personal Social Services (Social Services for Older Adults)	<b>Updated</b> Adult Social Care (Older Adults)
Adult's Personal Social Services (Social Services for Younger Adults)	<b>Updated</b> Adult Social Care (Younger Adults)
Children's Services (Youth and Community)	<b>New</b> Children and Young People's Services
Children's Services (Children's Social Care)	
Children's Services (Central Education Functions)	<b>New</b> Home to School Transport
Concessionary Travel	<b>New</b> Foundation Formula (Upper Tier) <b>New</b> Foundation Formula (Lower Tier)
Continuing Environment Agency Levies	
Coast Protection	
Environmental, Protective and Cultural Services (Lower Tier)	
Environmental, Protective and Cultural Services (Upper Tier)	
Flood Defense	
Fire and Rescue	
Highways Maintenance	<b>New</b> Highways Maintenance
n/a	<b>New</b> Temporary Accommodation
Fixed Costs	<b>No longer included in assessment</b>
Legacy Capital Finance	

4.9 On the 18th December 2025, MHCLG published the local government finance policy statement 2026/27 to 2028/29, setting out the principles of the settlement.

- Recovery Grant – the 2025/26 allocations will continue for the next 3 years; allocations will only continue for upper-tier authorities. Bolton will receive £9.195m each year.
- Data updates to RNFs including sub-national population projections based on mid-2022 estimates, and the 2025 Index of Multiple Deprivation (IMD).
- New damping floors providing real-terms protections for some authorities, with complicated eligibility criteria. Upper-tier Recovery Grant authorities will receive minimum increases of 5%/6%/7%. Other authorities will receive either 100% income protection (flat cash) or 95% protection.
- Reduced weighting for the non-resident population uplifts within the Foundation Formula. No change in the data used to measure commuters and visitors.
- Business rates income measurement, which includes income from business rates pools and pilots. This will result in higher damping baselines for some authorities.
- Remoteness uplifts only remain in the Adult Social Care Area Cost Adjustment (ACA) and has been removed from all the other ACAs.
- Projected taxbase growth will not be included in the Resources Deduction (as an incentive for house-building).

- Collection Rate remains at 100% within the Resources Deduction. Assumed Band D in the Resources Deduction will be £2,060 in 2026/27, with future assumed increases of 4.9%.
- Weightings for the RNFs have been updated for the latest expenditure data.
- The upper limit on Home-to-School Transport (HTST) has been increased from 20 to 50 miles.
- It is confirmed that the increase in grant funding within Core Spending Power (CSP) is £3.4bn. This will include funding for new burdens, including food waste.
- There will be no change in the amounts of Local Authority Better Care Grant (BCG) that authorities must pool with the NHS (i.e. based on 25/26 allocations). Bolton's allocation is £18.351m.

4.10 Nationally £21.5bn will be distributed via the four Consolidated Grants, Bolton's allocations are shown in the tables below.

	2025/26	2026/27
<b>Homelessness, rough sleeping and domestic abuse grant</b>	£m	£m
Prevention and Relief element of the former Homelessness Prevention Grant	1.915	0.000
Rough Sleeping Accommodation Programme	0.051	0.000
Rough Sleeping Prevention & Recovery Grant	0.261	0.000
Domestic Abuse Safe Accommodation Grant	0.887	0.887
Homelessness, rough sleeping and domestic abuse grant		1.889
<b>Total</b>	<b>3.114</b>	<b>2.776</b>
<b>Crisis and Resilience Fund grant</b>		
Household Support Fund	4.900	0.000
Discretionary housing payments	0.460	0.000
Crisis and Resilience Fund grant		6.055
<b>Total</b>	<b>5.360</b>	<b>6.055</b>

	2025/26	2026/27
<b>Children's and Families grant</b>	£m	£m
Children's Social Care Prevention Grant (25-26)	2.268	0
Children and Families Grant	2.839	0
Holiday Activities and Food Programme	1.431	1.554
Post-16 Pupil Premium Plus Programme	0.069	0.069
Family First Partnership		6.344
<b>Total</b>	<b>6.607</b>	<b>7.967</b>

	2025/26	2026/27
<b>Public Health grant</b>	£m	£m
Drug and Alcohol Treatment and Recovery Improvement Grant	2.482	0
Local Stop Smoking Services and Support Grant	0.45	0
Individual Placement and Support Grant	0.176	0
Swap to Stop programme	0.107	0
Separate smoking and drugs & alcohol grant	0	3.082
<b>Total</b>	<b>3.215</b>	<b>3.082</b>

- 4.11 Although Bolton, as a 100% Business Rates retention authority, does not receive the core Public Health Grant, ringfenced grant funds for smoking and drugs & alcohol activities from 2026/27 will continue to be received as shown in the table above.
- 4.12 There are some further grants that have rolled into SFA and will be distributed using the Fair Funding Assessment (FFA). The table below shows the amounts for Bolton:

<b>2025/26 Grants</b>	<b>£m</b>
New Homes Bonus	0.739
Employers' National Insurance Contributions Grant	2.065
Social Care Grant	37.775
ASC Market Sustainability and Improvement Fund	6.082

- 4.13 As in 2025/26, the Council Tax general levy is permitted to increase by up to 2.99% without the need for a referendum.
- 4.14 As in 2025/26, the Adult Social Care precept can increase by a maximum of 2.00% without the need for a referendum.
- 4.15 It should be noted that the Final Local Government Settlement is expected to be announced during the first week of February; there may therefore be some amendments to the funding received by Bolton, although significant changes are not anticipated, any amendments will be highlighted in the report to Council on 18<sup>th</sup> February 2026.

## **5 FINANCIAL IMPACT OF THE ABOVE**

- 5.1 The overall net impact of the December settlement is an improved funding position from that forecast in the budget report presented to Council in February 2025. Although this is a welcome development, there remain significant pressures on the Council's finances and a programme of savings & efficiencies measures will be required for future years.
- 5.2 The outcome of the Fair Funding Review, along with the continuation of the Recovery Grant has meant that additional funding is available to Bolton versus the forecast allocations in the budget report approved by Council in February 2025.

5.3 Changes to the proposed budget for 2026/27, contained in this report, from the proposed budget approved in February 2025 are set out in the table below:

Description	£'000	£'000
<b>Forecast 2026/27 Budget Requirement at Feb-25</b>		<b>617,336</b>
<u>Changes in forecasts</u>		
Dedicated Schools Grant requirement increases	14,335	
General inflation changes	624	
Real Living Wage increase	5,977	
Departmental demand pressures	16,071	
Loss of grant funding in departmental net budgets	45,584	
Employer pensions contribution rate reductions	(4,452)	
Increase in Parishes requirement	41	
<b>Subtotal increased costs</b>	<b>78,180</b>	
Additional budgeted investment income	(1,000)	
Council Tax increases - Parishes	(41)	
<b>Subtotal increased income</b>	<b>(1,041)</b>	
Total of increases to budget requirement		<b>77,139</b>
<b>Proposed 2026/27 Budget Requirement at Feb-26</b>		<b>694,475</b>
<u>Funding changes</u>		
Increased Dedicated Schools Grant funding	(14,335)	
Increased Retained local business rates	(1,641)	
Increased Business Rates Top-Up	(61,162)	
Increased Council Tax contribution	(2,404)	
	<b>(79,542)</b>	
ENIC Compensation grant ended	2,065	
Reduced contribution from reserves	338	
	<b>2,403</b>	
<b>Total funding changes</b>		<b>(77,139)</b>

5.4 The single largest item of increased funding is seen in the increased Business Rates Top-up to be received, this uplift in value reflects the changes to Bolton's Settlement Funding Assessment (SFA) and the rolling in of separate grant funding streams to the SFA.

5.5 Increases in the Council Tax base (the number of properties in the borough) have also generated additional income for the Council compared to the assumptions in the February 2025 budget report.

5.6 Future reductions in the employer's pension contribution rate to the Greater Manchester Pension Fund, as advised by the pension fund actuary, have generated a saving of around £4.4m for 2026/27.

## **6 LEVELLING UP AND REGENERATION ACT 2023**

- 6.1 The above Act came into effect towards the end of October 2023, the Act reduced the qualifying period over which a Council Tax premium in respect of Long Term Empty Property (LTE) properties can be charged from 2 years to 1 year and permitted implementation of the LTE premium from 1 April 2024, providing the decision is taken before the start of the financial year. The Act also reduced the qualifying period over which a Council Tax premium in respect of Second Homes (SH) properties can be charged from 2 years to 1 year and provided for the SH premium to be implemented from 1<sup>st</sup> April 2025, providing the decision is taken before 1st April 2024.
- 6.2 At Budget Council in February 2024 introduction of both premiums was approved. The 2026/27 budget contains the following assumptions:
- The continuation of the Long-Term Empty Property (LTE) premium which came into effect on 1st April 2024.
  - The continuation of the of the Second Homes (SH) premium which came into effect in Bolton on 1st April 2025.
  - The Council Tax Support Scheme approved at Council on 12th February 2025 will remain unchanged with a separate report to Council in February 2026 to formally seek approval to continue the current scheme.

## **7 SAVINGS PROGRAMME 2025/27**

- 7.1 Given the considerable financial uncertainty, both nationally and locally, it was proposed at December's Cabinet meeting that a two-year budget be presented to Council for approval in February 2025. This will comprise:
- 7.2 Use of £10.6m of reserves to balance the budget in 2026/27, with a total of £17m of reserves required over the 4-year period covered in the Medium-Term Financial Plan (MTFP). This will mean that deferred savings will be rolled forward into the 2027/28 budget cycle. It must be noted that this approach to the use of reserves has previously been challenged by the Council's external auditors (Forvis Mazars LLP), in their 2022/23 Value for Money (VFM) report, as unsustainable.
- 7.3 In addition, to achieve a balanced budget, savings targets of £7.8m were approved at Council in February 2025. The £7.8m cuts are allocated departmentally in the following table:

<b>Department</b>	<b>Total Cuts £'000s</b>
Adults & Housing	4,126
Children's Services	690
Public Health	474
Department of Place	1,014
Corporate Resources	1,497
<b>Total</b>	<b>7,801</b>

## **8 FINANCIAL PRESSURES**

- 8.1 Inflation - since the 2025/26 budget was set, whilst the national measure of inflation (CPI) has reduced closer to the Government's 2% target, inflation in specific supplies or services required by the Council (e.g. energy, payroll costs) has not necessarily reduced at the same rate. It should be noted that lower

inflation does not mean prices are falling and that the previous period of high inflation has permanently increased prices, which has impacted / is impacting on our services.

- 8.2 Social care pressures continue to have a major effect on the Council's budget with increases in the volume in the demand for Older People's care packages in the community, especially homecare and discharges from hospital home, and the increasing cost of external provision in Children's Social Care.
- 8.3 Real Living Wage (RLW) - in October 2025, the Living Wage Foundation announced that the Real Living Wage would rise to £13.45 per hour (6.75%), with Living Wage employers expected to implement the new rates as soon as possible and within six months (1st May 2026).

## **9 BUSINESS RATES**

- 9.4 Bolton has been a part of the Greater Manchester 100% business rates retention pilot since 2017. Councils retain 100% of their business rates with 1% passed to the Fire Authority. As part of the Greater Manchester Trailblazer devolution agreement, the Government had previously announced that GM authorities will continue to retain 100% of business rates locally for the next 10 years.
- 9.5 Government has, however, undertaken a Business Rates reset in 2026/27. This is a complex issue, but in very simple terms, means that growth in Business Rates income, which is currently retained at a local level, will be re-allocated nationally via the Settlement Funding Assessment.
- 9.6 In supporting documentation to the provisional local government finance settlement 2026/27, confirmation has been received that authorities in Greater Manchester will continue to retain an increased proportion of business rates in 2026/27 in return for foregoing Revenue Support Grant and Core Public Health Grant funding.
- 9.7 The Business Rates system is a complicated arrangement that has developed over decades, fundamentally there are two important values that impact on local authority funding:
- 9.8 Business Rates Baseline (BRB) – what Councils are expected to collect from businesses.
- 9.9 Baseline Funding Level (BFL) – what Councils need to deliver services.
- 9.10 Before allocating local authority Baseline Funding Levels (BFLs), the aggregate amount of business rates to be retained by local government must be measured. Recalculating the BFL amount, and apportioning it across local government, will ensure that all local authorities receive a portion of funding for core service delivery that is linked to the aggregate amount of business rates available to local government.
- 9.11 To calculate the aggregate BFL, the same data that will calculate Business Rates Baselines will be used wherever possible. However, the aggregate BFL will also include an England-wide downward adjustment for the impact that business rates reliefs have on reducing local authority income.
- 9.12 Once the BFL aggregate is set ahead of 2026/27, it will be fixed for the forthcoming reset period, updated by CPI annually.
- 9.13 Where a Council's Business Rates Baseline (BRB) is greater than its Baseline Funding Level (BFL) then the Council is required to repay the difference to government – this is known as a Tariff.
- 9.14 Where a Council's Business Rates Baseline (BRB) is lower than its Baseline Funding Level (BFL) the Council will receive the difference from government – this is known as a Top-Up. Bolton is the recipient of Business Rates Top-Up funding.

- 9.15 The reset will affect the Business Rates Baseline and impact on the top-up grant received / tariff payment made by local authorities.
- 9.16 Where government policy decisions reduce the amount of Business Rates recoverable from businesses (known as Reliefs) Councils will be compensated with Section 31 grant funding.
- 9.17 Since 2013 the business rates baselines (BRB), tariff and top ups have been index linked to inflation, with appropriate adjustments at revaluations. Revaluations are conducted on a cyclical basis to ensure rateable values (RV) within the Valuation Office Agency's (VOA) rating list are updated and reflect relevant market rental values.
- 9.18 Where authorities have grown above inflation, and the baseline, this growth is retained locally and is estimated to be worth £1.5bn nationally in 2025/26 under the standard retention arrangements.
- 9.19 Ordinarily a reset would be based on a stable collection year and inflated in line with the multiplier. However, the 2026 reset coincides with the 2026 revaluation, which will see RV updates, and introduction of three additional multipliers. This encompasses two lower multipliers designed to support the Retail, Hospitality and Leisure (RHL) sector in place of RHL relief, which will be self-funding at a national level, from a High Value Multiplier (HVM) on hereditaments with a RV equal to or more than £0.5m.
- 9.20 In the supporting documents to the Chancellor of the Exchequer's budget announcement on 26th November, the updated Business Rates multipliers were confirmed as:

<b>Multiplier</b>	<b>2025-26</b>	<b>2026-27</b>	<b>Scope</b>
Small business Retail Hospitality & Leisure (RHL) multiplier		38.2p	RHL hereditaments with Rateable Values (RV) under £51,000
Standard Retail Hospitality & Leisure (RHL) multiplier		43.0p	RHL hereditaments with Rateable Values (RV) between £51,000 and £499,999
National small business multiplier	49.9p	43.2p	Non-RHL hereditaments with Rateable Values (RV) under £51,000
National standard multiplier	55.5p	48.0p	Non-RHL hereditaments with Rateable Values (RV) between £51,000 and £499,999
High value multiplier		50.8p	All hereditaments with Rateable Values (RV) of £500,000 or above

- 9.21 The VOA's 2026 draft rating list was released on 28th November, the VOA has indicated this has been checked and verified and subject to HM Treasury approval.
- 9.22 At a reset, the Business Rates Baselines (BRB) will be recalibrated to reflect more accurate rate levels, based on the 2026 rating list and the five new multipliers. Any growth will be subsumed into an increased baseline with associated adjustments to top ups and tariffs to arrive at the newly assessed relative need levels. Conversely, where an authority has been unable to grow their rates income their baseline will be reduced.

- 9.23 The 2026 reset is a full reset effective from 2026/27 and there is intended to be no reset until the end of the settlement period, 2029/30 at the earliest. There is commitment from MHCLG for periodic resets that coincide with revaluation (3 or 6 years) and end of multiyear settlements.
- 9.24 All Councils with responsibility for collecting Business Rates (known as Billing Authorities) are required to estimate their Business Rates income for the following financial year and notify MHCLG by 31st of January based on data up to the 31st of December in the preceding financial year.
- 9.25 For the 2026/27 financial year Bolton's formal estimate will be produced on data to 31st of December 2025 and notified to MHCLG by 31st of January 2026 using the standard data collection form (NNDR1). The budget reflects the calculation of Business Rates income derived from this return.

## 10 GM BUSINESS RATES POOL

- 10.4 As in 2025/26 no new Pool agreement has been entered into for 2026/27.

## 11 EXPENDITURE FORECAST

- 11.4 The Directorate expenditure forecasts for 2025/26, at quarter two, show a significant overspend position of £22m with only Corporate Resources and Public Health directorates expected to remain within budget.

<b>Directorate</b>	<b>Net Budget £'000</b>	<b>Forecast Out-turn £'000</b>	<b>Variance £'000</b>
Adults & Housing	98,421	99,172	751
Children's Services	74,607	95,440	20,833
Corporate Resources	41,829	41,821	(8)
Department of Place	34,371	35,068	697
Public Health	18,781	18,507	(274)
<b>Total</b>	<b>268,008</b>	<b>290,008</b>	<b>22,000</b>
<b>Dedicated Schools Grant</b>	<b>276,008</b>	<b>284,111</b>	<b>8,103</b>

- 11.5 The 2025/26 forecast overspend position is of a scale that will require support from corporately held reserves, in the region of £20 m, to balance the out-turn position at year end. The use of this level of reserves to balance the annual financial out-turn position is not sustainable in the medium term.
- 11.6 Following a review of the budgeted funding levels of Children's Services Directorate, it has been determined that additional budget allocation for future financial years is required to bring levels of funding to a position more broadly consistent with other authorities in local Greater Manchester.
- 11.7 Expenditure against the Dedicated School Grant (DSG) is forecast to be £8.1m above the levels of funding available, principally because of demands against the High Needs Block of grant funding. Bolton is part of the Safety Valve programme and is monitored by the Department for Education for progress tackling the overspend position. Although the Safety Valve programme has provided additional funding and guidance, this has not resulted in a balanced budget against DSG.
- 11.8 In the Local Government Policy Statement published in November 2025, Government indicated that reforms to DSG and SEND funding would be published during early 2026, the impact of these proposals is not yet known.

11.9 The actuarial advisor to the Greater Manchester Pension Fund (GMPF) has undertaken the latest triennial review of the pension fund's financial standing, funding position and the future required levels of employer contributions. The actuary has indicated that the employer contribution rate will be reduced for Bolton by 3.9%, effective from April 2026. This reduction has no effect on the pensions paid to current or future retirees.

11.10 Considering the above factors the forecast budget position for 2026/27 onwards is as follows.

<b>Expenditure</b>	<b>Latest Budget 2025/26 £000s</b>	<b>Forecast 2026/27 £000s</b>	<b>Forecast 2027/28 £000s</b>	<b>Forecast 2028/29 £000s</b>	<b>Forecast 2029/30 £000s</b>
Previous Year's Budget	563,552	603,165	694,475	723,019	733,643
Schools DSG Change	19,943	14,335			
<u>Non School Services</u>					
Inflation increases	20,356	13,390	12,054	12,057	11,692
Property Services Insourcing	500				
Levies	1,075	1,638	1,729	1,680	1,433
Other Corporate	633	718	(1,000)	1,465	588
Pensions contribution rate changes		(4,452)			
Adult Social Care Precept	2,856	3,051	3,235	3,422	3,629
Real Living Wage increase		5,977			
Insurance changes		10			
CICT Pressures	100	130			
M&S Lease			1,175		
Additional investment income		(1,000)	(1,500)		
Mayoral Development Corporation		650			
Children's Services demand	1,600	10,000	4,500	2,000	1,000
Corporate BIR demand		750			
Adult Services demand		1,390			
SEN Transport demand		1,900			
Public Health demand	500	76			
Dept of Place demand	1,165	1,305			
Loss of grant funds in Net Budget		45,584	18,351		
Refuse Vehicles FYE	125				
Offsetting Corporate Contribution	(5,581)				
<b>Indicative Cuts Requirement</b>	<b>(3,659)</b>	<b>(4,142)</b>	<b>(10,000)</b>	<b>(10,000)</b>	<b>(10,000)</b>
<b>Total Budget Requirement</b>	<b>603,165</b>	<b>694,475</b>	<b>723,019</b>	<b>733,643</b>	<b>741,985</b>

11.11 It should be noted that the indicative cuts target for 2027/28 to 2029/30 is circa £30m. This will be challenging to achieve, and a significant programme of work will need to commence as soon as is practicable.

11.12 Resources available to the council are shown in the following table.

<b>Resources</b>	<b>Latest Budget 2025/26</b>	<b>Forecast 2026/27</b>	<b>Forecast 2027/28</b>	<b>Forecast 2028/29</b>	<b>Forecast 2029/30</b>
	<b>£000s</b>	<b>£000s</b>	<b>£000s</b>	<b>£000s</b>	<b>£000s</b>
Dedicated Schools Grant	280,297	294,632	294,632	294,632	294,632
Retained Local Business Rate	96,884	100,285	105,299	108,985	112,254
Retained Local Business Rate	(1,500)	(2,000)	(2,000)	(2,000)	(2,000)
Section 31 Grants	31,795	29,898	48,249	49,214	50,198
Business Rates Top Up	26,365	88,922	91,146	93,880	96,697
Council Tax	144,056	152,547	161,761	171,093	181,426
Council Tax - Adult Social Care	2,856	3,051	3,235	3,422	3,629
Council Tax - General Levy	4,271	4,561	4,837	5,116	5,425
Collection Fund Balance	(1,067)	2,833			
ENIC Compensation	2,065				
Recovery Grant (new for 2025/26)	9,195	9,195	9,195	9,195	
New Homes Bonus	739				
Contribution from / (to) Corporate reserves	7,209	10,551	6,665	107	(276)
<b>Total resources</b>	<b>603,165</b>	<b>694,475</b>	<b>723,019</b>	<b>733,643</b>	<b>741,985</b>
Council Tax Increase (subject to Council approval)	4.99%	4.99%	4.99%	4.99%	4.99%

11.13 The Fair Funding Review included a substantial change to the grant funding schemes for local authorities, with a number of significant grants ending as funding is 'rolled into' the main settlement funding allocation. In Bolton's case, around £45m of grant funding has switched to core funding for 2026/27.

11.14 This switch in funding from grants incorporated into net departmental budgets to corporately recognised core funding is reflected in the very significant increase, around £91m, in the Total Budget Requirement for 2026/27 versus that for 2025/26. The £45m of rolled in grants is not therefore new or additional funding to the Council.

11.15 The current 4-year Medium Term Financial Plan is that £17m of corporate reserves will be required to balance the budget for 2026/27 to 2029/30.

11.16 A General Fund summary is included in Appendix A, Subjective Analysis in Appendix B, Financial Arrangements account in Appendix C and the Medium-Term Financial Plan summary tables in Appendix D.

## **12 FORECASTING CAUTION**

12.1 As Members will appreciate, the current economic situation means there continues to be considerable uncertainty in forecasting both expenditure and income, the UK Consumer Price Index (CPI) measure of inflation has previously been on a downward trajectory, however December's CPI figure of 3.4% shows an increase from November's 3.2%. Recent international events also have the potential to significantly impact the UK economy leading to volatility in prices.

12.2 The 2025 Business Rates revaluation has now been completed and the changes to businesses' rateable values factored into the calculations of national funding available to be distributed to local

authorities through the Settlement Funding Assessment. However, the impacts of changes to the charges on local businesses are uncertain, there is the potential for an increase in business closures during 2026/27; this would lead to a reduction in Business Rates income.

12.3 There remain considerable pressures in Children’s Services, with forecast overspend against budget of circa £21m in 2025/26, driven substantially by market factors outside of the Council’s control. Work is ongoing to address these challenges but there is considerable risk that pressures remain in 2026/27 and beyond.

### 13 RESERVES

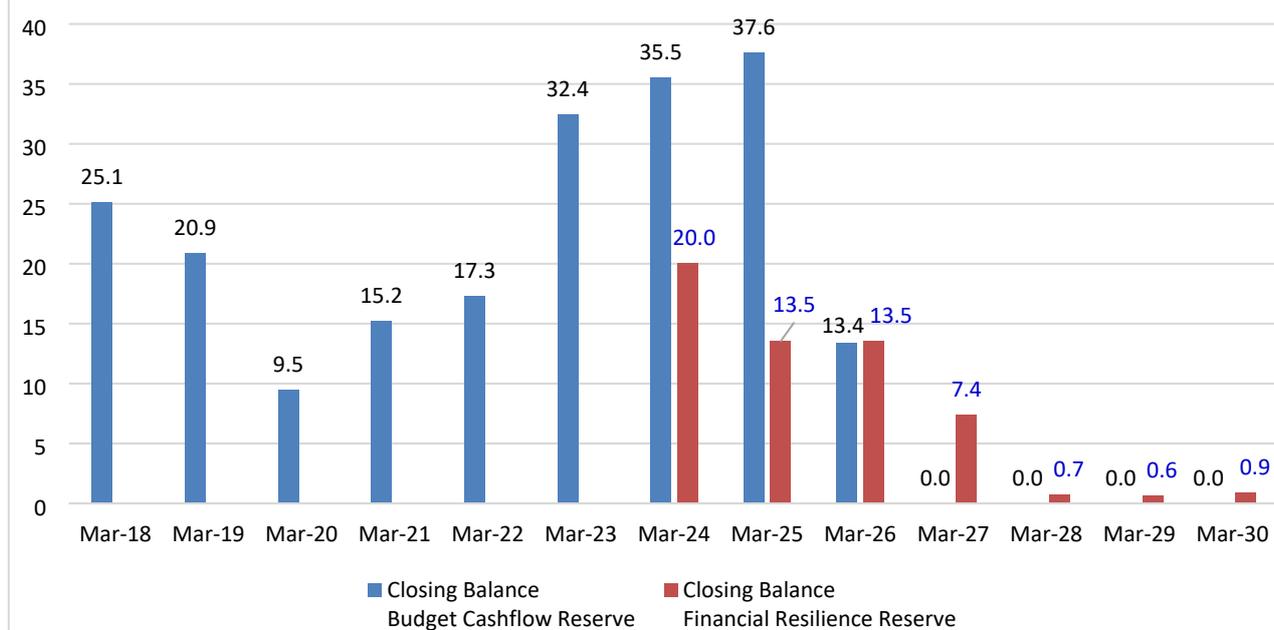
13.1 At the 31st March 2025 the Council held £153.9m of Earmarked Policy Reserves, this included £51.1m of funds held in Earmarked Corporate Budget Cashflow & Financial Resilience reserves to balance the budget & smooth the introduction of savings requirements.

Reserve description		£000s
<b>Earmarked Statutory Reserves</b>		
	Schools Delegated Budgets	18,322
	Public Health	1,393
<b>Total Earmarked Statutory Reserves</b>		<b>19,715</b>
<b>Earmarked Policy Reserves</b>		
	Insurance	16,240
	Legal requirements	7,070
	Dedicated Schools Grant	3,054
	Existing commitments	25,369
	To cover future key areas of spend	80,230
	To cover key areas of risk	20,929
	Service general contingencies	1,054
	Available for reallocation	0
<b>Total Earmarked Policy Reserves</b>		<b>153,946</b>
<b>Total Earmarked General Fund Reserves</b>		<b>173,661</b>

13.2 As stated in section 9.2 above, the significant use of corporate reserves to support the 2025/26 year end out-turn will constrain the ability to smooth the introduction of savings in future years and reduce the Council’s financial resilience.

13.3 The following graph and table illustrate the forecast levels of available Earmarked Corporate Budget Cashflow & Financial Resilience reserves used to balance the budget.

### Earmarked Corporate Budget Cashflow & Financial Resilience Reserves (£m)



	Closing Balance Budget Cashflow Reserve £m	Closing Balance Financial Resilience Reserve £m	Reserves (used) / added to in year £m	Closing Total Balance of Corporate Reserves £m
<b>Mar-18</b>	25.1			<b>25.1</b>
<b>Mar-19</b>	20.9			<b>20.9</b>
<b>Mar-20</b>	9.5			<b>9.5</b>
<b>Mar-21</b>	15.2			<b>15.2</b>
<b>Mar-22</b>	17.3			<b>17.3</b>
<b>Mar-23</b>	32.4			<b>32.4</b>
<b>Mar-24</b>	35.5	20.0		<b>55.5</b>
<b>Mar-25</b>	37.6	13.5	0.0	<b>51.1</b>
<b>Mar-26</b>	13.4	13.5	(24.2)	<b>26.9</b>
<b>Mar-27</b>	0.0	7.4	(19.5)	<b>7.4</b>
<b>Mar-28</b>	0.0	0.7	(6.7)	<b>0.7</b>
<b>Mar-29</b>	0.0	0.6	(0.1)	<b>0.6</b>
<b>Mar-30</b>	0.0	0.9	0.3	<b>0.9</b>

13.4 It should be noted that the table and graph above do not consider any potential return of reserves from Greater Manchester Waste, as has happened in previous years; decisions on these matters are subject to the strategic budget setting & planning of Greater Manchester Combined Authority (GMCA).

13.5 In the event that GMCA determines that in future reserves can be released from the GM Waste budget to the nine constituent Local Authorities, these funds will be required to replenish the corporate reserves used to balance the Council budget.

13.6 Appendix E provides some information on the implications of not holding these reserves.

## 14 FINANCIAL RISKS

14.1 Members will be aware that the Borough Treasurer has provided advice on the recommended level of Balances to be maintained previously. The full detail, including an identification of financial risks, is set out in Appendix F. However, in summary this advice is as follows:

- The Borough Treasurer's advised Members that, as a minimum, Balances of £14.16m or higher should be maintained, based upon the Borough Treasurer' understanding of the risks and financial issues facing the Council over the next 3 years, and the proposals around the Budget, as identified in this report. The Borough Treasurer confirms that this balance is maintained at a figure of £14.16m for 2026/27.

## 15 BOLTON COUNCIL'S ELEMENT OF THE COUNCIL TAX

15.1 The Government has stated that the referendum limit for 2026/27 for the general levy will be 2.99%.

15.2 For the Adult Social Care (ASC) precept, the Council can raise this by 2% in 2026/27.

15.3 A 1% swing in the rate broadly equates to a £1.5m gain or loss in Council Tax income. This budget has been prepared as follows:

- the Adult Social Care precept increase is set at 2.00% for 2026/27.
- the general levy increase is set at 2.99% for 2026/27.

15.4 The table below shows the basic charge per band for Bolton (i.e., excluding Parish and Mayoral precepts):

	<b>2025/26 Basic Council Tax</b>	<b>Adult Social Care</b>	<b>General Levy</b>	<b>2026/27 Basic Council Tax</b>
		<b>2.00%</b>	<b>2.99%</b>	
Band A	<b>£1,240.16</b>	£24.80	£37.08	<b>£1,302.04</b>
Band B	<b>£1,446.89</b>	£28.93	£43.26	<b>£1,519.08</b>
Band C	<b>£1,653.54</b>	£33.07	£49.44	<b>£1,736.05</b>
Band D	<b>£1,860.26</b>	£37.20	£55.62	<b>£1,953.08</b>
Band E	<b>£2,273.63</b>	£45.47	£67.98	<b>£2,387.08</b>
Band F	<b>£2,687.06</b>	£53.73	£80.34	<b>£2,821.13</b>
Band G	<b>£3,100.42</b>	£62.00	£92.70	<b>£3,255.12</b>
Band H	<b>£3,720.52</b>	£74.40	£111.24	<b>£3,906.16</b>

15.5 This equates to an additional £1.19 per week for Band A properties which are more than 45% of the Council's overall tax base.

15.6 The amount generated by Council Tax is as follows:

Band D		2025/26			2026/27	
		£	£		£	£
Basic Council Tax - previous year		1,771.85			1,860.26	
Council Tax General Levy	2.99%	52.98		2.99%	55.62	
Council Tax Adult Social Care	2.00%	35.44		2.00%	37.20	
Basic Council Tax			1,860.26			1,953.08
Tax Base			80,625			82,003
Basic Council Tax Collected (£'000s)			149,983			160,158
Add Parish Precepts (£000s)			566			607
Council Tax Collected (£000s)			150,549			160,765

## 16 MAYORAL PRECEPTS

16.1 Since 2018/19 the Mayor of Greater Manchester has taken responsibility for both the GM Police and Crime Commissioner and GM Fire and Rescue Authority services. Greater Manchester Combined Authority now sets two precepts:

- Mayoral Police and Crime Commissioner Precept; and
- Mayoral General Precept (including Fire Services)

16.2 Regarding the Mayoral General Precept, this is used specifically for initiatives to develop and enhance the whole Greater Manchester region.

16.3 Increases in the Mayoral Precepts are added onto the Council Tax charge set by Bolton. For 2026/27 the planning assumptions in this budget are as follows

- For the Mayoral General (including Fire Services) a £25 / 19.4% increase.
- For the Mayoral Police and Crime Commissioner Precept a £15 / 5.6% increase.

16.4 The table below shows the additional cost on each band for the Mayoral precepts:

16.5 Should the final decisions of the GMCA on 11<sup>th</sup> February be different, then this will be reported to Members at the Council meeting.

	Mayoral General Precept (including Fire Services)	Mayoral Police and Crime Commissioner Precept
	£25 (19.4%) Increase	£15 (5.6%) Increase
Band A	£102.64	£190.20
Band B	£119.74	£221.90
Band C	£136.85	£253.60
Band D	£153.95	£285.30
Band E	£188.16	£348.70
Band F	£222.37	£412.10
Band G	£256.59	£475.50
Band H	£307.90	£570.60

## 17 PARISH PRECEPTS

17.1 The provisional individual parish precepts are shown below with comparative figures for last year:

	2025/26	2026/27	Increase
	£	£	%
Blackrod	£81,174	£82,797	2.00%
Horwich	£289,575	£319,617	10.37%
Westhoughton	£195,280	£205,044	5.00%

17.2 As required by the Local Government Finance Act 1992, the Parish Precepts need to be added to Bolton's budget requirement.

17.3 The Council Tax base for tax setting purposes for the Town Council areas are as follows:

	Tax Base in Band D Equivalents 2026/27
Blackrod	2,010
Horwich	7,895
Westhoughton	9,255

17.4 The resultant additional Council Tax in each Town Council area is as follows:

	Blackrod	Horwich	Westhoughton
Band A	£27.46	£26.99	£14.77
Band B	£32.04	£31.48	£17.23
Band C	£36.61	£35.98	£19.69
Band D	£41.19	£40.48	£22.15
Band E	£50.34	£49.48	£27.07
Band F	£59.50	£58.47	£31.99
Band G	£68.65	£67.47	£36.92
Band H	£82.38	£80.96	£44.30

## 18 OVERALL COUNCIL TAX

18.1 Considering the Bolton Council general and Adult Social Care Council Tax rise plus Mayoral and Parish precepts, the table below shows the overall charges to Bolton residents.

	<b>Parish of Blackrod</b>	<b>Parish of Horwich</b>	<b>Parish of Westthoughton</b>	<b>All other parts of the Council's Area</b>
Band A	£1,622.34	£1,621.87	£1,609.65	£1,594.88
Band B	£1,892.76	£1,892.20	£1,877.95	£1,860.72
Band C	£2,163.11	£2,162.48	£2,146.19	£2,126.50
Band D	£2,433.52	£2,432.81	£2,414.48	£2,392.33
Band E	£2,974.28	£2,973.42	£2,951.01	£2,923.94
Band F	£3,515.10	£3,514.07	£3,487.59	£3,455.60
Band G	£4,055.86	£4,054.68	£4,024.13	£3,987.21
Band H	£4,867.04	£4,865.62	£4,828.96	£4,784.66

18.2 The overall increase equates to £1.70 per week for a non-Parish Band A property.

18.3 Appendix G sets out the charges for including Greater Manchester Precepts and illustrates the full Council Tax charge breakdown for Band A and Band D, a Draft Substantive Council Tax Resolution is set out in Appendix H.

## 19 COUNCIL TAX BILLING

19.1 The Budget contained in this report assumes that the Council Tax is set at the Council meeting on the 18th of February 2026. Should the Council not be able to set the Council Tax on that day then a week's delay will put back the processing and distribution of Council Tax bills, which will incur additional costs.

## 20 BUSINESS RATES

20.1 Whilst the Council is part of the Greater Manchester Devolution Deal, it should be noted that the Government determines the rates to be collected - the "multiplier."

20.2 From April 2026, five Business Rates multipliers will be in effect for calculating the charges to businesses. The multiplier values can be seen in the table at section 7.17 above.

20.3 All non-domestic properties are usually revalued at five-yearly intervals, these values are set by the Valuation Office Agency (VOA) and are not within Bolton Council's control. From 1 April 2026, the rateable values of all non-domestic properties in England were updated, nationally determined and funded transition arrangements are in place to smooth the introduction of changes to rateable values for businesses.

20.4 The rateable value of a property is broadly equivalent to the annual rent that a property could be let for on the open market. A property's rates bill is calculated by multiplying its rateable value by the NNDR 'multiplier.'

20.5 Bolton Council's Rateable Value list as of December 2025 is £295m, increased from the December 2024 Rateable Value list of £250m.

## **21 IMPACTS AND IMPLICATIONS**

### **21.1 Financial**

- See main body of report above and appendices.

### **21.2 HR**

- There are no additional cuts proposals in this report and therefore no impacts of employees.

## **22 CONSULTATION SUMMARY**

22.1 Between 15th December 2025 and 12th January 2026, the Council ran a public consultation seeking to engage residents and stakeholders who may be impacted by a proposed 4.99% increase in Council Tax. This consultation builds upon the 2025 budget consultation and report, where agreement to raise Council Tax by 4.99% in both 2026 and 2027 was approved. However, due to a legal requirement to annually consult on Best Value Duty, further consultation was required.

22.2 During this current consultation period a comprehensive communication plan was implemented to raise awareness of the proposed increases with various stakeholders and residents. 712 responses were received, with 97% of responses coming from Bolton residents, particularly those from Bolton North (22%), Bolton West (22%) and Central South (20%).

22.3 The vast majority of stakeholders responding (90%) are opposed to the proposal to raise Council Tax by 4.99%, compared to 70% of respondents in 2025. Of those responding, 75% stated they would prefer there to be no increase this financial year. Where alternative percentage increases were suggested, 2 – 2.49% was the preferred option. and stakeholder priorities

22.4 634 residents and stakeholders outlined the differential impact the proposal has on them and their families, with the majority themed around socio-economic impacts. These were broken down into wider deprivation effects on working people, families, carers and those with disabilities, single-income households and pensioners.

22.5 Stakeholders also outlined concern that the proposed increases do not reflect the provision of local services being delivered, outlining sub-standard provision. Some stakeholders also outlined frustration with local and national government, citing that poor management is leading to disproportionate impacts on local people. Residents also outlined alternative revenue streams and efficiency savings that could be explored, other than raising taxes.

22.6 Three official stakeholder responses were received from a Ward Member and 2 VCSE organisations, all of whom outlined significant challenges and consequences for residents with protected characteristics, specifically older people, those with disabilities and those from lower socio-economic communities.

22.7 The full consultation response is provided as a separate link to the agenda.

## **23 EQUALITY IMPACT ASSESSMENT (EIA)**

23.1 Under the Equality Act 2010, the council has a general duty to have due regard to the need to:

1. **eliminate unlawful discrimination**, harassment, victimisation and any other conduct prohibited by the Act;

2. **advance equality of opportunity** between people who share a protected characteristic and people who do not share it; and
3. **foster good relations** between people who share a protected characteristic and people who do not share it.

23.2 It is important to consider how the proposals contained within this report may impact positively or negatively on protected characteristics.

21.3 Due to the nature of the proposals, it is possible that there could be some adverse impact for the following groups: age, disability, caring status, gender, and socio-economic deprivation. This analysis is set out in more detail in the full EIA included at Appendix I.

23.3 As part of any Service Review/New Policy/Business Improvement Review a full EIA will be undertaken.

## **24 RECOMMENDATIONS**

24.1 The Cabinet recommends to Council:

- 1) The proposed one-year budget for 2026/27 including the use of £10.6m of reserves to balance the budget.
- 2) To have regard to the responses to the consultation on the Council Tax proposals, reported in appendix J.
- 3) That the £7.8m savings proposals for 2025/26 and 2026/27, agreed at Budget Council in February 2025, remain unaltered.
- 4) The three-year indicative savings targets for 2027/28 to 2029/30 of £30m.
- 5) The Council Tax Support (CTS) Scheme report approved at Cabinet on 29th September 2025, with a separate report to go to Council in February, will continue the current CTS scheme arrangements.
- 6) The Council Tax for 2026/27
- 7) That the Council Tax figures included in the report for the Mayoral Police and Crime Commissioner Precept and Mayoral General Precept (including Fire Services) are the recommended provisional amounts, pending their formal approval

## **25 APPENDICES**

Appendix A	General Fund Summary
Appendix B	Subjective Analysis
Appendix C	The Financial Arrangements Account
Appendix D	Medium Term Financial Plan (MTFP) summary tables
Appendix E	Review of Reserves
Appendix F	General Fund Balances / Financial Risks
Appendix G	Council Tax (Non-Parish Council Areas)
Appendix H	Draft Substantive Council Tax Resolution
Appendix I	Equality Impact Assessment
Appendix J	Full Consultation Feedback Report (separate to this report)
Appendix K	Medium Term Financial Plan (MTFP) (separate to this report)

## General Fund Summary

	2025/26	2026/27	2027/28	2028/29	2028/29
	Original Budget £000s	Original Estimate £000s	Original Estimate £000s	Original Estimate £000s	Original Estimate £000s
Children's Services	349,285	398,053	404,220	409,962	414,643
Adult Services	91,799	125,387	151,942	160,390	169,100
Public Health	18,502	19,204	19,698	20,192	20,683
Environmental Services	25,391	25,831	26,790	27,610	28,278
Development & Regeneration	4,759	5,851	6,067	6,269	6,451
Housing Services	2,640	3,536	3,638	3,722	3,788
Corporate Resources	56,960	58,297	61,305	62,993	64,516
Financing and Investing Activities	7,671	8,671	7,671	9,036	9,624
Levies	43,248	44,038	45,611	47,151	48,484
Other Financial Services	2,910	5,607	4,264	4,504	4,604
Savings to be allocated			(8,186)	(18,186)	(28,186)
<b>Net Expenditure</b>	<b>603,165</b>	<b>694,475</b>	<b>723,019</b>	<b>733,643</b>	<b>741,985</b>
Parishes	566	607	607	607	607
<b>Total Net Expenditure</b>	<b>603,731</b>	<b>695,082</b>	<b>723,626</b>	<b>734,250</b>	<b>742,592</b>
<b>Income</b>					
Dedicated Schools Grant	280,297	294,632	294,632	294,632	294,632
Retained local Business Rates	126,270	130,183	153,548	158,199	162,453
GMCA Growth Contribution	(1,500)	(2,000)	(2,000)	(2,000)	(2,000)
Business Rates Top-Up	26,365	88,922	91,146	93,880	96,697
Council Tax - Base Adjustment	142,856	152,547	161,761	171,093	181,426
Council Tax - Adult Social Care	2,856	3,051	3,235	3,422	3,629
Council Tax - General Levy	4,271	4,561	4,837	5,116	5,425
Council Tax - Parishes	566	607	607	607	607
Council Tax - Long Term Empty Premium	600				
Council Tax - Second Homes Premium	600				
Collection Fund Balance	1,342	2,833			
New Homes Bonus grant	739				
ENIC Compensation grant	2,065				
Recovery Grant	9,195	9,195	9,195	9,195	
Reserves Contribution from / (to)	7,209	10,551	6,665	107	(276)
<b>Total Resources</b>	<b>603,731</b>	<b>695,082</b>	<b>723,626</b>	<b>734,250</b>	<b>742,592</b>
Council Tax Increase (tbc February 2026)	4.99%	4.99%	4.99%	4.99%	4.99%

Note that the presentation of Council Tax Long Term Empty Properties Premium and Second Home Premium in the above table has changed for 2026/27 onwards to reflect changes made to the MHCLG statistical returns for Council Tax. These sums are now included in the Council Tax – Base Adjustment figures.

## APPENDIX B

### Subjective Analysis

	2025/26 Original Estimate £000s	2026/27 Original Estimate £000s
<b>Expenditure</b>		
Employees	304,624	321,795
Premises	36,614	35,908
Transport	10,204	12,039
Supplies and Services	117,410	128,026
Agency / Third Party	281,820	307,155
Transfer Payments	120,842	110,956
Capital Costs	14,336	16,339
<b>Total Expenditure</b>	<b>885,849</b>	<b>932,218</b>
<b>Income</b>		
Grants & Contributions	196,153	147,500
Customer & Client Receipts	72,972	74,864
Rent	7,349	8,170
Interest & Dividends	6,209	7,209
<b>Total Income</b>	<b>282,683</b>	<b>237,743</b>
Net Expenditure *	603,165	694,475
* Before Dedicated Schools Grant of	280,297	294,632

## APPENDIX C

### The Financial Arrangements Account

	2025/26	2026/27
	£000s	£ 000s
Corporate Financing Costs	13,047	15,175
Transferred Debt	307	307
Interest and Contributions	-2,119	-3,247
Airport Rents	-414	-414
Airport Loan Interest	-3,170	-3,170
Debt Management	20	20
<b>Total Financing and Investing</b>	<b>7,671</b>	<b>8,671</b>
<b>Levies</b>	<b>43,248</b>	<b>44,038</b>
Former Employee Pensions	852	852
Car Parks	-350	0
Miscellaneous	120	120
Apprenticeship Levy	500	500
Other	1,787	4,135
<b>Sub-total</b>	<b>2,909</b>	<b>5,607</b>
<u>Financing</u>		
Use of Reserves	-6,881	-10,661
ENIC Compensation	-2,393	0
Recovery Grant	-9,195	-9,195
GMCA Growth Contribution	1,500	2,000
New Homes Bonus	-739	0
<b>Total Miscellaneous</b>	<b>-17,708</b>	<b>-17,856</b>
<b>Total</b>	<b>36,120</b>	<b>40,460</b>

## APPENDIX D

### Medium Term Financial Plan (MTFP) Summary Tables

Expenditure	Latest Budget 2025/26 £000s	Forecast 2026/27 £000s	Forecast 2027/28 £000s	Forecast 2028/29 £000s	Forecast 2029/30 £000s
Previous Year's Budget	563,552	603,165	694,475	723,019	733,643
Schools DSG Change	19,943	14,335			
<u>Non School Services</u>					
Inflation increases	20,356	13,390	12,054	12,057	11,692
Property Services Insourcing	500				
Levies	1,075	1,638	1,729	1,680	1,433
Other Corporate	633	718	(1,000)	1,465	588
Pensions contribution rate changes		(4,452)			
Adult Social Care Precept	2,856	3,051	3,235	3,422	3,629
Real Living Wage increase		5,977			
Insurance changes		10			
CICT Pressures	100	130			
M&S Lease			1,175		
Additional investment income		(1,000)	(1,500)		
Mayoral Development Corporation		650			
Children's Services demand	1,600	10,000	4,500	2,000	1,000
Corporate Resources demand		750			
Adult Services demand		1,390			
SEN Transport demand		1,900			
Public Health demand	500	76			
Dept of Place demand	1,165	1,305			
Loss of grant funds in Net Budget		45,584	18,351		
Refuse Vehicles FYE	125				
Offsetting Corporate Contribution	(5,581)				
<b>Indicative Cuts Requirement</b>	<b>(3,659)</b>	<b>(4,142)</b>	<b>(10,000)</b>	<b>(10,000)</b>	<b>(10,000)</b>
<b>Total Budget Requirement</b>	<b>603,165</b>	<b>694,475</b>	<b>723,019</b>	<b>733,643</b>	<b>741,985</b>

<b>Resources</b>	<b>Latest Budget 2025/26 £000s</b>	<b>Forecast 2026/27 £000s</b>	<b>Forecast 2027/28 £000s</b>	<b>Forecast 2028/29 £000s</b>	<b>Forecast 2029/30 £000s</b>
Dedicated Schools Grant	280,297	294,632	294,632	294,632	294,632
Retained Local Business Rate	96,884	100,285	105,299	108,985	112,254
Retained Local Business Rate	(1,500)	(2,000)	(2,000)	(2,000)	(2,000)
Section 31 Grants	31,795	29,898	48,249	49,214	50,198
Business Rates Top Up	26,365	88,922	91,146	93,880	96,697
Council Tax	144,056	152,547	161,761	171,093	181,426
Council Tax - Adult Social Care	2,856	3,051	3,235	3,422	3,629
Council Tax - General Levy	4,271	4,561	4,837	5,116	5,425
Collection Fund Balance	(1,067)	2,833			
ENIC Compensation	2,065				
Recovery Grant (new for 2025/26)	9,195	9,195	9,195	9,195	
New Homes Bonus	739				
Contribution from / (to) Corporate reserves	7,209	10,551	6,665	107	(276)
<b>Total resources</b>	<b>603,165</b>	<b>694,475</b>	<b>723,019</b>	<b>733,643</b>	<b>741,985</b>
Council Tax Increase (subject to Council approval)	4.99%	4.99%	4.99%	4.99%	4.99%

**Review of Reserves****Revenue Impact of not holding key Reserves**

If we were not to hold these reserves, then there would be a direct impact on the Revenue Budget in the order of £8.5m. This would be from having to provide a Contingency Budget to meet certain risks or additional costs that the Council will be facing in the future. These are set out below: -

<b>Description</b>	<b>£m</b>
ICT replacements (would need an annual contribution to meet these costs)	2.0
Redundancy / redeployment (if we did not hold reserves, we would have to capitalise these costs - if Government agree)	2.5
Corporate contingencies – Energy etc. (would need a specific contingency provision)	1.6
Service contingencies (would need a specific contingency provision)	2.4
<b>Total</b>	<b>8.5</b>

## APPENDIX F

### General Fund Balances

<b>Report to:</b>	Cabinet		
<b>Date of meeting:</b>	2nd February 2026		
<b>Report of:</b>	Borough Treasurer	<b>Report number:</b>	
<b>Contact officer:</b>	Graeme Wilson	<b>Telephone number</b>	
<b>Report title:</b>	General Fund Balances 2026/27		
<b>Not confidential</b>			
This report does not contain information which warrants its consideration in the absence of the press or members of the public.			
<b>Purpose:</b>	To outline the Borough Treasurer' advice on the Financial Risks facing the Council and the appropriate level of Balances to be maintained		
<b>Recommendations:</b>	<b>That the minimum level of Balances for 2026/27 should be £14.16m</b>		
<b>Decision:</b>			
<b>Background documents:</b>			
<b>Date:</b>			
<b>Consultation with other officers</b>			
Finance	Yes		
Legal	No		
HR	No		
Equality Impact Assessment required?	No		
<b>(a) Pre-consultation reports</b>		No	
Is there a need to consult on the proposals?		No	
<b>(b) Post consultation reports</b>		No	
Please confirm that the consultation response has been taken into consideration in making the recommendations.			
<b>Vision outcomes</b> Please identify the appropriate Vision outcome(s) that this report relates or contributes to by putting a cross in the relevant box.	1. Start Well		X
	2.Live Well		X
	3.Age Well		X
	4.Prosporous		X
	5. Clean and Green		X
	6.Strong and Distinctive		X

## 1 INTRODUCTION

1.1 The Council maintains two types of revenue reserves, earmarked reserves and general reserves (Balances). Earmarked reserves are set aside for specific purposes / commitments whereas General Balances are maintained to support the overall Council's cash-flow and meet any unforeseen contingencies / demands.

1.2 This report considers the current level of general Balances, evaluates the reasons why Balances are maintained (i.e. the general financial risks facing the Council) and provides advice on the appropriate level of Balances to be maintained by the Council in the light of Guidance from the Chartered Institute of Public Finance and Accountancy (CIPFA).

### 1.3 Need for General Fund Balances

- Whilst the Council's annual Budget provides resources to meet any known liabilities or expenditure requirements, Balances are amounts which are set aside to meet unexpected changes in the Budget and to finance demands for resources which cannot be predicted and are assessed based on the general financial risks facing the Council.
- The requirement for Balances is acknowledged in statute with Section 32 of the 1992 Local Government Finance Act requiring Authorities to have regard to the level of Balances needed to meet estimated future liabilities when calculating their Budget requirement. The Chief Finance Officer has the responsibility to ensure that the Council maintains a balanced Budget with powers under Section 114 of the 1998 Local Government Finance Act to report to the Council should its liabilities be in danger of exceeding its resources. Equally, the External Auditor has a responsibility to review and report on the Council's financial standing. Further requirements within the 2003 Local Government Finance Act reinforce the above with additional monitoring and reporting responsibilities.
- In drawing together, the Council's capital and revenue budgets and the Medium-Term Financial Statement, the level of General Balances and Financial Risks are always carefully considered. The provision of an appropriate level of Balances is therefore a fundamental part of prudent financial management.

### 1.4 Minimum Level of Reserves

- Authorities should maintain Balances equivalent to 3% of their Budget, for 2026/27 this would amount to approximately £20m. However, whilst this is recommended guidance, the decision on the appropriate level of Balances is one for the Council, with advice from the Borough Treasurer, to determine. There are several factors/financial risks that need to be taken into account in considering what is a prudent level of Balances:

### 1.5 Revenue Contingencies

- The Council does not maintain a general contingency within its revenue budget but relies on in year savings and Balances to meet any unexpected demands. For example, a pay increase of 0.5% more than that allowed for in the Budget would cost approximately £0.771m, excluding Teachers.

### 1.6 Interest

- In recent years the Council has been successful in managing the interest that it pays out / receives and savings in this area have generally added to Balances. During 2024/25 and 2025/26 the Bank of England interest rate has reduced from a 15 year high of 5.25% to 3.75%. Expectations are that interest rates will reduce further during 2026/27.

## 1.7 Capital

- The Council's capital programme including the Town Hall Strategy is in the order of £189m. Within the capital programme there are no contingencies and whilst the programme is actively monitored and managed, there is the potential for a demand on Balances from any capital overspend. In addition, because of the economic climate there has been difficulties in generating a level of capital receipts contribution to fund the capital programme.

## 1.8 Economic Climate

- The challenging economic climate continues to create pressures for the Council in several ways. Demand for services, particularly those to support looked after children is continuing to increase, in addition, several of the income/revenue streams may be affected by reduced demand/take up. A CPI inflation rate continuing at a above that of the Bank of England's target rate during 2024/25 and 2025/26 has led to significant cost pressures, particularly for energy and fuel costs.
- The elevated rate of inflation over the last few years has contributed to cost of living challenges which in turn has led increases in the Real Living Wage of 6.746% and the National Minimum Wage of 6.731% for 2026/27.
- The above items have been reflected in the budget but the change in demand cannot be absolutely forecast and therefore there may be changes in cost / income levels during the year.

## 1.9 Council Tax Support Scheme

- From 1<sup>st</sup> April 2013 the Council introduced a Local Council Tax Support Scheme. The full risk of increasing numbers of claimants and greater individual claimant eligibility remains within the Council and is a risk to the Council's resources.

## 1.10 Local Business Rates

- Prior to 2013, all business rates collected by local authorities were paid over to the Government. This money was distributed back to local authorities by the Government in the form of grants.
- From 2013 local authorities could retain up to 50% of business rates collected (the 'local' share) with the remaining 50% (the 'central' share) paid to the Government. This central share was distributed back to Councils in the form of reduced grants. The Government introduced a system of top-ups and tariffs to redistribute income between Councils so that Councils with higher needs or less capacity to raise their own business rates were compensated.

- In April 2017, Greater Manchester local authorities formed the Greater Manchester 100% Business Rates Retention Pilot. There was a corresponding reduction in government grants to reflect the increase in retained business rates.
- A move to a 100% retention scheme doubles the risk to a Council of a loss of income due to non-collection. In the current economic climate this risk is significant. For 2025/26 Bolton Council's share of the provision set aside and charged against revenue is estimated at £8m. The Government provides an overall safety net that is designed to protect councils if their business rates income falls significantly in the year – however the safety net is set at 92.5% of a council's baseline funding level (in the case of Bolton Council this represents a loss of approximately £17m before safety net is triggered) – the Council may potentially have to cover losses up to this amount from its General Balances.

#### 1.11 Un-predictable Demand Led Expenditure

- Major parts of the Council's Budget, particularly in Social Care Services and Education are "demand led" and as we have seen in previous years, can create significant demands for increased expenditure during the year. Services maintain modest reserves of their own, to meet minor budget variations.

#### 1.12 Emergencies

- The Council is required to maintain provision to meet the cost of emergencies that cannot be met from main Budgets or by Insurance. Significant costs on emergencies are met by Central Government under the "Bellwin Scheme" but these are only triggered once the Council's expenditure has exceeded a pre-determined limit (0.2% of the revenue budget which is approximately £1,389k). Costs above this limit are covered by Central Government up to 100%.

#### 1.13 To be eligible for reimbursement, expenditure must have been incurred:

- by a local authority in England on, or in connection with, the taking of immediate action to safeguard life or property or to prevent suffering or severe inconvenience, in its area or among its inhabitants.
- as a result of the incident(s) specified in the scheme which involved the destruction of or danger to life or property

#### 1.14 Unexpected Demands

- Balances also need to provide sufficient resources to meet unexpected demands, particularly those that result from a legal decision, a change in Government legislation or a determination of Government legislation. In the past the Council has had to fund several major issues of this nature.

#### 1.15 Service Deficits

- Balances are also required to offset any Budget deficits carried forward or generated during the year by services as allowed under Financial Regulations.

#### 1.16 General Risks

- It is also important to weigh up the general risks facing the Council and evaluate what any potential financial impact may result from these risks. The Borough Treasurer and the Head of Internal Audit and Risk have undertaken a review of these risks. The areas with a potentially significant financial impact are as follows:
  - Economic Climate
  - Changes in Government Funding
  - Potential Legal Claims
  - External Suppliers going into Administration
- These have been considered in the overall evaluation of the minimum level of Balances to maintain.

#### 1.17 Review of 2025/26 Balances Position

- The last quarterly report estimated available Balances as at 31<sup>st</sup> March 2025 of £14.16m. It is difficult to predict whether the economic climate will add further to the demands on the Council's services or reduce further the income we receive. I am recommending that the current minimum level of Balances remain at £14.16m in 2026/27.

#### 1.18 Borough Treasurer Advice on the Minimum Level of Balances

- Section 25 of the Local Government Act 2003 requires the Section 151 Officer (Borough Treasurer) to report to the Council when it is setting its Budget / Council Tax on the "robustness of the estimates" and the "adequacy of the reserves".
- Equally the Council should not hold usable Balances at too high a level as this would not be making the most effective use of the Council's overall resources when faced with significant demands for increased levels of service. Even allowing for a recommended level of Balances of £20m above, Balances of up to £22m would not be regarded as inappropriate.
- At this point in time, bearing in mind the above and the size of the Council's Budget at approximately £694m, I would recommend that a minimum level of Balances for the Council to maintain would be £14.16m (but, if possible, should be at a higher level).

#### 1.19 Use of Balances

- Any future use of Balances above the recommended level is best used to support "one off" initiatives / investment. Any significant use of Balances to meet the on-going costs of services should only be considered on the basis of providing a Revenue contribution for the period of the Medium-Term Financial Plan.

#### 1.20 Summary

- The report has set out the various factors that influence the level of Balances which must be maintained to meet any unexpected increases in expenditure or shortfall in income during the year. The Borough Treasurer's advice is that as a minimum Balances should remain at £14m but, if possible, should be at a higher level.

## APPENDIX G

### Council Tax (Non-Parish Areas including Police & Mayoral General

	Properties	2025/26	2026/27	Increase
Band A	45.38%	£1,506.33	£1,594.88	5.88%
Band B	18.70%	£1,757.41	£1,860.72	5.88%
Band C	16.43%	£2,008.42	£2,126.50	5.88%
Band D	9.93%	£2,259.51	£2,392.33	5.88%
Band E	5.33%	£2,761.60	£2,923.94	5.88%
Band F	2.21%	£3,263.75	£3,455.60	5.88%
Band G	1.81%	£3,765.84	£3,987.21	5.88%
Band H	0.21%	£4,519.02	£4,784.66	5.88%

The Mayoral Police and Crime Commissioner Precept in percentage terms equates to a 5.6% increase. The Mayoral General Precept (including Fire Services) is a 19.4% increase.

The tables below show how the cumulative element of the Adult Social Care precept needs to be shown on council tax bills:

<b>Band A</b>	<b>Basic Council Tax</b>	<b>Adult Social Care Precept</b>	<b>Total</b>	<b>% Increase</b>
2025/26 Council Tax Base (excl Precepts)	£1,090.00		£1,090.00	
2016/17 Adult Social Care Precept		£17.02	£17.02	
2017/18 Adult Social Care Precept		£26.43	£26.43	
2018/19 Adult Social Care Precept		£18.46	£18.46	
2019/20 Adult Social Care Precept		£9.69	£9.69	
2020/21 Adult Social Care Precept		£19.81	£19.81	
2021/22 Adult Social Care Precept		£25.27	£25.27	
2022/23 Adult Social Care Precept		£11.85	£11.85	
2023/24 Adult Social Care Precept		£21.63	£21.63	
2025/26 Council Tax Base	£1,090.00	£150.16	£1,240.16	
General Levy 2026/27	£37.08		£37.08	2.99%
Adult Social Care Precept Levy 2026/27		£24.80	£24.80	2.00%
<b>Total 2026/27 (excluding Greater Manchester Combined Authority [GMCA] Precepts)</b>	<b>£1,127.08</b>	<b>£174.96</b>	<b>£1,302.04</b>	
GMCA Precepts				
Mayoral Police & Crime Commissioner Precept			£190.20	
Mayoral General Precept (including Fire Services)			£102.64	
<b>Total Charge 2026/27</b>	<b>£1,127.08</b>	<b>£174.96</b>	<b>£1,594.88</b>	
	These will appear as items on the Council Tax bill			

<b>Band D</b>	<b>Basic Council Tax</b>	<b>Adult Social Care Precept</b>	<b>Total</b>	<b>% Increase</b>
2025/26 Council Tax Base (excl. Precepts)	£1,635.01		£1,635.01	
2016/17 Adult Social Care Precept		£25.53	£25.53	
2017/18 Adult Social Care Precept		£39.64	£39.64	
2018/19 Adult Social Care Precept		£27.69	£27.69	
2019/20 Adult Social Care Precept		£14.54	£14.54	
2020/21 Adult Social Care Precept		£29.72	£29.72	
2021/22 Adult Social Care Precept		£37.90	£37.90	
2022/23 Adult Social Care Precept		£17.78	£17.78	
2023/24 Adult Social Care Precept		£32.45	£32.45	
2025/26 Council Tax Base	£1,635.01	£225.25	£1,860.26	
General Levy 2026/27	£55.62		£55.62	2.99%
Adult Social Care Precept Levy 2026/27		£37.20	£37.20	2.00%
<b>Total 2026/27 (excluding Greater Manchester Combined Authority [GMCA] Precepts)</b>	<b>£1,690.63</b>	<b>£262.45</b>	<b>£1,953.08</b>	
GMCA Precepts				
Mayoral Police & Crime Commissioner Precept			£285.30	
Mayoral General Precept (including Fire Services)			£153.95	
<b>Total Charge 2026/27</b>	<b>£1,690.63</b>	<b>£262.45</b>	<b>£2,392.33</b>	
	These will appear as items on the Council Tax bill			

**Draft Substantive Council Tax Resolution**

- (i) That the following recommendations of the Cabinet on 2<sup>nd</sup> February 2026 be approved:-
- (a) The Council be recommended to approve the Budget for 2026/27
  - (b) That the Council Tax for 2026/27 be increased by 4.99% comprising
    - The Adult Social Care Precept at 2.00%
    - The general levy at 2.99%
  - (c) The Council be recommended to approve the Capital Programme and Strategy for 2026/27
  - (d) The Council be recommended to approve the Investment and Prudential Indicators and Treasury Strategies 2026/27 to 2028/29
- (ii) It be noted that on 15<sup>th</sup> December 2025 the Cabinet calculated.
- (a) the Council Tax Base 2026/27 for the whole Council area as 82,003 (item T in the formula in Section 31B of the Local Government Finance Act 1992, as amended (the “Act”)); and
  - (b) for dwellings in those parts of its area to which a Parish precept relates as:

Parish Councils

The Parish of Blackrod	2,010	Band D equivalents
The Parish of Horwich	7,895	Band D equivalents
The Parish of Westhoughton	9,255	Band D equivalents

being the amounts calculated by the Council, in accordance with regulation 6 of the Regulations, as the amounts of its Council Tax base for the year 2026/27 for dwellings in those parts of its area to which one or more special items relate.

- (iii) Calculate that the Council Tax requirement for the Council’s own purposes for 2026/267 (excluding Parish precepts) is £160,158,419
- (iv) That the following amounts be calculated for the year 2026/27 in accordance with Sections 31 to 36 of the Act.
- (a) £400,450,877 being the aggregate of the amounts which the Council estimates for the items set out in Section 31A(2) of the Act taking into account all precepts issued to it by Parish Councils.
  - (b) £239,685,000 being the aggregate of the amounts which the Council estimates for the items set out in Section 31A(3) of the Act.

- (c) £160,765,877 being the amount by which the aggregate at (iv)(a) above exceeds the aggregate at (iv)(b) above, calculated by the Council in accordance with Section 31A(4) of the Act as its Council Tax requirement for the year. (Item R in the formula in Section 31B of the Act).
- (d) £1,960.49 being the amount at (iv)(c) above (Item R), all divided by Item T ((ii)(a) above), calculated by the Council, in accordance with Section 31B of the Act, as the basic amount of its Council Tax for the year (including Parish precepts).
- (e) £607,458 being the aggregate amount of all special items (Parish precepts) referred to in Section 34(1) of the Act, each individual parish precept being:
- |              |          |
|--------------|----------|
| Blackrod     | £82,797  |
| Horwich      | £319,617 |
| Westhoughton | £205,044 |
- (f) £1,953.08 being the amount at (iv)(d) above less the result given by dividing the amount at (iv)(e) above by Item T (ii)(a) above), calculated by the Council, in accordance with Section 34(2) of the Act, as the basic amount of its Council Tax for the year for dwellings in those parts of its area to which no Parish precept relates.
- (g) Part of the Council's Area
- |                        |           |
|------------------------|-----------|
| Parish of Blackrod     | £1,994.27 |
| Parish of Horwich      | £1,993.56 |
| Parish of Westhoughton | £1,975.23 |

being the amounts given by adding to the amount at (f) above the amounts of the special item or items relating to dwellings in those parts of the Council's area mentioned at (e) above divided in each case by the amount at (ii) above, calculated by the Council, in accordance with Section 34(3) of the Act, as the basic amounts of its Council Tax for the year for dwellings in those parts of its area to which one or more special items relate.

(i) Part of the Council's Area

Valuation bands	Parish of Blackrod	Parish of Horwich	Parish of Westhoughton	All other parts of the Council's area
A	£1,329.50	£1,329.03	£1,316.81	£1,302.04
B	£1,551.12	£1,550.56	£1,536.31	£1,519.08
C	£1,772.66	£1,772.03	£1,755.74	£1,736.05
D	£1,994.27	£1,993.56	£1,975.23	£1,953.08
E	£2,437.42	£2,436.56	£2,414.15	£2,387.08
F	£2,880.63	£2,879.60	£2,853.12	£2,821.13
G	£3,323.77	£3,322.59	£3,292.04	£3,255.12
H	£3,988.54	£3,987.12	£3,950.46	£3,906.16

being the amounts given by multiplying the amounts at (f) and (g) above by the number which, in the proportion set out in Section 5(1) of the Act, is applicable to dwellings listed in a particular valuation band

divided by the number which in that proportion is applicable to dwellings listed in valuation band D, calculated by the Council in accordance with Section 36(1) of the Act, as the amounts to be taken into account for the year in respect of categories of dwellings listed in different valuation bands

- (v) That it be noted that for the year 2026/27 the Mayoral Police and Crime Commissioner Precept and the Mayoral General Precept (including Fire Services) have 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 dwellings shown below:-

**Precepting Authority**

Valuation Bands	Mayoral General Precept (including Fire Services)	Mayoral Police and Crime Commissioner Precept
A	£102.64	£190.20
B	£119.74	£221.90
C	£136.85	£253.60
D	£153.95	£285.30
E	£188.16	£348.70
F	£222.37	£412.10
G	£256.59	£475.50
H	£307.90	£570.60

- (vi) That, having calculated the aggregate in each case of the amounts at (iv), (f), (i), and (v), the Council, in accordance with Section 30(2) 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:-

- (i) Part of the Council's Area

Valuation Bands	Parish of Blackrod	Parish of Horwich	Parish of Westhoughton	All other parts of the Council's Area
A	£1,622.34	£1,621.87	£1,609.65	£1,594.88
B	£1,892.76	£1,892.20	£1,877.95	£1,860.72
C	£2,163.11	£2,162.48	£2,146.19	£2,126.50
D	£2,433.52	£2,432.81	£2,414.48	£2,392.33
E	£2,974.28	£2,973.42	£2,951.01	£2,923.94
F	£3,515.10	£3,514.07	£3,487.59	£3,455.60
G	£4,055.86	£4,054.68	£4,024.13	£3,987.21
H	£4,867.04	£4,865.62	£4,828.96	£4,784.66

- (vii) That the Council's basic amount of Council Tax for 2026/27 at an increase of 4.99% is not excessive in accordance with principles approved under Section 52ZB Local Government Finance Act 1992.

- (viii) That the Borough Treasurer be delegated authority to collect revenues and disburse monies from the relevant accounts.

(ix) That it be noted that the Government have set a National Non-Domestic Rates of:

Small business Retail Hospitality & Leisure	38.2p in the pound
Standard Retail Hospitality & Leisure	43.0p in the pound
National small business	43.2p in the pound
National standard	48.0p in the pound
High value	50.8p in the pound

That the Council's current policy in respect of discretionary relief for charitable organisations, as approved by the Cabinet on the 2nd February 2026, be reaffirmed and that the Borough Treasurer be delegated authority to determine applications for such relief.

(x) That War Disablement Pensions and War Widows' Pensions be disregarded for the purposes of the Council Tax Support Scheme.

(xi) That Council approves the following definition for the 'minimum occupancy period' for Council Tax Discount Class C properties, to apply from 1<sup>st</sup> April 2026:

"For the purposes of Discount Class C, in considering whether a dwelling has been vacant for any period, any one period, not exceeding six weeks, during which it was not vacant shall be disregarded."

(xii) That the minutes of the proceedings of the undermentioned Scrutiny Committee regarding their consideration on the budget be noted:-

Corporate and External Issues Scrutiny Committee 9<sup>th</sup> February 2026

## APPENDIX I: Equality Impact Assessment

<b>Directorate:</b>	Corporate		
<b>Section:</b>	Corporate Finance		
<b>Person completing this form:</b>	Rebecca Albrow	<b>Date:</b>	22 January 2026

<b>Title of report or proposal:</b>		<b>Report No</b>	
Budget Report 2026-27		36481	
<b>Brief details of proposal, including the aims, objectives and purpose (all strategies, policies, reviews, projects, existing proposals, etc will be referred to as 'proposal'):</b>			
<p>To set out the Council's medium term financial position and recommend a one-year budget for 2026/27 with no further savings requirements from those agreed in the two-year budget approved by Budget Council in February 2025.</p> <p>This decision was initially approved at Full Council in February 2025, however, due to a legal requirement to annually consult on Best Value Duty, further consultation has been required and the findings used to inform this EIA.</p> <p>The indicative savings target of £8.2m for 2025/7 was based on the following assumptions and considerations:</p> <ul style="list-style-type: none"> <li>4.99% council tax increase in 2025/26 (2% ringfenced for Adult Social Care) and the same amount again for 2026/7.</li> </ul> <p>There are no changes to the original proposals from the 2025/7 budget report (no. 35488). The proposals remain to increase council tax in 2026/7 by 4.99% (2% ringfenced for Adult Social Care). No additional cuts are proposed for 2026/7 on top of those proposed in the 2025/7 budget report.</p>			
<b>'Proposal' status (please tick)</b>	<b>Proposed / New</b>	<input type="checkbox"/>	<b>Existing</b> (i.e.: routine recommission) - 36480 (If an EIA has previously been completed, please include the date) 05/12/2025 <input checked="" type="checkbox"/>
<b>Bolton Council Led</b>	<input checked="" type="checkbox"/>	<b>Partner Led</b> (Please attach partner EIA, and complete section 3 - EIA sign off sheet, as screening not needed)	Click or tap here to enter text.

Public sector bodies need to be able to evidence that they have given due regard to the impact and potential impact on all people with 'protected characteristics' in shaping policy, in delivering services, and in relation to their workforce.

Under the Equality Act 2010, the council has a general duty to have **due regard** to the need to:

- eliminate unlawful discrimination**, harassment, victimisation and any other conduct prohibited by the Act;
- advance equality of opportunity** between people who share a protected characteristic and people who do not share it; and

3. **foster good relations** between people who share a protected characteristic and people who do not share it.

By completing the following questions, the three parts of the equality duty will be consciously considered as part of the decision-making process.

Details of the outcome of the Equality Impact Assessment must also be included in the main body of the report.

## 2 Initial Screening for relevance: Details of Impact (Part 1)

Which stakeholder groups will potentially be impacted?									
Residents	<input checked="" type="checkbox"/>	Partners	<input type="checkbox"/>	Workforce	<input type="checkbox"/>	Service users	<input type="checkbox"/>	Businesses	<input checked="" type="checkbox"/>
CVS Sector	<input type="checkbox"/>	Members	<input type="checkbox"/>	Other (please state)	Click or tap here to enter text.				

Anticipated Negative Impacts														
<u>Protected Characteristics / Groups</u>	N/A	Age	Armed Forces	Care Leavers	Caring Status	Disability	Gender Reassignment	Marriage / Civil Partnership	Pregnancy & maternity	Race	Religion / Belief	Sex	Sexual Orientation	Socio-economic
1) Will the 'proposal' <b>potentially present</b> any <b>challenges / barriers</b> to any protected groups?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
2) Will any group be <b>potentially excluded</b> as a result of implementing your 'proposal'?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3) Does the 'proposal' have the <b>potential to worsen</b> existing discrimination or inequality?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
4) Will the 'proposal' have a <b>potential negative impact</b> on community / partnership relations?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Anticipated Positive Impacts														
<u>Protected Characteristics / Groups</u>	N/A	Age	Armed Forces	Care Leavers	Caring Status	Disability	Gender Reassignment	Marriage / Civil Partnership	Pregnancy & maternity	Race	Religion / Belief	Sex	Sexual Orientation	Socio-economic
5) The 'proposal' could <b>potentially reduce known inequalities</b> , promoting equality of outcome or opportunity.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
) The 'proposal' has the potential to support <b>inclusion and engagement</b> from protected groups.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

7) The 'proposal' has the potential to foster <b>good relations</b> between people.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8) The proposal could reduce the potential for <b>harassment or discrimination</b> .	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<a href="#">Consultation / engagement / research findings</a>	<p>Formal consultation on the budget options, which included questions on the 2025/2026 and 2026/2027 Council Tax proposals, took place from 3rd December 2024 to 6th January 2025. In addition, further consultation has taken place between 15th December 2025 and 12<sup>th</sup> January 2026. A comprehensive engagement plan was implemented on both consultations to engage a range of stakeholders, including residents.</p> <p>During the 2024/2025 budget consultation 898 residents and stakeholders. During the 2025/2026 712 responses were received. In both consultations the majority of residents disagreed with the proposal to increase Council Tax by 4.99% (90% disagreement in 2026 and 70% in 2025). During both consultations residents highlighted the detrimental socio-economic impact the proposal would have on them and their families. During the most recent engagement, 634 respondents outlined impacts of the proposal, particularly around increasing risk of experiencing deprivation. Comments within this theme particularly highlighted risk to working people, families, carers and those with disabilities, single income households and pensioners.</p> <p>In addition, 3 official stakeholder responses were received from a Ward Member and 2 VCSE organisations, all of whom outlined significant challenges and consequences for residents with protected characteristics, specifically older people, those with disabilities and those from lower socio-economic communities.</p>													

**Brief bullet point summary of positive / negative impacts:**

The council acknowledges that any increase in council tax has a financial effect on those who are eligible to pay in the borough and may be particularly difficult for those who are already under financial pressure, particularly in light of increases to fuel costs and other inflation. However, the proposed increases will subsequently reduce the level of cuts which may otherwise need to be achieved.

In addition, the council continues to provide a discretionary council tax discount scheme for eligible residents requiring extra help, as well as a Local Welfare Provision scheme for vulnerable people in short term crisis. Whilst the Household Support Fund previously provided support to vulnerable and disadvantaged individuals and households, the government has recently confirmed that this scheme would end in March 2026. However, it will be replaced by the Crisis and Resilience Fund – full details are awaited, but the expectation is that the new grant, which now also includes the Discretionary Housing Payments, will provide at least the same level and scope of support.

On 7<sup>th</sup> July the Minister for State at MHCLG replied to a written question as follows:

*“The new Crisis and Resilience Fund will be introduced from 1 April 2026. This represents the first ever multi-year settlement for locally delivered crisis support. This longer-term funding approach enables local authorities to provide preventative support to communities, and to support our ambition to end mass dependence on emergency food parcels.*

*“We will be working closely with local authorities and external stakeholders on the detailed design of the Crisis and Resilience Fund, including on how we monitor effectiveness of the scheme. We will issue further information on our planned approach in due course.”*

The 2% increase specifically for Adult Social Care would help protect the most vulnerable customers and residents in the borough and reduce the cuts in services they receive.

If council tax rises are approved, there would be a further, specific financial impact on those who pay council tax in Bolton, as they would be asked to pay an increased level of council tax. By raising council tax, however, the council is able to increase its income and, therefore, reduce the level of cuts which may otherwise need to be achieved. This is particularly so for the 2% Adult Social Care precept.

In coming to a decision about possible council tax increases, the council will seek to strike a balance between the impact on the general public of a council tax increase, and the impact on the public in terms of service reductions.

The most significant feedback from both consultations was around the socio-economic impact due to increases in council tax. Residents stated that they were already struggling to make ends meet, and any increase in council tax would lead to severe hardship or an inability to pay. Many people stated that they were ineligible for benefits, were on a fixed income, meaning they had no way of making up the shortfall. This was particularly the case for older people, single and reduced income households. In addition, families felt squeezed by increasing costs across all household utilities, resulting in tough decisions around where to prioritise outgoings. Carers and those with disabilities and long-term health conditions also outlined disproportionate impact, as a result of having no choice but to prioritise additional utilities, including fuel. Those on reduced incomes, including individuals on statutory maternity leave, also outlined adverse impacts, with some considering returning to the workplace earlier than anticipated.

**Details of any cumulative impact**

There could be an increase in the number of applications for additional sources of welfare support.

There could be rises in the number of households in arrears with council tax payments.

There could be a cumulative impact to businesses, who may experience a knock-on effective of residents with reduced incomes accessing commercial services.

**Decision:**

\* All reports to the Executive Member which propose a new policy / procedure or is a savings review should continue to undertake a full EIA (part 2).

<b>No major adverse impact identified, therefore a <u>full EIA</u> is not required (complete sign off sheet in <a href="#">section 3</a> and send to your Departmental Equalities Lead)</b>	<input type="checkbox"/>
<b>Impacts identified in screening process, therefore a <u>full EIA</u> is required.</b>	<input checked="" type="checkbox"/>
<b>This is a new policy, business improvement review or savings review, therefore a <u>full EIA</u> is required.</b>	<input type="checkbox"/>

# Equality Impact Assessment

## Full EIA (Part 2)

**Directorate:** Corporate  
**Section:** Corporate Finance  
**Person completing full EIA:** Rebecca Albrow

**Date:** 22 January 2026

**Stakeholders involved in the development of the 'proposal' and how they are involved: (please list)**

Residents, partners, the Community and Voluntary Sector and commercial sector were all invited to engage in the initial January 2025 consultation and January 2026 consultation. The findings both consultations have helped to shape this EIA.

The consultations highlighted that some people using our services will have more than one protected characteristic, for example disabled people are more likely to experience socio-economic deprivation. Analysis identifies potential impacts around age, disability, caring status, care experience, pregnancy & maternity and socio-economic deprivation. Specific impacts around race, religion, gender reassignment, sexuality, marriage and civil partnership, and ex-Armed Forces status have not been identified.

## 2) Impact to protected characteristics (only list the impacts & mitigations to those characteristics identified in the screening process).

### a) Age

**Summary of impact** There is potential for older people to be disproportionately impacted by these budget proposals, due to many being in receipt of a fixed income (e.g. pensioners). There is also potential for families with children and young people, particularly those who are disabled, to be disproportionately impacted by the proposals.

**Mitigations to remedy any identified adverse impact** In mitigation, whilst the level of council tax versus the extent of cuts is a difficult balance, the council continues to provide a range of support to people experiencing socio-economic deprivation:

- Local Council Tax Hardship Fund, designed to support those residents who are struggling to pay their council tax, based on income and expenditure.
- Discretionary Housing Payments, a scheme designed to support residents who are struggling to pay the difference between their rent and Housing Benefit.

- Council Tax Support Scheme, providing support for those residents on a low income;
- Welfare Rights Service, which supports residents with a range of advice, particularly those residents losing access to disability-related benefits, all the way through to Tribunal representation.
- Money Skills Service – a free and confidential advice with all things money-related, including debt advice and benefit maximisation.
- Visiting Team, who visit eligible residents in their homes to assist benefit take-up, for example completing forms.
- Local Welfare Provision Scheme, which provides emergency support to residents, including food parcels, gas, electricity and household items.
- The Crisis and Resilience Fund, which replaces the Household Support Fund from April 2026, and includes the Discretionary Housing Payments, and which aims to support residents on low incomes, including people of working age, pensioners, residents in receipt of disability benefits, carers, care leavers, families with children in receipt of Free School Meals and other benefits.
- Tackling Poverty Strategy, which brings together a wide range of partners internally and externally to support residents who are struggling financially.
- In addition, there was an announcement by the Government in the Autumn Budget Statement 2025 that the two-child cap on Child Benefit would be removed from April 2026, meaning that those with larger families will receive an increased level of support.

#### **b) Armed Forces**

Summary of impact	N/A
Mitigations to remedy any identified adverse impact	N/A

#### **c) Care Leavers**

Summary of impact	Young people leaving care are disproportionately impacted by socio-economic challenges and difficulties accessing support and services. They may be less likely to be aware of low-income discounts (e.g. the council tax support scheme), additional support and lack access to family support that other young people may benefit from.
Mitigations to remedy any identified adverse impact	In mitigation, whilst the level of council tax versus the extent of cuts is a difficult balance, the council continues to provide a range of support to people experiencing socio-economic deprivation, including care leavers: <ul style="list-style-type: none"> <li>• Local Council Tax Hardship Fund, designed to support those residents who are struggling to pay their council tax, based on income and expenditure.</li> <li>• Discretionary Housing Payments a scheme designed to support residents who are struggling to pay the difference between their rent and Housing Benefit, which will be incorporated into the Crisis and Resilience Fund from April 2026.</li> </ul>

- Council Tax Support Scheme, providing support for those residents on a low income;
- Welfare Rights Service, which supports residents with a range of advice, particularly those residents losing access to disability-related benefits, all the way through to Tribunal representation.
- Money Skills Service – a free and confidential advice with all thing’s money-related, including debt advice and benefit maximisation.
- Visiting Team, who visit eligible residents in their homes to assist benefit take-up, for example completing forms.
- Local Welfare Provision Scheme, which provides emergency support to residents, including food parcels, gas, electricity and household items.
- The forthcoming Crisis and Resilience Fund, which replaces the Household Support Fund, and which aims to support residents on low incomes, including people of working age, pensioners, residents in receipt of disability benefits, carers, care leavers, families with children in receipt of Free School Meals and other benefits.
- Tackling Poverty Strategy, which brings together a wide range of partners internally and externally to support residents who are struggling financially.

#### d) Caring Status

Summary of impact	Those who provide care for family members, such as adults or children and young people, can be disproportionately affected by socio-economic factors. They are more likely to be disabled or unable to work themselves, work full time, or unable to access well-paid work. Their costs may also be higher due to the cost of running equipment and other extra costs for those for whom they are providing care.
Mitigations to remedy any identified adverse impact	<p>In mitigation, whilst the level of council tax versus the extent of cuts is a difficult balance, the council continues to provide a range of support to people experiencing socio-economic deprivation:</p> <ul style="list-style-type: none"> <li>• Local Council Tax Hardship Fund, designed to support those residents who are struggling to pay their council tax, based on income and expenditure.</li> <li>• Discretionary Housing Payments a scheme designed to support residents who are struggling to pay the difference between their rent and Housing Benefit.</li> <li>• Council Tax Support Scheme, providing support for those residents on a low income;</li> <li>• Welfare Rights Service, which supports residents with a range of advice, particularly those residents losing access to disability-related benefits, all the way through to Tribunal representation.</li> <li>• Money Skills Service – a free and confidential advice with all thing’s money-related, including debt advice and benefit maximisation.</li> <li>• Visiting Team, who visit eligible residents in their homes to assist benefit take-up, for example completing forms.</li> <li>• Local Welfare Provision Scheme, which provides emergency support to residents, including food parcels, gas, electricity and household items.</li> </ul>

- The forthcoming Crisis and Resilience Fund, which replaces the Household Support Fund, and which aims to support residents on low incomes, including people of working age, pensioners, residents in receipt of disability benefits, carers, care leavers, families with children in receipt of Free School Meals and other benefits.
- Tackling Poverty Strategy, which brings together a wide range of partners internally and externally to support residents who are struggling financially.
- The removal of the two-child cap on Child Benefit from April 2026 will provide additional support to families with more than two children.

## e) Disability

Summary of impact	Disabled people and their families/carers face higher costs and additional barriers in day-to-day living. There is therefore a possibility of the proposals in this budget report having a disproportionate impact on this group, for example due to the proposed increase to council tax.
Mitigations to remedy any identified adverse impact	<p>In mitigation, whilst the level of council tax versus the extent of cuts is a difficult balance, the council continues to provide a range of support to people experiencing socio-economic deprivation:</p> <ul style="list-style-type: none"> <li>• Local Council Tax Hardship Fund, designed to support those residents who are struggling to pay their council tax, based on income and expenditure.</li> <li>• Discretionary Housing Payments a scheme designed to support residents who are struggling to pay the difference between their rent and Housing Benefit.</li> <li>• Council Tax Support Scheme, providing support for those residents on a low income; • Welfare Rights Service, which supports residents with a range of advice, particularly those residents losing access to disability-related benefits, all the way through to Tribunal representation.</li> <li>• Money Skills Service – a free and confidential advice with all thing’s money-related, including debt advice and benefit maximisation.</li> <li>• Visiting Team, who visit eligible residents in their homes to assist benefit take-up, for example completing forms.</li> <li>• Local Welfare Provision Scheme, which provides emergency support to residents, including food parcels, gas, electricity and household items.</li> <li>• The forthcoming Crisis and Resilience Fund, which replaces the Household Support Fund, and which aims to support residents on low incomes, including people of working age, pensioners, residents in receipt of disability benefits, carers, care leavers, families with children in receipt of Free School Meals and other benefits.</li> <li>• Tackling Poverty Strategy, which brings together a wide range of partners internally and externally to support residents who are struggling financially.</li> </ul>

## f) Gender Reassignment

Summary of impact N/A

Mitigations to remedy any identified adverse impact N/A

### **g) Marriage / Civil Partnership**

Summary of impact N/A

Mitigations to remedy any identified adverse impact N/A

### **h) Pregnancy & Maternity**

Summary of impact Individuals who are pregnant or on maternity leave may face reduced incomes. There is therefore a possibility of the proposals in this budget report having a disproportionate impact on this group, for example having to return to work earlier than anticipated to afford the additional increases. This could also have a cumulative impact of having to pay for additional childcare costs.

Mitigations to remedy any identified adverse impact In mitigation, whilst the level of council tax versus the extent of cuts is a difficult balance, the council continues to provide a range of support to people experiencing socio-economic deprivation:

- Local Council Tax Hardship Fund, designed to support those residents who are struggling to pay their council tax, based on income and expenditure.
- Information, advice and guidance provided by the council's Family Information Services, including information on accessing childcare funding (<https://www.bolton.gov.uk/fis>).
- Local Council Tax Hardship Fund, designed to support those residents who are struggling to pay their council tax, based on income and expenditure.
- Discretionary Housing Payments a scheme designed to support residents who are struggling to pay the difference between their rent and Housing Benefit.
- Council Tax Support Scheme, providing support for those residents on a low income; • Welfare Rights Service, which supports residents with a range of advice, particularly those residents losing access to disability-related benefits, all the way through to Tribunal representation.
- Money Skills Service – a free and confidential advice with all thing's money-related, including debt advice and benefit maximisation.

- Visiting Team, who visit eligible residents in their homes to assist benefit take-up, for example completing forms.
- Local Welfare Provision Scheme, which provides emergency support to residents, including food parcels, gas, electricity and household items.
- The forthcoming Crisis and Resilience Fund, which replaces the Household Support Fund, and which aims to support residents on low incomes, including people of working age, pensioners, residents in receipt of disability benefits, carers, care leavers, families with children in receipt of Free School Meals and other benefits.
- Tackling Poverty Strategy, which brings together a wide range of partners internally and externally to support residents who are struggling financially.

#### **i) Race**

Summary of impact	N/A
Mitigations to remedy any identified adverse impact	N/A

#### **j) Religion / Belief**

Summary of impact	N/A
Mitigations to remedy any identified adverse impact	N/A

#### **k) Sex**

Summary of impact	N/A
Mitigations to remedy any identified adverse impact	N/A

#### **l) Sexual Orientation**

Summary of impact	N/A
Mitigations to remedy any identified adverse impact	N/A

#### **m) Socio-economic**

Summary of impact

The proposals in this budget report, by their very nature, carry a potential to have a disproportionate impact on people who experience socio-economic deprivation, through the proposals to increase council tax by a further 4.99%.

Mitigations to remedy any identified adverse impact

In mitigation, whilst the level of council tax versus the extent of cuts is a difficult balance, the council continues to provide a range of support to people experiencing socio-economic deprivation:

- Local Council Tax Hardship Fund, designed to support those residents who are struggling to pay their council tax, based on income and expenditure.
- Discretionary Housing Payments a scheme designed to support residents who are struggling to pay the difference between their rent and Housing Benefit.
- Council Tax Support Scheme, providing support for those residents on a low income; • Welfare Rights Service, which supports residents with a range of advice, particularly those residents losing access to disability-related benefits, all the way through to Tribunal representation.
- Money Skills Service – a free and confidential advice with all thing's money-related, including debt advice and benefit maximisation.
- Visiting Team, who visit eligible residents in their homes to assist benefit take-up, for example completing forms.
- Local Welfare Provision Scheme, which provides emergency support to residents, including food parcels, gas, electricity and household items.
- The forthcoming Crisis and Resilience Fund, which replaces the Household Support Fund, and which aims to support residents on low incomes, including people of working age, pensioners, residents in receipt of disability benefits, carers, care leavers, families with children in receipt of Free School Meals and other benefits.
- Tackling Poverty Strategy, which brings together a wide range of partners internally and externally to support residents who are struggling financially.

3) Does your proposal cause any adverse impacts to a protected group, where mitigations cannot be implemented?

- Yes: Please discuss this with your Directorate Equalities Leads before completing the sign off in section 3.
- No: this process is complete (complete sign off in section 3 and discuss with your Equalities Lead when you plan to review your EIA).

# Equality Impact Assessment

## EIA Sign Off

This EIA form and report have been checked and countersigned by the Directorate Equalities Officer before proceeding to Executive Cabinet Member(s)

Screening tool completed (please tick)	<input checked="" type="checkbox"/>	Full EIA completed (please tick)	Yes	N/A
			<input checked="" type="checkbox"/>	<input type="checkbox"/>
EIA review date (if applicable).	12 January 2026			

### Please confirm the outcome of this EIA:

Click or tap here to enter text.

Positive impact for one or more groups justified on the grounds of promoting equality - proceed	<input type="checkbox"/>
No major impact identified, therefore no major changes required – proceed	<input type="checkbox"/>
Adjustments to remove barriers / promote equality (mitigate impact) have been identified – proceed	<input checked="" type="checkbox"/>
Continue despite having identified potential for adverse impact/missed opportunities for promoting equality – this requires a strong justification	<input type="checkbox"/>
The EIA identifies actual or potential discrimination - stop and rethink	<input type="checkbox"/>

<b>Report Officer</b>	
Name:	Rebecca Albrow
Date:	22 January 2026
<b>Directorate Equalities Lead Officer</b>	
Name:	Rachel Bridge
Date:	Click or tap to enter a date.